

## **Appalachian Growth Capital, LLC**

### **EMPLOYMENT OPPORTUNITY**

<b>Job Title:</b>	Business Banker
<b>Location:</b>	Two virtual/home-officed positions available, one in eastern Ohio and one in southern Ohio. AGC is headquartered in Nelsonville, OH.
<b>Experience:</b>	5+ years of relevant banking or other commercial lending experience
<b>Education:</b>	Bachelor's Degree and/or business banking training/certifications strongly preferred
<b>Reports To:</b>	AGC Executive Vice President/COO
<b>Status/Salary:</b>	Exempt/salaried position with competitive compensation based on qualifications
<b>Deadline:</b>	Applications accepted until position is filled

**Organization Overview:** Appalachian Growth Capital, LLC (AGC) is a US Treasury Certified Community Development Financial Institution that helps small businesses in the 32 Appalachian counties of Ohio obtain credit on commercially reasonable terms to help increase economic prosperity and employment opportunities across its service region. AGC is a subsidiary of Appalachian Partnership, Inc. (API), a region-wide business-led economic development organization serving Appalachian Ohio. AGC works collaboratively with API and API's other subsidiaries Ohio Southeast (formerly APEG) and Appalachian Wood Products, LLC to build enduring, widely-shared prosperity across Appalachian Ohio.

**Job Description:** AGC is seeking two mature, experienced, highly-organized and effective individuals to serve as Business Bankers in eastern and southern Ohio. Each Business Banker position will be assigned a primary service territory of 14-18 counties however the two positions will support each other's territories as workload demands fluctuate and in periods of absence or vacancy. The Business Bankers will be responsible for developing relationships with businesses in their territory, providing financial counseling to assist businesses in preparing and qualifying for access to commercial credit, underwriting loans, presenting loans to AGC's Investment (Loan) Committee, and supporting the closing, servicing and early-stage collection functions of the organization.

**Duties include:**

- Act at the primary contact for AGC's business customers and prospects in the counties of responsibility
- Employ personal communication and sales skills while meeting with prospective business / corporate clients
- Meet with business clients, listen to their needs and goals and propose recommendations on how they can meet these goals
- Maintain consistent communication with business clients through outbound calls and personal onsite visits
- Provide Technical Assistance to Business Owners from financial report analysis, summaries to networking with other partners
- Monitor clients' finances regularly and maintain updated paperwork or account records

- Complete Loan Request packages, per underwriting guidelines for the business clients in their coverage area, and presentation of the package to AGC's Investment (Loan) Committee
- Support servicing and early stage collection activities when needed
- Comply with all relevant state and national regulations
- Develop strong professional relationships with Partners and Centers of Influence in the counties of responsibility
- Assist with other functions of the CDFI when called upon

**Position Specific Qualifications:**

- A passion for helping business customers succeed and patience helping businesses lacking expertise in finance understand and navigate the world of commercial credit
- Business/Commercial Banker experience required – 5+ years of relevant experience preferred
- Related Bachelor's Degree and/or business banking training/certifications strongly preferred
- Must have an understanding of the Balance Sheet and Income Statement and be able to support communication of the same to the Business Owner, Investment (Loan) Committee and others
- Full understanding of Cash Flow, EBITDA, Financial Ratios, etc
- Ability to communicate a Business Client's loan needs thru a Credit Memo
- Be comfortable in a non-positive scenario with a business loan borrower i.e. collections or past due monitoring
- Ability to maintain an high level of productivity working remotely without regularly reporting to or working from a corporate office

**Method of Response:** Please submit a cover letter, resume and contact information for at least three relevant professional references to [cbrainard@appart.org](mailto:cbrainard@appart.org) and [bblair@appart.org](mailto:bblair@appart.org). Applications will be accepted until the positions are filled.

**AGC is an Equal Opportunity Employer**