



Job Title: Relationship Manager

Job Location: Remote, based in SF Bay Area

Job Family: Relationship Manager

Status: Full-Time **FLSA Classification:** Exempt

Reports to Title: Chief Lending Officer

Position Profile

Main Street Launch (www.mainstreetlaunch.org) is seeking a dynamic, mission-driven Relationship Manager to serve as the face of our organization for small businesses seeking capital. You will manage the end-to-end journey for entrepreneurs inquiring about loan programs ranging from \$5,000 to \$350,000.

The Relationship Manager will provide critical pre-loan technical assistance, including loan structuring, business plan review, and projection analysis, to ensure applicants are positioned for success. The goal of this position is to qualify applications and shepherd clients through the application process to support quick underwriting and closing. The Relationship Manager will be responsible for loan packaging and managing all client communication until loan closing; a strong commitment to customer service and proactive communication is essential.

Major Job Duties and Responsibilities

- Screen leads/potential applicants via phone calls or in-person/virtual meetings for eligibility and loan readiness
- Manage pipeline to ensure responsiveness to clients and timely processing of applications
- Source, develop, package, and analyze financing requests for new and existing customers with minimal correction and direction
- Review and package loan applications following U.S. Small Business Administration (SBA) and/or internal credit policy manuals
- Provide technical assistance to prospects who may need additional resources before applying; work with leads and internal resources on financial projections, business plan, and strategies for utilizing start-up or expansion capital
- Participate in and organize workshops and panels to spread awareness of Main Street Launch's loan programs and provide training to small businesses on topics such as loan readiness and access to capital
- Own the execution of all aspects of the job
- Model Main Street Launch's Mission, Vision, and Values both internally and externally
- Represent the organization in a positive and professional manner
- Support community relationships through prompt ongoing customer contact, quality customer service, and product knowledge
- Demonstrate strong command of the California small business ecosystem, networks, and resources for the purposes of outbound referrals
- Be solutions-oriented and hold knowledge of small business lending generally
- Work with the Chief Lending Officer in building stakeholder relationships, increasing deal flow and presence, and attending panels and events
- Research and understand partners' and competitors' services and capacity to properly refer clients who need external assistance

- Answer questions regarding various Main Street Launch loan programs (small business, micro, and special programs)
- Maintain up-to-date product and compliance knowledge
- Support team and assist teammates when appropriate
- Seek to identify appropriate risks for Main Street Launch and borrower
- Maintain accurately and timely data entry in Salesforce for tracking and reporting purposes

Knowledge and Experience

- Bachelor's degree or 3+ years of relevant work experience
- Availability to travel within California throughout Main Street Launch's footprint across the state, including to key markets in the Central Valley and Southern California, as needed
- Fluency in banking and/or financial sector terminology a plus; experience in the CDFI industry and SBA highly preferred
- Ability to read and interpret business financial statements (P&L, Balance Sheets) and perform basic financial analysis
- Exceptional time management, a solutions-oriented mindset, and the ability to manage multiple high-priority projects simultaneously
- Strong customer service and relationship-building skills with an awareness of how to connect resources
- Strong presentation skills, both in-person and in the virtual environment
- Outstanding written and verbal communication skills, with cultural competency to connect with a diverse audience
- Proficient with virtual office environment and tools including, but not limited to: Zoom, Outlook, and CRMs such as Salesforce
- Demonstrates sound judgment and effective decision-making skills
- Self-starter with the ability to work independently, and also values communication to keep in touch with team and larger organization
- Flexibility with a growth-oriented mindset for a great culture add
- Commitment to organizational values: 1) Equitable access to economic opportunity for historically marginalized entrepreneurs; 2) Transparency, integrity, humility, and respect for all; 3) Meeting communities where they are with a spirit of inclusiveness and listening; and 4) Adjusting our response to address the size of the challenge

Compensation

Salary Range: \$95,000-\$115,000, commensurate with experience.

Main Street Launch offers a competitive salary based on industry best practices as well as a competitive benefits package.

Application Deadline: Open until filled.

Please email resume and cover letter with the subject line "Relationship Manager" to karla@mainstreetlaunch.org. *No phone calls please.*

Main Street Launch is an Equal Opportunity Employer.

About Main Street Launch

Main Street Launch (MSL) is a leading Community Development Financial Institution (CDFI) headquartered in Oakland, serving all of California. We empower entrepreneurs by providing debt capital, ranging from \$5,000 to \$350,000. Join us in our mission to create economic opportunity by empowering entrepreneurs.

Main Street Launch recently announced shared executive leadership with Working Solutions CDFI as a growth strategy to increase impact, enhance operational capacity, and extend the collective reach of both organizations in California. Through this strategic partnership, MSL provides a continuum of capital to support financing needs from \$5,000 to \$350,000 for entrepreneurs at different stages of readiness. The Relationship Manager will be an MSL hire.