



## **Business Advisor/Loan Officer Job Description**

African Economic Development Solutions (AEDS) ([www.aeds-mn.org](http://www.aeds-mn.org)), is a nonprofit organization that assists African immigrants in the Twin Cities gain financial security through entrepreneurship and wealth creation. AEDS' core programs include: business development training, financial literacy education, lending, business consulting, and home ownership education, and creative place-making. AEDS' asset-based and holistic approach not only addresses the needs of individuals but also embraces families as well as communities as they make positive strides towards increased financial well-being.

AEDS is seeking an energetic and experienced Business Advisor/Loan Officer to provide a variety of technical services to small and start-up African immigrant businesses.

**Location:** Twin Cities Metro

**Activity Area:** Economic Development

**Category:** Small Business Development

**Closing Date:** Open until filled

**Job Type:** Full-time (40 hours per week)

**Salary:** Commensurate with qualification

### Primary Responsibilities

The responsibilities of this position include, but are not limited to:

- Providing accounting and financial services to clients, such as working with lending partners to increase access to capital, working with clients to explore and pursue new markets, analyzing loan requests, assessing risk, and preparing written evaluations and recommendations for loan approval.
- Loan origination, analyzing programs based on client need, providing technical assistance to clients in accounting or training depending on the client's need, keeping client information confidential
- Preparing loan write-up by analyzing the strength and risk assessment, loan packaging, presenting loan to loan committee for approval, and loan closing
- Establishing trust with clients and sustaining productive relationships with borrowers
- Working with other AEDS programs, including budgeting and forecasting activities

### Qualifications

- Minimum of 2 year experiences in small business lending
- Strong verbal and written communication and presentation skills
- Ability to listen and communicate with diverse clients and partners
- 4 year college degree in business, accounting, finance or a related field. Familiarity with accounting software like QuickBooks is preferred
- Capacity to work independently and as a productive member of a team

- Commitment to the work of nonprofits and making a positive impact in the community
- Bilingual (expert in at least one of the African languages spoken in the region) and ability to interact with clients of diverse cultural backgrounds

**Mail your cover letter and resume to AEDS Attention HR at 1821 University Ave W. Suite S-145, St. Paul, MN 55104 (or email to [info@aed-mn.org](mailto:info@aed-mn.org)).**