



**Position:** **Business Support Program Director**

**Status:** Full-time, eligible for benefits

**Salary Range:** \$50,000-\$55,000

**Location:** Greenville

**Organization Description:**

CommunityWorks is a non-profit certified Community Development Financial Institution (CDFI) and an SBA micro lender committed to building financial equity by providing resources that support small business growth, entrepreneurship, and homeownership. Collectively, our programs, expertise and partnerships help build stronger and more just communities.

For over 14 years, CW has created opportunities for people, communities and entrepreneurs in the Upstate community and throughout South Carolina, with a focus on people and communities of color. Our programs focus on equitable access to financial coaching, connections with one-on-one business coaching, access to loans to build small business, develop affordable housing, and building credit and assets. Since its inception, CW served over 7,352 and has generated over \$382 million in local economic impact.

Diversity, justice, and inclusion are key values within CommunityWorks. 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 discover, design, and deliver solutions.

**Purpose:**

The Business Support Program Director will be a critical member of the Program Team delivering high quality post-loan business support services to entrepreneurs across the state and leading a team of high performing Business Support Officers. The Program Director will work to develop strategies, tools, and resources to support entrepreneurs as they start to consider business capital all the way through to their final loan payment. This role will support the overall success of our small business support efforts through:

- Using the individual business performance plan completed during the lending process to help craft business goals
- Conducting assessment phone call during the lending process for specific products
- Closing the loan in conjunction with the lending team
- Establishing routine visits with the borrower including a 30 day site visit, quarterly check-ins during the first year, and annual site visits for the life of the loan (dependent on borrower needs and loan program)
- Collecting financial documents from borrowers including at least income statement, balance sheet, annual tax return for personal and business, updated insurance documentation, and other items necessary during the loan term



- Analyzing the income statement and balance sheet on a quarterly basis for the life of the loan, making recommendations to the borrower and/or lending team based on findings
- Updating annual risk rating in conjunction with lending team based on annual site visit findings and review of financial documentation
- Initiating loan modification write-ups
- Ongoing evaluation of the needs of the business owner, progress towards action plan goals
- Referring to internally offered training or support
- Referring to specialized training as needs arise
- Managing all contracted support
- Supervising all business support team
- Overseeing client file management and monthly data entry in systems
- Preparing monthly coaching reports and status updates
- Developing strategy with CPO for business support offerings
- Supporting grant writing and reporting efforts around small business support

#### **Professional Qualifications:**

- At least 2 years of experience managing a team.
- Minimum of five years of experience in the accounting/financial management field, small business owner, commercial lending, or other relevant entrepreneurial experience.
- Strong financial background, including the ability to understand, interpret, and analyze income statements, balance sheets, and statements of cash flow.
- Proficient in QuickBooks and small business financial documentation and accounting practices.
- Proficiency in using business software applications including but not limited to Microsoft Office Suite, Outlook, Customer Relationship Management (CRM) Systems, Digital Phone and Video Conferencing Systems, and QuickBooks.
- Degrees related to business or accounting are preferred, but not required.
- Experience working in a commercial lending institution is a plus.

#### **Personal Qualifications:**

- A commitment to CommunityWorks' mission of serving a diverse population of South Carolina business owners.
- Excellent time management and organizational skills, including an ability to engage in consistent, detailed documentation of work performed.
- Deep knowledge of small business best practices and potential challenges and hazards faced by entrepreneurs.
- Ability to listen empathetically and constructively to business needs expressed by small business owners and staff.
- Ability to convert business needs expressed into action steps in order to achieve business goals
- Professional history of working with people from diverse backgrounds, especially women, Black, and/or Latinx communities



If interested, please send a resume and cover letter to [careers@cwcarolina.org](mailto:careers@cwcarolina.org).