

Job Announcement

Job Title: Credit Analyst, Associate Financial Services

Location: Washington, D.C.

Company Summary:

Opportunity Finance Network (OFN) is a leading national network of CDFIs (community development financial institutions) headquartered in Washington D.C. In pursuit of our mission to align capital with social, economic, and political justice, OFN supports its 300+ member CDFIs with money, strength, and voice to drive transformational change in underserved rural, urban, and Native communities nationwide. We help money flow to people and places where traditional finance doesn't reach.

OFN builds the strength of its membership and other CDFIs through financial products and services, events, training, research, policy advocacy, and visibility. Currently, OFN manages more than \$750 million in capital and offers a range of products and services to help CDFIs lend and invest in markets underserved by mainstream banks.

To learn more, visit www.ofn.org

People who work at OFN come from a variety of professional and academic backgrounds. Be a part of our growing diverse, highly committed, skilled and collaborative staff who are guided by the following values:

- Passion for the mission and true believer in our core purpose.
- Courage to be a fearless advocate who is confident and resilient in our fight to drive capital into low-income communities.
- Smart, quick seekers of knowledge who thrive on creating and developing new strategies, products, and programs for increasing capital to communities we serve.
- Desire to be a collaborative team player who possesses humility and a willingness to lean in all areas of our work.

Position Summary and Essential Functions:

The Credit Analyst, Financial Services supports senior Financial Services staff in the underwriting and portfolio management of OFN's investments. Responsibilities include gathering and compiling data, loan investment analysis, financial statement analysis, monitoring debt investments, relationship management, portfolio analysis and composing written summaries.

Responsibilities include but are not limited to:

- Assist Financial Services team in loan underwritings, including financial and qualitative analyses, calculations, summaries and other tasks as required by the underwriter.
- Assist in analysis and preparation of annual loan portfolio review.



- With support from senior staff, perform annual credit reviews of borrowers.
- Spread borrowers' financial statements into OFN statement template.
- Manage loan covenant compliance, including financial statement collection, and borrowing base compliance with loan agreement, performing quarterly covenant compliance checks, and following up with borrowers in the case of covenant violations.
- Communicate to Financial Services Team status of receipt of quarterly financial statements, quarterly compliance checks and reporting, portfolio reports, spreads and scheduling of annual reviews.
- Analyze portfolio trends and identify portfolio vulnerabilities by interpreting data on payment trends, borrower financial ratios, pricing, economic influences, and other factors affecting the portfolio.
- Schedule Investment Committee meetings, compile/distribute investment committee packages and follow-up with committee members needs/requests for information as well as take meeting minutes.
- Provide quality customer service at all points of contact with OFN borrowers and prospects as well as answer questions and advise customers regarding loans and transactions with OFN borrowers and prospects.
- Confer with CDFIs and other business representatives to exchange credit information as needed as well as conduct research for new program or project developments.

Qualifications

- Bachelor's Degree or 5-7 years of work experience in lieu of a degree.
- 1+ year of direct work experience in accounting or financial statement analysis required. Work experience may be as a part of an internship program.
- Experience or volunteer work in nonprofit or small office environment a plus.
- A strong passion for, understanding of, and commitment to OFN's mission, vision and values. Familiarity with the CDFI industry strongly preferred where one can be a fearless advocate, who is confident and resilient in OFN's fight to drive capital into low-income communities.
- A collaborative team player who possess good interpersonal skills to work across all levels of the organization, humility, and a willingness to learn in all areas of our work.
- Smart, quick seeker of knowledge with the ability to think strategically, creatively, and tactically to analyze results and assist in implementing plans for increasing capital to communities we serve.
- Superior written and verbal communication skills required with emphasis on clarity, conciseness, and relevance.
- Superior interpersonal skills and ability to work constructively with diverse constituents is required.
- Ability to understand loan documentation.
- Strong organizational skills and ability to manage multiple tasks under moderate supervision in an effective and efficient manner required.
- Ability to work independently or in team environment as required.
- Knowledge of MS Excel and financial modeling skills.
- Experience with Salesforce is a plus.
- Digital literacy and ability to navigate workplace technology.
- Job involves normal physical requirements for an office position.
- Some travel required (10% of time)



EOE/V/D/AA Compliant

Supervisor: SVP, Financial Services

FLSA Status: Non-Exempt

To apply please visit: <https://theapplicantmanager.com/jobs?pos=OF166> to complete an application.