

**JOB TITLE: BUSINESS DEVELOPMENT OFFICER**  
**REPORTS TO: CHIEF OPERATIONS OFFICER**

## **DESCRIPTION**

Since 1982, California Capital Financial Development Corporation (California Capital) has supported communities through capacity building and access to capital programs for small and microenterprise businesses. Certified by the U.S. Department of Treasury as a Community Development Financial Institution (CDFI), we are a mission-based nonprofit organization that provides programs and services with a goal of creating asset and wealth development in low/moderate income, diverse and historically underinvested communities. California Capital is host to several programs including administration of the California State Loan Guarantee Program, Direct Lending Programs, the Sacramento Valley Small Business Development Center (SBDC), California Capital Procurement Technical Assistance Center (PTAC), and the California Capital Women's Business Center (WBC).

We are currently seeking a Business Development Officer to support our Lending Team to build a robust pipeline of loans referrals that will result in capital and capacity for entrepreneurs and small business owners seeking fair financing to start and grow their business. Applicants should also understand and recognize the importance the Community Reinvestment Act, which ensures lending, service and investment in the communities we serve. The person in this role is expected to be passionate about advocating for marginalized communities in underserved areas and have knowledge and experience in small business financing and/or community lending.

## **RESPONSIBILITIES**

Reporting to the Chief Operations Officer, the Business Development Officer will be responsible for cultivating new loan applications from inquiry to completion to generate a pipeline of loan ready applicants for California Capital's Direct Lending programs. The goals of this position are meeting loan origination targets and enhancing conversion rates from loan inquiries to completed loan application packages. To be successful in this role, The Business Development Officer must maintain current knowledge about California Capital's loan products, be able to identify qualified borrowers based on specific program criteria, and be able to assess business and financial needs of small businesses and provide technical assistance that will result in the applicant being loan ready. This person will represent California Capital in meetings and events to communicate with stakeholders and small business clients about California Capital's loan products, which will require travel in the Northern California region.

The Business Development Officer will be responsible for maintaining and enhancing existing referral and partner relationships through: 1) Cultivating a network of community partners and financial institutions to build and maintain client referrals; and 2) Coordination with California Capital's Lending and Business Development Programs to assist clients to become loan-ready and complete loan application packages.

## **ESSENTIAL DUTIES**

- Work in coordination with California Capital's Lending Center to conduct outreach and help small businesses prepare loan applications.
- Develop partnerships in communities throughout our Northern California service area to generate lending leads and promote business development services.

## ESSENTIAL DUTIES (cont.)

- Engage and build a network of public and private partners including: Community-based organizations, financial institutions, civic organizations, trade organizations, businesses, education centers, and financial institutions to build and maintain client referrals in the Northern California Region.
- Directly assist small business owners and entrepreneurs with preparation of loan package documentation and refer clients to subject matter experts on a case-by-case basis.
- Represent the organization in meetings with existing and potential partners.
- Engage in public speaking and participate in networking events.
- Develop new lead referrals and internal referrals from existing clients.
- Work with the Lending Team to conduct outreach in support of new loan programs.
- Review credit files to assess eligibility and identify information needed to submit for underwriting.
- Provide occasional support to the Lending team to expedite processing of applications.
- Conduct research relevant to loan applications under review to provide underwriters with additional information about loan applicants industry and market.
- Review financial and other relevant documents to assess cash flow and repayment ability.
- Keep accurate and complete client records and loan documentation aligned to internal reporting schedules.
- Performs other duties as may be deemed necessary and appropriate.

## QUALIFICATIONS

- Bachelor's degree in accounting, business, economics, finance, or equivalent combination of training and experience from a four (4) year college or university.
- Ideal candidate has a minimum of 3-5 years' experience in banking, CDFIs, or other mission-oriented lending institutions.
- Knowledge of the Community Reinvestment Act.
- Strong interpersonal communication skills.
- Strong writing and composition skills.
- Proven ability to build relationships with potential clients, as well as business and lending partners.
- Entrepreneurial approach to work (a must).
- Knowledge of and/or interest in community development, economic conditions and trends, racial equity and economic inclusion.
- Experience and desire to increase access to resources in low/moderate income, diverse and underserved communities.
- Fluency in languages in addition to English is a plus.
- Must have knowledge of:
  - Modern office and communication equipment
  - Word processing, spreadsheet, and database software
  - Interpersonal skills using tact, patience, and courtesy
  - Excellent written communication skills.
- Must have ability to:
  - Work independently with minimum supervision;
  - Work in a team environment across multiple programs
  - Exercise initiative and independent judgment
  - Enter accurate information in CRM and Loan Documentation systems.

- Give and follow written and oral instructions;
- Maintain cooperative working relationships;
- Demonstrate sensitivity to, and respect for, diverse populations
- Travel as needed for meetings with partners and clients.
- Give presentations to individuals and groups.
- Accurately maintain computerized files and records
- Compose and prepare correspondence and other communications
- Analyze situations accurately and take effective action according to established guidelines
- Deal effectively with a wide variety of personalities in situations using sound judgment
- Exercise professionalism in client advising and confidentiality in handling of client information in compliance with federal and state program requirements.

### **COMMITMENT TO DIVERSITY, EQUITY, AND INCLUSION**

California Capital Financial Development Corporation is committed to employing quality staff members who are dedicated to community outreach and to recruiting and hiring persons from diverse backgrounds. Diversity fosters cultural awareness, promotes mutual understanding and respect, and promotes a productive and safe working environment.

**WORKING CONDITIONS:** Office environment; physical demands include sitting, standing, reaching, bending, walking, and lifting actual weight of 25 pounds. Travel and participation in meetings will be required. Some work may be organized remotely.

**EMPLOYMENT TYPE:** This is a full-time position

**COMPENSATION:** \$85,000-\$95,000 + annual performance bonus. Excellent benefits package, including health, dental, vision and retirement plan available. Paid vacation, holiday and sick leave.

### **APPLICATION INFORMATION**

Interested candidates should submit the following documents via email for consideration:

- Resume
- A letter of interest that succinctly addresses how your experience and professional qualifications prepare you for this position

Applications may be submitted to [careers@cacapital.org](mailto:careers@cacapital.org) with "Business Development Officer" in the subject line.

California Capital is an equal opportunity employer.