

Job Title: Microenterprise Loan Manager

Scope: Under the supervision of the Executive Director, the Microenterprise Loan Manager will support the continued development of ASC's Microenterprise Program. The ASC Microenterprise Program offers loans and technical assistance to help refugees and asylee start or expand a small business.

Responsibilities:

- Conduct outreach and recruitment of program participants; screen and assess interested refugees for program eligibility and participation. Recruit a continuous and growing stream of entrepreneurs who want to start, stabilize, or grow small businesses, particularly those seeking small loans. Recruitment from all communities with potential clients.
- Assist microenterprise program staff to increase overall understanding of the refugee community, and continually develop and refine programs to best serve this community, and to develop outreach plans, materials, and messages designed to recruit potential borrowers from our area's refugee communities
- Handle calls, emails and other communications from clients inquiring about services. Ensure program qualification and schedule meetings/interviews as appropriate.
- Learn and maintain up to date knowledge of the policies, procedures, and processes of the microenterprise refugee and non-refugee loan programs in order to recruit efficiently.
- Through networking, build awareness of, and confidence in, the TRBC Project microenterprise assistance program in the community and within agencies that serve this community.
- Identify events expected to draw sizeable numbers of potential clients; arrange for TRBC Project participation.
- Conduct presentations, workshops, and classes to educate participants about the microenterprise program.
- Maintain detailed records of outreach efforts. Provide action plans, progress reports and other administrative documentation on a weekly basis. Review documented outreach efforts to learn from experience and improve performance.
- Meet outreach goals as determined by Executive Director
- Facilitate and conduct a regular financial literacy education and credit building trainings for eligible MED clients in a classroom.
- Conduct individual case management and loan collections, including "off-site" pre and post-loan technical assistance visits to the businesses or homes of program participants.
- Proactively facilitate referrals to outside service providers as necessary to meet the diverse needs of the program participants
- Ensure that information required for program eligibility and reporting purposes is collected and that accurate records are maintained, including case files and client data entry. Ensure necessary steps are taken to obtain relevant data in a timely fashion; follow-up with all clients regularly and record all contacts with case notes
- Attend regularly scheduled meetings with other ASC staff and volunteers as part of the review, evaluation and program maintenance process.
- Assist in the planning and coordination of classroom activities and special events Other duties as assigned
- In providing Technical Assistance, Read and understand a business profit and loss statement; assist clients of all programs with market research and analysis; assist client with setting up systems to manage business finances.



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- Develop and maintain a portfolio of loan clients. Capture all activity accurately in case notes, loan software (DLM), and Project database.
- For the portfolio of clients, maintain regular communication with those who have outstanding loan balances, and carry out post-loan technical assistance according to regular schedules as prescribed by program procedures. Provide feedback on loan status and gain understanding of client's current business status.
- Manage delinquent accounts according to loan policy.
- Other duties as assigned.

Requirements:

- Masters or Bachelor's degree in business, economics or finance-related field preferred or equivalent work experience required; at least 1 year of experience directly related to the duties and responsibilities specified.
- Completed degree(s) from an accredited institution that are above the minimum education requirement may be substituted for experience on a year for year basis.
- Adult education, business coaching or counseling experience highly desired.
- Experience in small business lending is a plus.
- Excellence written and oral communication skills in English.
- Ability to maintain client confidentiality
- Strong interpersonal communication skills.
- Willingness to engage in outreach efforts to promote the microenterprise program.
- Ability to work as part of the multi-cultural team.
- Knowledge and experience with an array of business topics, including marketing, management, financing, and entrepreneurship.
- Minimum 1-2 yrs experience in business counseling or technical assistance.
- Familiar with business software and technologies, especially low-cost online marketing strategies. Excellent organizational skills.
- Proficiency in a common refugee language preferred.
- Competence with computers.
- Strong work ethic, professional attitude, and dedication to the program.
- Attention to detail.
- Strong problem-solving skills.
- Eligible to be bonded.
- Experience in professional translation and interpretation strongly desired.
- A well-maintained personal vehicle, a valid North Carolina driver's license, good driving record and active vehicle insurance.
- Strong written and verbal communication skills, including ability to make presentations.
- Regular travel to off-site locations is required.
- Ability to work independently with minimal supervision, be a self-starter and maintain responsibility for multiple tasks.