



Business Development Specialist- Job Description

Location: 1322 Record Crossing, Dallas TX 75235

Reports to: Executive Director, Director of Corporate Strategies

Salary: DOE, Full Time

Benefits: 100% Paid Medical, dental and vision insurance; SIMPLE IRA Contribution; Paid sick leave (12), holidays (10), vacation (10), and ability to earn comp time.

Position Summary: Professional works with low to moderate income business development customers through business technical assistance, counseling, teaching, and coaching. Provides assistance on business plans, marketing plans and business development strategies. Provide incubator services and group technical assistance education. Analyses the businesses financial health and creates financial readiness action plans. This position provides technical assistance for the City of Dallas Business Assistance Center. This position works extensively with BCL of Texas customers and all BCL staff members.

Primary Tasks:

- Evaluate business plans and financial projections
- Assesses business start-up and expansion with development needs
- Compile accurate spreadsheets (balance sheets, income statement, cash flows, trends, and ratio analysis) based on information obtained from customers
- Work with the Business development program to provide technical assistance to persons starting a new business including evaluating business and marketing plans, financial pro formas, and projected cash flows
- Meet with customers to deliver services as outlined in BCL's contract with the City of Dallas Business Assistance Center contract
- Coordinate and teach technical assistance group education and/or sessions
- Tracks service delivery and outcomes in customer database, and reviews documentation of all Business Development counseling sessions in cooperation with staff
- Document all time spent with customers in customer databases
- Create customer computer file and promptly input new client data into data collection systems. Add counseling information after each additional counseling session
- Analyzes, evaluates, and reports credit worthiness of current and prospective business customers with lending team or for customer action plan
- Work with existing loan customers in the North Texas region as assigned
- Evaluates existing loan client performance through spreadsheet analysis of balance sheets, income statements, cash flows, and ratio analysis
- Assist in marketing strategies of all lending and business development programs
- Participate in business technical assistance team meetings as well as lending team meetings
- Participate in projects as needed to accomplish overall BCL goals and strategies

Qualifications:

- College degree in finance, accounting, management or business administration or equivalent experience.
- At least two years of directly related experience in commercial lending, financial analysis, business consulting/coaching, and or small business lending experience preferred.
- Considerable knowledge of sound business procedures including business financing, human resources, IT, inbound logistics, operations, and sales and marketing



BCL of Texas
Business & Community Lenders

- Understanding of financial evaluation tools including ratios, cash flows, break-even points, etc.
- Understanding of financing options for business start-ups and business expansions
- Skills in preparing and presenting accurate written and oral summaries of financial analyses prepared
- Skill in using financial analysis computer programs
- Mastery of spreadsheet software i.e., Excel.
- Ability to establish and maintain effective working relationships with co-workers, customers, lenders, investors, other agencies, and the general public.
- Ability to communicate clearly and effectively, both verbally and in writing.
- Sensitivity to issues of low-wealth borrowers.

The following are required and must be emailed:

- Resume including salary history
- Professional reference list with contact information
- Cover Letter that explains your interest in working for BCL and the experiences you have had that you think are most relevant to the position

For more information regarding the position, please contact Raquel Valdez via telephone (512-383-0025) or email (rvaldez@bcloftexas.org).

We would be happy to discuss this job opening with you, and welcome your email or phone call to learn more. The position is open until filled.