

**NORTHEASTERN PENNSYLVANIA ALLIANCE  
NEPA**

**JOB DESCRIPTION**

POSITION TITLE: Business Finance Specialist  
DIVISION: Business Development Services  
SUPERVISOR: VP of Business Development Services  
EFFECTIVE DATE: May 23, 2017  
FLSA STATUS: Exempt  
PAY GRADE: Program Specialist

**GENERAL DESCRIPTION:**

The Business Finance Specialist is a full time, salaried, exempt, position within the Business Development Services Division. The Business Finance Specialist counsels businesses, develops loan packages, utilizing NEPA, SBA-504 and other public funds, processes loan applications, reviews financial data, performs activities reports, and coordinates the various NEPA business loan programs with the Business Finance Manager and VP of Business Development Services.

**ESSENTIAL FUNCTIONS:**

1. Ability, knowledge, and experience to conduct business counseling with clients in the seven county NEPA region.
2. Ability to review business loan applications and business plans and advice clients on the information necessary to complete the applications.
3. Ability to understand the complexities of the various federal and state, and local business loan programs administered by NEPA and to advise clients on the program which best fits their needs.
4. Ability to analyze the financial statements of business clients to determine financial status relative to loan credit worthiness and the risk level associated with the loan request.
5. Ability to travel, sometimes overnight, to clients place of business to review business operations as part of loan application analysis, and to meetings with federal and state officials, and other economic development partners and/or Industry related training events.
6. Ability to read and comprehend the following documents: Financial Statements, Income Tax Returns, Personal Financial Statements cash flow reports, financial ratio comparisons, credit reports and the value and availability of collateral.
7. Ability to present findings and recommendation to the NEPA Revolving Loan Fund Committee in the following review of all loan application documents as well as the NEPA-BFC, Board of Directors.
8. Ability to prepare loan application submissions to federal and state funding agencies following review and approval of the NEPA Revolving Loan Fund Committee and the NEPA-BFC, Board of Directors.

9. Ability to interact with attorneys representing NEPA and the NEPA-BFC with regard to legal requirements of loan processing and finalization of loan documents.
10. Ability to service loans during the loan term, including monitoring monthly payments, insurance renewals, financial statements, employment monitoring, undertaking collection procedures, and complying with federal and state reporting requirements through database management.
11. Ability to utilize and understand operations of personal computer and computer programs designed to analyze financial data.
12. Ability to communicate effectively, verbally and in writing, to NEPA staff, management, Board of Director(s), NEPA-BFC Board of Directors and partners regarding the various NEPA loan programs.
13. Ability to attend meetings with loan clients, federal and state officials, local banks, Chamber of Commerce, other LDD's to discuss and market programs.
14. Ability to withstand long periods of sitting in an office environment working at a desk or personal computer for long periods of time.
15. Ability to operate a motor vehicle for travel to work related functions and ability to operate office equipment including but not limited to copier, fax machine, personal computer, printer, calculator, computer programs, paper shredder, and telephone system.
16. Ability to travel, sometimes long distances, by various means, with multiple overnight stays, to attend conferences, meetings, and functions relating to the Business Finance Program.
17. Ability to provide counseling assistance to small businesses, as assigned.
18. Ability to perform other duties as assigned by the VP of Business Development Services and/or the President & CEO.

ADDITIONAL FUNCTIONS:

1. Ability to stay informed on changes in legislation or regulations regarding federal and state loan programs.
2. Ability to discuss and explain loan procedures and loan files to federal and state and NEPA auditors.
3. Ability to complete loan contract administration under agreements between NEPA and other economic development agencies.
4. Ability to serve on various NEPA committees for the benefit of the organization.
5. Ability to assist other NEPA divisions by working to complement one program with others to the benefit of the client.
6. Assist in promoting and marketing the Revolving Loan Fund Program and NEPA SBA 504 to businesses, banks, and other economic development agencies.

MINIMUM QUALIFICATIONS:

1. Bachelor's degree in Business Administration, Public Administration, Accounting, Economics, Business Finance or related discipline.

2. Three (3) years of experience in economic development, banking, consumer or commercial lending, or related field.
3. Specific training in economic development finance training helpful.
4. Excellent oral and written communication and organizational skills required.
5. Computer proficiency required.
6. A valid Pennsylvania driver's license is required, or the ability to attain one.
7. Must be legally employable in the U.S.
8. Must be able to submit to and pass personal background clearances.