



## **JOB DESCRIPTION**

**JOB TITLE:** Small Business Development  
Officer

**REPORTS TO:** President & CEO

**COMPANY:** Neighborhood Lending  
Partners, Inc. ("NLP")

**CLASSIFICATION:** Exempt

**JOB SUMMARY:** Responsible for executing specific small business loan program goals by conducting direct business development, marketing and outreach activities to generate small business loan inquiries throughout the State of Florida with a focus in the South Florida market. Additionally, the Program Director will oversee the alignment of retail and commercial financing to include business assistance services to new and existing businesses in the area by working with established technical assistance providers and referral partners. Participates in the establishment, development and expansion of banking relationships to expand referral sources and loan capital in support of established loan programs and in accordance with the established philosophy, policies and procedures of the organization's Board of Directors and Loan Committees.

### **ESSENTIAL FUNCTIONS:**

#### **Lending and Loan Production**

Originates loans consistent with approved budget, and develops and maintains a high quality and profitable loan portfolio.

Reviews new loan requests to evaluate feasibility and recommends appropriate loan structure to NLP's and VEDC's Credit Officers.

Completes initial and subsequently required annual site visits on prospective and active borrowers.

Participates with Credit Officers and Credit Analyst in the preparation of completed Loan Approval Packages for submission to the Loan Committee by working with prospective

borrower and credit analyst in obtaining a completed application. Serves as key liaison between the loan applicant and NLP.

Completes and/or assists with collecting conditional approval items required by Loan Committee.

Maintains tracking and reporting system on weekly activity of loan applicants and the status of the approval process.

Oversees the preparations of Annual Reviews of active borrowers.

### **Business Development and Marketing**

Performs business development and solicitation activities with existing and prospective customers to identify financing opportunities for the company.

Participates in community outreach activities with NLP's Member Banks, local governments, non-profit organizations, micro-lenders, small business technical assistance providers and SBA to promote the company's loan programs and services.

Distributes marketing letters and literature to customers and prospects on a periodic basis to promote the company's programs and services.

Participates with marketing personnel in the promotion of the company's programs and products through social media and NLP's web-site.

Promotes and participates in various business related events, workshops and with the company's funders.

Provides loan consultation to existing and prospective borrowers as needed.

### **Administration**

Manages and monitors company meetings as appropriate. Includes preparation of agendas, minutes, resolutions and related items and coordination the distribution of all meeting packages.

Recruits Community Advisory Board consisting of local experts and leaders in small business lending and coordinates Advisory Board meetings.

Maintains routine contact with NLP funders and Member Banks.

### **Qualifications**

Bachelor's degree in related field (Business Administration, Accounting, Finance) or equivalent training or work experience.

5+ years of professional experience in small business loan packaging and/or lending.

Strong sales skills with proven track record in developing business and/or a loan portfolio.

Proficiency in Spanish and familiarity with the State of Florida market (with a particular emphasis on the South Florida), as well as an awareness of small business lending activities and initiatives in Florida.

Computer proficiency in spreadsheets and word processing in a windows environment.

Ability to work with clients from diverse cultural backgrounds.

Contacts within the banking community a plus.

Excellent verbal and written communication skills, to include presentation and public speaking skills.

Experience working with community groups and others involved in community development and small business lending.