**JOB DESCRIPTION**

**POSITION**

Title: Financial Analyst I Reports to: Senior Financial Analyst

Department: Finance Date: External Posting, October 5, 2022 – October 19, 2022

Starting Salary: $57,120

**GENERAL PURPOSE**

Provides support to the Finance Department for the financial operation of the following loan programs: The Water Pollution Control Revolving Fund (WPCRF), Drinking Water Revolving Fund (DWRF), Water Revenue Bond Program (WRBP), and Small Hydropower Loan Program (SHLP).

**PRIMARY DUTIES/RESPONSIBILITIES**

1. Reviews and processes project and admin requisitions, assists with planning and design & engineering grants, and “set asides” for all applicable programs.
2. Reviews credit analysis of loan applicants. Analyzes loan applicant’s financial statements. Prepares/presents detailed credit analysis presentations to Board of Directors, as necessary.
3. Analyzes and monitors annual financial statements for loan covenant compliance for portfolio of loans. Reviews submittal of SEC and Insurer disclosure information.
4. Assists with negotiation of Direct Loans with potential borrowers.
5. Assists with monitoring investment collateral statements for contract compliance and follows up with financial institutions, as necessary.

**SECONDARY DUTIES/RESPONSIBILITIES**

1. Performs various activities with bond and general counsels, financial advisors, underwriters, borrowers, bond trustees and Authority staff.
2. Provides program information to local governments and consultants at public meetings, training seminars and other forums as needed.
3. Assists the Senior Financial Analyst(s) and Financial Analyst(s) with program reports.
4. Performs other administrative duties as needed.

**JOB QUALIFICATIONS**

Knowledge/Skills and Ability:

1. Basic knowledge of the principles and practices in finance, accounting and/or business administration.
2. Ability to organize and perform financial and business-related assignments and to clearly and concisely express ideas and opinions in oral and written formats.
3. Ability to establish and maintain effective working and cooperative relationships with other staff, administrators, state and local government representatives, and financial agents of the Authority.
4. Computer literate, and familiarity with word processing and spreadsheet programs.
5. Ability to learn and perform all job duties, both in and out of the office.

Education or Formal Training:

1. Graduation from an accredited four-year college or university with a major in finance, accounting, business administration or related field of study

Experience:

1. Zero to two years of full-time paid employment in a finance/accounting/business-related position.

Other:

1. American citizenship.
2. Some in state and out of state travel is required. Estimated in-state travel is 10-14 working days per year. Estimated out-of-state travel is 3 days per year.

**Working Environment and Physical Demands**

1. Requires daily use of a personal computer, computer-driven telephone system, copier/scanner, and dual paper/electronic filing system. Microsoft Windows workstation including Word, Excel, PowerPoint and other software.
2. Requires both sitting and standing throughout an eight-hour workday. Often requires a full day of computer and telephone use with some walking.
3. On occasion, overnight travel is required. Expected travel time is less than three days per month, excluding conferences, and may involve walking and standing for several hours.
4. Occasional travel to conferences in and out-of-state. Conferences generally require 1 to 3 full days of sitting, note taking, some walking, and can include up to several hours of standing.
5. When attending or hosting events the job may require lifting equipment of approximately 25 pounds. Assistance is available when needed.
6. Due to the duties of the job described above, essential human functions to this role include seeing, hearing, speaking and fine manual dexterity skills.

**NOTE: This job description is not intended to be an exhaustive list of all duties, responsibilities, or qualifications associated with the job.**