



**Position:** Business Consulting Officer  
**Reports to:** Director of Lending & Consulting  
**Department:** Program  
**Location:** San Francisco, California  
**Position type:** Full-time, Exempt

Working Solutions ([www.workingsolutions.org](http://www.workingsolutions.org)) is a certified, nonprofit Community Development Financial Institution (CDFI) that supports San Francisco Bay Area entrepreneurs to start and grow thriving local businesses. Working Solutions is the *First to Believe* in start-up and early-stage businesses by providing diverse entrepreneurs with affordable capital, customized business consulting, and community connections to increase economic opportunity. We provide loans of \$5,000 to \$50,000, small business grants (when available through partnerships), and up to five years of free, post-loan business consulting. Our priority populations are lower-income individuals, women, and entrepreneurs of color. Working Solutions has invested over \$31 million in loans and grants in local small businesses, and we have educated thousands of entrepreneurs, resulting in many local jobs. Working Solutions has a growing team of 18 full-time employees with headquarters in San Francisco and remote staff.

### **Position Overview:**

The Business Consulting (BC) Officer acts as a conduit of knowledge and resources between the organization and the client. The BC Officer is responsible for: (1) maintaining a strong customer relationship with loan clients; (2) supporting loan clients in building business management skills; and (3) tracking and reporting social impact on loan clients. The BC Officer delivers scheduled consultations to clients and supports building acumen in fundamental business management skills using our Pillars of Strength model. This position reports to the Director of Lending & Consulting and works closely with other Working Solutions staff to meet overall organizational objectives and serve the needs of Working Solutions' clients.

### **Key Duties:**

- Assess client financial and business management skills and gaps.
- Provide one-on-one business consultations and site visits to support clients in building their financial and business management skills.
- Develop action plans for clients to achieve goals, monitor progress, and document outcomes.
- Assist clients in developing their skills in cash flow management, cash flow projections, and financial analysis.
- Direct clients to tools and resources that assist in small business management knowledge and skill building.
- Provide recommendations to the Portfolio Management team and Lending team on client performance.
- Support Portfolio Management team with delinquency management.
- Collect, track, and enter client data in the organization's impact tracking database.
- Foster peer-to-peer client connections and facilitate networking opportunities.
- Support Fund Development and Marketing team with specific client data requests.
- Engage in public speaking and participate in networking and client events as needed.
- Participate in departmental projects as instructed by Director of Lending & Consulting.



### **Required Qualifications:**

- Bachelor's degree or 4+ years of work experience in lieu of degree required
- 4+ years of work experience in small business operations and/or business consulting
- Prior experience working with micro-entrepreneurs and/or small businesses
- Demonstrated skill in cash flow management and statements of cash flow
- Demonstrated experience in financial statement analysis
- Demonstrated knowledge and skill in use of QuickBooks
- Knowledge of and commitment to community development preferred
- Strong customer service and relationship building skills
- Superior analytical and organizational skills
- Superior written and verbal communication skills with emphasis on clarity, conciseness, and relevance
- Ability to work independently and meet strict deadlines
- Ability to communicate effectively and establish and maintain professional relationships with individuals of varying social and cultural backgrounds and with co-workers at all levels
- Ability to maintain confidentiality
- Values data and focused on tracking outputs and outcomes via Customer Relationship Management (CRM) platforms and project management systems
- Demonstrates sound judgment and effective decision making
- Experience with nonprofits and/or in the Community Development Financial Institution (CDFI) industry highly preferred
- Experience with entrepreneurship, microfinance, social enterprise, and/or program development and evaluation is a plus
- Strong interpersonal skills and a high degree of self-awareness with a flexible growth mindset will support a strong culture fit
- Bilingual competency in Spanish language highly preferred

### **Salary Commensurate with Experience**

**Excellent Benefits:** Including but not limited to medical, dental, vision, 401(k), commuter checks, and generous holidays.

**Application Deadline:** Open until filled.

Please email résumé and cover letter with the subject line "BC Officer" to [jobs@workingsolutions.org](mailto:jobs@workingsolutions.org).

*No phone calls please.*

Working Solutions is an Equal Opportunity Employer.