



www.ace loans.org

An equal opportunity lender, provider, and employer.

Connect passion with purpose. Access to Capital for Entrepreneurs (ACE) is a 22-year Community Development Financial Institution (CDFI) that gives small businesses a chance when others can't or won't. Since ACE's first loan in 2000, we have provided over \$135 million in business capital to small businesses and supported more than 1,400 entrepreneurs to create or retain over 14,000 jobs across 68 counties in Georgia.

Credit Analyst

Job Summary:

The Credit Analyst is responsible for managing loan risk by gathering and analyzing credit information on current and potential borrowers, underwriting loans and determining the advisability of granting credit for diversified types of loans and preparing credit approval memorandums. This individual is responsible for the underwriting process for small business loans, commercial loans, and loan reviews as assigned per ACE's policies and procedures.

Essential Duties & Responsibilities:

- Underwrite financing requests for small business and commercial loans utilizing ACE policies and procedure guidelines. The analysis could include but not be limited to the applicants' background history, management skills, financial status, credit and potential collateral to determine feasibility of granting loans. Utilize the underwriting tools available to ACE for loan requests and complete the loan memorandum.
- Communicate with lenders and loan operations to obtain information for loan applications and to answer questions about the process.
- Assist the Loan Review function through analysis of financial statements, tax returns, and other financial and/or project information. This analysis includes a detailed examination of the borrower balance sheet, working capital, capital structure, trends and ratios, income statement, net worth including retained earnings, and business and global cash flow along with determination of the appropriateness of the loan structure based on terms, purpose, collateral, etc. Other relevant information should be reviewed to determine the appropriate risk rating recommendation for the relationship. Loan Reviews are performed on relationships \$250,000 and above on an annual basis.
- Through daily responsibilities participate in the risk management of the loan portfolio through specific responsibilities including loan reviews, trend analysis, and credit quality to identify credit issues as dictated by ACE's lending policies and procedures
- Participate in collection efforts of the loan portfolio that result in no more than 3% charge-offs annually.



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Additional Responsibilities:

- Assist the Chief Credit Officer and Senior Credit Analyst with management of loan portfolio as needed.
- Understand the collection culture of ACE and assist when needed and appropriate on past due and problem loans.
- Attend ACE meetings, educational and marketing events and programs, as requested by Management, including special events, as needed.
- Perform other duties as assigned.

Minimum Qualifications & Skills:

- Bachelor's degree in business, finance, accounting, economics or related area of study.
- Minimum of three years directly related work experience at a bank, economic development organization or Community Development Financial Institution (CDFI).
- 3+ years in credit analysis and underwriting.
- Working knowledge of commercial banking regulations, bank products, services, policies and procedures, financial analysis, and principles of commercial and consumer credit.
- Understanding of accounting principles, financial and tax return analysis, and experience working with various types of commercial loans, including SBA and other government guaranteed loan programs.
- Requires solid analytical skills in financial statements and tax return analysis, interviewing and probing skills and the proficiency of preparing and presenting credit memorandums.
- Good communication skills both internal and external, including the ability to write clear and concise correspondence.
- Capability to manage various tasks independently and proactively and effectively manage multiple priorities.
- Proficient computer skills in using Microsoft Office Applications, CRM Systems, and other technology as needed.

Work environment and physical demands:

- The job is performed indoors in a traditional office or remote setting, hours flexible to include nights and weekends, as needed.
- Using a computer while sitting for extended periods is common.
- Must also be able to position self to maintain equipment, including under tables and desks.



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- The ability to remain in a stationary position roughly 50% of the time, as well as the ability to move about the office occasionally (accessing files/storage, office equipment, computers and other office productivity devices, attending meetings, etc.), is required.
- No heavy lifting is expected, though occasional exertion of about 20 lbs. of force (e.g., picking up and carrying binders, laptops) may be required. Good manual dexterity required to use common office equipment (e.g., computers, mobile devices, calculators, copiers, scanners).

Reports to: Chief Credit Officer