

**JOB TITLE:** BUSINESS FINANCIAL ADVISOR  
**REPORTS TO:** DIRECTOR OF LENDING

## **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](http://www.cacapital.org)

California Capital seeks to hire a new Business Financial Advisor with a focus on strengthening the financial health of small business clients who are seeking or have obtained small business financing. The Business Advisor is responsible for consulting with start-up and existing small business clients to help their businesses start, grow, and prosper. Additionally, the Advisor will be intimately working with California Capital's Direct Lending Team with the purpose of assisting the client in preparing and providing financial statements and projections, preparing clients to be loan ready, and to provide post-loan advising for the long-term viability of the business. Also, duties could include providing outreach/presentations to the nonprofit community, regional government entities, and locally based community and economic development organizations for the goal of increasing loan activity.

## **Responsibilities:**

- Provide business advising and financial management consulting to small business owners who are seeking capital to expand their business, or who have received financing and need assistance with business planning, financial projections, maintaining cash flow, and successfully navigating business expansion.
- Conduct loan readiness and business needs assessments with small business owners to facilitate effective referrals to a network of business advisors, including specialized Accounting and Legal advising services.
- Act as a liaison between individual clients and a continuum of business support and financing resources.
- Exercise good judgment in safeguarding confidential or sensitive information and adhere to high standards of confidentiality and honesty.
- Document counseling sessions with reports submitted in a timely manner. Maintain pertinent reporting information.
- Maintain records of civic organization contacts, business contacts and other activities performed in support of the goals of the Direct Lending Group.
- Participate in the goal attainment of the Direct Lending Group by meeting performance goals and expectations.
- Review financial records of businesses to determine completeness for loan submission
- Other duties as assigned by appropriate supervisory personnel.
- Ability to work occasional evenings and weekends, if needed

## **Knowledge, Skills and Abilities:**

- Demonstrated knowledge of subject matter including financial management, business entity formation, basic bookkeeping, and business development.
- Demonstrated counseling skills such as listening, identifying problems, analyzing alternatives, and developing viable recommendations for business owners seeking assistance.
- Ability to develop training and communicate effectively to an audience.
- Work independently with moderate supervision.

- Strong preference for bilingual candidates, especially those fluent in Spanish, to better serve our diverse client base.

### **Minimum Qualifications and Requirements:**

- BA/BS in Business Administration, a related discipline, or equivalent experience is preferred.
- Business ownership experience is highly preferred.
- Proficiency in the use of business software applications e.g. MS Word, Excel, Outlook, and PowerPoint.
- Must be willing to attend events and meetings on behalf of the Direct Lending Group as needed
- Must be proficient and comfortable speaking to large and small groups of people
- Read, comprehend and interpret written materials of moderate to complex difficulty

### **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:** Regular, full time employee **SALARY RANGE:** 70,000 to 85,000

### **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](mailto:careers@cacapital.org) with "Direct Lending- Business Financial Advisor" in the subject line.

California Capital is an equal opportunity employer.