Wyoming Women’s Business Center

Position Title:  Microloan Director & Technical Assistance Business Counselor

Reports to:  Executive Director

Primary Responsibilities:

Microloan Director-The Microloan Director provides development, implementation, and oversight of the MicroLoan Program. This includes ensuring the MicroLoan program is in compliance with lending regulations, funder requirements and WWBC policies and procedures. The Microloan Director is responsible for risk management of the MicroLoan portfolio including oversight of monitoring and collection activities, compliance issues and reporting requirements. The Microloan Specialist coordinates meetings of the Loan Committee and is responsible for presentation of screened applications for approval / denial. A monthly status report of the loan portfolio will be given to the Executive Director, quarterly to the Board of Directors, and the Loan Committee.

Business TA Counselor-Provide TA counseling to startups and existing businesses and training who are pre-loan or post-loan clients. The counselor must complete the SBA 641 Counseling Form for all WWBC clients. The counselor provides an initial interview to determine the needs of the client and provide follow-up meetings to accomplish the goals and objectives of the client. Refer clients to partner organizations when appropriate. It is expected the counselor determines counseling specialties and develop and provide trainings as agreed upon with Executive Director.

As a WWBC employee the Microloan Director/Business TA Counselor is responsible for marketing WWBC products and services to potential clients, borrowers, communities, lending institutions and developing partnerships in accordance with the WWBC’s strategic plan.

DUTIES:
- Maintain strict confidentiality of client information
- Provide business counseling to WWBC clients and trainings, and make referrals to partner organizations as appropriate and mail necessary forms as needed
- Maintain accurate counseling, training, and networking records (Vista Share).
- Maintain accurate and updated loan information for all loans using Common Goals (TEA) and complete monthly or quarterly loan reports as dictated by federal lenders: SBA and USDA.
- Responsible for loan underwriting. May include:
  - Conduct loan applicant interviews
  - Review loan application packages and request additional information as needed
  - Obtain and review business plans, credit information, and financial data
  - Negotiate potential loan structure
  - Prepare loan funding proposals to present to loan committee
  - Prepare loan documents for approved applications and insure all signatures are obtained

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- Close loans and prepare documents for filing, disbursement and database input
- Prepare denial information if necessary
- Coordinate with the Executive Director to review and update underwriting and risk management policies and procedures for the MicroLoan program
- Responsible for ensuring policies and procedures are in compliance with lending regulations, as well as funder requirements.
- Work closely with Executive Director to provide needed data for funding proposals and reports as it pertains to the loan program.
- Coordination of Loan Committee meetings as needed to present screened loan requests in a timely manner.
- Prepare and deliver monthly loan portfolio status reports for the Executive Director, Board of Directors, and Loan Committee as appropriate.
- Monitor the loan portfolio on a regular basis and oversee collection of past due accounts and prepare past due correspondence.
- Preparation of loan funding and past due account reports
- Input of payments and loan information into database, preparing and submitting data to credit reporting agency on a monthly basis
- Assist with technical assistance and organizational capacity building efforts
- Coordinate training for the external loan committee
- Represent the WWBC as needed at conferences, workshops, roundtables and other networking events. Actively market and provide outreach for WWBC services and the MicroLoan Program
- Some travel is required
- Perform other duties as assigned by the Executive Director

QUALIFICATIONS:
- At least two years business counseling experience
- Thorough understanding of small business issues
- An entrepreneurial spirit with the ability to work successfully in a collaborative manner with a minimum of hands-on-supervision
- Effective written and verbal communication skills including discussion facilitation and problem solving
- Working knowledge of Microsoft programs and database software
- Thorough understanding of the principals of accounting, financial analysis and developing/reviewing financial statements
- 2 years of commercial lending experience required and prior management experience a plus
- Demonstrated understanding of Federal lending compliance, portfolio management, and loan underwriting
- Ability to work effectively with community-based organizations, banks, public sector organizations, and individuals from a variety of economic and cultural circumstances
- Impeccable personal integrity; ability to maintain confidentiality of customer data
- High level of initiative and demonstrated commitment to facilitating the growth and development of small businesses and the economy of Wyoming
- Commitment to collaboration, team-building and professional development of staff
- Demonstrated limit-setting, problem-solving, conflict resolution, creative/analytical thinking and organizational skills
- Demonstrated ability to manage time, evaluate progress, and adjust activities to complete work within established time frames; ability to work independently as well as collaboratively.

**Employment Status:** Full-Time

**Classification:** Exempt