



Business Loan Officer

**Position Title:** Bilingual Small

**Reports To:** Director of Lending

Women's Economic Ventures (WEV) is seeking a full-time Bilingual Small Business Loan Officer for our Santa Barbara office.

### **Position's Purpose**

The Bilingual Small Business Loan Officer serves clients throughout our service area, focusing on Santa Barbara County. The Bilingual Small Business Loan Officer works closely with the program team to grow WEV's lending program. Daily duties include the evaluation of potential borrowers for suitability and eligibility and ensures clients have resources to complete loan applications. The Bilingual Small Business Loan Officer also works in the community to cultivate new client and community relationships.

**Primary Duties & Responsibilities** *(This list of duties and responsibilities is illustrative only of the tasks performed by this position and is not all inclusive.)*

### **Direct Client Services**

- Generates high quality diversified small business loans with the goal of meeting or exceeding organizational goals.
- Supports small business clients through all stages of the application and loan process; reviews client business and personal financial documentation to assess and evaluate financial health, determine financing needs, verify credit-readiness and assess business feasibility
- Supports WEV's strong service culture through on-going customer contact, quality customer care, and superior product knowledge
- Facilitates clients' on-going business education needs by providing referrals to WEV's consulting and training programs or to other business development resources as appropriate

### **Marketing & Outreach**

- Serves as a WEV ambassador in the community, helping to cultivate relationships, build referral networks and increase WEV's visibility in the community
- Conducts loan information sessions and other community presentations

### **Administrative**

- Participates in the underwriting process as needed and prepares documents for loan approval
- Reviews credit worthiness of clients
- Ensures efficiency and accuracy in the loan application process through loan document preparation and loan closing
- Provides back-up support to other lending staff
- Assists with the servicing of borrower accounts
- Maintains an effective filing system while ensuring confidentiality of all client records

### **Strategy**

- Integral member of loan program team responsible for meeting annual loan and revenue goals

### **Skills & Qualifications**

- Highly motivated and dedicated to WEV's mission, clients, and the achievement of strategic goals
- Experienced in analyzing financial statements, business trends, and projections
- Business consulting skills preferred, particularly in small business management, finance, planning and analysis, and/or commercial lending
- Effective communication skills, concise and compelling writer, and comfortable speaking one-on-one with clients and groups.
- Ability to drive results through cooperation, collaboration, under minimal supervision, with strong attention to detail and accuracy
- Past experience demonstrates capacity to work in highly organized manner both individually and in collaborative work settings
- Ability to establish and maintain professional relationships with external stakeholders and co-workers of varying social and cultural backgrounds at all levels
- Entrepreneurial outlook
- Willingness to travel when needed

### **Education**

Bachelor's degree and at least two years of relevant professional work experience with small businesses in finance, banking or a related field. Experience may substitute for degree.

Benefits include health, vision & dental insurance, Simple IRA match plan, vacation & sick days, life & disability insurance

WEV is an Equal Employment Opportunity Employer

**RESUME AND COVER LETTER REQUIRED. Applicants will not be considered unless both are submitted. Please submit cover letter and resume by email to [jobs@wevonline.org](mailto:jobs@wevonline.org) with BILINGUAL SMALL BUSINESS LOAN OFFICER as the subject.**



*Creating successful entrepreneurs since 1991*

### **Who we're looking for**

- **Education & Experience.** You have a bachelor's degree and at least two years of relevant professional work experience with small businesses in finance, banking or a related field. Experience may substitute for degree.
- **Dedicated.** You are highly motivated and committed to WEV's mission, clients, and the achievement of our strategic goals.
- **Expert Communicator.** You engage any audience and are a concise and compelling writer; bilingual in Spanish preferred.
- **Analytical.** You are experienced in analyzing financial statements, business trends, and projections and can recognize the strengths and challenges of potential borrowers.
- **Relationship Builder.** You have a knack for building relationships quickly and inspiring those around you.
- **Accountable.** You deliver on commitments, are transparent about progress and outcomes, and take ownership of responsibilities.
- **Entrepreneurial.** You possess the initiative to forge new paths; you collaborate well with others to make things happen.
- **Organized & Productive.** You are a master at planning your day and not letting distractions come in between meeting your goals.
- **Reliable.** You can work effectively with minimal supervision, but you also know when to ask for help.
- **Flexible.** You are comfortable working in a dynamic environment with competing priorities; you're able to travel when necessary.