



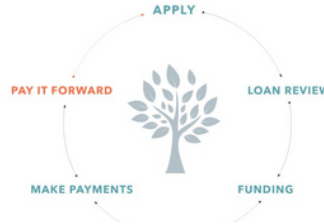
# Business Application Navigator

The Role in a Sentence: Maintain the small business lending portfolio by working directly with applicants throughout the loan application process and coordinating referrals with partner organizations as necessary. This position is part of a team working to ensure our borrowers experience a positive, dignified lending process and are successful in the complete repayment of their loan.

**Salary: \$50,000**

## Primary Responsibilities

Implementing the Loan Process (65%) --->



## **Applicant Stewardship (85%)**

This role will work directly with applicants (potential borrowers) to explain and assist them through the application process. This includes, but is not limited to:

- This position will be the first point of contact for those seeking small business loans and will develop an efficient intake process that supports small businesses.
- Working closely with LISC, and other community partners, this position will support the work of the City of Cleveland’s Southeast Side Promise, provide referrals to partner organizations, and report on results and trends.
- Manage all parts and people involved in the business application process.
- Relationship building with business/economic development organizations. This includes understanding what resources, beyond grants and loans, are available to small businesses.
- Create and maintain an organized referral process. This includes setting expectations for community partners and applicants being referred to HFLA.

## **Competencies:**

This work requires strong customer service skills, patience, understanding, attention to detail and personal organization.

- HFLA is looking for someone with a passion for customer service.
- The ideal candidate will have some knowledge of the business support network. HFLA receives referrals from community organizations and makes referrals to support the success of our borrowers.
- Someone who is patient and can work creatively to assist borrowers towards successful repayment ("compassionate collections").
- Someone who is able to make quick decisions and assess the eligibility of those inquiring about a loan. Eligibility is often based on nontraditional guidelines used as a nonprofit lender.
- Some experience tracking and managing process flow in a database.

## **Other Duties (15%)**

Working as a team, the Program Department is responsible for all aspects of HFLA's lending cycle. We strive for a culture of teamwork and support, helping each other and helping our constituents.

## **Other Beneficial Skills:**

Able to handle a fluctuating work load; Willingness to work occasional evenings/weekends; Solution-oriented/Problem solving mentality; Willingness to learn.

HFLA provides loans to residents in Northeast Ohio that promote economic self-sufficiency and financial justice and provide lending options that help them gain control of their financial lives.

## **Core Values**

*Tzedek, Tzedakah, and Tikkun Olam*  
We are dedicated to the Jewish values of justice, charity, and repairing the world.

*Human Dignity*  
*Relationships*  
*Creativity*  
*Sustainability*

We strive to make our loans:

**Accessible:** It is not "easier" to get an HFLA loan, but we strive to lower the barriers.

**Affordable:** All of our loans are interest-free. There are no fees or collateral required.

**Fast:** Our staff works to process loans as quickly as possible, while always maintaining communication with an applicant.

**Fair:** We believe "clarity is kind." We work to understand an applicant and do not rely solely on numbers to make lending decisions.

Please email a resume or cover letter to: [hiring@interestfree.org](mailto:hiring@interestfree.org). Position open until filled.