



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

Working Solutions (www.workingsolutions.org) is a certified, nonprofit Community Development Financial Institution (CDFI) that provides diverse entrepreneurs with affordable capital, free business consulting, and community connections to increase economic opportunity in the San Francisco Bay Area and across Northern California. As the *First to Believe* in start-up and early-stage entrepreneurs, Working Solutions makes small business loans (primarily microloans of \$5,000-\$50,000), administers small business grant programs, and provides 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 made over \$34 million in loans and grants to local small businesses to date, and we have educated thousands of entrepreneurs, resulting in more than 7,000 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 (BD) Officer 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.

Please email resume and cover letter with the subject line "Business Development Officer" to jobs@workingsolutions.org.

No phone calls please.

Working Solutions is an Equal Opportunity Employer.