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*An equal opportunity lender, provider, and employer.*

**Connect passion with purpose.** Access to Capital for Entrepreneurs (ACE) is a 20-year Community Development Financial Institution (CDFI) that gives small businesses a chance when others cannot or will not. Since ACE's first loan in 2000, we have provided over \$100 million in business capital to small businesses and supported more than 1,300 entrepreneurs to create or retain over 12,000 jobs across 68 counties in Georgia.

## Financial Advisor

### **Job Summary:**

The Financial Advisor position will give targeted one on one coaching and e-coaching to all ACE borrowers with the goal of positioning their businesses for growth and sustainability. The Financial Advisor will be the main client interface of the ACE micro loan borrower relationship, by providing financial support and advisory services. The Financial Advisor must possess financial and analytical skills, be able to read data and recognize trends, and communicate with the ACE borrower.

### **Essential Duties & Responsibilities:**

- Conduct a formal business assessment with each borrower, to address their individual needs and create an action plan with goals emphasizing financials and cash flow management.
- Assist ACE borrowers in understanding their financial statements.
- Assist borrower in evaluating business status to assess viability for present and future growth and provide continued support.
- Help provide ACE borrowers information on best practices and implementation for business and financial management tools, as well as an introduction to ACE's Initiate online education platform.
- Help borrower in understanding the importance of accounting and the separation of personal and business financials.
- Assist ACE borrower on how to complete and understand their accounting and bookkeeping transactions on a regular basis.
- Work in collaboration with ACE staff to address ACE borrowers point in time needs; i.e., Lending, Portfolio Management and Loan Operations.
- Record notes, hours worked and data entry into ACE's CRM system (Salesforce) for each borrower.
- Prepare monthly and quarterly reports with key performance indicators and metrics helping to maintain accurate borrower program goals and benchmark.



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- Connect ACE borrowers with external services and available resources from partners and subject matter experts, particularly in non-financial areas such as marketing.

#### **Additional Responsibilities**

- Participate in staff meetings,
- Driving to and from borrower businesses as needed.
- Perform other duties as assigned.

#### **Minimum Qualifications & Skills:**

- Bachelor's degree in business administration, accounting, or related field.
- 2+ years of experience as a small business owner, small business coach, or other relevant entrepreneurial experience.
- Proficiency in using business software applications.
- Experienced with spreadsheets, and technologically proficient with cloud and software platforms widely used in business settings.
- Ability to manage large volumes of work and is a self-starter.
- Excellent time management and organizational skills, including an ability to engage in consistent, detailed documentation of work performed.
- Deep knowledge of small business best practices, and potential challenges faced by entrepreneurs.
- Skills in program implementation a plus.
- Bilingual in English and Spanish a plus.
- Ability to listen empathetically and constructively to business needs expressed by small business owners and staff.
- Professional history of working with people from diverse backgrounds.
- Must communicate effectively and work collaboratively with diverse groups.

#### **Work environment and physical demands:**

- Flexible location – prefer Georgia
- The job is performed indoors in a traditional office or remote setting. Office location to be determined, hours flexible to include nights and weekends, as needed.
- Using a computer while sitting for extended periods is common.
- Must also be able to position self to maintain equipment, including under tables and desks.
- The ability to remain in a stationary position roughly 50% of the time, as well as the ability to move about the office occasionally (accessing files/storage, office equipment, computers, and other office productivity devices, attending meetings, etc.), is required.



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- No heavy lifting is expected, though occasional exertion of about 20 lbs. of force (e.g., picking up and carrying binders, laptops) may be required. Good manual dexterity required to use common office equipment (e.g., computers, mobile devices, calculators, copiers, scanners).

**Reports to: Chief of Business Advisory Services**