



Empowering people
Launching ideas

RISE LOAN REVIEW COMMITTEE (LRC) MEMBER: POSITION DESCRIPTION

ABOUT RISE

Empowering People. Launching Ideas.

Rise empowers individuals with mental health and addiction challenges to become entrepreneurs and transform their lives. It invests in people and their potential nationwide. Through flexible financing, training, mentorship, and other tailored supports, Rise enables individuals to learn the skills and access the capital they need to build a small business for meaningful employment, economic empowerment and personal well-being.

Since 2010, Rise has disbursed more than 1,000 loans totaling over \$4.1 million. With the support of more than 675 volunteers, it has empowered 5,000+ people as entrepreneurs, strengthening communities across Canada.

Learn more in our [Impact Report](#) & through some of [our clients' stories](#). You can also visit www.risehelps.ca and follow us on social media ([@Risehelps](#) | [@rise-helps](#)).

VOLUNTEER POSITION SUMMARY

In partnership with other Loan Review Committee (LRC) members, and staff, you will support the work of Rise and provide adjudication recommendations and decisions to lending program applications.

Diversifying the LRC is the priority for this year's selection process, and we encourage nominations and applications from candidates across Canada who reflect the diversity of our clients. While all accomplished individuals will be considered, of particular interest will be those with direct small business ownership experience.

TERM

Term of office for LRC members is three (3) years, renewable up to two additional terms.

TIME REQUIREMENTS

- Orientation and onboarding that takes place over two sessions, approximately 1 hour in length for each session, with some files and other materials to review as well (2-3 hrs)
- Meetings are generally held at 6:00 p.m. ET, lasting 1 to 2 hours, plus pre-reading of meeting materials (business plans, cashflow statements, credit reports). Meetings are only held if there are applications to review.
- File reviews and adjudication meetings average approximately 6-8 hrs per quarter
- Semi-annual/annual meeting to connect with fellow members and receive reports from management on lending and client data and trends; meeting is typically 1.5 hours in length.
- Attendance at important Rise events e.g. Rotman Family Entrepreneurship Awards and Volunteer Appreciation Event.

ACCOUNTABILITY

The LRC is collectively accountable to the Finance Audit and Risk Committee of the Board of Directors, as well as to Rise's clients, the community, funders, and other stakeholders.

RESPONSIBILITY

LRC members are responsible for acting in the best long-term interests of the organization and the community, and in particular, the loan portfolio. You will bring to your role a broad knowledge, a long-range view, diversity of perspective, and openness to learning.

PRINCIPAL DUTIES

Every LRC member is responsible for the following loan application review duties:

- Adjudicate loan applications between \$2,501 and \$10,000
- Prepare for and attend 3-4 remote loan adjudication meetings (Zoom) per quarter

- Review all meeting materials and relevant loan application documents in preparation for meetings
- Ensure compliance with the Rise Credit Policy, including a sound business plan and appropriate character assessment, and provide entrepreneurial and mentoring advice as applicable
- Render one of the following decisions on loan applications:
 - Approved
 - Approved with Conditions
 - Returned for More Work
 - Declined

QUALIFICATIONS

The following are considered key qualifications:

- At least eighteen (18) years of age
- Availability of sufficient time to devote to Committee duties
- Commitment to learning about the community and the field in which Rise operates
- Capacity to contribute significantly to the realization of the organization's vision, mission and strategic direction

SKILLS WE SEEK

In recruiting and selecting new LRC members, Rise seeks individuals who are passionate about Rise's vision and mission. In addition, Rise employs a skills matrix to set recruitment priorities that are consistent with identified gaps and any current or future Rise diversity and inclusion guidelines. We seek to populate the LRC with a mix of the following experiences and skills. For this round of recruitment, we are especially looking for candidates who fit the following profile:

High Priority

- Live outside of Ontario – desirable to broaden regional perspectives
- Digital marketing experience, especially analytics, conversion ratios, appropriate ad spends, selling through Amazon
- Social Media promotion, use of influencers, reels, paid advertising
- Knowledge of legal considerations relevant to small businesses, such as organizational structures, lease agreements, and liability.

- Grassroots small business and self-employment development (start-up and challenged SME situations – direct and/or consulting)

General Priority

- Small business ownership
- Exposure or direct link to mental health and/or addiction challenges
- Personal and/or business struggle/disappointment helpful
- Collaboration and consensus building experience an asset
- Creative and critical thinking
- Financial acumen and analytical capability
- Risk assessment
- Business skills including:
 - General business start-up and management
 - Financial management with a focus on cashflow management
 - Sales (service businesses, in person retail – stores, markets, pop-ups; e-commerce)
 - Business validation, scaling
 - Critical Success Factors and Risk assessment
 - Operations (including local and international suppliers, HR, administration, processes, efficiencies)
 - Legal (incl. various org. structures, lease agreements, supplier contracts, liability assessment, govt. requirements)

EVALUATION

The performance of individual LRC members is evaluated annually in the context of our assessment of the Small Business Lending Program as a whole and is based on the carrying out of responsibilities and duties as outlined above.

APPLICATION

Rise is committed to equal opportunities and building an LRC that reflects the national diversity of its clients and community.

[COMPLETE YOUR APPLICATION HERE](#)