



**POSITION:** Credit Analyst  
**LOCATION:** Redding, CA  
**REPORTS TO:** Loan Program Manager

**SUMMARY OF POSITION:** Serves as the primary evaluation point for SBA 504 and business loan requests with responsibilities from application through funding.

- Organize loan files and collect relevant documents such as project cost documents, tax returns, personal financial statements, management history statements, credit bureau reports, real estate appraisal and environmental reports, confirming accuracy of all.
- Enter financial statements, tax returns and related information into appropriate spreadsheet software programs for analysis for commercial loans and measure against minimum loan criteria. Requires spreading financial statements, calculating ratios, developing financial projections and effectively communicating assumptions and repayment ability in both written and verbal form.
- Maintain accurate commercial loans tickler system and manage necessary follow-up.
- Develop, maintain, and follow up on borrower needs list.
- Perform multiple functions in support of Loan Program Manager for new and existing commercial loans, including running required credit reports and other documentation to complete loan files.
- Coordinate workflow between customers, photocopying, filing, and other clerical duties.
- Coordinate with, and order reports from appraisers, environmental professionals, and title and escrow officers.
- Keep abreast of all company policies, procedures, and reporting requirements particularly as related to SCED's loan programs. Maintain knowledge of current Small Business Administration and Revolving Loan Fund rules and regulations.

**EXPERIENCE:**

Two (2) years of prior banking, economic development lending, or title and escrow work desired. Junior lending, credit analysis or title company relations preferred. Progressively responsible experience in commercial loan underwriting, processing and packaging a plus.

**EDUCATION:**

BA/BS or equivalent in Business, Finance, Accounting or a closely related field or equivalent related work experience.

**KNOWLEDGE/SKILLS/ABILITIES:**

- Knowledge of standard business practices in a small business environment.
- Strong sense of analytical and organization skills; possess a work ethic that includes neatness, punctuality, and accuracy.
- Ability to work with individuals and groups at all organizational levels; ability to work independently and as part of a team.
- Ability to work under time pressures, willingness to adapt to changing business needs and deadlines.
- Sophisticated spreadsheet skills with accurate typing/keyboarding and knowledge of Microsoft

Office software.

- Ability to study and apply new information; ability to work accurately with active listening skills.
- Possesses working knowledge of financial statements; effective analytical, accounting and loan processing skills.
- Professional verbal/written communications and interpersonal skills. Ability to communicate effectively and project a professional image when giving and taking information in writing, in person, and over the phone.
- Ability to take initiative and prioritize tasks; good time-management, organization, problem-prevention and problem-solving skills.
- Team player who contributes to a positive work environment; maintain professional integrity along with the ability to maintain confidentiality of sensitive financial information.

**TRAVEL:**

- Hold a clear & valid California driver's license.
- Incumbent is required to travel by motor vehicle regularly in the performance of the job.
- Overnight travel is occasionally necessary.

**LOCATION:** Although some duties may be periodically performed remotely, incumbent is expected to work locally out of the SCED office

**PHYSICAL REQUIREMENTS:**

In order to successfully perform the various duties of this job, the employee must have the ability to: lift 25 lbs., push or pull a luggage cart one city block, walk/stand up to 70% of the day, sit up to 70% of the day, keyboard and read computer screen for 90% of time during which one is seated, and get into and out of a motor vehicle approximately six times each day, handle or feel objects, tools, and controls, and to regularly talk and hear. Specific vision abilities required by this job include close vision, depth perception and the ability to adjust focus.

Physical demands described here are representative of those that must be met by every employee. Reasonable accommodations may be made to enable individuals with disabilities to perform essential functions.

Application is through resume and letter of interest by email to [sue@scedd.org](mailto:sue@scedd.org).  
A letter of interest is required.

**Superior California Economic Development  
is a Drug Free Workplace and Equal Opportunity Employer**