



Credit Analyst/Junior Lender Position Description

FLSA STATUS: Non-Exempt

REPORTS TO: SVP and Director of Lending

NUMBER OF POSITIONS REPORTING TO THIS POSITION: 0

LOCATION: Winston Salem, NC

PARTNER COMMUNITY CAPITAL™ (“PCAP”)

PCAP is a US Treasury-certified Community Development Financial Institution (“CDFI”) established in 2000 to provide financing and technical assistance to triple bottom line businesses in the Southeast US, primarily in NC and WV. PCAP's business clients are predominantly located in underserved communities and are unable to access adequate capital from traditional sources. PCAP is a supporting organization to The Conservation Fund. To learn more about PCAP, visit www.partnercapital.org.

POSITION SUMMARY

This position reports to and assists the Director of Lending in supporting the lending team by meeting with prospective borrowers, generating credit memos and presenting to loan committees. Generally, this person works on credits less than \$200,000. This person gathers and analyzes financial and business information to determine worthiness of loan applicant, including the identification of risks (market, economic, financial, etc.) and strengths. This position works with the lending team to spread financial statements, enter company data in loan management system, assess financial statements, create initial skeleton credit memo for lenders on the team and update risk ratings. Opportunities exist to take on additional responsibility and authority based on performance.

RESPONSIBILITIES & SCOPE

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. Reasonable accommodations may be made to enable qualified individuals with disabilities to perform the essential functions.

- Field small business financing requests and applications.
- Generate credit memo and presents credit to investment committee.
- Meet with potential borrowers and originates loans.
- Spread financials for other lenders and assesses financial statements and financial status of company.
- Enter company information into loan management system.
- Create boarding data sheet for closing team.
- Create skeleton credit memos for other lenders.
- Enter annual tax returns into loan management system and updates risk rating.
- Perform other duties as assigned by the Director of Lending. These may include but are not limited to: portfolio analysis, risk management.

MINIMUM QUALIFICATIONS

- Bachelor’s Degree business or finance or related field; two to three years of experience may substitute for degree.
- Two years of experience in small business lending/credit analysis, or accounting/finance; an advanced degree in business or related field may substitute for lending/credit analysis experience.
- A financial background with a strong understanding of balance sheets, income statements, cash flow analysis and loan underwriting.

- Strong Microsoft Office skills.
- Experience with Abrigo loan management system software and financial spreadsheet software.
- Ability to learn new software applications quickly with minimal assistance.
- Strong analytical, time management and organizational skills, including a high level of attention to detail.
- Ability to write well, to communicate verbally in a succinct and persuasive manner and to interact effectively with senior management, colleagues, lenders, funders, borrowers, and technical assistance providers.
- Ability and willingness to travel in PCAP's geographic area (primarily NC and WV) for site visits or meetings.
- Commitment to and interest in PCAP's organizational mission.

PREFERRED KNOWLEDGE, SKILLS & EXPERIENCE

- Self-starter, independent worker, willing to make suggestions to improve lending process.
- Open to taking on new projects and responsibilities with a positive attitude and a sense of humor.
- Strong sense of ownership for assigned work functions and ability to work independently and as a team member.

PHYSICAL DEMANDS

- Ability to lift files boxes of up to 10 lbs.

WORK ENVIRONMENT

- Work is performed primarily in an office setting.
- Estimated travel – 20%.

COMPENSATION and BENEFITS

This position offers a competitive salary, opportunities to earn performance-based bonus compensation and a highly competitive package of benefits including employer contributions for health care, paid holidays, vacation and personal/sick leave, retirement plan and more.

This job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee. Duties, responsibilities and activities may change, or, new ones may be assigned at any time, with or without notice.

Qualified candidates should email resume and cover letter to: careers@conservationfund.org.

PCAP staff are employees of The Conservation Fund (TCF), to which Partner Community Capital is a supporting organization. TCF is a nonprofit conservation organization dedicated to the dual mission of protecting America's most important land, water, and natural resources while also supporting economic growth in communities. Top-ranked for efficiency and effectiveness, TCF has worked in all 50 states to protect over 8.5 million acres of land since 1985. To learn more about The Conservation Fund, visit <https://www.conservationfund.org>.

The Conservation Fund, a Non Profit Corporation, is an Equal Opportunity Employer who fully and actively supports equal access for all people regardless of Race, Color, Religion, Gender, Age, National Origin, Veteran Status, Disability, Genetic Information or Testing, Family and Medical Leave status, Sexual Orientation and Gender Identity or Expression.

The Fund prohibits retaliation against individuals who bring forth any complaint, orally or in writing, to the employer or the government, or against any individuals who assist or practice in the investigation of any complaint, or otherwise oppose discrimination.

