



**Grow America
Business Lending Team
SBA 7(a) Credit Analyst
2026**

Grow America, one of the oldest national non-profit community and economic development organizations in the country. Grow America, formerly National Development Council, was founded in 1969 with a mission of increasing the flow of capital for investment, jobs and community development to underserved urban and rural areas across the country. For additional information about Grow America, please visit <http://www.growamerica.org>.

Position: SBA 7(a) Credit Analyst

The Business Lending Team oversees the deployment of loans to businesses across the U.S., with a primary focus on SBA 7(a) lending. This position is for a Credit Analyst who will play a critical role in underwriting SBA 7(a) loan requests and supporting small businesses nationwide.

This is an exciting opportunity for a detail-oriented and analytical professional to evaluate creditworthiness, structure loan recommendations, and manage a pipeline of credit requests. The Credit Analyst will work under the supervision of the Director of Credit while exercising strong independent judgment and ownership over their work.

As a fully remote role, this position is best suited for a self-starter who is highly organized, dependable, and able to manage priorities independently while collaborating effectively across teams. The ideal candidate is a proactive solution finder who thrives in a flexible environment, demonstrates accountability, and consistently delivers high-quality work in a timely manner.

While the role is remote, candidates based in or with strong ties to key SBA talent markets—particularly Ohio, Texas, Utah, New York, Washington, North Carolina and Arizona—are strongly encouraged to apply.

Primary Responsibilities

- Maintain a strong understanding of SBA and other credit-enhanced lending programs, including eligibility criteria and documentation requirements.



- Review loan applications and supporting documentation to ensure completeness and compliance with internal policies, regulatory standards, and the SBA's SOP.
- Analyze and evaluate financial statements, credit data, and other relevant information to assess borrower creditworthiness and risk exposure.
- Prepare detailed financial analyses, including cash flow assessments, collateral evaluations, and risk ratings, to support lending decisions.
- Prepare comprehensive credit write-ups and loan presentations, including business background, management evaluation, industry analysis, and deal structure.
- Present or support presentation of loan requests to Loan Committee or approving authority.
- Manage a pipeline of credit requests, ensuring timely, accurate, and high-quality underwriting deliverables.
- Communicate findings, risks, and recommendations clearly to lending and credit leadership.
- Coordinate effectively with lending and closing teams to ensure a seamless transition from underwriting to closing.
- Deliver excellent service to internal and external stakeholders throughout the lending process.
- Identify opportunities to improve, streamline, or automate underwriting processes and reporting systems.

Minimum Skill Requirements

- Minimum five years in SBA 7(a) lending and strong knowledge of SBA lending and underwriting to include a mastery of the SBA SOP.
- Strong analytical, critical thinking, and organizational skills with exceptional attention to detail.
- Bachelor's degree from an accredited four-year college or university with major course work in finance, business administration, economics or a related field. A degree in history, English or political science could be deemed favorable as it develops strong analytic and writing skills.



- Effective written and verbal communication skills.
- Strong intra-personal skills. Credit Analysts work with different partners both inside and outside of the organization to accomplish various tasks. Strong working relationships are required in order to succeed in the role.
- Impeccable personal integrity and ability to maintain confidentiality of borrower data.
- Computer literacy in contact management, word processing, spreadsheet and database programs.
- Ability to work independently while managing multiple priorities in a fast-paced environment.
- Effective written and verbal communication skills, including the ability to present complex financial concepts clearly.
- Proficiency in Microsoft Office, particularly Excel and Word.
- Forward-thinking mindset with an interest in leveraging technology to improve efficiency.

Physical Requirements

- Ability to work remotely and independently.
- Ability to travel occasionally, both locally and nationally, to attend meetings, conferences or site visits.

This role is ideal for a motivated, detail-oriented professional seeking to play a key role in supporting small business growth through thoughtful and impactful credit analysis.

Interested applicants should submit a cover letter and resume to:
Careers@growamerica.org.

Competitive salary commensurate with experience. The annual salary is \$80,000 – \$95,000. Comprehensive benefits package. Grow America is an Equal Opportunity Employer.

The information provided above has been designed to indicate the general nature and level of work of the position. It is not a comprehensive inventory of all duties, responsibilities, and qualifications required.