



Position: Impact Investment Program Analyst

Who We Are

We are a mission-driven organization that focuses on people. We work together every day in a learning environment that is shaped by accountability and respect. We focus on working efficiently, taking smart risks, and creating real impact.

Who You Are

You are self-motivated. You think like an entrepreneur. You get things done. You think strategically about processes and practices that have to be developed for successful implementation of projects. You are passionate - not just about sports teams or food, but about the potential for finance and community development to make the world a better place. You are resourceful, or at the very least you Google the answer to your question before asking someone else.

A few other things we expect:

- You know what a CDFI does, or at least know what it is.
- At a minimum, you have 2 years of work experience and an undergraduate degree in business, finance, real estate, or urban planning. A graduate degree in these areas may be considered in lieu of work experience.
- You have strong computer skills (and aptitude for learning new ones), including knowledge of Microsoft Office Suite Programs, Google Suite Apps, Salesforce.
- You have a strong knowledge base of housing loans, community facility loans and/or small business loans.
- You have familiarity with federal, state, and local government funding sources for community development.
- You have excellent written and verbal communication skills.
- You also have excellent skills in managing multiple tasks requiring strong attention to detail.
- Lastly, you have an ability to work effectively in a team/open office environment.

What You'll Do

As an analyst, you'll learn how to operate a loan fund. You'll work with the team to underwrite deals, close loans, and monitor projects we've previously invested in. If you prove to be exceptional at this work, you'll get ample opportunities to take on more responsibility and develop new ways of creating impact in the communities we serve. You will assist in managing the IIF team's loan portfolio, closely monitoring the performance of closed loans and maintaining relationships with the borrowers. In addition, you will provide support to the team by assisting in underwriting and financial analysis of loans for affordable housing, community facilities, and small businesses.



Specific activities include, but are not limited to the following:

Loan Underwriting and Financial Analysis

- Prepare financial spreads and perform financial analysis
- Conduct initial due diligence on borrower's industry, project, management, and other key areas
- Conduct site visits with senior lenders

Portfolio Management

- Conduct quarterly and annual reviews of existing borrowers
- Track and review loans for covenant compliance
- Analyze risk ratings and suggest downgrades or upgrades as necessary
- Negotiate and close loan modifications
- Identify troubled loans and assist with any work outs

All other duties and special projects as assigned

To Apply

Please email resume and cover letter to Pamela Agava at pam@cfenterprises.org. No phone calls, please.