



POSITION DESCRIPTION

TITLE:	SBA Business Development Officer	CATEGORY:	Full-Time
FLSA:	Exempt	LOCATION:	Kansas City
SEGMENT:	Loan Production	REPORTS TO:	SVP, SBA Regional Sales Manager
SHIFT:	Monday-Friday: 8:00 a.m.-5:00 p.m.	DATE:	March 12, 2024

SUMMARY

The position of SBA (Small Business Administration) Business Development Officer is responsible for developing, soliciting, and promoting new SBA loans independently by working and maintaining relationships primarily with outside referral partners. The role will be responsible for developing and maintaining strong relationships with SBA oriented centers of influence, generate new loan applications, negotiate terms, prepare loan proposals, present complete credit requests to the regional loan committee, assist with closing approved loans and maintain a working relationship with current and potential borrowers.

Assures compliance with all Bank policies and procedures, as well as all applicable state and federal banking regulations.

ESSENTIAL DUTIES

- Prospect, structure and originate new SBA 7(a) loans.
- Obtain complete financial statements and other required documents from prospective borrowers.
- Assists with detailed analysis of financial data to determine whether proposed application meets the bank's lending criteria and credit standards.
- Prepares and submits complete SBA loan packages for credit approval through the bank's Sageworks/Abrigo SBA workflow platform.
- Present loan for approval using the bank's established credit policy and procedures. This may include structuring the loan for sale on the secondary market, if applicable.
- Generate and close a minimum of \$10 million in SBA 7(a) loans each calendar year. Goals may change at the bank's discretion.
- Maintains and applies a thorough understanding of the bank's credit policy, SBA eligibility, and all necessary practices to ensure the submission of accurate and complete loan packages.
- Place calls to prospective customers to discuss their financial needs and objectives by making outside sales calls, channel contacts, and through other forms of network building.
- Actively represent the financial institution in the marketplace by establishing a network of influencer's, active involvement in community organizations (i.e. Chamber, Rotary, industry trade groups, etc.) and participation in networking organizations.
- Maintain an advanced level of knowledge encompassing the financial services industry, stay current on trends that impact the financial institution relevancy in its competitive space.
- Maintain an expert level knowledge of changing SBA Standard Operating Procedures
- Assume responsibility for career growth and development. Actively pursue continuing education and self-development to enhance skills.

- Build solid working relationships with team members, acting as a resource for others including a commitment to professional development of personal financial guides, business advisors, and associates.
- Contribute to a positive team environment through the department, branch, and Bank.
- Perform other duties and/or projects as assigned by management.
- Treats people with respect, keeps commitments, inspires the trust of others, works ethically and with integrity, upholds organizational values, accepts responsibility for own actions.
- Demonstrates knowledge of and adherence to EEO policy, shows respect and sensitivity for cultural differences, educates others on the value of diversity, promotes working environment free of harassment of any type, builds a diverse workforce and supports affirmative action.
- Follows policies and procedures, completes administrative tasks correctly and on time, supports the Bank's goals and values and benefits the bank through outside activities.
- Performs the position safely, without endangering the health or safety to themselves or others and will be expected to report potentially unsafe conditions. The employee shall comply with occupational safety and health standards and all rules, regulations and orders issued pursuant to the OSHA Act of 1970, which are applicable to one's own actions and conduct.

SECONDARY DUTIES

The position of SBA Business Development Officer performs duties specific to the position and other functions as assigned.

SUPERVISOR RESPONSIBILITY

The position of SBA Business Development Officer is not responsible for the supervision of employee(s).

ENVIRONMENT AND PHYSICAL ACTIVITY

The incumbent is in a non-confined office-type setting in which he or she is free to move about at will. It may include some minor annoyances such as noise, odors, drafts, etc.

The incumbent in the course of performing this position spends time writing, typing, speaking, listening, lifting (up to 10-20 pounds), driving, carrying, seeing (such as close, color and peripheral vision, depth perception and adjusted focus), sitting, pulling, walking, standing, squatting, kneeling and reaching.

The incumbent for this position may operate any or all of the following: telephone, cellular telephone, beeper, copy and fax machines, adding machine (calculator), check protector, microfilm equipment, encoder, money counter, credit card terminal, typewriter, computer terminal, personal computer and related printers.

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

MENTAL DEMANDS

The incumbent in this position must be able to accommodate to reading documents or instruments, detailed work, problem solving, customer contact, reasoning, math, language, presentations, verbal and written communication, analytical reasoning, stress, multiple concurrent tasks, and constant interruptions.

MINIMUM REQUIREMENTS

These specifications are general guidelines based on the minimum experience normally considered essential to the satisfactory performance of this position. The requirements listed below are representative of the knowledge, skill and/or ability required to perform the position in a satisfactory manner. Individual abilities may result in some deviation from these guidelines.

- Bachelor's degree (BA) or equivalent from a four-year college or university, and **5+** years of business and/or commercial lending experience and **2+** years of sales experience. Work related experience should consist of a financial analyzing or lending background. Educational experience, through in-house training sessions, formal school or financial industry related curriculum, should be business or financial industry related.
- Demonstrated expert level knowledge of SBA Standard Operating Procedures.
- Expertise in assessing a client's financial needs and making proactive recommendations.
- Ability to deliver solutions in a team-based approach.
- Demonstrated record of proven sales ability and client service abilities.
- Ability to present to business leaders and executives.
- Exceptional skills in computer terminal and personal computer operation, mainframe computer system, word processing and spreadsheet software.
- Exceptional problem-solving skills.
- Intermediate math skills; ability to calculate interest, commissions, proportions, and percentages; balance accounts; add, subtract, multiply and divide in all units of measure, using whole numbers, common fractions and decimals; locate routine mathematical errors; compute rate, ratio and percent, including the drafting and interpretation of bar graphs.
- Effective verbal, written, and interpersonal communication skills with the ability to apply common sense to carry out instructions, interpret documents, understand procedures, write reports and correspondence, and speak clearly to customers and employees.
- Ability to deal with routine problems involving multiple facets and variables in standardized situations.
- Excellent organizational and time management skills.
- Self-motivated with demonstrated initiative, creativity, and enthusiasm to develop sales strategy, prospects, and customer relationships.
- Current **STATE** driver's license and a vehicle with appropriate insurance coverage if required to drive while performing assigned duties and responsibilities.

Management reserves the right to change this position description at any time according to business needs.

