



## **Business Development Officer**

**Riverside & Orange County Territory**

**Full-time: 40 hours/week**

**Hybrid (Southern California)**

### **About Accessity:**

The mission of Accessity is to open doors of financial opportunity to those with historically less access to capital and business support: entrepreneurs of color, women, immigrants, and low-to-moderate income entrepreneurs, enabling them to build a prosperous business and livelihood for their families, while also strengthening our communities with job retention/creation. With headquarters in San Diego, Accessity is a certified Community Development Financial Institution that offers small business loans up to \$150,000 and access to a community of support to small business owners across Southern California (San Diego, Los Angeles, Orange, San Bernardino, Riverside, and Imperial counties). Please visit [accessity.org](https://www.accessity.org) for more information.

### **Job Overview:**

The Business Development Officer, based in Riverside or Orange County, is responsible for managing the assigned territory with most of the time spent out of the office by developing new business to meet production goals, managing business developments efforts, and building strong relationships and partnerships to increase Accessity's impact in the region. The Business Development Officer will support the lending and portfolio quality departments on the ground as necessary, as well as provide resources, technical assistance, and workshops to educate clients and small business owners in the region on topics such as small business financing, credit repair, and financial literacy.

### **Responsibilities include, but are not limited to the following:**

- Build on existing relationships and form new relationships that create a pipeline of loan originations, including:
  - Maintain existing referral and partner relationships.
  - Refer and track prospective borrowers to our lending team.
  - Engage public and private community partners, civic organizations, trade organizations, businesses, education centers, and financial institutions to build and maintain client referrals and
  - Cultivate internal referrals from existing clients.
- Work with Business Development Manager (BDM) to execute the organization's business development strategy and meet production goals of assigned territory.
- Establish, cultivate, and expand banking relationships through regular bank visits, email follow ups, LinkedIn connections, and consistent banker touch.
- Call referred leads in a timely manner to pre-screen applicants for loan eligibility.
- Analyze and evaluate clients' financing needs, verify credit readiness, assess business feasibility, and provide overall guidance on the loan process.
- Work with lending team on originated applications to follow up on paperwork, provide deal summaries and conduct site visits, as needed.

- Work with the Director of Communications on logistics and outreach efforts for Accessity-hosted business resource events in designated region.
- Perform collection site visits for clients as necessary.
- Engage in public speaking and participate in networking events.
- Record data and report to appropriate parties as instructed.
- Foster peer-to-peer networking opportunities to support clients and generate referrals.

**Qualifications:**

- Bilingual (English/Spanish); fluency in oral and written communications.
- Bachelor's degree or 4+ years of work experience in lieu of degree required.
- 4+ years of work experience with nonprofits or community development, microfinance, small business banking, or related industry required.
- Knowledge of business fundamentals and the business acumen to perform basic analysis of Business and Personal Tax Returns, Financial statements, and Bank Statements.
- Effective communicator with cultural competency to connect with a diverse audience.
- Superior written and verbal communication skills, with emphasis on clarity, conciseness, and relevance.
- Strong presentation, customer service and relationship building skills.
- Self-starter with ability to work independently; values communication to keep in touch with team and larger organization.
- Demonstrates sound judgment and effective decision-making skills.
- Strong interpersonal skills and a high degree of self-awareness with a flexible growth mindset will support a strong culture fit.
- Computer and smartphone literate; experience with Microsoft Office, Salesforce, and LinkedIn.

**Work Environment:**

This position is full-time currently remote based in Riverside/Orange County. Must have ability to work some irregular hours and must have own transportation. Local travel is required and regional travel to and from office in San Diego, CA throughout the year is expected. Please note: Hybrid work may be required as Riverside/Orange County portfolio grows within partner office location.

**Benefits/Pay:**

We offer a warm, inviting work environment with a culture that values diversity and inclusion, innovation, integrity, accountability, and mindfulness, and offers a competitive pay and benefits package. Our team is driven by our mission to create social and economic justice for all.

- Medical/Dental/Vision/Chiropractic/Acupuncture Packages
- Employee Assistance Program and Hotline
- Aflac supplemental insurance
- 403 B retirement plan and company match
- 13 paid holidays
- Paid time off (PTO/Vacation)/Sick package
- 1 Birthday & 1 volunteer paid day off
- Additional time off for meeting goals

- Term life/disability insurance
- Company-paid training and professional development
- Cell phone/internet stipend

This position offers a base salary in the range of \$75,000 to \$78,000, complemented by performance-based incentives.

**Physical Demands:**

While performing the duties of this job, the employee regularly is required to sit; use hands to finger, handle, or feel; and talk or hear. The employee occasionally is required to stand; walk; and reach with hands and arms.

**To Apply:**

Please email your cover letter and resume to [cpanzera@accessity.org](mailto:cpanzera@accessity.org). Due to the high number of applicants for this position, we will only be able to personally contact those we would like to interview.

*Accessity is an equal opportunity employer.*