



Job Title: Microenterprise Loan Officer
Country Program: US Programs
Location: San Diego
Duration: Open
Start date: Immediately

Scope: Under the supervision of the Microenterprise Program Manager, the Microenterprise Loan Officer will be responsible for loan underwriting and lending activity in the IRC Microenterprise Program. The IRC Microenterprise Program offers loans and technical assistance to help refugees and other San Diego residents start or grow a small business.

Responsibilities:

- Screen and assess interested refugees for program eligibility and participation
- Advise entrepreneurs on start-up legal requirements, including permits and business registrations, insurance and business bank accounts
- Assist refugee entrepreneurs to become ready for business financing through preparation of loan applications, business plans, and financial statements
- Underwrite and package loan applications, and present for review to the IRC Loan Committee
- Conduct individual case management and loan collections, including "off site" technical assistance visits to the businesses or homes of program participants
- Ensure that information required for program eligibility and reporting purposes is collected and that accurate records are maintained, including case files and client data entry. Ensure necessary steps are taken to obtain relevant data in a timely fashion; follow-up with all clients regularly and record all contacts with case notes
- Track lending performance and monitor delinquencies
- Other duties as assigned

Requirements:

- Knowledge and experience with an array of business topics, including marketing, management, financing, and entrepreneurship.
- Minimum 1 experience with small business lending
- Excellent **written** and verbal communication skills, including ability to make presentations
- Strong computer skills, particularly word and excel.
- Ability to work independently, be a self-starter and maintain responsibility for multiple tasks
- Masters or bachelors degree in related field; business experience in lieu of formal business education is acceptable
- Flexibility, dependability, and creativity are desired.

Please apply at www.rescue.org/careers

IRC is an Equal Opportunity Employer IRC considers all applicants on the basis of merit without regard to race, sex, color, national origin, religion, sexual orientation, age, marital status, veteran status or disability.