



BUSINESS SUCCESS STARTS WITH ACCESS

ACCESS Volunteer Role Description

Loan Review Committee (LRC) Member

About ACCESS

ACCESS Community Capital Fund (ACCESS) creates economic opportunities by removing barriers to entrepreneurship through training, coaching, and access to financing.

We support aspiring entrepreneurs—many of whom face systemic barriers—by providing the tools, knowledge, and capital required to launch and grow sustainable businesses.

Role Purpose

The role of the Loan Review Committee (LRC) Member is to:

Assess whether applicants are ready to take on a loan and succeed with it.

LRC Members act as both:

- **Evaluators of readiness and risk**, and
- **Support advisors**, ensuring applicants are directed to the right next step (loan or coaching)

This role is not just about approval—it is about **making the right decision at the right time for each client.**

How the LRC Operates (Updated Model)

The LRC operates as a **self-managed, peer-driven committee.**

- There are **no Chair or Co-Chair roles**
- All members share responsibility for:
 - Facilitating discussion
 - Asking critical questions

- Ensuring decisions are clear and justified
- Decision-making is **collaborative, disciplined, and efficient**

Each member is expected to:

Contribute actively, think critically, and uphold consistent decision standards.

Core Responsibilities

1. Application Review

- Review business plans, financials, and supporting documents
- Assess viability, financial readiness, and applicant capability
- Identify risks and gaps prior to interviews

2. Applicant Interviews

- Participate in structured interviews (typically 2 LRC members per applicant)
- Validate assumptions and clarify gaps
- Assess **readiness for capital**

Output:

- Clear recommendation: **Approve / Not Yet / Decline**
- Identification of key risks and/or coaching needs

3. Decision Participation

- Review interview findings and application materials
- Participate in focused discussion with other LRC members
- Contribute to final decision through majority vote

Key Expectation:

Decisions must be grounded in readiness—not optimism.

4. Coaching-Oriented Feedback

- When applicants are not ready, identify:
 - Specific gaps

- Clear next steps
- Support redirection into ACCESS coaching/programming

5. Documentation

- Complete and submit evaluation summaries in a timely manner
- Clearly document:
 - Rationale for decisions
 - Conditions (if applicable)
 - Coaching recommendations

Decision Standard

LRC Members evaluate each applicant across four core areas:

- Business viability
- Financial readiness
- Founder capability
- **Readiness for capital (most important)**

If an applicant is not ready for capital, the correct decision is **“Not Yet”**, not approval.

Time Commitment

- Term: 1 year (renewable)
- Approx. 4–8 hours per month
- Participation in:
 - Interviews (as assigned)
 - LRC decision meetings
- Preparation time required for reviewing materials in advance

Qualifications & Experience

- Experience in entrepreneurship, business operations, finance, or advisory roles
- Ability to assess business plans and financial projections
- Strong judgment and critical thinking skills
- Ability to provide constructive, respectful feedback
- Interest in supporting underserved and diverse entrepreneurs

Expectations of LRC Members

All members are expected to:

- Come prepared and engaged
- Ask thoughtful, relevant questions
- Contribute to efficient and focused discussions
- Maintain confidentiality of all applicant information
- Apply consistent evaluation standards

Training & Support

- Orientation to ACCESS and the LRC process
- Access to evaluation tools (e.g., scorecard)
- Ongoing training and updates as needed

Benefits of the Role

- Direct impact on entrepreneurs overcoming barriers
- Exposure to diverse early-stage businesses
- Development of evaluation and decision-making skills
- Opportunity to contribute to a high-impact, mission-driven organization

Key Shift from Previous Model (Important)

This updated role moves away from:

- Hierarchical committee structures
- Process-heavy decision-making

Toward: **A streamlined, accountable, and outcome-focused model where every member operates as both evaluator and decision-maker.**