

Title: Capital Access Coach (Bilingual)

Status: Full-time, exempt

Hours: 9am-5pm Monday through Friday with some evening requirements

Pay Range: \$48,150-\$58,850 annually, bonus eligible (based on experience and skill set)

Benefits: PTO, Medical (50% employer contribution), Dental & Vision (employer paid), 401k plan with 3% match, and an annual Professional Development, DEIA, and Personal Wellness contribution

Language: Spanish and English

Reports to: Director of Lending and Capital Systems

Location: Denver, CO/Hybrid

Rocky Mountain MicroFinance Institute (RMMFI) is a business incubator and financing program focused on reimagining social and economic mobility. RMMFI relentlessly focuses on its North Star - *People are unstoppable forces. Life circumstances are real and sometimes overwhelming, yet they should not determine what we can do in the present or be in the future. We believe everyone should be free to make choices to activate the possible. RMMFI creates the space for communities and people of all backgrounds to realize their unique potential through the power of entrepreneurship.* More information about RMMFI can be found at www.rmmfi.org.

Description: The Capital Access Coach is responsible for ensuring that entrepreneurs have a positive and productive experience with RMMFI's Capital Program by facilitating access to microloans and grants that help entrepreneurs test, launch, and grow their businesses. This bilingual position will have an initial focus on working with entrepreneurs in RMMFI's Spanish Language Programs and English-speaking expansion program sites. Primarily an entrepreneur-facing role but with crucial back-office responsibilities, the Capital Access Coach will work closely with the Capital and the Programs teams to responsibly originate new and impactful loans and grants, provide excellent customer service, provide technical assistance and education to entrepreneurs to support their business development and asset-building journeys, maintain accurate files, and steward RMMFI's portfolio and impact through maintaining strong relationships with borrowers. RMMFI is always evolving and growing, and positions experience growth concurrent with the organization.

Core Competencies

- Prior experience in lending, community, and economic development, public benefits or nonprofit resource navigation, banking, financial services, accounting, business administration, impact investing, entrepreneurship, or another related field preferred.
- Bilingual (Spanish and English) speaking and writing skills required. Ability to facilitate 1-on-1 business conversations and group workshops with Spanish and English speaking entrepreneurs, support them through the application process, and provide coaching and feedback on business development plans and loan proposals.
- Highly organized & detail-oriented, with an ability to multitask and prioritize workloads.
- Comfortable and experienced with CRMs, data entry, document applications (Word, Excel, Google Suite, PDF tools), and filing systems.
- Ability to review and analyze complex information including financial statements, budgets, and credit reports, and translate concepts in ways that are relevant and meaningful to diverse audiences and members of various stakeholder groups.
- A passion for helping individuals from historically marginalized or underserved communities to overcome barriers.
- Knowledge of key business concepts.

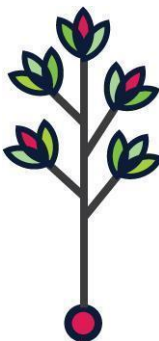
- Strong people skills, with an ability to connect and build trust with various stakeholder groups, cultivate close working relationships, drive accountability with compassion and integrity, and motivate others as they pursue their goals.
- A strong moral compass to Do The Right Thing, both for the entrepreneur (building impact) and the organization (risk management and sustainability)
- Ability to speak, listen and write in a clear, thorough, and timely manner
- Ability to process diverse and multiple perspectives when working
- Work cooperatively and effectively with others to set goals, resolve problems, and make decisions that enhance organizational effectiveness
- Entrepreneurial experience, knowledge of credit and asset-building principles, bookkeeping experience, and group facilitation and/or 1-on-1 coaching experience are all a plus (not required)

Primary Responsibilities

Support the Entrepreneur and Deployment of New Loans and Grants in Alignment with RMMFI's Capital-Meets-Capacity Philosophy

Activities include:

- **RMMFI Entrepreneur Capital Needs Identification:** Coordinate with the Capital team and Site/Program Coordinators to support entrepreneurs' capital needs and planning across all programming phases. Support entrepreneurs in identifying the appropriate capital amount to support the defined business needs.
- **Entrepreneur Support and Education:** Facilitate loan education workshops, serve on launch committees, provide credit-building education, provide coaching on business capital needs and planning, and lead or participate in other group or 1-on-1 sessions as needed.
- **Cultivate and Process Loan and Grant Applications:** Assess Entrepreneurs for RMMFI eligibility and fit, provide training on completing loan and grant applications, as needed, and track applicant information and progress. Manage assigned pipeline of loans and grants. Work with entrepreneurs to collect and organize required application documents, provide an initial assessment of loan readiness and the use of funds in the context of entrepreneur business plans, and package proposals for review.
- **Underwriting:** Support the Capital team in making loan approval decisions by providing recommendations on loan and business readiness, including proposing appropriate loan conditions and structures. Organize loan information, review applications for thoroughness and accuracy, determine additional information needed, and perform the necessary due diligence. Analyze and score the loan package in terms of business viability, credit/character, collateral, owner's equity, and skill to operate the business. Coordinate with internal and external resources to support the above activities.
- **Closings:** Meet with entrepreneurs to review and sign loan closing documents. Ensure entrepreneurs understand the key terms and conditions of their loans and grants. Ensure files are complete, organized, and ready for funding.



Additional Responsibilities

Support Loan Portfolio Management, Collections, and Administration

Activities include:

- **Account Management:** Provide excellent customer service by keeping a pulse on personal and business development needs, promoting successful loan repayment and positive credit-building practices, and identifying opportunities for further support and growth.
- **Payments, Billing, Credit Reporting, and Administrative Tasks:** Work with Capital Systems Manager and Operations Team to ensure accurate receipt and processing of payments, accounting of loan balances, and loan file management. This includes: preparing and sending monthly bills, annual statements, monthly credit report data, internal reporting and data maintenance, document management, portfolio monitoring, and other tasks.
- **Collections:** Collect with compassion. Work with entrepreneurs who miss a payment to understand why they are late, problem-solve how they might get back on track, and recommend additional technical assistance or mentorship as needed.

Other Duties and Special Projects: Perform other duties as assigned. Work with the Capital team on special organizational projects as the need arises. Be a supportive team member of the Programs Team and other departments in the organization.

Apply

If interested, please send a culture letter and resume to jobs@rmmfi.org with the subject line “Capital Access Coach (Bilingual)”. The culture letter speaks to your connection to [RMMFI’s North Star and Guiding Principles](#). Please keep your culture letter to a maximum of 1 page and share some examples of how you would demonstrate these values as a potential employee at RMMFI.

The above declarations are not intended to be an all-inclusive list of the duties and responsibilities of the job described, nor are they intended to be such a listing of skills and abilities required to do the job. Rather they are intended only to describe the general nature of the job. In all their dealings, the Rocky Mountain MicroFinance Institute does not discriminate based on: age; ancestry; creed; color; mental or physical disability; gender; gender identity, expression or characteristics; marital status; national origin; political service or affiliation; race; religion; sex; sexual orientation; veteran status; or any other classification protected by federal, state or local law. RMMFI is also committed to an equitable and inclusive work environment.

Revised 25 April 2019

