

**POSITION PROFILE: BUSINESS ADVISOR**

**HOURS OF WORK:**

- 37.5 hours per week; 8:30 a.m. to 4:30 p.m. Monday to Friday. May be required to work occasional evenings and some weekends (event-specific)

**JOB SUMMARY:**

- Advise and support clients in the development of business plans related to startup, expansion and/or purchase of an existing business
- Evaluate business plan content with attention to market research, marketing, human resource planning, operational processes, and financial management
- Assess and make recommendations on the viability of loan applications
- Promote entrepreneurship and business development by providing one-on-one and group business advisory information and training
- Work with other service providers to increase collaboration and access to resources

**MAJOR RESPONSIBILITIES / DUTIES**

**CLIENT SERVICE DELIVERY:**

- Provide clear business advice and recommendations to women in business via in-person, phone and/or email consultation
- Advise clients on all aspects of the value of business planning: accessing business planning tools, using statistical data, understanding the impact of various business structures, market segmentation, understanding basics of marketing and promotions, evaluating location criteria, preparing and assessing financial statements, understanding basic legal requirements and regulations, overall business and financial management, human resources management, developing networks and controlling/managing inventory
- Refer clients to appropriate information and business resources
- Document and report all meetings and communications with clients on a regular basis in WECM's client management database

**BUSINESS PLAN ANALYSIS:**

- Review business plans for viability relative to WECM guidelines and provide feedback and additional resources to assist entrepreneurs in advancing their plans and concepts
- Evaluate business plan content per the job summary above
- Document and provide in-depth feedback to plans and inquiries; coach clients to improve their business plans by providing a thoughtful and strategic approach that expands the capacity of the business and the entrepreneur

**LOAN ASSESSMENT, APPROVAL/DECLINE:**

- Provide clients with information on WECM's loan program, requirements, and guidelines
- Execute comprehensive due diligence via written assessment, risk analysis and recommendation for loan application approval or decline by Loan Committee
- By following loan application protocol, inform loan applicants of the outcome of their financing requests
- Take Loan Committee feedback to client and provide clear communication and next steps for clients to continue in loan application process
- Assist with loans administration by ensuring conditions of the loans are met

**LOAN CLIENT AFTERCARE:**

- In consultation with the loans team, monitor loan progress, identify emerging problems, monitor business performance, and provide intervention as required
- Provide clients with relevant information about training and networking resources as appropriate
- Review and analyze required quarterly and annual financial statements for variances and/or other trends and issues that need to be addressed with clients
- Execute continual loan aftercare and contact with clients through conclusion of the loan term
- Make recommendations on improving business outcomes and activities

**CLIENT OUTREACH:**

- Foster and maintain strategic connection with organizations whose clients may benefit from WECM resources and services (including CFs and other economic development agencies)
- Promote and support the Centre's mandate to provide services to all women, including rural, northern, immigrant and indigenous women with a sensitivity to geographical issues and cultural differences
- Promote WECM services and partnerships with external organizations
- Develop and deliver programs off-site, in other Winnipeg centres, or in rural and northern Manitoba

**SEMINAR DELIVERY:**

- Facilitate seminars on business start-up, business plan development and others
- Research, update and prepare seminar content material in collaboration with business advisory staff
- Recommend and research new seminars based on emerging needs
- Prepare and deliver online seminars and training

**BUSINESS ADVISORY TEAM:**

- Provide updates and presentation of new knowledge and trends to team members
- Actively participate in regular planning meetings and provide full support to other departments and teams to maximize client experience

**ADMINISTRATIVE:**

- Be responsible for timely reporting and recording of key business information and client management data
- Participate in regular staff meetings, in-house and job-related developmental training, conferences, trade shows and events as required
- Network with external agencies to promote WECM services
- Assist with other major projects and events as needed

**QUALIFICATIONS:****EDUCATION AND EXPERIENCE:**

- Relevant post-secondary education in commerce or business administration, and/or relevant experience
- Experience networking and building relationships with corporate, business, and non-profit groups
- Previous lending experience or knowledge of lending processes would be an asset
- Previous successful business ownership or related training and experience would be an asset

**KNOWLEDGE OF:**

- Business concepts and requirements, business structures, common business practices and procedures, principles, and components of strategic and operational planning
- Market research principles and techniques



- Financial analysis and benchmarking
- Women's business issues, programs, and other services available to women entrepreneurs in the region including regional business development initiatives

**SKILLS AND ABILITIES:**

- Excellent verbal and written communication skills
- Active listening, good judgment and decision-making, and critical thinking skills
- Excellent analytical skills
- Strong interpersonal and negotiation skills
- Developed facilitation skills
- Presentation development and delivery skill
- Project and time management principles, practices, techniques, and tools
- Standard word processing, spreadsheet, data-base programs, and internet applications
- Use of audio visual and presentation equipment
- Ability to communicate in French an asset

**PERSONAL SUITABILITY:**

- Professional and positive interpersonal skills and attitude
- Able to work independently with initiative and resourcefulness
- Cooperative team player with respect for organizational cultures, values, ethics, and standards
- Effective time-management, analytical and organizational skills
- Sensitivity to and accountable for client confidentiality
- Sensitivity to cultural differences
- Ability to deal effectively with conflict
- Ability to be flexible in dealing with change
- Willingness toward continual learning and sharing new insights
- Responsible, motivated, loyal, reliable, and trustworthy

**TRAVEL:**

A valid driver's license and willingness to travel within Manitoba

**SUPERVISORY RESPONSIBILITIES:**

None

**REPORTS TO:**

Manager of Business Services