



**Position:** Business Development Officer  
**Reports to:** Director of Lending and Consulting  
**Department:** Program  
**Location:** Headquartered in San Francisco, CA (remote work possible)  
**Position Type:** Full-time, Exempt  
**Start Date:** October 15, 2021

Working Solutions ([www.workingsolutions.org](http://www.workingsolutions.org)) is a certified, nonprofit Community Development Financial Institution (CDFI) that supports San Francisco Bay Area entrepreneurs to start and grow thriving local businesses. Working Solutions is the *First to Believe* in start-up and early-stage businesses by providing diverse entrepreneurs with affordable capital, customized business consulting, and community connections to increase economic opportunity in the San Francisco Bay Area. We make loans of \$5,000 to \$50,000, administer small business grant programs, and provide up to five years of free, post-loan business consulting in conjunction with every loan. Our priority populations are lower-income individuals, women, and entrepreneurs of color. Working Solutions has invested over \$33 million in loans and grants in local small businesses to date, and we have educated thousands of entrepreneurs, resulting in more than 5,000 local jobs. Working Solutions has a growing team of 20 full-time employees with headquarters in San Francisco and remote staff.

#### **Position Overview:**

The Business Development Officer (BD) will be responsible for generating a pipeline of prospective microloans by: (1) cultivating partnerships in communities that Management prioritizes to increase visibility and generate lending leads; and (2) cultivating new loan requests from inquiry to completion stage. This person must be an effective communicator. The BD will be expected to be a change agent who is passionate about advocating for marginalized communities in underserved areas.

#### **Key Duties:**

- Build on existing relationships and form new relationships that create a pipeline of loan originations, including:
  - Maintain existing referral and partner relationships;
  - Refer and track prospective borrowers to our Lending team;
  - Engage public and private community partners, civic organizations, trade organizations, businesses, education centers, and financial institutions to build and maintain client referrals in all 9 Bay Area counties: San Francisco, Alameda, Contra Costa, Solano, Santa Clara, San Mateo, Sonoma, Napa, and Marin; and
  - Cultivate internal referrals from existing clients.
- Refer potential subject matter experts to the Business Consulting team.
- Cultivate new lead referrals to enhance conversion rates from loan inquiry to completed loan application package.
- Provide occasional support to the Lending team to expedite processing of applications.
- Provide occasional support to the Consulting team to build internal referral opportunities.
- Maintain partnership calendars to track the organization's visibility and impact.
- Engage in public speaking and participate in networking events.
- Record data and report to appropriate parties as instructed.
- Foster peer-to-peer networking opportunities to support clients and generate referrals.



**Qualifications:**

- Bachelor's degree or 4+ years of work experience in lieu of degree required.
- 4+ years of work experience with nonprofits or community development, microfinance, small business, or related industry required.
- Effective communicator with cultural competency to connect with a diverse audience.
- Superior written and verbal communication skills, with emphasis on clarity, conciseness, and relevance.
- Strong presentation skills.
- Strong customer service and relationship building skills.
- Self-starter with ability to work independently; values communication to keep in touch with team and larger organization.
- Values data and focused on tracking outputs and outcomes via Customer Relationship Management (CRM) platforms.
- Demonstrates sound judgment and effective decision-making skills.
- Experience with nonprofits and the Community Development Financial Institution (CDFI) industry highly preferred.
- Strong interpersonal skills and a high degree of self-awareness with a flexible growth mindset will support a strong culture fit.

**Salary Commensurate with Experience**

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

**Application Deadline:** Open until filled. Preferred start date of October 15, 2021.

Please email resume and cover letter with the subject line "Business Development Officer" to [jobs@workingsolutions.org](mailto:jobs@workingsolutions.org).

*No phone calls please.*

Working Solutions is an Equal Opportunity Employer.