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POSITION DESCRIPTION

FINANCIAL SERVICES INDUSTRY SPECIALIST

This job posting is current as of August 2021.

Job Location: DC Metro Area / Other Domestic or International Locations

Full-time; contingent upon contract

Background

Black Pearl Consulting and Research, LLC is a small management consulting firm offering practical, high-impact solutions to clients in the federal government and international organizations. We are seeking experienced, high-caliber professionals to undertake engaging short- and long-term assignments. Black Pearl offers a supportive, collegial work environment with competitive salary and benefits. Our consultants bring years of knowledge and subject matter expertise in the following areas:

- Program and Project Management and Evaluation
- Social Science Research
- International Development
- Emergency Management and Disaster Response

Applicants will be expected to share Black Pearl's mission and ethos and meet the high standards we look for in all our team members, which are described on our website at blackpearlconsult.biz/careers.

Position Description

The Financial Services Industry Specialist engages on improving the effectiveness of the financial services industry in a specific country or region. The specialist applies industry expertise, knowledge of academic or other research, and collaborative engagement to develop solutions to specific challenges in the provision of credit to SMEs. The specialist will work with financial institutions of all sizes, prudential regulatory agencies, and ecosystem partners, domestically and internationally.

Duties and Responsibilities

The Financial Services Industry Specialist will apply his/her expertise to support improvements in the provision of banking services and credit to small and medium-size enterprises (SMEs).

Example tasks include any of the following depending on client needs:

- Evaluate current SME lending practices within a financial institution and identify barriers to accessing credit.
- Recommend process improvements in SME market outreach, customer onboarding, loan underwriting, risk management and problem loan resolution.
- Evaluate business opportunities for underserved markets (i.e., women-owned businesses, minority-owned businesses, or specific sub-sectors).
- Design outreach and/or lending pilot efforts, including development of tailored loan products or underwriting or risk management criteria.
- Work cross-functionally with other business units within an institution (data science, risk management, compliance, etc.).
- Engage with leadership and key staff at prudential regulators to understand the local context and provide recommendations that are practical to implement.
- Coordinate working groups across multiple organizations; provide leadership to achieve shared goals through consensus and collaboration.

Specific Skills and Qualifications

- Advanced degree in business, finance, or another relevant field, particularly from a “banking school” program.
- Minimum 2 years’ work experience in a financial services institution, with a focus on SME lending.
- Knowledge of the policy background surrounding SME access to credit.
- Ability to take a structured approach to problem solving, results-driven, and approach work practically rather than theoretically.
- Ability to present findings and recommendations in a professional setting, both orally and in writing.

Desirable Qualifications

- Project management skills with experience consulting in a field setting.
- HUBZone residence. (Not sure if you live in a HUBZone? Check [here](#).)
- Experience in international development.
- Experience working and living overseas, especially in developing countries and high-threat environments.
- Fluency in foreign language(s).
- Availability for domestic and international travel.

To apply send CV and cover letter to hr@blackpearlconsult.biz or go to www.blackpearlconsult.biz/careers. Please reference the position you are applying for and how you heard about it.