



Position: Business Consulting Officer
Department: Business Consulting
Position Type: Full-time, exempt
Reports to: Director of Business Consulting

Working Solutions (www.workingsolutions.org) is a Community Development Financial Institution (CDFI) whose mission is to provide microentrepreneurs with the access to capital and resources they need to start or grow a successful business. We serve a diverse population, but prioritize serving low-income individuals, women, and minorities. We support microenterprise growth as a strategy to strengthen the local economy, create jobs, and build strong communities. We provide small business loans (microloans) from \$5,000 up to \$50,000, post-loan business coaching and advising for the term of the loan. The organization was established in 1999 and launched its microenterprise development program in 2005. Since 2005, Working Solutions has extended over \$13 million in microloans to entrepreneurs with a 96% repayment rate and has educated thousands of entrepreneurs.

Department:

In addition to lending capital, Working Solutions also provides business consulting with the aim to aid the growth and sustainability of our small business communities. While assistance is provided during initial outreach and throughout the lending process, additional support is provided through different services, and also to all portfolio clients for the term of their loans (between 3-5 years). The Business Consulting department provides consultation to the business owners in our portfolio, and coordinates additional services and supports as needed.

Position Overview:

This position is responsible for coordination and delivery of Working Solutions' business consulting services for a portion of Working Solutions loan portfolio clients. The remaining portfolio will be supported by the Director of Business Consulting. The essential functions include:

(1) maintaining strong customer relationships with loan clients; (2) supporting loan clients in building business and financial management skills; and (3) social impact tracking and reporting on loan clients. This position reports to the Director of Business Consulting and works closely with other Working Solutions staff to meet overall organizational objectives and serve the needs of Working Solutions' entrepreneurs.

Responsibilities:

- Assess client needs and provide direct business advice through site visits, video chats, and document review to monitor business strengths and weaknesses.
- Provide business and financial management assistance for all assigned loan clients, including assisting clients in creating cash flow projections and financial analysis tools to provide guidance and options in making business management decisions.
- Develop action plans for clients to achieve goals, monitor client progress and document outcomes.
- Provide recommendations to the Loan Portfolio Officer on loan restructuring.
- Coordinate systematic collection of clients' financial statements.
- Connect like clients to facilitate networking opportunities.
- Promote and increase awareness of client businesses
- Create or direct clients to tools that assist in the education of small business owners



- Collect, track, and enter client data in the organization's impact tracking database in a timely fashion as required by funders and to ensure Working Solutions meets its mission.
- Perform other duties as required.

Required Qualifications:

- Bachelor's Degree or equivalent experience; graduate degree a plus.
- 2-5 years of work experience in small business operation, business planning, business development, and/or business counseling required.
- Demonstrated experience in financial statement analysis required.
- Superior analytical and organizational skills required.
- Superior written and verbal communication skills required with emphasis on clarity, conciseness and relevance.
- Ability to work independently and meet strict deadlines.
- Ability to communicate effectively and establish and maintain professional relationships with individuals of varying social and cultural backgrounds and with co-workers at all levels.
- Ability to maintain confidentiality.
- Ability to manage multiple tasks effectively and efficiently under minimal supervision.
- Knowledge of and commitment to community development preferred.
- Familiarity with Excel

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

To apply, please email resume with the subject line "**Business Consulting Officer**"
jobs@workingsolutions.org