WWBIC
"Putting Dreams to Work"
Since 1987

WWBIC
1533 N RiverCenter Drive
Milwaukee, WI 53212
(414) 263-5450

Small Business Lending & Relationship Officer

Reports To: Statewide Director of Lending
FLSA Status: Exempt
Salary: $67,000.00
Location: Racine/Kenosha

Position Summary

The Lending & Relationship Officer is responsible for originating, underwriting, closing, and managing small business and microloans in alignment with SBA Program requirements and organizational lending policies. This role integrates loan production, portfolio management, and borrower technical assistance to ensure both strong portfolio performance and meaningful client outcomes.

The position supports entrepreneurs—particularly those from underserved communities—by providing access to capital, financial education, and ongoing business guidance. This position collaborates across teams to advance organizational mission and client outcomes, leveraging WWBIC training and coaching programs. The Lending & Relationship Officer ensures compliance with SBA regulations, internal policies, and funder requirements while contributing to community economic development.

Key Responsibilities:

Loan Origination & Underwriting

- Conduct outreach and develop referral networks to generate loan applications.
- Analyze, underwrite, and structure loan applications, including financial statements, credit reports, and business plans.
- Prepare and present complete loan packages with risk assessments and repayment capacity analysis to loan committees.
- Ensure all underwriting decisions align with SBA Program guidelines, internal credit policies, and risk tolerance.
- Guide borrowers through the full lending lifecycle from intake through closing and disbursement.
- Approve and process loan disbursements in accordance with policy.

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Technical Assistance & Client Support (SBA Required Component)

- Provide pre- and post-loan technical assistance to borrowers, including loan readiness, financial literacy, and business planning.
- Deliver one-on-one coaching and group training workshops on topics such as cash flow management, credit improvement, and financial management.
- Educate clients on loan terms, repayment obligations, and financial responsibilities.
- Track and document technical assistance hours and outcomes in required systems (e.g., Neoserra or equivalent).
- Identify and refer clients to additional business advisory services as needed.

Portfolio Management & Compliance

- Manage an assigned loan portfolio to ensure high-quality performance, including monitoring repayment activity and borrower financial health.
- Maintain accurate and complete loan files in compliance with SBA, organizational, and audit requirements.
- Monitor delinquencies and implement collection strategies, including recommending new loan structure / terms when appropriate.
- Collect and report borrower data required by SBA and other funders (e.g., employment impact, demographic data).
- Prepare reports on portfolio performance, risk trends, and impact metrics.
- Ensure adherence to all regulatory requirements, including SBA Program rules and internal compliance standards

Business Development & Community Engagement

- Build and maintain relationships with financial institutions, community partners, and referral sources.
- Represent the organization at community events, workshops, and professional meetings.
- Promote lending programs through outreach, presentations, and partnerships.
- Stay current on industry trends in small business lending, community finance, and SBA programs.

Qualifications:

Required

- Bachelor's degree in finance, business, economics, or related field (or equivalent experience).
- 3–5 years of experience in small business lending, credit analysis, SBA lending, or financial advising.
- Strong knowledge of financial statement analysis, cash flow evaluation, and credit underwriting.
- Experience providing client coaching, technical assistance, or small business advising.
- Ability to manage multiple priorities and meet performance targets.

Preferred

- Experience with SBA Program or community development financial institutions (CDFIs).
- Familiarity with SBA compliance, reporting, and audit requirements.
- Bilingual or multilingual abilities.
- Experience working with underserved and diverse communities.