

JOB TITLE: FINANCE ADVISOR CONSULTANT, SMALL BUSINESS DEVELOPMENT CENTER
REPORTS TO: PROGRAM DIRECTOR, SMALL BUSINESS DEVELOPMENT CENTER

DESCRIPTION

Since 1982, California Capital Financial Development Corporation (California Capital), a nonprofit 501(c)(3) corporation, has supported our community through capacity-building and access to capital programs for small businesses and entrepreneurs. With a focus on low-wealth and underserved communities, California Capital provides technical assistance through a continuum of services including business training, one-on-one counseling, and lending programs. More information is available at: www.cacapital.org

Sacramento Valley SBDC seeks to hire a new Finance Business Advisor. The Finance Advisor at the SBDC is responsible for providing practical tools to small business owners to understand business financial principles and concepts and help them find funding (access to capital) for every stage of their business. The Finance Advisor is a contract position, preferably based in Sacramento, Yolo, Yuba or Sutter County; it is annually renewable based on continued center funding from external grants and other sources, and reports to the Center Director. Review of applications will begin immediately and continue until filled.

RESPONSIBILITIES:

Provide clients of the Sacramento Valley SBDC with advice and guidance on all aspects of finance and access to capital to small business owners.

Includes:

- Scheduling and meeting with clients
- Developing financial strategies
- Educating clients on basic financial concepts
- Propose potential solutions for small business issues (growth, mismanagement, market changes)
- Advise on ways to improve financial processes and workflows
- Help small businesses find funding opportunities
- Develop and maintain relationship with network of lenders
- Offer recommendations for accounting and management practices
- Provides training on finance-related topics

QUALIFICATIONS AND SKILLS

- MBA preferred + 3 years' experience, or:
 - Minimum college degree in business related areas + 5 years' experience
 - CPA + 5 years business ownership experience
 - VP/Manager in Banking + 10 years' experience
 - Small business ownership experience, Business Management experience (CFO/CEO)
- Must have knowledge of:
 - Modern office and communication equipment
 - Word processing, spreadsheet, and database software
 - Interpersonal skills using tact, patience, and courtesy
- Must have ability to:
 - Exercise good judgment in safeguarding confidential or sensitive information and adhere to high

- standards of confidentiality and honesty
- Demonstrate sensitivity to, and respect for, diverse populations
 - Identify businesses costs.
 - Determine what the gross profit margin is and relate to the client why it is important.
 - Determine what sales volume is needed to break even.
 - Track and forecast cash flow.
 - Know the effect of delayed collections on cash flow.
 - Know the difference between margin and markup.
 - Know how to monitor gross, operating, and net profit margins.
 - Know how to estimate minimum cash (working capital) reserves.
 - Know how to use business ratios and industry averages.
 - Effectively convey all of the above concepts to clients.
 - Understand and effectively convey to client's key financial management issues including costs, cash flow, break-even, gross profit margin, forecasting, business ratios and industry averages, and financial statements.
 - Understand lending requirements and application process i.e., SBA, traditional and alternative.
 - Know how to complete lenders' proposals.
 - Reconcile bank statements.
 - Be knowledgeable and have a basic understanding of electronic and paper recordkeeping systems.
 - Cash basis vs. Accrual basis of accounting
 - Understand resources for setting up a company using electronic software such as Quick Books, or Excel Spreadsheets.
 - Assign appropriate expense categories to expenses incurred within a checking register.
 - Create financial statements.
 - Account for A/P and A/R.
 - Account for COGS (Beg. Inv + Purchases – End Inventory)
 - Demonstrate knowledge of each part of the Accounting Equation
 - Demonstrate knowledge of invoicing and collections.
 - Demonstrate knowledge of internal controls necessary to minimize theft.
 - General knowledge of federal, state and local taxes.

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.

EMPLOYMENT TYPE: Independent Outside Consultant **NOTE:** A business license and business insurance coverage is required.

APPLICATION INFORMATION

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

- Resume
- A cover 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 with "SBDC Finance Advisor" in the subject line.

California Capital is an equal opportunity employer.