



Position: Business Consulting Officer
Reports to: Director of Lending & 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 Consulting (BC) Officer acts as a conduit of knowledge and resources between the organization and our small business clients. The BC is responsible for: (1) maintaining a strong customer relationship with loan clients; (2) supporting loan clients in building business management skills; and (3) tracking and reporting the impact of our services. The BC delivers scheduled consultations to clients and supports them in building acumen in fundamental business management skills using our advising model. This position reports to the Director of Lending & Consulting and works closely with other Working Solutions staff to meet overall organizational objectives and serve the needs of our small business clients.

Key Duties:

- Assess client financial and business management skills and gaps.
- Provide one-on-one business consultations and site visits (virtual or in-person) to support clients in building their financial and business management skills.
- Develop action plans for clients to achieve goals, monitor progress, and document outcomes.
- Assist clients in developing their skills in cash flow management, cash flow projections, and financial analysis.
- Direct clients to tools and resources that assist in small business management knowledge and skill building.
- Provide recommendations to the Portfolio Management team and Lending team on client performance.
- Collect, track, and enter client data in the organization's impact tracking database.
- Foster peer-to-peer client connections and facilitate networking opportunities.
- Support Capitalization team with specific client data requests.
- Engage in public speaking and participate in networking and client events as needed.
- Participate in department projects as instructed by Director of Lending & Consulting.

Required Qualifications:

- Bachelor's degree or 4+ years of work experience in lieu of degree.
- 4+ years of work experience in small business operations and/or business consulting.
- Prior experience working with micro-entrepreneurs and/or small businesses.
- Demonstrated skill in cash flow management and statements of cash flow.
- Demonstrated experience in financial statement analysis.
- Demonstrated knowledge and skill in use of QuickBooks.
- Strong customer service and relationship building skills.
- Superior analytical and organizational skills.
- Superior written and verbal communication skills with emphasis on clarity, conciseness, and relevance.
- Ability to work independently and meet strict deadlines.
- Ability to communicate effectively and establish and maintain professional relationships with individuals of varying social and cultural backgrounds and with co-workers at all levels.
- Ability to maintain confidentiality.
- Demonstrates sound judgment and effective decision making.
- Values data and comfortable tracking outputs and outcomes via Customer Relationship Management (CRM) platforms and project management systems.
- Experience with nonprofits and/or in the Community Development Finance Institution (CDFI) industry highly preferred.
- Knowledge of and commitment to community development preferred.
- Strong interpersonal skills and a high degree of self-awareness with a flexible growth mindset will support a strong culture fit.
- Bilingual competency in Spanish language highly preferred.

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 Consulting Officer" to jobs@workingsolutions.org.

No phone calls please.

Working Solutions is an Equal Opportunity Employer.