

## **Business Development Officer**

### **JOB DESCRIPTION**

The Business Development Officer is primarily responsible for working with new and existing clients on business development, development and analysis of business plans and financing proposals. The individual is also responsible for presenting loan applications to Management and the Loans Committee, supervising loan disbursement, and co-managing the loan portfolio. The position reports to the General Manager and works closely with the loan support staff.

### **Duties and Responsibilities:**

Provide business development advice and support to new and existing businesses including:

- Up to date business information and counseling including business plan development and review
- Coordinate community economic projects as necessary
- Assist community groups with strategic planning as necessary
- Initiate and coordinate special projects as necessary
- Client aftercare and growth support
- Liaison with government agencies/departments and community organizations
- Client training needs assessment and introductions to other services and programs
- Business training program development and support
- Identify and visit key contacts, perform networking activities and make effective presentations

### **Loans analysis and portfolio management:**

Oversee the management and growth of the commercial loan portfolio:

- Assist clients in the preparation of loan applications and supporting materials including their business plan, marketing plan, financial forecasts etc.
- Complete loan and credit analysis with summary and recommendations to Management and the Loan Committee
- Develop and supervise the development of Letters of Offer and other loan security documents
- Ensure proper security registration and ongoing file maintenance is complete
- Liaise with solicitors, insurance agencies, accountants and/or financial institutions where required to conduct due diligence on client files
- Supervise and monitor all current loan clients
- Initiate and manage collection of delinquent accounts, bankruptcies and foreclosures

### **Administration:**

Complete and/or supervise the completion of planning, reporting and administrative functions related to the business advisory and loan programs including:

- Maintain, update and streamline processes and forms to optimize decision-making and ensure high quality client service
- Enter relevant client information and statistics into client management system
- Attend Committee, Staff and Board meetings as required



## **APPLICANT QUALIFICATIONS AND COMPETENCIES:**

The Business Development Officer position is a key position at Community Futures and requires a business minded person that possesses a wide range of skills. Our focus in hiring will be to identify a candidate who has a strong combination of education and/or experience along with an entrepreneurial attitude and aptitude that will help to make them an excellent business analyst, lender, business developer and advocate for Community Futures.

### **Personal characteristics**

Hiring for this position will focus on individuals with the following demonstrated characteristics:

- Strong inter-personal and communications skills
- Ability to function well in a small team environment
- Ability to take direction and work with a volunteer based board and lending committee
- Positive and opportunity-focused
- Results-oriented self-starter
- Confidence in making decisions and communicating decisions effectively to clients
- Ability to identify and act on key issues related to loan applications, loan files and business development

### **Qualifications and Experience:**

- University Degree in Commerce, Business Administration Diploma, or equivalent would be an asset
- Business counseling or coaching training certification or related industry training and/or certification
- Commercial lending
- Understanding of rural communities and their challenges
- Former small business ownership or operating experience
- Business analysis, counseling, coaching and business development experience

### **Skills Required:**

- Proficiency with Microsoft Excel and Word is required
- Strong written and oral communication skills
- Competent computer user including strong organizing and file management skills.
- Must be able to travel throughout 16-37 service region on a demand dictated basis

## **HOURS, SALARY AND BENEFITS:**

Regular office hours are 8:30 to 4:30 PM, Monday to Friday. Limited evening and weekend work is required related to meetings, events, training, conferences etc.

Salary is dependent upon qualifications. The position is eligible for full benefits upon completion of 6 month probation. Individual will also require a valid driver's license as travel will be required within the service region.