



**Position:** Business Assistance Officer  
**Department:** Business Assistance  
**Position Type:** Full-time, exempt  
**Reports to:** Business Assistance Director  
**Start Date:** mid-March 2015

Working Solutions ([www.workingsolutions.org](http://www.workingsolutions.org)) is a Community Development Financial Institution (CDFI) whose mission is to provide microentrepreneurs with the access to capital and resources they need to start or grow a successful business. We serve a diverse population, but prioritize serving low-income individuals, women, and minorities. We support microenterprise growth as a strategy to strengthen the local economy, create jobs, and build strong communities. We provide small business loans (microloans) from \$5,000 up to \$50,000, post-loan business coaching and advising for the term of the loan. The organization was established in 1999 and launched its microenterprise development program in 2005. Since 2005, Working Solutions has extended close to \$7 million in microloans to entrepreneurs with a 98% repayment rate and has educated thousands of entrepreneurs.

**Department:**

In addition to lending capital, Working Solutions also provides business assistance to the borrower, with the aim to aid the growth and sustainability of our borrowers. While assistance is provided during initial outreach, business development, and throughout the lending process, additional support is provided to all borrowers for the term of their loans (between 3-5 years). The Business Assistance department provides consultation to the business owner, and coordinates additional services and supports as needed.

**Position Overview:**

This position is responsible for coordination and delivery of Working Solutions' business assistance for a portion of Working Solutions loan clients. The remaining portion will be supported by the Business Assistance Director. The essential functions include: (1) maintaining strong customer relationship with loan clients; (2) supporting loan clients in building business management skills; and (3) social impact tracking and reporting on loan clients. This position reports to the Business Assistance Director and works closely with other Working Solutions staff to meet overall organizational objectives and serve the needs of Working Solutions' entrepreneurs.

**Responsibilities:**

- Meet or exceed the Working Solutions Business Assistance objectives.
- Provide business assistance for all assigned loan clients.
- Assess client needs and provide direct business advice through site visits to monitor business strengths and weaknesses and one-on-one consultations.
- Develop action plans for clients to achieve goals, monitor client progress and document outcomes.
- Assist client in creating cash flow projections and assist in financial analysis to provide guidance and options in making business management decisions.
- Provide recommendations to the Loan Portfolio Officer on loan restructuring.



- Coordinate systematic collection of clients' financial statements.
- Connect like clients to facilitate networking opportunities.
- Promote and increase awareness of client businesses including oversight and updating of Client Business Directory data on website.
- Collect, track, and enter client data in the organization's impact tracking database in a timely fashion as required by funders and to ensure Working Solutions meets its mission.
- Track counseling hours; input them regularly into the organization's impact tracking database.
- Integrate the use of volunteers into the client action plans.
- Document use of volunteers as requested.
- Perform other duties as required.

**Required Qualifications:**

- Bachelor's Degree or equivalent experience; graduate degree a plus.
- 2-5 years of work experience in small business operations required.
- 2-5 years of experience in business planning, business development, and/or business counseling required.
- Demonstrated experience in financial statement analysis required.
- Superior analytical and organizational skills required.
- Superior written and verbal communication skills required 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.
- Ability to manage multiple tasks effectively and efficiently under minimal supervision.
- Knowledge of and commitment to community development preferred.

**Salary Commensurate with Experience**

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

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

*No phone calls please.*

Working Solutions Is An Equal Employment Opportunity Employer