

Job Description – Business Development Officer Northwest Georgia

General Overview

The Business Development Officer is responsible for developing new and existing relationships in order to meet loan growth goals. The Officer is the primary contact for applicants and clients throughout the process and their history with ACE. The Officer will be the point of contact for his/her applicants and loans in his/her portfolio. Spanish language a plus.

Lending Responsibilities

- Originate quality loan applications to meet monthly and annual loan goals.
- Maintain a thorough knowledge of ACE products to identify candidates for those programs. Market ACE products to individuals and companies, promoting services and products that would meet their needs. Provide meaningful customer service to applicants and clients.
- Travel will be required in Georgia
- Analyze potential loan markets and develop referral networks in order to locate prospects for loans. Establish, nurture and maintain relationships with business leaders within the assigned communities including employees and supporters of area banks, chambers of commerce, business assistance organizations, etc.
- Meet with applicants and/or existing clients as needed to obtain information for loan applications and to answer questions about the process.
- Explain to applicants the different types of options that are available. Share ACE's products with potential clients and how they can benefit from them.
- Determine a clear understanding of the loan request to verify that the request is eligible.
- Work with Credit Department who approves all credit, as requested.
- Review loan closing documents prior to closing for accuracy and thoroughness.
- Coordinate and attend loan closings and ensure that all documents are completed accurately at closing.
- Make denial calls to applicants who do not fit within the ACE lending guidelines, making sure to explain why the loan is unable to be approved at this time. Connect the applicant with appropriate business advisory services as per ACE's procedures.
- Responsible for all loans up to 30 days past due. Review weekly past due report and comments should be provided /documented weekly as appropriate.
- Responsible for documenting all contact with applicants and clients in Salesforce.
- Assist Loan Operations with collection of outstanding financial statements and other tickler items as needed.
- Comply with ACE policies and lending procedures.
- Attend and present at events that will promote ACE.
- Participate in staff meetings, education, and marketing events as requested by Management.
- Other duties as assigned.

Business Advisory Responsibilities

Provide post-closing assistance to clients to identify strengths and needs of the client's business. Identify the need(s) for advisory services with the client that would meet the business' immediate and long-term goals. Coordinate connections and communication with ACE Business Advisory Services and maintain consistent follow-up with Business Advisory Services and client; identify any additional needs.

To Apply: Email cover letter, resume, and salary requirements to pennie@ace loans.org by September 15th. Use job title in subject line. No phone calls, please.

Access to Capital for Entrepreneurs, Inc. www.ace loans.org

ACE is an equal opportunity lender, provider, and employer.
