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**Position:** SBA Credit Analyst  
**Status:** Full-time, Part-time, Contract  
Remote Option  
**Hours:** **Monday-Thursday 8-5pm CST schedule**  
**Category:** Salary -Exempt, Incentive Eligible

### Nature of Work

As an SBA Credit Analyst, you will provide underwriting support for the SBA 50Portfolio. In this position you will conduct credit analyses, underwrite credits, and make credit recommendation. You will also be responsible to make SBA recommendations regarding: credit decisions, risk ratings, loan pricing, and credit structure to management. This position serves as the primary evaluation point for SBA loan requests with responsibilities including reviewing applications against approval checklist by product type, completing initial eligibility analysis, financial statement spreading, detailed analysis of repayment capacity and financial metrics, and initial Credit Approval Package preparation. The option to work remotely is available.

### Responsibilities:

- **Expert in the SBA SOP and understand all necessary Government Standard Operating Procedures**
- Knowledge of the CDC Ventures software system
- Analyze and spread corporate and personal financial statements, tax returns, and financial projections.
- Prepare detailed credit memorandums and full credit presentations including: credit worthiness, loan structure, loan pricing, cash flow analysis, financial spreads, risk rating, industry comparisons, and key financial ratios
- Assist in reviewing loan requests for SBA eligibility and compliance
- Order and review various reports required for loan underwriting
- Review the completeness and acceptable quality of forms and documentation received for SBA loan applications
- Prepare loan declined and cancelled/withdrawn packages
- Work with staff to analyze and review the risk within the portfolio for all SBA loans.

#### Qualifications:

The option to work remotely is available.

- Bachelor's Degree or equivalent experience in SBA 504/7(a) lending
- Requires at least 3-5 years direct SBA underwriting experience
- Excellent verbal, written, and interpersonal communication skills
- Strong analytical skills with high attention to detail and accuracy
- Ability to execute in a fast paced, high demand, environment while balancing multiple priorities
- In depth knowledge of income statements, tax returns and other financial documentation
- Requires excellent organizational, communication and relationship building skills
- Must be professional and courteous in manner, with a focus on details, attendance, quality and quantity of work performed
- Perform tasks requiring manual dexterity (processing paperwork, filing, stapling, sorting, collating, typing, counting cash, etc.)
- Sit for extended periods of time
- Lift 20-40 pounds of office supplies (copy paper, computer paper, mail, etc). Repetitive motion using wrists, hands, and fingers. Reach keyboards. Ability to operate basic office machines (calculator, computer, telephone, copy machine, fax machine, etc)

#### Benefits

- Work life balance with 4-day work week
- Great medical, dental, and vision insurance
- Matching LAGERS pension
- Paid time off and paid holidays

#### Application Process

Applicants must submit a letter of interest, resume, salary history and list of references to Mo-Kan Regional Council, 224 North 7<sup>th</sup> Street, St. Joseph, MO 64501 or email to [roni@mo-kan.org](mailto:roni@mo-kan.org).

Mo-Kan Regional Council is an equal opportunity employer.