

Credit Analyst /Underwriter



Company Summary:

Channel Partners provides access to short term working capital loans/advances to small business owners. Transactions are originated through independent equipment finance companies and from direct solicitation of small businesses.

Channel Partners offers a flexible work environment where we all focus on customer relationships, growth, innovation and our team members. We encourage and enable personal and professional growth of our employees.

Compensation includes a base salary plus a monthly commission and other incentives. Benefits include health, life, LTD insurance plans and a company 401K plan.

Position Responsibilities:

A Credit Analyst/Underwriter inputs and reviews finance applications from small to mid-sized businesses to determine the credit worthiness of the applicant, size and term of the financing offer. In addition, the analyst will evaluate the transaction to determine if it fits internal funding guidelines or will be syndicated to an external partner.

The best candidates will be self-motivated, team oriented and anxious to be a part of a rapidly growing business. Key responsibilities include:

- Analyze application, bank statements, tax returns, CBRs and other business information.
- Requesting appropriate additional information from customer.
- Determine eligibility for best working capital product available to them.
- Based on the information, determine the best funding alternative and oversee the approval process.
- Manage the funding process from document creation to distribution of funds.
- Establish and maintain strong working relationships with key syndication partners.
- Maintain confidentiality of all customer and company records and account numbers.
- Performing other duties as required.

Skills and Specifications:

- Strong math and analytical skills.
- Should have high level of adaptability.
- Must be detail oriented, have excellent organizational and time management skills.
- Competitive drive and strong history of accomplishment.
- Good interpersonal relationship skills and motivation for personal growth.
- Required knowledge of computer and proficient in Microsoft Office (Excel and Word).

Education and Qualifications:

- 2 or 4 year degree is preferred, but not required.
- Previous credit/underwriting experience a plus.