



Position Description: Business Loan Officer

ORGANIZATION BACKGROUND

Four Bands Community Fund (Four Bands) is a nonprofit Native community development financial institution providing affordable capital, fostering financial stability, and encouraging economic opportunity among native, low income and under resourced communities in South Dakota.

POSITION SUMMARY

Position Title:	Business Loan Officer
Job Level:	Exempt
Hours:	Full time
Location:	South Dakota

DUTIES AND RESPONSIBILITIES:

1. Oversee education and assistance programs and ensure that daily planning and implementation of the programs run smoothly and meets client and funder expectations. Includes overseeing outreach and registration for business training classes; scheduling of business classes; leading the business classes and oversight of other business trainers.
2. Assess the stage of development for the business, develop a personalized action plan and continuously provide support through the life cycle of the business while evaluating progress to monitor success.
3. Packages the loan application with the client, microloan or small business, including cash flow/financial worksheets, business plan, and other required materials and documentation.
4. Evaluate and interpret applicant credit report, bank statements, tax returns, and budget to determine whether the applicant has the ability to repay the loan.
5. Prepare credit memo and financials to present to Loan Committee to review for loan decision.
6. Prepare closing documents and collect required documentation for borrower and follow up on missing elements.
7. Develop, maintain and expand local and regional partnerships, collaborations and contract opportunities to meet or exceed program area goals and outcomes.
8. Represent and/or speak on behalf of Four Bands at community and/or professional functions, expos, collaborations, conferences, meetings.
9. Perform other duties as assigned by the Executive Director.

MINIMUM QUALIFICATIONS AND REQUIREMENTS

We are looking for someone with a shared commitment to our mission and will to embody the organizations' core values bringing a broad range of skills and experience including, but not limited to:

- Bachelors degree in business management or related field (such as accounting, finance, or economics); equivalent experience will be considered.
- Minimum of 2 years of experience in small business loan underwriting;
- Experience in providing customer service; and
- Ability to effectively collaborate with diverse constituent populations;
- Ability to communicate effectively, both orally and in writing;
- Ability to learn quickly, work independently, and handle multiple tasks efficiently with high attention to detail;
- Working knowledge of small business/entrepreneurship and/or contacts within the small business community is a plus.
- Excellent public speaking and training capacity.
- Ability to learn new data systems.
- Must have reliable transportation for travel

PREFERRED QUALIFICATIONS

- Knowledge and experience with working with Native communities
- Knowledge and experience of micro-enterprise development, financial education, or low income economic issues

This position is salaried, commensurate with experience. Benefits include medical, dental and vision as well as a retirement plan, sick leave, personal leave, and professional development.

HOW TO APPLY

Send an email to info@fourbands.org with the subject line “Business Loan Officer – [YOUR NAME].” In the email, please include as a single PDF attachment:

- Your resume and three professional references
- 1 page cover letter explaining your interest in Four Bands and the position
- Short answer to the following question:
 - What does access to affordable capital mean to you?
- In the body of the email, please copy and paste the content of your short answer and include your name, phone number, and email address.

As attention to detail is critical for success in this role, only applicants who follow these specific application guidelines will be considered.

Four Bands is an equal opportunity employer. Employment at Four Bands is based solely on a person's merit and qualifications directly related to professional competence. Four Bands does not discriminate against any employee or applicant because of race, creed, color, religion, gender, sexual orientation, gender identity/expression, national origin, disability, age, genetic information, veteran status, marital status, pregnancy or related condition (including breastfeeding), or any other basis protected by law. In keeping with that policy, Four Bands is committed to maintaining a work environment that is free of unlawful discrimination and harassment and will not tolerate unlawful discrimination against or harassment of any of our employees or others present at our facilities by anyone, including any Four Bands supervisor, co-worker, partner, or client.