



**JOB ANNOUNCEMENT  
MICRO FINANCE AREA MANAGER**

**Position Summary:**

Opportunity Fund is seeking a qualified Small Business Loan Consultant that will generate qualified loan applications and meet or exceed monthly sales quotas for business loans up to \$25,000. Qualified candidates will have demonstrated the ability to cover a specific geographic territory, establish a presence within a community to generate referrals, and source leads that meet Opportunity Fund's lending criteria and mission. Opportunity Fund's target market includes informal cash-based businesses with no credit and limited documentation to businesses with up to \$250,000 in sales and 5-10 employees.

This position reports to the Director of Microlending.

**Key Responsibilities:**

- Cover a specific geographic territory, Santa Cruz & Monterey Counties, and build alliances and referral base among small business owners, business associations, community partners and through participating in community events
- Generate qualified loan applications that meet lending criteria and Opportunity Fund's mission
- Process complete application packages, including screening packages against product guidelines and required documents, entering and processing loans in system, gathering all required documents, and closing out applications (approvals or declines) within target timeframe
- Analyze cash flow and repayment ability through interview with business owners and review of loan application, tax returns, bank statements, references, credit report, employment and income verification, and collateral
- Make decisive loan recommendations and clearly articulate and make a compelling case for loan decision to appropriate approval authorities
- Monitor and collect on portfolio of loans within defined territory
- Provide excellent customer service and fast turn-around time to build client trust and Opportunity Fund's brand and reputation

**Qualifications:**

The ideal candidate possesses the following qualities:

- **Fluency in Spanish required**
- 2+ years sales experience similar to a loan officer, business banker or sales rep for business to business products
- Demonstrated ability to consistently meet or exceed monthly sales quotas
- Demonstrated self-starter who goes beyond job description to make sure goals are achieved
- Strong analytical, math and auditing skills with willingness to use qualitative and quantitative data in decision-making
- Collections experience is appreciated

- Working knowledge of Excel required, and desire/ability to learn other software programs to manage loan portfolio
- Vehicle and ability to travel around Santa Cruz & Monterey Counties on a daily basis
- Ability to thrive in an entrepreneurial, team-oriented, mission-driven environment
- Demonstrated interest in the mission and values of Opportunity Fund

**Compensation and Office Location:**

- ◆ Home based, but one weekly meeting in San Jose
- ◆ This position will require local travel to visit clients and will require a valid driver's license and vehicle insurance. Mileage will be reimbursed at government approved rate.
- ◆ Base salary, with incentive for exceeding goals
- ◆ Medical, Dental, Vision, Life & Disability coverage 100% company funded for employees. Family coverage also available.
- ◆ Tax deferred 403(B) retirement plan (some employer contribution);
- ◆ Paid vacation (increased with tenure), holiday and sick leave days.

**To Apply:**

Interested candidates should email a resume and thoughtful cover letter to [jobs@opportunityfund.org](mailto:jobs@opportunityfund.org) , including how you heard about the position and "SB Loan Consultant" in the subject line.

Opportunity Fund is an Equal Opportunity Employer. [www.opportunityfund.org](http://www.opportunityfund.org). Diverse candidates are encouraged to apply.