



Northern Maine Development Commission

Job Description

Name:

Job Title: Business Counselor

Department: Business Finance

Reports to: Loan Officer/Business Development Director

FLSA Status: Exempt, salaried

Date Adopted:

SUMMARY:

Provides technical assistance to business clients through direct counseling, training, and referrals to sources of financing and other business assistance.

I. ESSENTIAL DUTIES AND RESPONSIBILITIES:

A. Provides Technical Support and Counseling to Loan Clients: (40%)

- Conducts one-on-one client interviews
- Assesses client needs
- Assists clients with financial management, personnel development, market research and planning, accounting and record keeping and most other aspects of small business management.
- Assists customers in finding solutions to issues and/or refer them to experts;
- Provides direct business consulting services to loan clients

B. Outreach and Project Sales (10%):

- Generates and screens leads following established policies and procedures to attain new business relationships and customers;
- Promotes and cross-sells other NMDC services as appropriate to customer requirements.
- When appropriate develops and delivers proposals for fee-based training and/or technical assistance

C. Project Management (15%):

- Delivers services such as strategic planning, lean manufacturing methodologies, innovation services, processes, layout and other products and services as required.
- Identifies and manages third party service providers and functions as a conduit between client and provider resources
- Provides timely and relevant information to clients
- Works with clients to understand return on investment in terms of economic impacts resulting from project(s)

D. Under the Direction of Supervisor, Services Loan Defaults (25%):

- Works with delinquent customers to avoid loan defaults;
- Works with lenders regarding delinquent customers;

E. Miscellaneous Duties (10%):

- Document, maintain, and report on all client activities.
- Other duties as assigned.

II. KNOWLEDGE AND SKILLS REQUIRED:

1. Education:

Bachelor's Degree in Business, Engineering or equivalent from a four-year college or technical school.

2. Experience:

Ten years of related manufacturing or business consulting experience and/or training. In particular must show competency with working at the most senior levels of manufacturing clients

3. Communications Skills:

Ability to read, analyze and interpret general business periodicals, professional journals, technical procedures, financial reports, legal documents and governmental regulations. Ability to respond to common inquiries or complaints from clients or members of the business community. Ability to write reports, business correspondence and procedure manuals. Ability to effectively present information and respond to questions from groups of managers, clients and the general public.

4. Specialized Skills:

Ability to calculate figures and amounts such as discounts, interest, commissions, proportions, percentages and ratios. Ability to apply concepts of basic algebra. Proficiency in the use of word processing, spread sheeting, database management, presentation software i.e. MS Word, Excel, Access, PowerPoint. Enhanced technology skills including World Wide Web, e-mail, video conferencing and teleconferencing required.

5. Certifications, Licenses, Registrations:

Valid driver's license.

III. RESPONSIBILITY AND COMPLEXITY:

1. Judgment:

Procedures for doing the work have been established and a number of specific guidelines are available. The number and similarity of guidelines and work situations requires the employee to use judgment in locating and selecting the most appropriate guidelines, references and procedures for application and in making minor deviations to adapt the guidelines in specific cases. Situations to which the existing guidelines cannot be applied or significant proposed deviations from the guidelines are referred to the manager.

2. Complexity of Duties:

Wide variety of duties requiring general knowledge of work location policies and procedures that guide the exercise of judgment and decision making within the specifications of standard practice. Guidance is sought from a higher level of experience for complex situations not previously covered. Duties require some judgment, planning and initiative to work independently toward general results and making decisions based on precedent and/or federal, state or local rules and regulations.

3. Reasoning Ability:

Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram or schedule form.

4. Decision Making and Work Impact:

Decisions are made based on a wide variety of clearly defined procedures and standard practices. The employee must exercise good judgment in selecting the appropriate procedure and/or practice.

5. Contact with Others:

Requires regular internal and/or external contact such as those required in discussing and coordinating organization procedures and various work location transactions. Requires significant external contacts, requiring tact and discretion to obtain cooperation and understanding on routine matters. Must often deal with persons of substantially higher rank on matters requiring persuasion and obtaining approval.

6. Confidentiality:

Access to confidential data or information where the full significance is not apparent in the routines performed. Disclosure of information is only made according to documented company procedures or when approved or directed by management or client.

7. Financial Accountability:

Provides advice or analysis which impact expenses or income, but with no authority to actually spend the budget.

IV. SUPERVISION AND LEADERSHIP:

1. Type of Supervision:

None.

2. Scope of Supervision:

None.

V. PHYSICAL EFFORT AND WORKING CONDITIONS:

1. **Physical Effort:** Sedentary work with occasional lifting of up to 25 lbs. Frequent vehicle travel.
2. **Working Conditions:** While performing the duties of this job, the employee is occasionally exposed to moving mechanical parts, fumes or airborne particles, outside weather conditions, extreme cold and extreme heat. The noise level in the work environment is usually moderate.