



POSITION DESCRIPTION

Position:	Business Services Officer
Reports to:	General Manager or Designate
Current as of:	September 2022

Position Summary

The Business Services Officer (BSO) reports to the General Manager or Designate and is responsible for encouraging, developing, and supporting eligible entrepreneurs in the Nuu-chah-nulth (NCN) territory and region as they navigate the entrepreneurial ecosystem. The BSO will provide quality delivery and administration of NEDC programs including short- and long-term financing, economic development, business planning, client training and business practices consulting. All work and external programs must operate within the by-laws, policies, and procedures of NEDC.

The BSO will be a point of contact and support for NEDC's entrepreneurs with business services and possess a knowledge of community economic development programs with an understanding of social finance. They will be highly organized with effective communication skills with the ability to work collaboratively with others.

Position Responsibilities

Business and Project Proposal Management:

- Responds to inquiries and provides information about available programs and assistance available through NEDC and outside resources accessible by NEDC
- Conducts preliminary assessments for probability of successful applications confirming eligibility, qualifications, and expertise.
- Counsels' applicants on the development, merits, limitations, challenges, and strategies of their proposal
- Assesses viability of the proposal including management capability, market potential, financial analysis, financial arrangements, credit rating, and environmental impacts
- Assesses any professional or development support required and arranges consulting services through available programs or by referral to other agencies
- Assists applicants with Statement of Work and the development of business plans and studies
- Completes the finance request package, including financing and/or grants and contributions, with recommendations for presenting to the appropriate approval authority as per NEDC policy
- Develops the Letter of Offer with all deliverables and prepares associated security documents (GSA and/or Promissory Notes)

- Ensures all conditions are met and disbursements are made according to the Letters of Offer
- Assists Business Development Officers with projects as directed

Portfolio Management:

- Updates the loan management database with progress and status of applications, and contracts, including logging all communication with clients
- Prepares cheque requisitions for managerial approval based on submission of vendor invoice payments or accounts payable
- Monitors disbursements to ensure compliance with the approved plan and maintenance of records by clients
- Monitors progress of the project through field visits and analysis of data to ensure compliance with the plan and consults as necessary to support and assist the client
- Recommends training assistance and business support for clients to management over the course of the period of the loan and/or contribution monitoring period
- Reviews monthly Arrears Report for accuracy and repayment schedules
- Consults with the Loans and Financial Systems Coordinator (L/FSC) where client payments are in arrears or irregularities exist
- Recommends to management appropriate action including deferral, adjusted payment schedule, or withdrawal of assistance for loans in default or with irregularities
- Communicates with clients to negotiate or identify amendments or changes to the Letter of Offer and preparing Non-Substantive or Substantive Amendments with recommendations to the appropriate approval authority as per NEDC policy
- Consults with management, L/FSC and NEDC legal counsel regarding legal action, foreclosures, and negotiated settlements

Other Responsibilities:

- Promotes a welcoming environment for Indigenous entrepreneurs and establishes relationships, responds to inquiries, and maintains correspondence with clients in a professional, timely and friendly manner
- Supports the work of in-house and outsourced personnel
- Attends meetings as required or requested by management
- Prepares activity reports for management and the NEDC Board
- Maintains current knowledge of NCN activities, NEDC, and business development programs
- Attends and participates in workshops including remote community and business site visits including client held business events
- Other duties as assigned

Knowledge Skills and Abilities

- Knowledge of community economic development programs and an understanding of social finance
- Excellent relationship building skills with a customer focus and the drive for results and the ability to deliver on customer service expectations and build positive business relationships
- Strong presentation, meeting facilitation, written and verbal communication skills
- Strong event management skills with an ability to be a self-starter, organize workload and prioritize multiple demands
- Knowledge of financial systems, accounting principles and lending practices with proficiency in accounting application systems and database management
- General knowledge of marketing, and business management
- Attention to detail

Education and Experience

- Post- secondary education in business administration, finance, community economic development, planning, experience or an equivalent combination of education, training and experience will be considered
- A minimum of 3 years of recent experience working in community economic development, business finance, bank or credit union or non-profit organization is preferred
- Demonstrated experience with completion of loan and contribution program applications
- Experience with budgeting and financial systems/procedures
- Experience in Indigenous business and economic development an asset
- Demonstrated experience with a variety of software, e.g., PowerPoint, Excel, Microsoft Word and Office, and web-based databases
- Knowledge and understanding of Indigenous histories and cultures is an asset
- Lived experience and/or knowledge of Indigenous peoples is an asset
- Knowledge of government loan, grant and contribution programs as they relate to Indigenous business and economic development is an asset

Incumbent may be required to travel by automobile, boat and/or plane and occasionally work long hours and weekends.

Certifications

All incumbents must be bondable.

Disclaimer

The above statements are intended to describe the general nature and level of the work being performed by the employee assigned to this position. There are no exhaustive lists of all duties

and responsibilities, knowledge, skills, abilities, physical job demands and working conditions associated with this position.

_____	_____
General Manager	Incumbent
_____	_____
Date	Date