

Small Business Development Officer Job Description

Position Title: Small Business Development Officer

Location: Auburn, Alabama

Position Summary:

Sabre Finance is a non-profit lender and CDFI, offering commercial lending and technical assistance services to small business owners in Alabama. This position will meet with and assist clients, acting as a loan officer and advisor on fundamental business issues, identifying and understanding the needs of the small business. This position will lead small business owners through entrepreneurship training courses, perform industry level research, and analyze client financial information to assess company wellness and creditworthiness. This position will build trusted relationships with small business owners and local organizations to provide a wide array of support through Sabre Finance.

Responsibilities include But Are Not Limited To:

- Evaluate, authorize, or recommend approval of commercial loans. Advise borrowers on financial status and payment methods. Responsible for meeting with clients and discussing individual needs to tailor a complete loan package. Examine the viability and creditworthiness of the client and respective business to determine available financial options.
- Obtain, compile, and analyze applicants' financial status, credit histories, corporate financial statements, collateral, and other financial information to determine the feasibility of granting loans.
- Explain to customers the different types of loans and credit options that are available, as well as the terms of those services.
- Review loan agreements to ensure that they are complete and accurate according to policy
- Approve loans within specified limits and refer loan applications outside those limits to management for approval.
- Analyze potential loan markets and develop referral networks to locate prospects for loans.
- Collaborate with business owners and serve as a liaison to align business needs with available resources.
- Analyze and advise on business operations, including financial, marketing, legal, and human resources to develop plan of action.
- Summarizes current financial status by collecting information, preparing balance sheet, profit and loss statement, budget forecasts, and other reports.
- Formulate recommendations and solutions with attention to a client's individual needs and circumstances.
- Teach Entrepreneurship Curriculum and lead topic-based discussions with small business owners.

Required Skills and Abilities:

- Bachelor's Degree in Accounting or Finance Preferred or 8 years of work experience in Commercial Lending or Economic Development can substitute for a bachelor's degree
 - Open to Economics, Marketing, and Management
- Work experience as a commercial loan officer, preferred
- Able to exercise independent judgment and take action
- Highly self-motivated with the ability to work independently
- Effective communication skills within interpersonal and group settings
- Strong attention to detail and good analytical skills
- Living in Auburn or interested in re-locating to Auburn
- Proficiency in Microsoft Office products, including Excel, Access, PowerPoint, etc.

Resumes and Cover Letters may be submitted to info@sabrefinance.org.

Any questions or inquiries may also be submitted to info@sabrefinance.org.