

**JOB TITLE: BUSINESS DEVELOPMENT OFFICER**  
**REPORTS TO: DIRECTOR OF LENDING**

**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 to create asset and wealth development in low/moderate income, diverse, and historically underinvested communities. California Capital is host to several programs including the California State Loan Guarantee Program, Direct Lending Programs, the California Capital Women's Business Center (WBC), California Capital APEX Accelerator (APEX), and Sacramento Valley Small Business Development Center (SBDC).

**RESPONSIBILITIES**

Reporting to the Director of Lending, 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, be able to assess the 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.
- 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 the 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 the 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 Marketing, Business Administration, Accounting, Finance or another related field.
- 3-5 years of experience in business development, marketing, finance or sales roles.
- Familiarity with CRM Software and Microsoft Office Suite.
- Strong business knowledge experience interpreting financial data.
- Ability to effectively research new markets/opportunities
- Excellent written and verbal communication skills. Strong presentation skills.
- Advanced time management and organization skills

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed above are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**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:** Competitive salary commensurate with experience. Excellent benefits package, including health, dental, vision and retirement plan available. Paid vacation, holiday and sick leave. The pay range for this position is: \$75,000 to \$90,000 annually.

## APPLICATION INFORMATION

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

- Resume
- A Cover Letter that succinctly addresses how your experience and professional qualifications prepare you for this position must be included

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.

**NOTE:** This is a hybrid role with the expectation of working a minimum of two days in the office per week.

No Phone Calls or Faxes Please