



## JobsOhio Position Description (05.2017)

Position Title: Credit Analyst	Reports To: Executive Director of Operations (temp)
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Appointment Type: Full-time	Schedule and Hours: Varies as necessary
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Summary of Position: Directly assists the Project Finance Team with the administration of JobsOhio and the Development Services Agency's Loan Programs.

### Overview

JobsOhio's Project Team manages the administration of JobsOhio and Development Services Agency loan programs; including but not limited to, JobsOhio Growth Fund Loan, JobsOhio Revitalization Loan, JobsOhio Site Redevelopment Pilot Loan, Ohio Enterprise Bond Fund, 166 Direct Loan, Innovation Ohio Loan Fund and Research and Development Investment Loan.

### Duties and Responsibilities:

Assists in the overall loan portfolio from vetting through monitoring.

#### Vetting, Diligence and Structuring

Assists the Project and Project Team with company vetting, eligibility, initial due diligence, structuring and approval process.

- Assists the team with data integrity and tracking in Salesforce and other systems
- Manages Technical Review meetings (including prep, communication with company, scheduling, attendance, tracking and follow up)
- Monitors and tracks 3<sup>rd</sup> party Due Diligence providers (assignments, rotations, report delivery, invoicing etc)
- Assists Project Team with business plan, financial spreads and analyzes financial statements to ensure the projects meet program qualifications. Identify the strengths, weaknesses, projections, ratios, and trends and summarize for the Project Team
- Assists team to ensure the Project process is followed and documented in Salesforce. Coordinates with Project Team and Project on tracking, structuring and Metrics

#### Application, Approvals and Closing

Assists the Project Team with company application, appropriate approval authority(ies), and closing of loan documents. Depth of duties is dependent on the Program (JobsOhio compared to DSA).



- Assist and review Company application, ensuring accuracy, completeness and coordinating any additional follow up (ex: outstanding legal issue)
- Monitor Projects (that incorporate a Loan) and ensure they follow the appropriate Approval process(es), coordinate and manage certain Approvals (such as JobsOhio and well as DSA Loan Review Meetings)
- Assist and review entire Loan review packet. Including write – up, risk rating, financials and Term Sheet ensuring accuracy and completeness
- Monitor and coordinate Loan closing. JobsOhio Loans coordinate with the JobsOhio Legal Team. Track and monitor outside counsel assignment, the Organization call, attend call, assist with follow up. DSA loans coordinate with the DSA finance team and legal counsel to update, track and follow up as necessary with DSA loans.

#### Portfolio and Monitoring

Assists the Project Finance Manager with monitoring of the JobsOhio Loan Portfolio (post-execution). Acts as point of contact for Borrower as well as liaison with Loan Servicing provider (Huntington National Bank), Accounting and Project Performance teams.

- Collects, tracks and follows up on quarterly and year-end financial statements;
- Spreads and analyzes financial statements to determine credit worthiness and degree of risk;
- Collects and reviews Monthly Loan-Servicing Report from JobsOhio Loan Servicing provider;
- Conducts, reviews, updates risk ratings, coordinates with the Project Finance Manager on rationale, thoroughly documents rationale and submits to Director of Compliance for final review and recommendation

Performs special projects and other duties as assigned:

- Enters and updates relevant details in SalesForce.com and other systems as instructed
- Attends meetings, training sessions and conferences as required.
- Assists, as needed, in JobsOhio's financial reviews, audits and Borrower on – site audits

Education, experience and skill requirements include, but not limited to:

- Bachelor's degree and experience. Prefer degree in business with a concentration in finance and two years finance or banking experience
- Excellent skill level in writing, excel/spreadsheet software
- Strong communication skills (presentations, phone and team dynamics)
- Able to research and evaluate data to make informed decisions and solve problems
- Strong mathematical and analytical skills
- Sense of discretion and willingness to maintain strict confidentiality of pertinent and sensitive information



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