

JOB DESCRIPTION: Business Advisor

The Vermont Community Loan Fund (VCLF) is a nonprofit financial institution that provides loans and other resources to local businesses, community organizations & nonprofits, early care & learning providers and developers of affordable housing. We develop and promote innovative capital-based solutions to issues of poverty and opportunity. With over \$45 million in assets, VCLF is Vermont's largest Community Development Financial Institution (CDFI). VCLF is a mission-driven lender, creating opportunities that lead to healthy communities and financial stability for all Vermonters. Learn more at www.investinvermont.org.

Diversity, justice, and inclusion are key values within VCLF. We are committed to building and sustaining an inclusive, equitable working environment for our staff. We believe every member of our team enriches our diversity by exposing us to a broad range of ways to understand and engage with the world, identify challenges, and to discover, design, and deliver solutions.

VCLF is hiring a Business Advisor to provide a variety of financial and business management advisement, technical assistance, and related educational services to new and existing small and micro businesses and organizations as part of VCLF's Business Resource Center. The Business Advisor will work with a team of VCLF staff, clients, and partners within an evolving program of technical assistance to a diverse and growing portfolio of clients throughout the state of Vermont. This position reports to the Business Advisory Manager.

COVID-19:

Currently, VCLF staff are working remotely. Infrastructure and tools have been put into place to facilitate staff communications as well as provide remote business advisory services. Under normal circumstances, travel throughout the state is required and will resume when it is safe to meet with clients in person. In addition, there is flexibility in the schedule as there may be night and weekend hours on a case-to-case basis and/or for special events.

Duties & Responsibilities:

1. Provide direct business advisory services to VCLF clients in the research and development of business plans, marketing plans, financial modeling and other related business development requirements.
2. Work with clients to evaluate financial and business status to assess viability for present and future growth.
3. Advise clients on best practices for business and financial management, methods, techniques, and tools.
4. Provide advice and resources in establishing and maintaining sound business and financial records and systems.

5. Participate in the development, promotion, coordination, and delivery of workshops, training programs, webinars, and panels relevant to small business and organizational needs.
6. Participate in the development, evaluation, coordination, and maintenance of tools and training methods for small businesses and organization management.
7. Participate in and identify professional resources, services, and outside consultants to serve VCLF clients.
8. Participate in outreach and engagement efforts to build networks and connections throughout Vermont to establish and develop relationships within the communities we seek to serve.
9. Participate in outreach and engagement efforts to build relationships with other relevant business and financial service organizations, networks that impact or inform our current loan offerings and communities we seek to serve, and events that promote and elevate VCLF products and services.
10. Document, monitor, and evaluate activities and services, grant hours, and efficacy, including use of reports, data management, and other tools as appropriate.

Successful Knowledge, Skills, and Abilities for this Position:

- Ability to communicate effectively, empathetically, professionally, and efficiently, both orally and in writing to a varied audience.
- Understanding of the principles, standards, and practices of small and micro business operations. *
- Knowledge of basic business accounting.
- Knowledge of characteristics and necessary components of a successful loan proposal. *
- Ability to develop basic business plans, marketing plans, financial planning documents and strategies, organizational and communication plans. *
- Experienced with spreadsheets, and technologically proficient with cloud and software platforms widely used in business settings.
- Ability to gather data, compile information, and prepare reports and summaries as needed. *
- Ability to be organized, detail oriented, and ability to manage time and priorities independently.
- Ability to develop, and present programs and training in an engaging manner, to either a virtual or in-person audience.
- Ability to work effectively and efficiently both independently, and collaboratively.

Desired Knowledge, Skills, and Abilities for the Position:

- Experience with business, operational, and financial management.
- Experience in marketing, communication, and organizational development.
- Experience in personal and professional financial and credit management is desired, or the ability to develop this skill set.

- Experience in personal and professional financial record keeping is desired, or the ability to develop this skill set.
- Resourceful, creative, flexible, and curious.

*Denotes training opportunity and/or opportunity to build up current skill

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