



JOB ANNOUNCEMENT

LOAN AND TECHNICAL ASSISTANCE OFFICER, BALTIMORE

DESCRIPTION

ORGANIZATION OVERVIEW

The ECDC Enterprise Development Group's (EDG) mission is to promote community economic development through business assistance and loans to low-income entrepreneurs in the DC metropolitan and Greater Baltimore area. Microenterprise is one of the fastest-growing areas of community development and EDG is one of the most active microenterprise organizations in the US with a cumulative portfolio of over \$34 million. EDG is a subsidiary of the Ethiopian Community Development Council, Inc. The ECDC Enterprise Development Group (EDG) is a non-profit organization, a Treasury-designated CDFI, an SBA micro-lender and Community Advantage participant providing microfinance, rental, technical assistance and free tax service to low-to-moderate income individuals.

POSITION OVERVIEW

Job Title

Loan and Technical Assistance Officer, Baltimore

Loan and Technical Assistance Officer, Baltimore provides pre-loan and post-loan training and technical business assistance services to low-to-moderate income entrepreneurs who want to start or expand a small business.

JOB RESPONSIBILITIES

- **Client Intake:** Provide program information to potential applicants and screen them for loan eligibility and initial business viability.
- **Pre-loan Technical Assistance/Business Counseling:** Provide guidance to potential borrowers on issues related to small business management such as marketing, bookkeeping, financial strategy and cash flow management. Assist borrowers with business plan development and financial projections.
- **Loan Packaging:** Acquire basic loan information, review applications for thoroughness, determine the need for additional information, perform necessary due diligence including site visits and checking references, verify the information provided.
- **Loan Analysis & Presentation:** Analyze loan packages in terms of business viability, credit/character, collateral and owner's equity. Work with clients to strengthen weak areas of their loan application packages. Take loans through internal staff review and discuss concerns

with Senior Loan and Technical Assistance Manager and Portfolio Manager. When packages are ready, present the completed documents to the Loan Review Committee.

- **Reporting:** Complete statistical and narrative reports for program funders.
- **Administrative:** Maintain loan files in proper order, ensure adequate documentation throughout the loan process and update case notes and other documentation.
- **Marketing and Outreach:** Generate small business loan inquiries, including referral sources, business development and solicitation activities with existing and prospective customers to identify financing opportunities, promote EDG's loan programs and services, distribute marketing materials, literature to customers and prospects on a periodic basis, promote EDG's programs, products and services through social media and EDG web-site. Promotes and participates in various business related events, workshops and with EDG's funders. Provides loan consultation to existing and prospective borrowers as needed.
- **Other Duties:** Assist with training workshops as needed and other duties as assigned.

QUALIFICATIONS:

- Bachelor's degree in related field (Business Administration, Accounting, Finance) or equivalent training or work experience.
- Background/knowledge of small business/entrepreneurship and willingness to learn
- Professional experience in small business loan packaging and/or lending a plus
- Working proficiency in Spanish
- Contacts within the small business lending community a plus.
- Excellent verbal and written communication skills, to include presentation and public speaking skills.
- Excellent interpersonal and analytical skills
- Ability to work with clientele of wide-ranging ethnicity, education level, socioeconomic status
- Computer proficiency on word processing, spread sheet and database programs

Reports to the Senior Loan and Technical Assistance Manager

ECDC EDG offers Competitive Salary and Benefit Packages.

ECDC EDG is an Equal Opportunity Employer.

Send cover letter, along with resume, three professional references and salary requirements via fax at 1-703-685-4200, email at edg-hr@ecdcus.org or mail to: ECDC Enterprise Development Group (EDG), Human Resources, 901 S. Highland Street, Arlington, VA 22204.

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