

STL PARTNERSHIP

Business Finance-Development Officer

THE ORGANIZATION

Our mission is to lead in the development and growth of long-term diversified business and employment opportunities by creating innovative solutions that generate increased wealth and enhanced quality of life for the citizens, businesses and institutions of the St. Louis region.

The St. Louis Economic Development Partnership marks a new era of collaboration within St. Louis by aligning regional efforts in business development, business finance, entrepreneurial support and international trade services.

Today, the Economic Development Partnership provides a broader range of services than most agencies of its kind, boosting innovation and entrepreneurship, attracting and retaining companies, increasing the region's international reach, and revitalizing municipalities, the partnership has become a key facilitator of regional growth for businesses and communities throughout the St. Louis Metropolitan area.

Accredited Economic Development Organization



St. Louis Economic Development Partnership is proud to have earned the distinguished title, Accredited Economic Development Organization (AEDO) from the International Economic Development Council (IEDC). The accreditation signifies the professional excellence of economic development entities throughout North America.

THE POSITION

Responsible for the marketing and origination of the many business purpose loan programs of The St. Louis Economic Development Partnership, with a focus on the SBA 504 loan program, primarily throughout the St. Louis region.

Job Functions:

- Marketing the SBA504 loan program, and to a lesser extent, the other internal loan programs, to various groups including bankers, accountants, attorneys, real estate agents, chambers of commerce, business associations, and trade groups; providing guidance to St. Louis regional businesses who need assistance with financing options
- Meeting with applicants to assist with the application including: detail explanation of loan programs, loan structuring, and assisting with completing the application and gathering the necessary supporting documentation

- Providing information to regional businesses who are in search of vital information, be it for starting a business, reviewing business plans, providing direction to alternative financing sources or making referrals to other business assistance providers
- Evaluating, and recommending credit decisions by analyzing both business and personal financial statements, credit reports, company history, and collateral/guaranty values; finalizes and presents the loan presentation package to credit committee and appropriate boards for credit decision making
- Accountable for Sales Goals
- Assist with developing the division marketing plan
- Engaging in customer service by communicating with clients (e.g., bankers, attorneys, accountants) about the loan application process, and expediting the approval process
- Acts as a liaison within the regional community for all SLEDP divisions
- Perform other duties as assigned

THE NEED

Professional qualifications for this position include:

Education: Bachelor's degree in Business, Finance, Accounting, Economics or related field, is preferred.

Experience: At least two years of related work experience, including knowledge of SBA loan programs.

Knowledge, Skills, & Abilities:

Knowledge of:

1. Policies, practices, and procedures involved in the origination, processing, closing and approval of Small Business Administration loans.
2. Economic, financial, accounting, and marketing principles and practices, the financial markets, and the analysis and reporting of financial data.
3. Practices involved in banking and real estate transactions and associated legal documentation.
4. Laws and regulations governing finance programs.
5. Relevant legal terminology encountered in the course of work.

Ability to:

1. Communicate strongly both orally and in writing; ability to speak publicly (e.g., small groups).
2. Read and interpret financial statements and credit bureau reports.
3. Organize and prioritize to ensure effective workflow and response to deadlines.

4. Establish and maintain effective working relationships with borrowers, Small Business Administration, bankers, accountants, attorneys, title company personnel, board members, staff, and the general public.
5. Use basic computer word processing and spreadsheet/database management applications (i.e. Microsoft Word/Excel/Access/PowerPoint applications).
6. Understand, interpret, explain and apply relevant policies, procedures and regulations.
7. Perform light physical work exerting up to 25 pounds on an occasional basis; perform such activities as fingering, grasping, lifting, reaching, crouching and repetitive tasks.
8. Recognize and respect diversity and work effectively with peoples of other cultures.

INTERPERSONAL CHARACTERISTICS: Strong written and verbal communication skills are expected. It is expected that the selected candidate will recognize and respect diversity and work effectively with people of other backgrounds and cultures and will have a desire to make a positive difference within the community.

THE REWARD

Commensurate with experience, we offer a competitive base salary and a culture which fosters and supports creativity and innovation. The St. Louis Economic Development Partnership offers a full range of employee benefits as well.

Interested and qualified applicants should submit their resume to <https://stlpartnership.aaimtrack.com>.

Also, applicants are encouraged to visit our website to learn more about the organization:
<https://stlpartnership.com/careers/>

The St. Louis Economic Development Partnership is an equal opportunity employer. The organization considers applicants without regard to race, color, religion, creed, gender, national origin, age, disability, marital or veteran status, or any other legally protected status.