



ACCESS TO CAPITAL FOR ENTREPRENEURS

[www.ace loans.org](http://www.ace loans.org)

*An equal opportunity lender, provider, and employer.*

**Connect passion with purpose.** Access to Capital for Entrepreneurs (ACE) is a 20-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 \$97 million in business capital to small businesses and supported more than 1,400 entrepreneurs to create or retain over 12,000 jobs across 68 counties in Georgia.

## Financial Analyst

### **Job Summary:**

The Financial Analyst is a salaried, exempt position that reports to the Chief Financial Officer. Position assists in the loan accounting administration as well as provides oversight to the administration of federal, state, and private funder compliance requirements; in partnership with Program and Operations teams, monitors and follows stated covenants, ensures that the organization meets reporting deadlines, and maintains the loan portfolio accounting process. The position is responsible for reviewing ACE agreements for covenants and/or compliance requirements; creating and following processes for tracking covenants; analyzing data to support strategic organizational decision-making; reporting to management covenant status regularly or if they are in jeopardy; and completing and filing all documents and reports with applicable funders in a timely manner. The position is also responsible for managing the loan portfolio accounting activity and ensuring its timely and accurate processing.

### **Essential Duties & Responsibilities:**

#### **Compliance Responsibilities**

- Review new agreements for covenant and compliance requirements.
- Manages compliance reporting and metric data reporting with analyzing data to develop more streamlined ways of working with that data.
- Responsible for maintaining compliance checklist capturing all funder compliance.
- Responsible for compiling and ensuring timely reporting occurs to all funders.
- Perform compliance reporting, coordinating data with others as required.
- Maintain Federal reporting systems for both SBA (MPERS) and USDA reporting.
- Maintain tracking/recordkeeping and documentation mechanism for all executed agreements and reporting requirements.
- Generate reports required by third parties and internal partners, ensuring both accuracy and timeliness.



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- Collaborate with colleagues across disciplines responsible for the accurate and timely collection of data.
- Analyze data to provide insightful and accurate trends, report concerns, and celebrate successes.
- Proficiency with utilization of Excel and other systems for reporting management.

#### **Loan Responsibilities**

- Prepares and posts all loan transactions in loan accounting software (ACH, check payments & returns) including interest postings and Investment Portfolio transactions.
- Post charged-off loan & recovery entries into the loan accounting system as approved by management.
- Processing incoming Mail & taking deposits to bank or processing through Remote Desktop
- Track and manage specialty loan program activities to ensure they are processed efficiently and accurately in the system (i.e. credit buy down reporting, debt relief monitoring, forgiveness payments, etc.)
- Maintain loan accounting and reporting functions for off-balance sheet portfolio(s) the same as ACE portfolio.
- Pulling monthly reports from loan system once accounting has closed
- In coordination with operations, send out monthly customer statements and yearend statements, as required.
- Field customer inquiries regarding payment activity, ACH, and payoff requests.
- Provide necessary notices to customers for upcoming activity (e.g. loan maturities, debt relief discontinuation, etc.)

#### **Additional Responsibilities**

- Compile data from all necessary sources; analyze and monitor the data to track organizational metrics, and ensure the organization is on track to maintain its covenants and targets.
- Collaborate with other departments on the creation and production of reports demonstrating programmatic outcomes.
- Develop and execute new processes as required.
- Perform other duties flexibly and creatively as needs arise.
- Ability to hold information with an attention to confidentiality.



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**Minimum Qualifications & Skills:**

- Bachelor degree in related field or experience commensurate with education.
- Minimum of 3 years of experience in data management and reporting at a comparable nonprofit or financial institution.
- Knowledge of loan accounting, reporting, and best practices.
- High level of proficiency using Excel.
- Understanding of Salesforce – reporting, creating, pulling customizing and alerts.
- Proven track record of attending to detail, tracking, analyzing and reporting data and meeting deadlines.
- Collaborative workstyle that thrives in a fast-paced environment with a customer service focus.
- Solves problems creatively.
- Manages time efficiently.
- Attends to details meticulously.
- Communicates effectively.

**Work environment and physical demands:**

- The job is performed indoors in a traditional office or remote setting.
- 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.
- 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 Financial Officer**

Metro Atlanta area / May work remotely. Salary is negotiable, depending on experience.

**To Apply:** Email cover letter, resume, and salary requirements to [HR@ace loans.org](mailto:HR@ace loans.org). Use job title "Financial Analyst" in the subject line. No phone calls, please.