



Jennifer Borg

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What advice would you offer to women just starting out in the industry?

If I could go back and speak to my past self, I would let her know that it is ok to not have all the answers. Do not be afraid to ask questions or speak up and proceed with curious perspective of a student. You will learn so much early in your career and, by asking questions, you are not demonstrating lack of knowledge but, instead, interest. It is also important to find a mentor that is willing to give you critical feedback. Be willing to hear that feedback, good or bad, and take action.

Studies have shown women are more reluctant to tout their accomplishments in the workplace. What advice would you give to help women be more comfortable with speaking up?

Boasting one's accomplishments does not come easy for many, but is often crucial when asking for a promotion or changing jobs. The advice I would offer would be to keep track of your accomplishments. Write them down in a notebook or save them on a word document. Remind yourself of them frequently so that you always have them readily available for conversation.

I would also suggest reaching out to others that struggle with this and ask them if you can elevate their successes by congratulating them publicly. In my

Jennifer manages a portfolio of client relationships and has worked with hundreds of clients in various industries. She has maintained favorable relationships with clients, bankers and referral sources by providing a high level of customer service. She supervises and leads an internal collection department responsible for the collection of factored receivables. Borg collaborates with in-house counsel with preparation and negotiation of legal documents. She has contributed to the development of policies and procedures that have been implemented into long-term best practices. She led the composing of training guides for new employees for the account executive position as well as the collection specialist position. She was a developer of systems to manage credit compliance among the team with a scorecard system. She has developed and led Lunch & Learn training seminars, providing ongoing education for her teammates. Jennifer also assists selecting candidates to interview and conducts interviews, and is involved with the training and development of staff in areas of portfolio management, credit and collections.

Jennifer graduated cum laude from The College of Saint Scholastica, in Duluth, MN, with a bachelor of arts degree in business management. Jennifer was recognized by the Commercial Finance Association for its 40 Under 40 Award in 2016 for her work in portfolio management.

experience, having someone speak of my accomplishments out loud to others sort of actualized the achievement and made it easier for me to tell others in future situations. Additionally, letting peers know that there is something to celebrate can prompt questions to the achiever, providing the opportunity for that person to get some practice speaking about their win.

What do you know now that you wish you knew in the beginning of your career?

You will not be perfect and will most certainly make mistakes. Take the lessons learned from those mistakes and move on. Identify the seasoned leaders in your organization that you admire most and take steps to get to know and learn from them. Apply for the challenging tasks or propose projects, then offer to take the lead on them.

What is your approach/advice to change in the workplace?

There is comfort in all things constant. By shifting my mindset to the belief that change itself is a constant, to anticipate it, and to even enjoy it, I have been able to successfully navigate changes in the workplace as they have happened. I try to reach an awareness of what I can and

cannot control and then become a helpful propellant in that change.

How can commercial finance organizations offer meaningful professional development and career advancement?

It is important to promote continuous training through methods such as lunch and learn sessions or by providing opportunities for employees to cross-train. Identify employee goals by engaging in discussions about their desired career path and goals. Incentives such as tuition match or reimbursement for employees seeking advanced certifications or degrees can be an attractive perk in retaining and acquiring new talent. Cover the cost of membership fees in organizations that facilitate continued learning and networking.

It also beneficial as a company to reflect on past missteps as well as successes. Discuss as a team what lessons have been learned from previous loans and ways to avoid or replicate previous actions.

Last, but certainly not least, corporate mentorship programs have proven to be effective in creating a culture of learning, contributing to the development of leaders, and reducing turnover. Facilitate mentorship programs and encourage employees of all skillsets to participate.