



---

## *Business Loan Officer Job Description*

---

**Organization Mission:** Our Mission is to deliver exemplary services by providing financial education, training, and access to capital to support sustainable business and community development while improving the quality of life within our communities.

<b>Position Title:</b>	<b>Business Loan Officer</b>
<b>Location:</b>	<b>First Nations Community Financial</b>
<b>Salary:</b>	<b>\$45,760.00-\$62,400.00 DOQ</b>
<b>Class:</b>	<b>Exempt</b>
<b>Supervisor:</b>	<b>Executive Director</b>

### **Position Summary**

Under the direction of the Executive Director and Lending & Education Director the Business Loan Officer will be responsible for evaluating, servicing and making recommendations regarding loan products and grants that best meet the borrower's needs. The Business Loan Officer will assist entrepreneurs in establishing and sustaining their small businesses. The Business Loan Officer will also provide financial education and client support that emphasize entrepreneurship, money management, asset development, debt management and reduction, consumer protection, and facilitating financial wellness. This position works closely with all members of the lending and education team. This is a grant funded, full-time, in office position.

### **Duties and Responsibilities**

- Must maintain confidentiality and common courtesy with fellow employees and the public.
- Facilitate and/or conduct entrepreneurship education and workshops on behalf of First Nations Community Financial, in conjunction with others such as the Ho-Chunk Nation, outside lenders, small business association, and other government agencies or departments in accordance with standard operating procedures and guidelines
- Evaluate each individuals as to their progress and business readiness in order to provide the most appropriate support to meet the clients goals, to include but not limited to one on one coaching with paying off debt, learning effective budgeting strategies, business planning, record keeping, taxes, and marketing
- Meet with applicants to obtain information for loan and grant applications to facilitate the loan/grant process
- Communicates with outside vendors or resources to aid clients with obtaining loan/grant
- Provide back up support to the consumer loans and loan team as needed
- Review business plans to ensure they are complete and accurate for purposes of approval by Finance & Lending Team
- Prepares written loan reviews including financial analysis and business plan analysis and present responsibly screened applications to Finance & Lending for approval

Preference in filling vacancies is given to qualified Indian candidates in accordance with the Indian Preference Act of 1934 (title 25, USC Section 472).

\*This is a grant funded position thru 12/31/2025



- Review and update credit and loan files ensuring that all impact business data is entered into the OTIS and DLM software programs
- Provide excellent recommendations for updates and revisions of loan policy and underwriting as it pertains to the business grants/loans
- Perform other duties as assigned by supervisor

### **Required Skills and Abilities**

- Candidates must have excellent oral communication skills, be interpersonal, and be extremely organized
- Demonstrated public speaking experience, excellent organizational, time management, and planning skills
- Is knowledgeable of consumer and business loan programs with emphasis on start-up and expansion assistance programs
- Ability to maintain confidentiality follows directions and procedures, and work in a professional manner at all times
- Ability to counsel and motivate clients to help them achieve success
- Ability to read and follow policies and procedures and maintain internal controls
- Ability to adapt in order to present and disseminate information in an easily understandable manner to individuals at various educational levels
- Proficiency in the use of Microsoft Office applications, and database file systems. Must be able to develop proficiency in loan software programs
- Position may require travel, including local and overnight, flexibility in work hours to accommodate business needs, and reliable transportation to perform job duties
- Must be self-motivated; be able to work independently, and to positively motivate others
- Must have strong team environment experience and ability to communicate well with team objectives, deadlines and task participation
- Willingness to accept new challenges and opportunities

### **Minimum Qualifications (Required Knowledge & Experience)**

- Two (2) year associates degree from an accredited institution in Finance, Economics, and Accounting or related field
- Two years' experience working directly with business plan development, business lending, or support of entrepreneurs for purposes of starting or growing a business
- Knowledge of economic and accounting principles and practices, the financial markets, banking, and the analysis and reporting of financial data
- Knowledge and working application of all regulatory requirements applicable to data collection, reporting, and approving loans
- No convictions for a felony or misdemeanor involving dishonesty or breach of public trust
- Valid driver's license, and proof of valid insurance

### **Benefits**

- 401K plan match up to 4%
- Health Savings plan maximum contributions, or premium reimbursement
- Short-term & long-term disability
- Life Insurance
- Great travel opportunities to network & build you knowledge base

2

Preference in filling vacancies is given to qualified Indian candidates in accordance with the Indian Preference Act of 1934 (title 25, USC Section 472).

\*This is a grant funded position thru 12/31/2025



**To Apply:** Please send resume and completed applications to [FNCF@ho-chunk.com](mailto:FNCF@ho-chunk.com) or [Stephanie.Clark@ho-chunk.com](mailto:Stephanie.Clark@ho-chunk.com). For more information check our website at [firstnationsfinancial.org](http://firstnationsfinancial.org).

Preference in filling vacancies is given to qualified Indian candidates in accordance with the Indian Preference Act of 1934 (title 25, USC Section 472).

Updated: September 14, 2022

EXEMPT

SALARY