

Position Title: Relationship Manager

FLSA Status: Full-time

Starting Salary: \$16.00/hour

Benefits: Once eligible, 3% match for Individual Retirement Account

Supervisor's Title: Director, Economic Development

Location: Buffalo, NY

Organization Mission: WEDI strengthens communities through a continuum of educational and financial resources, removing systemic barriers to economic equity for all Western New Yorkers.

Website: www.wedibuffalo.org

Programs Overview:

WEDI's mission is to strengthen communities through a continuum of educational and financial resources, removing systemic barriers to economic equity for all Western New Yorkers. Founded in 2006 by members of the Westminster Presbyterian Church to improve the quality of life for residents of Buffalo's West Side, WEDI (the Westminster Economic Development Initiative) has two focus areas—Education and Economic Development (ED)—and numerous programs including the West Side Bazaar. This dual focus makes WEDI unique among its peers. With a passionate, diverse staff that is representative of the constituents it serves, WEDI is well-poised to realize its vision that all residents of Western New York can succeed and thrive in a culturally inclusive community.

Position Summary:

WEDI's Relationship Manager will build and preserve trusting relationships with current and prospective entrepreneurs and business owners by developing an understanding of each of their needs and developing plans to address those needs through the business technical assistance, loan, and business incubation products and services offered by WEDI for its clients.

Essential Functions and Responsibilities:

Loan Origination and Servicing

- Package at least four (4) loan applications per month for review by WEDI's loan committee.
- Analyze cash flow and assess business viability through interviews with business owners, key staff of the business, tax returns, financial statements, references, and any other relevant data necessary to triangulate to actual cash flow.

VISION

All residents of Western New York can succeed and thrive in a culturally inclusive community.

MISSION

WEDI strengthens communities through a continuum of educational and financial resources, removing systemic barriers to economic equity for all Western New Yorkers.

- Assess overall credit risk against WEDI's underwriting guidelines and potential for future loss based primarily on cash flow and ability to repay, and including credit and secondary source of repayment.
- Make decisive loan recommendations and clearly articulate and make a compelling case for loan decision to appropriate approval authorities.
- Efficiently process complete application packages, including screening packages against product guidelines and required documents, gathering all required documents, and closing out applications (approvals or declines) within target timeframe.
- Actively monitor clients' financial and organizational health and recommend action to WEDI's Portfolio Manager when suitable.
- Work closely with loan collections staff to contact clients with delinquent loans.

Technical Assistance

- Develop and maintain relationships with free or low-cost business services in Western NY, and connect clients with these resources whenever suitable.
- Work closely with other WEDI staff to identify microenterprise mentors consultants who will provide specific clients with professional services.
- Communicate with clients via telephone, SMS, email, etc. to follow-up on progress towards achieving financial goals and business goals.
- Regularly communicate with all clients to ensure they are utilizing technical assistance services offered by WEDI, such as business mentoring, microenterprise consulting, workshops/seminars, etc.
- Research and stay current with financial products, local business training opportunities, and other information which may affect small business owners.

General

- Maintain accurate files and records of all client interactions and communications.
- Prepare internal and external reports as required for WEDI management.
- Collaborate with other WEDI staff to deliver excellent customer experience, clearly communicating and setting expectations process, timeline, etc.

Required Qualifications:

- Bachelor's degree in business, finance, or a related field, or an associate degree in banking or financial services preferred.
- Strong understanding of lending, including credit history and collateral.

- Strong analytical, math and auditing skills with willingness to use qualitative and quantitative data in decision-making.
- Superior communication and customer service skills and an ability to adapt to a wide variety of audiences, including clients, supervisor, direct report(s), peers, and external partners/vendors.
- Demonstrated self-starter who goes beyond job description to make sure goals are achieved.
- Very organized, detail-oriented and fast and comfortable with various computing programs, including strong Excel and database skills and knowledge of Google Suite.
- Demonstrated ability to meet deadlines with a high level of accuracy.
- Ability to thrive in an entrepreneurial, team-oriented, mission-driven environment
- Fluency in English language, both oral and written. Fluency in Spanish, Arabic, Burmese, and/or any other Asian or African languages is strongly preferred.

Physical Demands:

- Sitting in meetings for long periods of time at times between one and two hours.
- Visiting local businesses by car, walking, or public transportation.
- Frequent alpha/numeric keyboarding as well as oral communication in person and over the phone.
- Ability to view a computer monitor for long periods of time.

Organizational Policy/Procedure Compliance:

- Follow all organizational policies and procedures as well as local, state, and federal laws.
- WEDI does not tolerate sexually, violently, or other unlawfully discriminatory actions, gestures, harassment, or statements. Any of these behaviors are subject to personnel action up to and including immediate termination. Such actions must be reported to the supervisor immediately.
- Always maintain confidentiality of organizational records and information.
- Maintain a professional, but friendly and culturally sensitive image.

We are looking for people who share our passion for advancing emerging entrepreneurs from diverse backgrounds. Interested in applying? Please send a resume and cover letter to jobs@wedibuffalo.org.