

Position: Loan Officer

About Working Solutions: Working Solutions (www.tmcworkingsolutions.org) is a nonprofit 501(c)(3) organization that provides microloans, technical assistance, and education to underserved entrepreneurs who want to start or grow a business in the Bay Area. The organization was established in 1999 and launched its microenterprise development program in 2005.

Overview of Position:

- The Loan Officer will be responsible for:
 - marketing the microloan program
 - packaging and underwriting loans
 - providing ongoing technical assistance to entrepreneurs
- Services will be provided in Chinese and English
- This position reports to the Executive Director

Office Location: San Francisco Financial District

Working Solutions Serves the 9 Bay Area Counties: San Francisco, Contra Costa, Alameda, San Mateo, Santa Clara, Marin, Solano, Sonoma, and Napa. This position focuses mainly on San Francisco.

Responsibilities:

- Marketing to attract new clients -- attend conferences, networking events, and meetings with industry colleagues; give presentations and participate on lender panels
- Explain loan program to potential clients and screen applicants for eligibility
- Loan packaging and technical assistance:
 1. Assist business owners to create and refine their business plans and provide additional one-on-one technical assistance
 2. Meet with applicants, conduct site visits, request loan application information, and educate business owners about financial management
 3. Refer business owners to other organizations and financial institutions for resources
 4. Analyze personal credit, business cash flow, and business financial projections
 5. Analyze and interpret personal and business financial statements and industry trends
 6. Educate business owner's about personal credit and credit repair

7. Contact applicant's business references
8. Create loan summaries, organize loan packages, and present applications to the volunteer loan review committee
9. Provide ongoing post-loan technical assistance and support to clients

Required Qualifications:

- Fluency in Cantonese and English. (Candidates will be tested for verbal and written fluency.)
- Financial credit analysis skills and experience

Desired Qualifications:

- Enthusiasm for and commitment to assisting and educating entrepreneurs, serving the small business community, and furthering local economic development
- Public speaking and marketing expertise
- Professional demeanor and excellent customer service skills
- Excellent written and verbal communication skills
- Ability to work independently and with others
- Quick learner who is results oriented, accurate, empathetic, and patient
- Ability to meet multiple deadlines and prioritize workload
- Ability to communicate in Mandarin

Salary Commensurate with Experience

Excellent Benefits: Including but not limited to medical, dental, vision, 401(k), commuter checks, generous holidays and a fun work environment

Please Email Resume and Cover Letter to:

Emily Gasner, Executive Director, emily@tmcworkingsolutions.org

NO PHONE CALLS PLEASE.

We are a small office, so please be patient for us to contact you.