

Job Title:	Financial Analyst (SSBCI)
Requisition Number:	JO-1607-5969
Grade:	13
Salary Range:	\$85,104.00 - \$109,665.00
Promotion Potential:	No
Agency:	Insurance, Securities and Bank
Location:	810 1st St NE
Area of Consideration:	Open to the Public
Opening/Closing Date:	7/20/2016 - 8/19/2016

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### **Job Summary**

This position is located in the Banking Bureau of the D.C. Department of Insurance Securities and Banking (DISB), State Small Business Credit Initiative Program (SSBCI).

This position is primarily responsible for providing analytical, evaluative, and advisory services applicable to a wide range of financial operations and transactions, including but not limited to, the effective and efficient operation of the SSBCI. The work involves the performance of complex financial analysis and evaluation of to identify, define, and develop policies, procedures, and procedures designed to address highly complex problems and issues which impact the overall operation and services provided by the SSBCI.

### **Major Duties**

Conducts complex financial research, studies, and investigations as appropriate or required by governing laws and regulations. Reviews, analyses, and reports on financial feasibility of through the analyses and identification of potential problems areas utilizing financial documentation such as financial statements, operating and project reports, underwriting criteria, fiscal planning and resource allocation documents, etc.

Provides coordinative, liaison, and expert financial analysis, evaluation and advisory services to the Department of Small and Local Business Development and Small Business Development Centers on the marketing of the programs and the intake of loan applicants.

Reviews loan agreements and requests. Provides critical analyses and evaluations for completeness, accuracy and consistency with governing laws, regulations, policies, and with the lenders' established underwriting criteria.

Provides financial management guidance to potential borrowers, analyzing their financial worthiness, and evaluating the general economic and financial conditions that affect the agency's risk of granting loans. Obtains and compiles information regarding loan applicants' credit histories, corporate financial statements, and other financial information. Reviews and updates credit and loan files. Ensures timely processing and funding of approved loans; as well as, appropriate notifications regarding disapproved loans.

Provides expertise and collaboration in the development and administration of programs involving venture capital, loan participation, collateral support and loan guarantees. Monitors loans to identify risks and recommends solutions to problem loans; and prepares reports of customer delinquencies. Researches, compiles and maintains current information pertinent to Federal/District laws and regulations, policies and procedures and other guidelines applicable to diverse loan programs, to better meet the needs of the business community. Establishes and manages relationships with loan officers and loan specialists to provide information and training on program guidelines; and to encourage small business lending.

Performs periodic inspections at lenders' sites to audit accounts and to ensure adherence to loan agreements and terms. Takes appropriate action, as necessary to correct deficiencies.

Researches local community credit needs. Identifies plans and strategies, determines the feasibility of such plans, and makes recommendations which allow DISB to provide assistance to the local business community. Assists in the community outreach and marketing activities of various loan products to District businesses, and promotes loan products and services that may meet customers' needs.

Conducts management surveys, audits, projects, etc., and prepares periodic comprehensive reports of lending activities of participating lenders in the Capital Access and Other Credit Support Programs.

### **Qualifications**

Comprehensive knowledge of the theory and principles of finance applicable to a wide range of financial operations and transactions involved in the operations of DISB programs and initiatives.

Expert knowledge of and skill in the application of pertinent Federal/District laws, regulations, pertinent judicial decisions, legislative mandates, DISB policies and procedures, etc., utilized in addressing and

completing DISB financial banking operations.

Comprehensive knowledge and understanding of the operations of complex financial markets, and current industry trends and practices related to financial reporting and data.

Expert knowledge of and demonstrated skill in the application of banking/lending, principles, methodologies, concepts and practices; analyses of assets and liability, working capital; and other finance practices, procedures, and funds availability, sufficient to effectively address the capital access needs of small businesses operating in the District, as well as, to protect the investment interest of the District and Federal governments.

Knowledge of analytical and evaluative concepts, methods, and processes, as required to formulate recommendations to resolve problems with potentially significant impact on the Department's regulation of commercial lenders.

Comprehensive knowledge and understanding of loan underwriting, loan approval and other financial criteria is required to develop and coordinate feasible community outreach and marketing strategies which support District business; and to guide clients through extensive and complex financing arrangements processes.

Comprehensive knowledge of and skill in the application of governing administrative procedures, particularly those related to budget, budgeting procedures, funding sources, and the regulations which govern legal aspects of financing and the use of funding sources.

Excellent oral and written communication skills are required to complete assignments such as the communication and/or defense of agency positions and decisions; negotiation/collaboration with lenders and other agencies regarding loan approvals and/or support; and the effective presentation and transmission of complex legal advisories, decisions and technical instructions.

#### **Licensures, Certifications and other requirements**

None

#### **Education**

Undergraduate or graduate education major study in finance, business/public administration, economics, accounting, insurance, engineering, mathematics, banking and credit, law, real estate

operations, statistics, or other fields related to the position; or an equivalent combination of education, experience and/or training.

### **Work Experience**

Applicants must have at least one (1) year of specialized experience equivalent to the grade 12 level, or its non-District equivalent. Specialized experience is experience which is in or directly related to the line of work of the position and has equipped the applicant with the particular knowledge, skills, and abilities to successfully perform the duties of the position. Examples of specialized experience may include: work performing financial analysis and evaluation work requiring a comprehensive knowledge of corporate finance and any specialized fields of finance required such as public finance, securities, international finance, money and securities markets, investments, and banking; and the financial and management structure, operations, and practices of corporate and other organizations; or other closely related work experience; or an equivalent combination of education and experience.

### **Work Environment**

The work is primarily performed in the normal office setting.

This is a union position AFSCME local 2743.

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