



## **Job Opening - Business Lending Manager (full-time)**

**Open Position: January 12, 2023**

**Location: In Person/In Office – Bozeman, MT**

### **Salary \$60,000 to \$78,000 DOE, with full benefits including:**

- ✓ Health Insurance: 100% paid for employee (Blue Cross Blue Shield Silver level plan)
  - Health
  - Dental
  - Vision
- ✓ Generous Employer Health Savings Account Contribution (Silver Plan)
- ✓ SIMPLE IRA with 3% match
- ✓ 31 Paid-Time Off days (20 PTO + 11 Holidays, increases after 3 years)
- ✓ Monthly phone stipend
- ✓ Maternity and Parental Leave
- ✓ Professional Development Opportunities
- ✓ Work/Life Balance
- ✓ Collaborative and Positive Teammates
- ✓ Rewarding Work That Matters

Prospera Business Network is the leading non-profit organization advancing and supporting community-centered economic development in southwest Montana. We offer entrepreneurs and business owners a pathway to success through confidential business counseling, professional trainings, business loans, business development grants and peer networking. Prospera utilizes the Entrepreneurial Operating System (EOS) and our core values include dependability, problem solving, savvy, be fun to work with, politically neutral, and greater good.

### **Position Summary**

The Prospera Business Lending Manager is a program manager overseeing our revolving loan funds (RLF) used to provide “gap” financing for local businesses in Montana. Prospera’s Business Lending program often provides the bridge between local business owners and banks to make loans happen. This position is suited for a savvy business professional who enjoys customer service, connecting people, and attention to detail. The Business Lending Manager works in conjunction with Prospera’s Executive Director and Director of Finance to identify and analyze potential loan deals and prepares documents for our loan committee.

With more than \$5 million in loan funds, this is a growing program at Prospera. The Business Lending Manager will organize and process new business loans and manage all aspects of the loan program from start to finish. This position directly reports to the Director of Finance and has support from other program staff to ensure that all loan operations run smoothly.

### **Desired Skills**

- A connector: You love being involved in the community and connecting our clients to the right business resources.
- A champion: You are ready to take our programs to the next level.
- Financial knowledge: You understand basic business financing and lending.
- Curious: You are willing to take the initiative to advance client success.
- Passionate: You care about Prospera's mission and our role servicing the needs of the business community.
- A skilled communicator: You have excellent interpersonal skills.
- Business savvy: You can quickly determine needs and solutions for business owners.
- Exceptionally organized and resourceful: You love logistics and have managed multiple projects and client appointments.
- A creative problem-solver who likes details and finding ways to get things right.

### **Desired Qualifications**

- A college degree and at least 2 years of direct professional experience that may include program management, business operations, lending, finance, and marketing.
- Experience in Excel and Microsoft Office Suite. Using new software comes easily to you.
- Drive and passion for supporting local businesses with financing opportunities.
- Professional communication skills with the ability to articulate information to colleagues, business owners, and local financial institutions.
- Proficient computer skills and general office technology.

## **Job Description**

### ***Loan Program Administration and Reporting***

- Work with Prospera's Business Counselors and local banks to obtain required loan documents such as financial statements, tax returns, and projections for borrowers.
- Loan Servicing which includes maintaining complete loan records and annual check-ins with existing loan clients alongside our business counselors.
- Review completed loan applications and prepare presentations for Prospera's loan committees.
- Facilitate loan closing working with local banks, title companies, and borrowers to schedule and verify necessary collateral and insurance.
- After closing, ensure complete and accurate records are kept for all loan documents, and liens.
- Collaborate with the Director of Finance for reporting, budgeting, and sub-recipient agreement renewals.

### ***Business Development***

- Be a resource for local businesses.
- Build relationships with local commercial lenders to promote the use of Prospera's Loan Funds.

### ***Loan Funds and Program Support***

- Work with the Executive Director and Director of Finance to apply for additional loan funds to expand Prospera's portfolio.
- Be a positive voice that promotes our work and impact to area business leaders.
- Assist with loan client success stories.

***Other Duties***

- Support Prospera's workplace culture and core values.
- Collaborate with Prospera business counseling staff to assist clients.
- Participate in Prospera staff meetings and other important events
- Maintain administrative processes and procedures, and duties as assigned.

***Work Conditions***

Prospera has a collaborative work culture that is positive, energetic, and fun. The work week is generally Monday–Friday, 8–5pm. Modest local and state travel may be required. This position is based in Bozeman, MT. Remote applications will not be considered.

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**To Apply:**

Email a cover letter describing your interest in the position, a resume, and three professional references. The cover letter will be considered a writing sample in addition to serving as a personal introduction.

**E-mail your application with “Business Lending Manager” in the subject line to: [CMurray@ProsperaMT.org](mailto:CMurray@ProsperaMT.org)**

**Deadline is January 30, 2023, for first round application reviews.**

**This position is open until filled.**