

Lending Advisor

A Relationship-Driven Role for
Builders of Stronger Businesses

Position Overview

The Entrepreneur Fund (EFund) is a mission-driven, nonprofit lender and Community Development Financial Institution (CDFI) serving businesses across Minnesota and Wisconsin.

EFund is building toward becoming the region's leading impact investor by **pairing trusted guidance with disciplined capital and value-add partnerships** to strengthen businesses, contribute to thriving communities, and grow regional economies.

This is not a traditional lending role. The **Lending Advisor** acts as **a trusted guide, capital strategist, and relationship builder**, working directly with business owners to understand their goals, assess opportunities, and structure the right path forward.

This role brings together:

- Advising and lending
- Relationships and capital strategy
- Individual client success and regional impact

The Lending Advisor will:

- Work directly with business owners across start-up, growth, and transition stages
- Structure capital solutions that often involve multiple partners and creative pathways
- Improve client business performance and support achievement of long-term goals
- Work with business owners to effectively capitalize their business through EFund financing and other sources of funding, as appropriate
- Build long-term relationships that extend beyond a single loan
- Represent EFund in the market as a credible, trusted partner in the financial ecosystem



Location + Market Focus

- EFund is based in Duluth, MN
- Open positions in:
 - Duluth-Superior market
 - Central Minnesota
 - Itasca County area

Qualification Essentials

- Bachelor's degree with concentration in business, finance, accounting, or related field
- 5+ years of relevant experience in commercial lending, business ownership, economic development, or business advisory experience preferred (3+ minimum)
- Strong financial acumen, including cash flow analysis, loan structuring, and underwriting concepts
- Experience working with businesses across multiple stages (start-up, growth, transition) preferred
- Demonstrated ability to build relationships and influence outcomes



Essential Job Duties

Provide Trusted Guidance and Capital Strategy (50%)

- Build strong relationships with business owners to understand aspirations, goals, gaps, and opportunities
- Assess both the business and the person behind it
- Verify, validate and offer lending related feedback on the business and market positioning
- Structure thoughtful capital solutions, often involving multiple partners
- Independently manage loan process by moving projects through EFund pipeline and manage customer expectations
- Serve as a long-term advisor, not a transactional lender

Manage a Portfolio and Drive Business Outcomes (25%)

- Manage a diverse portfolio of clients across start-up, main-street businesses, growth-track companies, and ownership succession
- Help clients define and track key milestones and performance indicators
- Provide business guidance, consultation and referrals across areas such as: strategy, operations, HR, marketing, and financial management
- Identify and support evolving capital needs over time

Build the Market and Strengthen Partnerships (25%)

- Develop and maintain referral networks with banks, credit unions, and economic development partners
- Represent EFund in the community through intentional and sustained business development activities (events, partnerships, and thought leadership) to create value-add networks
- Source new client relationships aligned to EFund's priorities
- Deliver on being a valued partner in the regional financial ecosystem

Measures of Success

Success in this role is defined by **quality, impact, and long-term outcomes**, not just volume.

You will be evaluated on:

- Strength and performance of your client portfolio
- Disciplined loan origination goals aligned to strategy
- Portfolio health and risk management
- Strength of value-add partner relationships and network activity
- Repeat and referral business

Success is measured not just in transactions, but in the long-term strength of the businesses and communities we serve.

Ideal Candidate

This role is designed for someone who brings a demonstrated proficiency and sustained interest in working with businesses across stages. Additionally, these characteristics are critical.



Thinks Like an Investor

- Looks beyond individual transactions to long-term outcomes
- Applies sound judgment and discipline in deploying capital
- Balances risk with opportunity



Builds Relationships That Last

- Values long-term partnerships over short-term wins
- Navigates complexity across multiple stakeholders
- Represents EFund with professionalism and integrity



Is Experienced and Curious

- Brings strong lending, advisory, or business experience
- Continues to learn and refine their approach
- Thrives in a dynamic, evolving environment



Acts as a Trusted Guide

- Can assess and understand a business and owner, influence them toward their goals, and pair a variety of capital sources to meet their needs
- Builds credibility quickly with a wide range of business owners
- Asks thoughtful questions and challenges assumptions
- Is equally comfortable advising and structuring deals

About EFund

The Entrepreneur Fund is a mission-driven, nonprofit lender serving a 29-county region and 12 sovereign tribal nations across Minnesota and Wisconsin. We provide financing from \$15,000 to \$1M+ paired with business advising, supporting more than 1,300 clients annually and deploying over \$174M since inception.

We believe stronger businesses create stronger communities and this role helps make that happen every day.

