



## **Foothills Business Lender**

*A full-time position based in the WNC Foothills Region*

### **BACKGROUND**

Mountain BizWorks' mission is to build a vibrant and inclusive entrepreneurial community in Western North Carolina by helping small businesses to start, grow, and thrive. We do this through providing tailored small business lending and peer learning programs.

Over the past 5 years, Mountain BizWorks enthusiastically supported a steady increase in local business financing and training across the Foothills Region of WNC (encompassing Alexander, Burke, Catawba, Cleveland, McDowell, Polk, and Rutherford counties). Through working closely with local entrepreneurs and partners, we've opened pop-up offices, delivered business classes and coaching, assisted with pandemic response, and increased financing more than 20 fold.

Mountain BizWorks is now very pleased to be able to create a new, full-time Foothills Business Lender position to be based in the region, further supporting the growing local entrepreneurial community and our expanding client portfolio.

### **PURPOSE**

The overarching goals of the Foothills Business Lender are to:

- Serve as a small business lender with a focus on increasing access-to-capital for entrepreneurs across the Foothills region
- Proactively market and deliver Mountain BizWorks' integrated platform of small business lending and learning services to existing and aspiring entrepreneurs across the Foothills region

### **KEY RESPONSIBILITIES**

*Small Business Lending:*

- Serve as the primary relationship manager for most Foothills-based loan clients
- Cultivate a vibrant and inclusive portfolio of Foothills small business loan clients in alignment with annual production, impact, and organizational strategic goals.
- Originate, underwrite, and efficiently process small business loan requests from a wide range of businesses from startups to established businesses preparing for expansion.

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- Efficiently process loan application packages, including screening packages against product guidelines and required documents, entering and processing loans in the system (Salesforce), gathering all required documents, and closing out applications (approvals or declines) within the target time frame.
- Make decisive loan recommendations and prepare clear credit memos that articulate and make a compelling case for a loan decision to the relevant approval authorities. In decline situations, consider alternative pathways for the applicant to access resources to continue to progress on their small business journey.
- Deliver an excellent customer experience, including providing timely feedback on loan application fit with underwriting guidelines, clearly communicating and setting expectations (process, timeline), and seamlessly connecting clients with Mountain BizWorks and partner technical assistance programs as advantageous.
- Analyze historical and projected cash flow and assess business viability through interviews with business owners and the review of loan applications, tax returns, income statements, bank statements, references and any other relevant data necessary to assess actual cash flow.
- Analyze and review other credit decision factors including the assessment of loan use, income and employment verification, review of credit reports, analysis of borrowers' collateral and assets.
- Assess the overall credit risk against Mountain BizWorks' underwriting guidelines and potential for future loss based primarily on cash flow and the ability to repay, including credit and secondary sources of repayment.
- Maintain a current understanding of Mountain BizWorks' range of small business loan programs (microloans, SBA Community Advantage, Catalyst, etc.) including their uses and requirements
- Steward and cultivate your portfolio of existing loan clients, including: conducting regular check-ins, site visits, and other monitoring duties; providing ongoing connections to our coaching and classes; and assisting with expanded financing requests.
- Conduct site visits and provide one-on-one technical assistance to Small Business Association (SBA) borrowers.
- Demonstrate a commitment to continual improvement, learning, and skill development related to small business finance, community, and entrepreneurial development.
- Serve as a collaborative and engaged member of the Lending team
- Provide quarterly seminars to SBA borrowers.
- Track all client services and performance data in a timely and organized fashion; assist with reporting as needed

## *Foothills Regional Development:*

- Help develop and implement a Foothills market development strategy including building key partner relationships (banks, small business support providers, etc.), producing



effective outreach events, developing a robust client pipeline, and furthering the Mountain BizWorks brand

- Assist with proactively marketing and delivering Mountain BizWorks' integrated platform of small business lending and learning services to existing and aspiring entrepreneurs across the Foothills region
- Represent MBW professionally and effectively at outreach/networking events, in collaborative projects, and other settings as needed
- Help identify and cultivate Foothills based business coaches and facilitators and connect them with the Learning team
- Make referrals to partner support agencies and/or other service providers as necessary.
- Identify needs, opportunities, and potential partners to further Mountain BizWorks' impact in the Foothills, and actively communicate these to the executive team
- Assist with other Foothills tasks and opportunities as they arise and/or are assigned.

### **MINIMUM REQUIRED EDUCATION, SKILLS, AND ATTRIBUTES**

- Commitment to [Mountain BizWorks' vision, mission, and values](#).
- Must live in [Western North Carolina](#), or be willing to relocate here.
- One of the following: 1) Demonstrated knowledge of banking, business, finance or related fields evidenced by 2-5 years of experience as a small business loan underwriter at a Community Development Financial Institution "CDFI", bank, non-bank SBA lender or other financial institution; 2) Two- five years of direct experience with bookkeeping or accounting, a history of business ownership/operation, ability to evaluate business finances, or combination of equivalent experience or education; or 3) Bachelor's degree in business, finance, or a related field, or an associate degree in banking or financial services and at least one year related work experience.
- Familiarity with SBA lending and underwriting small business loans.
- Strong analytical, math and auditing skills with willingness to use qualitative and quantitative data in decision-making is a plus.
- Superior communication and customer service skills and an ability to adapt to a wide variety of audiences, including clients, supervisor, peers, and external partners/vendors.
- Demonstrated self-starter who goes beyond the job description to make sure goals are achieved.
- Very organized, detail-oriented and fast and comfortable with various software programs, including strong Excel and database skills.
- Demonstrated ability to meet deadlines with a high level of accuracy.
- Ability to thrive in an entrepreneurial, team-oriented, mission-driven environment.
- Spanish language skills are a plus.

### **OTHER (Supervisory Responsibilities, Schedule, Travel)**

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- This position has no supervisory responsibilities.
- Normal business hours are Monday - Friday, 9am - 5pm; however, this position may require some weekend and/or evening work to accommodate the services offered by Mountain BizWorks.

Status: Full-time | Salary, Exempt

Reports to: Director of Lending

Work Location: Mountain BizWorks serves the mountains region of North Carolina with offices in Asheville and Boone. This position will be expected to live and work in the Foothills Region of [Mountain BizWorks's WNC service area](#) (Alexander, Burke, Catawba, Cleveland, McDowell, Polk, and Rutherford counties) with work from home as an option. The position will be expected to work in the Asheville office on occasion for training, team meetings, and other purposes.

## COMPENSATION & BENEFITS

Anticipated starting salary of \$55,000 with the opportunity for a higher base salary depending on skills and experience.

- Medical insurance plans
  - 80% of employee medical paid by employer
  - family coverage paid by employee
- Dental, vision & supplemental insurance options
  - 100% employee paid
- Retirement plan
- 9 paid holidays & 1 day of service
- Paid Time Off (PTO):
  - Earn 18 days/year the 1st year of employment
  - Earn 24 days/year after 1st year of employment
- Professional Development Fund
- Sabbatical Leave Program
- Self-Care Fund
- Flexible schedule opportunities, as permitted by the role and workload

## HOW TO APPLY →

Qualified/interested candidates should email their resume and cover letter (optional) to [careers@mountainbizworks.org](mailto:careers@mountainbizworks.org) with the subject line "Foothills Business Lender". Initial responses to this opportunity are requested by 5pm Eastern on Friday, April 7, 2023, with the position remaining open until filled thereafter.



*Mountain BizWorks values and respects all types of diversity and strongly encourages applicants from traditionally marginalized groups to apply. We prohibit discrimination and harassment and provide equal employment opportunity without regard to, and not limited to, ethnicity, religion, race, national origin, abilities, gender identity, sexual orientation, age or genetic informatio*