
Job Title: Credit Analyst
Job Alignment: Analyst I
Program: Access Plus Capital
Reports To: Senior Manager of Credit
FLSA Status: Non-Exempt
Grade: 7
Job Code: 05707

New: 03/28/2023

SUPERVISORY RESPONSIBILITIES

None

SUMMARY

Under close supervision of the Senior Manager of Credit, the Credit Analyst is responsible for gathering required loan documents and analyzing credit information on borrower's loan request to determine the viability before submitting to underwriting. Responsibilities include, but is not limited to pulling and reviewing credit and determining cash flow as it pertains to the credit policy. The Credit Analyst works closely with the Business Development team to field questions based on pre-credit analysis and/or underwriting needed to render a credit decision.

Access Plus Capital is a US Treasury-certified community development financial institution and Small Business Administration (SBA) Approved Microloan Intermediary Lender. It offers financing and training services to small businesses and entrepreneurs in central California. Since its inception in 2009, it has lent over \$50 million to over 900+ entrepreneurs helping them realize their dreams by starting and growing their small businesses. For more information, go to <http://accesspluscapital.com>.

Assist in the fulfillment of the agency's vision, "For Those We Serve," by empowering individuals to thrive as healthy, self-sufficient and contributing members of our communities.

DUTIES AND RESPONSIBILITIES/ESSENTIAL FUNCTIONS

Collects and reviews loan packages submitted by the Business Development team to ensure all required documents meet the required document checklist by lending product.

Pulls and analyzes personal credit reports.

Conducts pre-credit analysis by spreading and analyzing business and personal financial statements and/or tax returns to determine the creditworthiness of the small business borrower.

Identifies recurring and non-recurring sources of cash flow and the guarantor's ability to service debt.

Responsible for staying up to date on various Federal and State Guarantee programs.

Builds rapport with the Business Development team and makes requests for any additional documents needed to move forward with the underwriting process.

Follows up with the client on missing documents.

Assist with the loan process to obtain any closing documents as needed.

Performs other duties as assigned.

Fresno EOC Job Description

Credit Analyst (05707), Access Plus Capital

QUALIFICATIONS

To execute this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EDUCATION:

Bachelor's degree in Business Administration, Finance, Accounting, Economics, or related field preferred.

EXPERIENCE:

Minimum of one (1) year of experience as a commercial credit analyst at a bank, economic development organization or a Community Development Financial Institution (CDFI) required.

OTHER QUALIFICATIONS:

Knowledge and the ability to understand various business and personal schedules related to tax returns.

Proficient in cash flow analysis and EBIDTA.

Proficient in Microsoft Office Suite (Excel, Word) and Adobe Acrobat.

Effective presentation, written and verbal communication skills.

Willing to work non-traditional hours and days to meet the needs of this position.

Detail oriented.

Displays problem-solving skills.

Demonstrated commitment to the work of community development and making a positive impact in the urban and rural business communities.

Experience with Sales Force, Portfol and Laser Pro documentation software preferred.

Proven ability to handle confidential information with discretion, be adaptable to various competing demands, and demonstrate the highest level of customer/client service and response.

Prior to employment must pass a criminal background investigation and credit history check. Must maintain criminal clearance and acceptable credit history during employment.

COVID-19 vaccination required within 60 days of hire, unless approved for religious or medical exemption.

Maintain a valid California driver's license, reliable transportation, adequate auto insurance as required by State law, and insurability by agency carrier for those driving agency vehicles.

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to sit; use hands to finger, handle, or feel; and talk or hear. The employee frequently is required to stand, walk, and reach with hands and arms. The employee is occasionally required to stoop, kneel, crouch, or crawl. The employee must regularly lift and/or move up to 10 pounds, frequently lift and/or move up to 25 pounds, and occasionally lift and/or move up to 50 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception, and ability to adjust focus.

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WORK ENVIRONMENT

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is occasionally exposed to outside weather conditions. The noise level in the work environment is usually moderate.

Note: *The statements herein are intended to describe the general nature and level of work being performed, but are not to be seen as a complete list of responsibilities, duties, and skills required. Also, they do not establish a contract for employment and are subject to change at the discretion of Fresno EOC.*

Program Approval: 	ID #: 6440 Date: 06/08/2023	Human Resources:	ID #: _____ Date: _____
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