



Job Announcement

THE ORGANIZATION: Opening Doors is a nonprofit organization that helps underserved Sacramento area residents to achieve self-sufficiency and increased assets by accessing opportunities to mainstream economic, legal and social systems. The organization assists clients through refugee resettlement and cultural orientation; case management for foreign-national survivors of human trafficking; low-cost immigration legal services; increased knowledge and skills in personal financial management; and business training, counselling and microloans. Additionally Opening Doors provides administration and leadership of the Sacramento Area Rescue and Restore Coalition to combat human trafficking.

The organization has undergone a period of growth and infrastructure development during the past five years, and is well poised for future continued growth and expanded impact. With an operating budget of about \$2.5 million, Opening Doors has a staff of 30+ part- and fulltime staff from diverse parts of the world.

- POSITION TITLE: **Bilingual Business Loan Specialist (Vietnamese)**
- SUPERVISED BY: Supervising Loan Officer
- FLSA CLASSIFICATION: Non-exempt, Full-Time
- Salary contingent upon experience

SUMMARY: The **Bilingual Business Loan Specialist** conducting marketing and outreach to general public with a focus on Vietnamese communities with the purpose of increasing community members' interest in microenterprise development. Candidate is responsible for preparing and processing loan application and counsel microenterprise client by providing pre and post loan technical assistance. **Written and verbal fluency in Vietnamese is required.**

QUALIFICATIONS

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required for this position. Reasonable accommodations will be made to enable individuals with disabilities to perform the essential functions of this position unless doing so would impose an undue burden on the organization

- **Education and/or Experience:** Bachelor's degree (B.A.) from four-year college or university in Business administration or related field, at least three years small business lending experience including lending business development, or equivalent combination of education and experience.
- **Language Skills:** Ability to read, analyze, and interpret general instruction, technical procedures, or governmental regulations. Ability to write simple correspondence. Ability to effectively present information and respond to questions from groups of managers, clients, and the general public.
- **Mathematical Skills:** Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals. Ability to compute rate, ratio, and percent.
- **Reasoning Ability:** Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form.

CERTIFICATES, LICENSES, REGISTRATIONS

- Possession of a valid driver's license and vehicle insurance.

PHYSICAL REQUIREMENTS AND WORK ENVIRONMENT

The following demands are representative of the physical requirements necessary for an employee to successfully perform the essential functions of the **Bilingual Business Loan Specialist** position. Reasonable accommodation can be made to enable people with disabilities to perform the described essential functions.

While performing this job, the employee is required to sit often and use their hands and fingers, to handle or feel and to manipulate keys on a keyboard, The employee is occasionally required to stand, walk, reach with arms and hands, lift approximately 25 pounds on occasion, and to stoop, kneel, or squat, and drive on occasion. The noise level in the work environment is usually quiet to moderate.

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While performing this job, the employee is required to sit often and use his/her hands and fingers to handle or feel and to manipulate keys on a keyboard. The employee is occasionally required to stand, walk, reach with arms and hands, lift approximately 20 pounds, and stoop, kneel, or squat, and drive. The noise level in the work environment is usually quiet to moderate.

ESSENTIAL JOB FUNCTIONS

The essential duties and responsibilities of this position include the following. Other duties may be assigned in the sole discretion of the Organization:

- Interviews applicant and requests specified information for loan application. Conduct intake meetings/interviews with clients at their businesses or at the Opening Doors office. Gain an understanding of the nature of their business, their goals, use of funds, current financial stability, problem areas, etc.
- Requests applicant credit reports, background checks, reference checks, and other information pertinent to loan applicant's evaluation.
- Analyzes applicant financial status, credit, banking status, and other information to determine feasibility of granting loan.
- Corresponds with or interviews applicant or creditors to resolve questions regarding application information.
- Compiles loan package and facilitates negotiation of loan structure with applicant, including fees, loan repayment options, and other credit terms.
- Oversees and ensures accuracy and performance of loan administration and processes, such as receipt of applications from prospective applicants, completeness of loan packages, and timely processing, funding, and closing of committed loans.
- In accordance with Opening Doors Loan Policies, review completed loan files, provide written and/or oral reports to management and/or the loan committee supporting recommendation for loan approval
- Provide pre loan technical assistance to borrowers by assisting client with loan package, business plan, projection and finance.
- Provide post loan Technical assistance by reviewing loan status, current financial statements, and other relevant information, and, when necessary, referrals to relevant business consulting services.

- Maintain up to date knowledge of loan policies, procedures, and processes.
- Generates and screens leads following establishment policies and procedures to attain new business relationships and product sales.
- Calls and visits target customers to promote and sell establishment products and services.
- Identifies and analyzes potential loan markets to develop prospects for establishment product and services offerings.
- Provides loan data to support marketing and sales promotion programs.
- Responds to customer information requests or inquiries involving small business loans.
- Manage all Vietnamese language communications, writing or translating copy or interpreting as needed.
- Assist microenterprise program staff to increase overall understanding of the Vietnamese community, and continually develop and refine programs to best serve this community, and to develop outreach plans, materials, and messages designed to recruit potential borrowers from Vietnamese communities.
- Identify and engage with Vietnamese media, for the purpose of encouraging their coverage of Opening Doors' microenterprise program work. As appropriate place pro-bono or paid advertisements in these media.
- Through networking, build awareness of, and confidence in, the Prosperity Project microenterprise assistance program in the Vietnamese community and within agencies that serve this community.
- Identify events expected to draw sizeable numbers of potential clients; arrange for Prosperity Project participation.
- Conduct presentations, workshops, and classes to educate participants about the microenterprise program
- Maintain detailed records of outreach efforts. Provide action plans, progress reports and other administrative documentation on a weekly basis. Review documented outreach efforts to learn from experience and improve performance.
- Meet outreach goals as determined by Supervising Loan Officer.

HOW TO APPLY:

Interested candidates should email a resume and cover letter to: humanresources@openingdoorsinc.org. Include "Bilingual Business Loan Specialist– [Your name]" in the subject line. **No phone calls please.**