



**BALTIMORE COMMUNITY LENDING, INC.**  
**301 N. Calvert St**  
**Baltimore, MD 21202**

### **POSITION DESCRIPTION**

#### **POSITION: SMALL BUSINESS ADVISOR & PROGRAM OFFICER**

The Small Business Advisor & Program Officer is responsible for providing direct business advice, technical assistance, and program coordination for entrepreneurs and small business owners. The Advisor reports to the Business Development & Resource Center Director and works closely with the Small Business Lending team and BDRC staff to support client readiness, facilitate access to capital, and deliver educational programming. This position plays a key role in strengthening the small business support ecosystem and advancing BCL's mission to expand equitable access to resources and financing. Baltimore Community Lending, Inc. is a certified Community Development Financial Institution §501(c)(3) nonprofit corporation.

#### **JOB SUMMARY:**

The Small Business Advisor & Program Officer (1) serves as a primary point of contact for small business owners and entrepreneurs engaging with the Business Development & Resource Center (BDRC); (2) provides individualized business advising and technical assistance across all stages of the small business client lifecycle; (3) serves as Capital Access Manager for the BCL Kiva Baltimore Hub); (4) Leads execution of small business educational programming and hosted networking activities under the direction of the BDRC Director.

Housed within the BDRC, this position plays a central role in guiding entrepreneurs from initial inquiry through advising, capital readiness, and long-term growth. The SB Advisor/Program Officer works closely with the Director of BDRC and the Small Business Lending Team to ensure effective and coordinated service delivery.

This is a mid-level, client-facing position requiring strong business acumen, financial analysis capability, organization and time management skills, and the ability to work effectively with a diverse entrepreneurial community.

## **DUTIES AND RESPONSIBILITIES:**

### **1. Small Business Advising & Technical Assistance**

- Conducts assessments of prospective small business borrowers to determine appropriate technical assistance pathways, supports the Small Business Lending pipeline.
- Identify gaps and develop tailored technical assistance plans to support clients in areas including business planning, overall operations, and financial management, such as cash flow analysis, pricing, growth strategy, and capital readiness.
- Provide one-on-one Technical Assistance and education support to small and microbusinesses at various stages of the business lifecycle.
- Work with Small Business Lending team to assess businesses' loan preparedness.
- Document client engagement, progress, and outcomes in Salesforce CRM.
- Maintain an active advising caseload and ensure consistent follow-up and milestone tracking.

### **2. Capital Access Management- Kiva Baltimore Hub**

- Serve as Capital Access Manager (CAM) for the BCL Kiva Baltimore Hub.
- Guide borrowers through the Kiva application and fundraising process from intake through funding.
- Assess borrower readiness and provide technical support in preparing required documentation.
- Manage the Kiva lending pipeline to ensure timely application completion and submission.
- Monitor borrower performance and provide post-funding support as appropriate.
- Contribute to ongoing strategy development for expanding Kiva utilization and borrower success.
- Promote awareness of the Kiva program throughout the BCL service areas and cultivate referral partnerships.

### **3. Lending Support & Internal Coordination**

- Evaluate incoming small business loan inquiries, determine required technical assistance, coordinate appropriate referrals, and ensure proper handoff and ongoing communication is aligned with internal Small Business Lending department procedures.
- Review borrower readiness and identify gaps in documentation, financial management, or business planning prior to loan application submission.
- Collaborate closely with Small Business Lending division to ensure clients are connected to appropriate loan products and advisory resources.
- Maintain clear documentation of assessments, referrals, and client progression within Salesforce.
- Support efficient movement of clients from inquiry to advising to capital readiness.

#### **4. Educational Programming & Learning Management**

- Facilitate a robust schedule of BDRC educational activities, including in-person and virtual workshops, networking events, and training series, following direction from Small Business and BDRC Directors.
- Serve as a facilitator and educator for workshops with other BCL Team members as appropriate.
- Coordinate external vendors, presenters, and partners.
- Manage event logistics, outreach, registration, and follow-up.
- Oversee and actively manage the Learning Management System (LMS), including onboarding clients and integrating coursework into advising plans.
- Track attendance, engagement, and LMS utilization metrics, supporting internal and external reporting requirements.

#### **5. Outreach & Partnership Development**

- Participate in community outreach to increase awareness of BCL, BDRC services, and the Kiva program.
- Develop and maintain referral relationships with ecosystem partners.
- Represent BCL at community events and small business gatherings.
- Support co-hosted events and collaborative initiatives aligned with BCL goals.

#### **POSITION QUALIFICATIONS:**

- Bachelor's degree in business or finance. Experience may be substituted for educational/academic credentials.
- 5-7 years of program management experience including small business management and/or entrepreneurship support, or a related field.
- Experience in lending is preferred but not required.
- Demonstrated experience working with small and microbusinesses.
- Strong financial analysis skills, including ability to review financial statements and projections.
- Experience facilitating workshops or presenting to groups.
- Ability to work with a diverse client base.
- Strong organizational skills.
- Experience with Salesforce, strongly desired.
- Familiarity with Canva and basic social media management a plus.
- Excellent written and verbal communication skills.
- Comfort with public speaking and community outreach.
- Experience in community development finance or lending a plus.

**COMPENSATION:**

Compensation may range from \$65,000-\$70,000/annually, paid as a salary with benefits, commensurate with experience and qualifications. An excellent benefits package includes 401k plan with match, health insurance, life, and disability insurance, and paid annual leave.

**Baltimore Community Lending, Inc., a 501(c)(3) non-profit and certified Community Development Financial Institution, is an Equal Opportunity Employer (EOE).**

**April 2026.**

Please send email and cover letter to [Kathleen.Clark@bclending.org](mailto:Kathleen.Clark@bclending.org)