

# STL PARTNERSHIP

## Credit Analyst

### **THE ORGANIZATION**

Our mission is to lead in the development and growth of long-term diversified business and employment opportunities by creating innovative solutions that generate increased wealth and enhanced quality of life for the citizens, businesses, and institutions of the St. Louis region.

The St. Louis Economic Development Partnership marks a new era of collaboration within St. Louis by aligning regional efforts in business development, business finance, entrepreneurial support, and international trade services.

Today, the Economic Development Partnership provides a broader range of services than most agencies of its kind, boosting innovation and entrepreneurship, attracting, and retaining companies, increasing the region's international reach, and revitalizing municipalities, the partnership has become a key facilitator of regional growth for businesses and communities throughout the St. Louis Metropolitan area.

### **Accredited Economic Development Organization**



St. Louis Economic Development Partnership is proud to have earned the distinguished title, Accredited Economic Development Organization (AEDO) from the International Economic Development Council (IEDC). The accreditation signifies the professional excellence of economic development entities throughout North America.

### **THE POSITION**

The Credit Analyst is responsible for credit analysis and preparing credit approval packages for commercial lending activities, including various government funded loans, for the Loan Officers; analyzing and investigating corporate financial statements, tax returns, and other documentation to tell a financial story; supporting all aspects of loan origination, processing, closing, and ongoing servicing activities involved in community economic development lending programs.

### **Job Functions:**

- Investigate and analyze credit and financial information on prospective and existing borrowers, including financial statements, tax returns, credit reports, and cash flows.
- Analyze transactions for structural strengths and weaknesses and assist Loan Officers in mitigating risk, such as conducting collateral analysis.
- Prepare concise, accurate, and well-reasoned credit memoranda for approval from boards and submission to the SBA.
- Manage the issuance of Industrial Revenue Bonds through the St. Louis County Industrial Development Authority, including such duties as: coordinating with all involved parties to create timelines and share information; work with Issuer's Council and Financial Advisors to set up bond seminars; facilitating information at IDA Board Meetings, such as the Bond Status Report; and business development for all IDA activities.

- Work with the Loan Officers and Loan Processor in preparing applications for SBA submission.
- Coordinate with marketing to create blog posts on successful loan programs and updating marketing material.
- Assist in business development activities, such as participating in community events and meeting with potential clients and bankers.
- Update loan applications, forms, and other Business Finance materials.
- Coordinate STL Partnership CDC credit committee meetings.
- Track and prepare the loan pipeline reports.
- Assist in preparing regular reporting for required documentation.
- Maintain current financial information on borrowers in order to perform timely annual reviews.
- Maintain an expert understanding of loan program requirements, especially the SBA 504 program Standard Operating Procedures.
- Perform other duties as assigned.

### **THE NEED**

#### **Professional qualifications for this position include:**

**Education:** Bachelor's preferred in Finance/Accounting or related field

#### **Experience:**

1. General knowledge of commercial lending, loan documentation, closing procedures, and government loan guaranty programs (SBA loan experience preferred)
2. Minimum of two years of progressively more responsible related work experience (banking industry experience preferred)

**INTERPERSONAL CHARACTERISTICS:** A strong passion for economic development, helping businesses, creating employment, and positively changing communities. Strong written and verbal communication skills are expected. The selected candidate should be a strong relationship builder and self-motivated. It is expected that the selected candidate will recognize and respect diversity and work effectively with people of other backgrounds and cultures and will have a desire to make a positive difference within the community.

### **THE REWARD**

Commensurate with experience, we offer a competitive base salary and a culture which fosters and supports creativity and innovation. The St. Louis Economic Development Partnership offers a full range of employee benefits as well.

Interested and qualified applicants should submit their resume to <https://stlpartnership.aaimtrack.com>.

Also, applicants are encouraged to visit our website to learn more about the organization:  
[stlpartnership.com](http://stlpartnership.com)

*The St. Louis Economic Development Partnership is an equal opportunity employer. The organization considers applicants without regard to race, color, religion, creed, gender, national origin, age, disability, marital or veteran status, or any other legally protected status.*