**CREDIT ANALYST/UNDERWRITER**

**Position Location: Austin, TX**

**Start Date: Immediately**

**Company Background**

PeopleFund creates economic opportunity and financial stability for underserved people by providing access to capital, education and resources to build healthy small businesses.

PeopleFund believes that healthy small business growth is the key to economic recovery and development and that every person, no matter their background or economic situation, has the ability to become a successful entrepreneur and job creator given access to resources they need. Our goal is to give people the opportunity to turn their talents into a sustainable livelihood and achieve financial stability for themselves and their families. We inspire, educate, fund, and elevate clients on the path to prosperity and the American Dream.

**Job Description**

Primary responsibilities are assisting with underwriting loans that have a community impact in Texas’ lower-income communities and monitoring the financial health of PeopleFund clients. Other responsibilities include collections for loan portfolio, assisting with organizational initiatives, office administration, community outreach and event support for programs on behalf of the organization. This position reports to the Director of Underwriting & Risk Management.

**Primary Tasks**

* Gather & review all pertinent credit and financial information, including reporting services, credit bureaus, savings and loan associations or banks, and bank files;
* Develop and maintain credit information for use by lending officers or committees in making lending decisions on new, renewal and extension loans on behalf of the organization
* Perform annual monitoring visits of PeopleFund clients;
* Accompany loan officers calling on customers when requested;
* Assist Lenders in collections matters for PeopleFund loan portfolio;
* Perform site visits as they pertain to loan requests or collections
* Excellent skills in managing multiple tasks requiring strong attention to detail;
* Coordinate loan committee meetings;
* Support all program and event related activity
* Perform other tasks as needed.

**Requirements**

- Minimum of 1 year of experience

- Knowledge of finance/basic accounting

- Bachelor's degree preferred or equivalent experience

- Spanish preferred but not required

**Compensation**

Salary DOE and benefit options available including medical, vision, dental, 401k match and life insurance.

**How to Apply**

Please email a cover letter, resume and salary requirements to the Director of Underwriting & Risk Management, Matthew Stewart, at matthew@peoplefund.org. No calls please.