

Position Title: Relationship Manager

FLSA Status: Full-time

Starting Salary: \$18.00/hour

Benefits: Once eligible, 3% match for Individual Retirement Account and 15 days paid time off. For full-time and part-time, 10 paid holidays, two paid half days.

Supervisor's Title: Loan Program Manager

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 Managers (RMs) guide both prospective and current small business owners through our Microloan program. RMs regularly communicate with applicants and borrowers to ensure utilization of WEDI's technical assistance services. By building a relationship founded on trust, RMs work to promote access to capital for previously underserved and underbaked small business owners.

WEDI currently maintains a hybrid work setting, with a minimum of two days a week expected to be spent "on-site". While the majority of the work will be conducted during normal business hours, (Monday-Friday; 9am-5pm) some weekends and evenings will be required to meet clients. Attendance at occasional small business events outside of the standard work schedule is expected.

The position is well-suited for those looking to combine entrepreneurial skills with excellent customer service and inclusive community development.

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.

Essential Functions and Responsibilities:

Lending

- Contact prospective borrowers to discuss their business, as well as the WEDI Microloan program.
- Guide clients through the microloan application. Answer questions regarding the application process and program specifics.
- Regularly communicate with clients to check on application progress and business needs.
- Conduct a brief cash flow analysis to ensure the applicant(s) have enough income to cover existing expenses and debt. Review credit history to ensure client has self-reported all existing debt and any severe credit issues (including defaulted federal debt).
- Verify loan applications are complete before sending to WEDI's Underwriter for review. Maintain a thorough understanding of the application's relevant personal and business information to answer questions during the review process.
- Regularly contact post-loan clients to ensure that the business is maintaining viability and can continue to repay the loan. Work with clients that have missed payments to resolve any delinquencies and promote business viability.

Technical Assistance

- Help connect clients with WEDI's network of business mentors and technical assistance services.
- Maintain accurate files and records of all client interactions and hours spent on technical assistance.
- Assist in efforts to administer post-loan technical assistance programs.

General

- Display thorough understanding of WEDI's policies and procedures, particularly those relating to WEDI's loan program.
- Represent WEDI's Microloan program at events in the small business ecosystem.
- Work with WEDI's Loan Program Manager to obtain quantitative reports that indicate technical assistance and lending outputs.
- Assist in promoting effective, transparent, and accessible programs for local small businesses.

Preferred Qualifications:

- A bachelor's degree in business, economics, finance, and/or political science. Other majors related to social sciences or public policy will be considered.
- Strong communication and customer service skills. Demonstrated ability to adapt to a wide variety of audiences.
- Strong understanding of lending, finance, and small business.
- Clear passion to promote local small businesses and access to capital.
- Demonstrated self-starter who goes beyond job description to make sure goals are achieved.
- Very organized, detail-oriented, with strong database and Excel skills.
- Consistent work output. Responsive to both clients and co-workers.
- Fluency in other languages is strongly preferred – especially Arabic, Burmese, Chinese, French, and Spanish.

Physical Demands:

- Must be able to sit or stand for long periods of time. Exert up to 50lbs. by pushing, pulling, or lifting.
- Visiting local businesses by car, walking, or public transportation.
- Viewing a computer monitor for long periods of time. Frequent alpha/numeric keyboarding.
- Able to talk/hear and communicate with others – with or without reasonable accommodation.

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 community-driven vision.

If you are interested in applying, please send a resume and cover letter to jobs@wedibuffalo.org. We look forward to hearing from you!