

JOB DESCRIPTION



Job Title: Business Consultant
Reports to (Immediate Supervisor): Senior Loan Officer or SBDC Regional Director
Revision Date: April 2024

Position Overview:

- The business consultant's role is to provide free, confidential, one-on-one business consulting to the clients of the Aberdeen Small Business Development Center. The position will also help coordinate and perform group business trainings.
- The business consultant will also provide education to GROW South Dakota loan clients both prior to loan approval and throughout the life of the loan. The education will enhance the success of the business operation and the ability of the borrower to repay the loan. The business consultant may also assist in marketing, completing annual updates, and assist loan officers in collecting loan payments.

Essential Job Functions:

- Provide free, confidential, consulting to businesses.
- Planning, marketing, and presenting group trainings for businesses.
- Enter reporting activities of the agency in a manner prescribed by the SBDC Regional Director and the GROW South Dakota CEO.
- Maintain, promote, and market programs with businesses, financial institutions, organizations, community leaders, and others in the area about the operations of the agency in order to broaden participation.
- Assist the CEOs and the accounting department in maintaining all records, and accounts and providing reports as necessary.

Other Job Functions:

- Attend seminars, workshops, conferences, and/or job-related training sessions as assigned.
- Assist loan officers in completing pre & post loan documentation.
- Assist in completing loan closing documents including the note, security agreements, mortgages, etc. as needed.
- Maintain contact with the lenders and the borrower to ensure the loan repayment schedules are observed and be prepared to give assistance to loan officers if problems arise.
- Complete annual, semi-annual, quarterly, or monthly reviews of respective loan portfolio clients and prepare updates for loan files.
- Become sufficiently informed about all programs administered by the agency, as well as other services available from other providers so that if a client is in need of some other service, they can make the appropriate referral.
- Strive to meet agency strategic plan goals.
- Help in a variety of agency programs as time permits.

EQUAL OPPORTUNITY ORGANIZATION

Skill

- Able to understand multiple funding sources available to businesses;
- Able to independently comprehend and analyze complex financial, marketing and business information then interpret the information and make suggestions to solve clients' problems based on interpretations;
- Knowledge of other business resources that can assist clients;
- Able to assist clients in solving business problems through creative thought, knowledge of business management practices and experiences;
- Able to quickly, efficiently and effectively use a variety of customized computer programs including spreadsheet, word processing and data base programs for the purpose of creating and reviewing confidential client information;
- Applicants will need to have computer skills in spreadsheets, databases, and word processing.

Education: Post-secondary education in a business related field. Business related work experience is beneficial.

Experience: Training will be provided, experience is helpful.

Responsibility: Responsible for providing technical assistance to businesses in our service area.

Efficiency: Time management practices are necessary for all aspects of work

Communication: Communication skills are important as loan staff will be communicating with potential borrowers, existing borrowers, bankers, and financial institutions in the area about the operations of the agency.

Confidential Information: Confidentiality is required of all information obtained through this position.

Supervision of Others: This position does not require the supervision of others.

Mental or Visual Demand: Job duties require computer use and a valid driver’s license for travel to business borrowers.

Environment and Working Conditions: Job duties are primarily in an office setting with site visits to area businesses. Travel is required. This is a full-time 40-hour-per-week position.

Acknowledgment: This job description describes the general nature and level of work. It does not state or imply that these are the only duties and responsibilities assigned to the job.

I acknowledge that this job description is neither an employment contract nor a legal document. I have received, read, and understand the expectations for the successful performance of this job.

NOTE: This job description is not intended to be all-inclusive. Employee may perform other related duties as mutually agreed upon with the CEO.

Signature of employee:

Date:



104 Ash Street East, Sisseton, SD 57262

Phone (605) 698-7654 Fax (605) 698-3038
 Website: growsd.org Email: info@growsd.org

Application for Employment

Date _____

Name _____ Social Security Number _____

Address _____ City _____ State _____ Zip Code _____

Home Phone _____ Cell Phone _____

Email _____

Employment Position Desired _____ Date you can start _____ Salary desired _____

Are you interested in working Full or Part Time? Full time _____ Part time _____

Education History

Schools	Name and location of school	Years attended	Did you graduate	Subjects studied
High School				
College				
Trade, Business or Correspondence School				

U.S. Military or Naval Service:	Rank:
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Subjects or special study/research work or special training/skills:

Are you willing to work overtime if required? Yes _____ No _____

Can you travel if a job requires it? Yes _____ No _____

Do you have a valid driver's license? Yes _____ No _____



How did you hear about this job opportunity? _____

Are you currently employed? Yes___ No___

If so, may we inquire of your current employer? Yes___ No___

Employers (List below last three employers, starting with most current one first)

Month and Year	Name and address of employer	Salary	Position	Reason for Leaving	Work performed and job duties
From					
To					
From					
To					
From					
To					

References (Give the names of three individuals not related to you, whom you have known at least one year.)

Name	Address	Phone #	Business	Years Known

Are you a U.S. Citizen? Yes___ No___

If no, do you have a work authorization number? Yes___ No___

Have you ever been convicted of any felony? Yes___ No___

Have you ever been convicted of a misdemeanor involving dishonesty, criminal sexual conduct, assault or battery, or any criminal drug statute? Yes___ No___

If yes, please explain: _____

Authorization

"I certify that the facts contained in this application are true and complete to the best of my knowledge and understand that, if employed, falsified statements on this application shall be grounds for dismissal.

I authorize investigation of all statements contained herein and the references and employers listed above to give you any and all information concerning my previous employment and any pertinent information they may have, personal or otherwise, and release the company from all liability for any damage that may result from utilization of such information.

I also understand and agree that no representative of the company has any authority to enter into any agreement for employment for any specified period of time, or to make any agreement contrary to the foregoing, unless it is in writing and signed by an authorized company representative.

This waiver does not permit the release or use of disability-related or medical information in a manner prohibited by the Americans with Disabilities Act (ADA) and other relevant federal and state laws."

Date_____

Signature_____

“The following information is requested by the Federal Government in order to monitor compliance with Federal laws prohibiting discrimination against applicants seeking to participate in the program. You are not required to furnish this information, but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, we are required to note the race and ethnicity of applicants on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below.”

I do not wish to furnish the information.

Race: (Mark one or more)

White _____
Black or African American _____
American Indian/Alaska Native _____
Asian _____
Native Hawaiian or other Pacific Islander _____

Ethnicity: (Mark one)

Hispanic or Latino _____
Not Hispanic or Latino _____

Gender: Male _____ Female _____

_____ Information provided by management