

Business Consulting Officer

Status: Exempt

Supervisor: Senior Business Consulting Officer

Revised: September 30, 2022

Position Purpose:

The Business Consulting Officer (BCO) shall support the administration, implementation, and continued development of CEDS Finance's pre- and post-loan technical assistance (TA) program. The BCO will develop micro- and small-business clients by assessing their needs and directly providing in-depth pre- and post-loan technical assistance.

This position will provide core support in developing and growing the TA program and department at CEDS Finance. The primary objectives for CEDS Finance's technical assistance program are:

- To increase applicants' readiness for loans
- To strengthen clients' businesses in ways that stabilize their financial and operational health or that prepare them for bank-financed growth
- To help develop longer-term pipeline for small businesses in target communities

Current primary strategies to meet these objectives include:

- Providing one-on-one support to businesses (directly from BCOs, from contractors managed by BCOs, or through small grants)
- Embedding one-on-one support from investment officers and portfolio managers
- Developing partnerships with Colorado's robust business support community
- Hosting targeted workshops, webinars, and clinics, partnering with business support organizations when appropriate
- Developing and curating practical business resources for CEDS Finance applicants and clients

Essential Functions:

PROGRAM DEVELOPMENT & Management

Works closely with the Senior Business Consulting Officer (SBCO) to develop, curate, and codify processes, procedures, and resources to support CEDS Finance's Technical Assistance program.

PROGRAM ADMINISTRATION

Supports clients, the BCO, and the broader CEDS Finance team to ensure smooth execution of TA strategy and programs.

PARTNERSHIP MANAGEMENT & ADMINISTRATION

Supports partnership outreach, coordination, and goal tracking.

BUSINESS CONSULTING

Provides in-depth, one-on-one business consulting to applicants/clients.

Other Job Duties:

PROGRAM DEVELOPMENT

- Supports design, planning, and analysis of CEDS Finance’s technical assistance program.
- Updates and maintains TA materials (e.g., homework assignments, workshop curriculum, TA resource guide), with oversight and guidance from BCO.
- Researches and develops draft processes, resources, and tools for TA program and supports the development of final documentation.
- Collaborates with SBCO and the communication and portfolio management teams to communicate TA opportunities to applicants/clients.

PROGRAM ADMINISTRATION

- Coordinates and administers TA grant program
- Coordinates external vendors who provide TA services to clients and supports overall vendor selection and management
- Organizes and executes TA event logistics
- Manages the TA calendar including both CEDS-hosted and externally-hosted TA opportunities
- Communicates TA calendar events with the CEDS team and clients (coordinating with the communication team)
- Ensures compliance aspects of the TA program are met, such as tracking and reporting TA hours and other client impact metrics to internal/external parties
- Manages volunteer/mentor program to support applicants/clients

PARTNERSHIP MANAGEMENT & ADMINISTRATION

- Manages TA resource bank and resource list, including identifying and evaluating additional support organizations
- Develops and maintains select TA partnerships
- Updates and maintains all TA referral information, which includes building new, and maintaining existing, relationships with other service providers to ensure clients receive the best support
- Coordinates with partners on joint events and programming

BUSINESS CONSULTING

- Collaborates with underwriting and portfolio management teams to assess client needs; develops and implements TA recommendations (e.g., action plans, internal TA resources, and referral opportunities)
- Proactively monitors client progress (following the TA Recommendation Plan) and follows up with clients on outstanding requirements (coordinating with portfolio officers)
- Provides administrative/regulatory assistance to clients
- Provides support to clients in at least one of the following areas:
 - Credit counseling & personal financial coaching
 - Marketing (digital, branding, strategy)
 - Small business operations (logistics, HR, technology, etc.)

OTHER DUTIES

- Supports the development and execution of CEDS Finance’s data collection and analysis processes
- Performs other duties as assigned by direct supervisor and management team

Qualifications and Essential Skills:

- Undergraduate degree or equivalent experience in a related field
- 2 years’ experience in marketing, small business operations, financial coaching, or another key business area
- Highly organized
- The ability to troubleshoot and identify business issues to promote success
- Experience with immigrant and/or other marginalized communities preferred
- Familiarity with business software and technologies
- Proficiency with MS Office Suite (Word, Excel, PowerPoint)
- Excellent communication skills

Salary and Benefits

- Hiring range: \$54,266 - \$65,119
- Annual performance-based bonus
- Benefits include:
 - Competitive health, dental, and vision benefits
 - Flex Spending Account (FSA)
 - 403(b) retirement plan with employer match
 - Generous paid time off and holiday policies
 - Flexible schedules with a mix of in-person and remote work permitted
 - Annual professional development stipend
 - Generous parental leave policy

How to Apply

Interested candidates should submit their resume and cover letter that addresses their qualifications for the responsibilities listed above to hr@cedsfinance.org with “Business Consulting Officer” in the subject line.

About CEDS Finance

CEDS Finance is a mission-driven non-profit small business lender that also provides business support services to underserved business owners across Denver Metro. It works to remove barriers thus expanding financial services to those who’ve been marginalized from the traditional financial system;



and empower them towards thriving businesses, families, and communities. CEDS Finance is the only organization in the state of Colorado that provides Islamic-compliant business financing.

CEDS Finance provides equal employment opportunities (EEO) to all employees and applicants for employment without regard to race, creed, color, national origin, sex, sexual orientation, gender identity and expression, marital status, religion, ancestry, mental or physical handicap, or age. In addition to federal law requirements, CEDS Finance complies with applicable state and local laws governing nondiscrimination in employment. This policy applies to all terms and conditions of employment, including recruiting, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation and training.