Business Advisor/Loan Officer
Job Description

African Economic Development Solutions (AEDS) (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 is seeking an energetic and experienced business advisor to provide a variety of technical services to small and start-up businesses. AEDS’ core programs include: business development training, financial literacy education, lending, business consulting, and home ownership education, and creative placemaking. 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.

Location: Twin Cities Metro
Category: Small Business Development Manager
Job Type: Fulltime (40Hrs per week)

Primary Responsibilities
The Business Advisor/loan officer works with small and start-up African immigrant businesses. The responsibilities of this position include, but not limited to: oversight of the organization’s overall finances; applying financial principles and procedures to generate accurate financial information, general ledger, monthly and year-end reporting to management and board and provide other accounting services. The person also provides 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. Ability to originate loan, analyze programs based on client need, provide technical assistance to clients in accounting or training depending on the client’s need, keep client information confidential, prepare loan write-up by analyzing the strength and risk assessment, loan packaging, present loan to loan committee for approval, and loan closing are some of the desired skills. The successful Business Advisor/loan officer will establish trust with clients and sustain productive relationships with borrowers. Ability to work with other AEDS departments programs including budgeting and forecasting activities.

Qualifications
- Minimum of 4 year experiences as a business adviser and loan officer
- Experience in accounting
- Experience in business consulting
- 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)
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@aeds-mn.org).