

Pathway Lending Business Advisory Services Specialist – Memphis, TN Region

Pathway Lending is a fast growing nonprofit and a national leader in Community Development Lending. In 2018, Pathway Lending is expanding its capabilities and reach into the Memphis, TN Region and also anticipates serving active duty military personnel, reservists, retired veterans and their families through a dedicated entrepreneurship program in this market. This important work will build upon Pathway's existing education and outreach programs with the purpose of eliminating barriers for entrepreneurs.

Every day, we work with entrepreneurs to understand their professional opportunities and organizational challenges. Join us and see how our innovative educational services and flexible services can support their goals, grow their business, and create meaningful impacts in communities.

Since 1999, we've helped hundreds of businesses grow, loaned \$150+ million, and provided 32,000+ hours of coaching. We've gained a prominent voice as a leader in mission-driven lending and as a strong partner with local, state, and federal agencies that we hope to leverage in the next phase of our growth. With total lending assets approaching \$125 million Pathway Lending has become one of the largest business focused CDFIs in the country.

Pathway Lending is expanding its educational services and is searching for an experienced professional with a track record that balances working in programs that provide hands on delivery of classroom education and business counseling, developing relationships with referral partners and public and private stakeholders. The successful candidate will have strong financial and analytical skills as well as military connections, preferably active duty service, and great passion for teaching transitioning military personnel about the fundamentals of entrepreneurship while also helping veteran entrepreneurs achieve their business goals, including accessing capital.

Business Advisory Services Specialist

While we believe Community Development Financial Institutions (CDFIs) like Pathway can be a game changer for economically underserved entrepreneurs and communities. It's still a new concept so many people don't realize how powerful we can be. It will be your job to also introduce public and private stakeholders, as well as small businesses of all stages, to the resources we can provide.

Reporting to the Director of Business Advisory Services, this new position will be located in the Memphis Region and join a team of other Advisory Services Specialists who deliver education throughout the state of TN to existing Pathway Lending loan clients as well as those that making funding requests. In this role, you will also support through the delivery of classroom education and one-on-one business counseling the launch of a new Veteran Business Outreach Center (VBOC) serving Tennessee and Kentucky. For these functions, you will collaborate with the VBOC Director to develop and implement a business strategy that includes leading a total of 5 to 8 Boots to Business Workshops each year at the active duty military installation located in Millington, TN and providing business counseling to individuals with military affiliations.

In the Memphis Region, you will also be co-located with Pathway's VP of Lending for the Memphis Region. You may also play a support role as this VP of Lending works with Pathway's existing public and private partners to promote and deliver entrepreneurial resources. You'll be detail oriented but see the big picture. Your delivery of technical, financial skills along with your presentation and facilitation skills and your passion and knowledge of entrepreneurship will insure success in this Memphis Region and play an integral part in helping Pathway Lending achieve its purpose of removing barriers for entrepreneurs.

WHAT EXPERIENCE YOU BRING

- A proven ability to identify risk and deficiencies in the operating and accounting practices of small businesses and provide technical assistance to mitigate these situations.
- Experience in delivering education through one-on-one assistance or group sessions, over telephone or via e-mail/web, on-site or in house, and directly or indirectly through the use of strategic partners.
- Proven ability to deliver classroom education, facilitate workshops and provide business counseling services.
- Ability to develop and maintain relationships with community partners and public and private stakeholders.
- Proven ability to assess business opportunities.
- Strong oral and written communications skills and experience in public speaking.
- Strong organizational and time management skills and proven ability to assimilate data and report data to stakeholders in a concise manner.

WHAT YOU'LL DO

- Collaborate with within the Business Advisory Services Team, other Pathway Lending internal resources, including the Pathway Lending Credit and Lending team, the Pathway Women's Business Center, as well as internal lending resources, administrative, accounting, marketing, communications and impact teams to insure that Pathway Lending services are delivered in a synergistic approach with the entire organization.
- Assist the Director of Advisory Services and Business Development Staff to develop and implement a strategy to expand Pathway Lending's micro-lending program.
- Provide hands-on business consulting (technical assistance) and educational services to portfolio businesses and prospective borrowers (applicants) as well as individuals seeking assistance through Pathway Lending's Veteran Business Outreach Center or Women's Business Center.
- Facilitate group training sessions, including the delivery of Boots to Business, a 2 day workshop for transitioning active duty military personnel on the opportunities and fundamentals of entrepreneurship.
- Coordinate with other business consultants, including but not limited to accountants, attorneys, human resource professionals, marketing professionals and specialized consultants, to create a referral network for borrowers.
- Facilitate borrower "support groups;" create and maintain strategic partnerships and professional relationships with other business consultants and advisors ("resources") and leverage those resources to provide additional support to borrowers.
- Fully utilize TEA and Salesforce software to track prospects and to maintain records of technical assistance activities including hours to evidence compliance with SBA regulations regarding time allocation and grant reimbursement. Generate periodic technical assistance reports.

- Assist in the preparation of reports to SBA, including but not limited to quarterly, semiannual and annual program reports, program budgets and administrative reports.
- Respond to inquiries concerning the various loan products.
- Other duties as assigned.
- Regional travel is required for this position.

A FEW THINGS TO CONSIDER

- Pathway is focused on helping businesses grow and create jobs while also growing the number of small businesses we provide loans to and support through access to capital. How would you see your role as an Advisory Services Specialist helping the organization achieve these goals?
- You will be a new regional role Pathway Lending, also helping to support a VBOC while balancing the needs of an existing portfolio of clients. What strategies would you employ to simultaneously launch new programs and insure sure all existing VBOC program obligations are being met?
- Pathway Lending provides business loans to a target market that includes African-American business owners and businesses located in low and moderate income communities as well as veteran-owned and women-owned businesses. How would you ensure your delivery of business counseling and classroom education reaches these populations within the Memphis Region?

AT-A-GLANCE “MUST HAVES”

- A curiosity to understand entrepreneurs’ opportunities and challenges
- A passion for helping people
- Bachelor's degree (B. S.) from four-year college or university
- A C.P.A. or masters in accounting or business is preferred
- Three years of work experience – public accounting or small business consulting is a plus
- Must be proficient with QuickBooks and Excel
- Experience with micro-enterprises is a plus
- Significant experience with accounting guidelines and development of accounting systems is critical
- Strong facilitation, presentation and general business counseling skills
- Prior military service and a strong connection to the military community
- Focus on customer service
- Strong written and oral communication skills

THINK THIS IS THE RIGHT OPPORTUNITY FOR YOU?

Please submit a resume and cover letter and salary range requirements to lisa.guzda@pathwaylending.org. Applications received by April 6 will get preference.

If your background and experience align, you will be asked to complete a short-answer questionnaire and submit a sample of your work – writing, presentation or other examples of prior experience.

Next, if you are chosen as a finalist, you will first be interviewed by The Gabriel Institute and then by Pathway. The final step in the hiring process will be to arrange personal reference calls to confirm details of your work history and performance.