EVERGREEN BUSINESS CAPITAL
EVERGREEN BUSINESS CAPITAL COMMUNITY FINANCE
Capital Solutions for Small Businesses

Position Description

Title: **Access Programs Credit Officer** **Supervises: N/A**
Reports To: **Managing Director for Evergreen Business Capital Community Finance** **FLSA: Non-Exempt**
FTE: **Full-Time, 40 hours per week**

Who We Are:
Evergreen Business Capital Community Finance (EBCCF) is a nonprofit lender serving small businesses throughout Alaska, Idaho, Oregon, and Washington. Our mission is to activate success for under-resourced and under-represented entrepreneurs in the Pacific Northwest through agile and mission-focused small business lending expertise.

Evergreen's Access Team delivers direct small-business lending and training programs marketed through EBCCF, including microloans, SBA 7(a)/Community Advantage loans, USDA-funded loans, and other specialized and partner-supported lending initiatives. The team supports borrowers from initial inquiry through post-loan support, collaborating with Evergreen's Credit, Closing and Servicing teams to advance borrower success, sound lending practices, and effective portfolio management. Our lending programs evolve in response to community needs, available capital, and new partnerships.

Evergreen believes that each employee makes a significant contribution to our success. That contribution should not be limited by the assigned responsibilities. Therefore, this role description is designed to outline primary duties and qualifications but not limit the employee or the organization to just the work identified. It is our expectation that every employee will offer their services wherever and whenever necessary to ensure the success of our products and services. Our shared values include Respect, Professionalism, Integrity and Honesty, Efficiency and Effectiveness, and Fiscal and Social Responsibility.

Job Summary:
The Access Programs Credit Officer is a key member of EBCCF's Access Team, responsible for credit analysis, underwriting, and loan structuring across Evergreen's direct small business lending programs. Working side by side with the Business Advisor, who serves as the borrower-facing Loan Officer during loan development, the Credit Officer provides specialized financial analysis and independent credit judgment to evaluate financing opportunities, identify risks, structure responsible loans, and support a collaborative lending process.

The Credit Officer serves as the Access Team's lead credit resource across all Access loan products, providing expertise in underwriting, loan structuring, credit analysis, program eligibility, and compliance. The position also serves as the team's subject matter expert on SBA 7(a)/Community Advantage lending, providing specialized guidance on program requirements, underwriting standards, and regulatory compliance. The Credit Officer works collaboratively with Evergreen's Chief Credit Officer to ensure consistent application of organizational credit policies and sound credit practices. Approximately 30% of the position is dedicated to portfolio management, post-loan borrower support, and technical assistance. In partnership with Evergreen's Servicing Team, the Credit Officer conducts proactive follow-ups with performing borrowers, provides individualized financial guidance and case management to borrowers experiencing challenges, and identifies opportunities to mitigate portfolio risk. Through these efforts, the Credit Officer supports long-term business sustainability, strengthens borrower relationships, and advances Evergreen's mission.

The Credit Officer position is a hybrid role with the flexibility to work remotely, with an expectation to be at the Evergreen Business Capital main office (13925 Interurban Avenue South Suite 100, Seattle, WA 98168) 1-2 days per week and travel regionally for customer site visits 1-2 times per month.

Specific Responsibilities:
Credit Analysis, Underwriting & Loan Structuring (Approximately 55%)

- Partner with the Business Advisor from early transaction review through approval to assess eligibility, borrower readiness, financing needs, and potential loan structures; agree on documentation needs, roles, and next steps.

- Independently analyze business and personal financial statements, tax returns, interim results, cash flow, debt-service capacity, projections, leverage, liquidity, collateral, management capacity, and relevant industry or operating risks.
- Evaluate the viability of the business, strength of repayment sources, material credit risks, and appropriateness of loan terms; recommend structures, conditions, and risk mitigants consistent with Evergreen policies and the intended loan program.
- Work directly with borrowers, the Business Advisor, and relevant third parties to clarify financial information and obtain additional documentation while keeping the Business Advisor informed and maintaining a coordinated borrower experience.
- Prepare complete and accurate credit memoranda, financial analyses, and supporting loan documentation, including applicable SBA, USDA, and other program-specific requirements. Ensure loan packages accurately reflect the proposed transaction and include clear, well-supported recommendations for approval, modification, or decline.
- Present and explain credit recommendations to the appropriate approval authority, respond to underwriting questions, and address requested revisions or conditions in collaboration with the Business Advisor and other team members.
- Collaborate with the Business Advisor and Closing Team, and other internal teams to resolve outstanding credit conditions and eligibility questions, evaluate material changes to approved loan requests when necessary, and support timely and well-documented closings and funding.
- Consult with the Chief Credit Officer on complex transactions, credit policy interpretation, and application of organizational underwriting standards, ensuring sound and consistent credit practices while exercising independent credit judgment.
- Maintain accurate and timely documentation of credit analysis, approval decisions, loan conditions, and outstanding requirements in Evergreen's lending systems. Communicate regularly with the Business Advisor and other team members regarding underwriting progress, emerging concerns, and next steps to support a coordinated and transparent borrower experience.

Portfolio Management & Post-Loan Borrower Support (Approximately 30%)

- Partner with the Servicing Team to maintain a coordinated, risk-aware approach to monitoring and supporting the Access loan portfolio, with clear responsibilities for borrower outreach, follow-up, documentation, and escalation.
- Conduct proactive and periodic post-loan check-ins with borrowers in good standing to review business progress, financial trends, financing needs, and emerging challenges; connect borrowers with appropriate resources before difficulties become acute.
- Collaborate with Servicing to identify early-warning indicators such as payment stress, declining cash flow, deteriorating performance, missing financial information, or other changes in borrower circumstances.
- Provide individualized case management for borrowers experiencing repayment, operational, or financial challenges, including borrower conversations, financial review, action plans, documented follow-up, and referrals to internal or external technical-assistance resources.
- Analyze updated borrower financial information and cash-flow forecasts to assess repayment ability and recommend reasonable risk-mitigation strategies or potential workout options for review by the appropriate Servicing, Credit, and approval authorities.
- Partner with Servicing on borrower communication, delinquency and watchlist discussions, agreed next steps, and escalation of material concerns, ensuring a supportive borrower experience without compromising sound risk management.
- Document borrower contacts, financial assessments, assistance provided, action plans, referrals, and outcomes in the appropriate systems; monitor follow-through and share relevant risk information with Servicing and Credit leadership.
- Conduct borrower meetings and site visits as appropriate to better understand business operations, assess financial performance, identify emerging challenges, and provide individualized support.
- Identify recurring post-loan challenges and use portfolio insights to improve underwriting, borrower education, financial management resources, and the design of Access lending and technical-assistance services.

SBA Program Expertise, Access Team Collaboration & Continuous Improvement (Approximately 15%)

- Serve as the Access Team's lead subject matter expert on SBA 7(a)/Community Advantage lending, maintaining current knowledge of applicable SOPs, notices, eligibility requirements, underwriting standards, and policy developments.

- Serve as the lead credit analyst for all other Access loan products, providing guidance on credit analysis, underwriting, loan structuring, program eligibility, and applicable policies and requirements.
- Interpret new or revised SBA guidance, advise colleagues on implications for loan eligibility, documentation and structuring, and recommend updates to procedures, tools, and training in coordination with Credit leadership.
- Provide technical credit guidance to Business Advisors and other Access Team members, including financial analysis, projections, debt-service coverage, risk assessment, and explanations of underwriting requirements.
- Contribute to borrower-facing financial education and technical assistance, including targeted coaching, worksheets, guides, workshops, or referrals when a clear need is identified.
- Identify opportunities to improve credit memoranda, underwriting templates, handoffs, documentation quality, program compliance, and the borrower experience; support reviews, audits, and reporting as needed.

General Responsibilities:

- Adhere to Evergreen's policies and procedures and all applicable SBA, USDA, and other lending program requirements.
- Contribute to continuous improvement of lending processes, organizational practices, and the borrower experience.
- Take all necessary and reasonable precautions to protect staff, equipment, materials, and facilities.
- Maintain professional knowledge and skills through ongoing learning, training, and professional development.
- Foster productive working relationships, maintain confidentiality, and perform other duties as assigned.

Required Education & Experience:

- Bachelor's degree in finance, accounting, business administration, or a related field preferred; equivalent relevant professional experience may be considered in lieu of a degree.
- Minimum three years of experience in commercial credit analysis, small business lending, underwriting, or a related financial field.
- Demonstrated experience analyzing business financial information and working directly with borrowers. Experience with SBA 7(a) lending, mission-driven lending, or Community Development Financial Institutions (CDFIs) strongly preferred.

Required Knowledge, Skills, & Abilities:

- A growth mindset and enthusiasm for continuous learning, with a willingness to develop new skills, embrace challenges, and adapt to evolving programs and practices.
- Strong knowledge of commercial and small business lending, credit analysis, underwriting, and loan structuring, including financial statements, tax returns, cash flow, projections, and repayment capacity.
- Ability to independently assess credit risks, evaluate changing borrower financial conditions, and develop well-supported credit recommendations and risk mitigation strategies.
- Working knowledge of SBA 7(a)/Community Advantage lending requirements, including the ability to interpret and apply applicable regulations, policies, and procedures.
- Strong written, verbal, and interpersonal communication skills, including the ability to explain complex financial concepts clearly and provide individualized financial guidance and technical assistance to small business owners.
- Ability to collaborate effectively with colleagues across departments while exercising independent credit judgment and providing excellent borrower service.
- Strong organizational skills, attention to detail, and ability to manage multiple loan transactions, prioritize responsibilities, and maintain accurate documentation
- Demonstrated discretion in handling confidential information and commitment to diversity, equity, and inclusion.
- Proficiency with Microsoft Office and lending software, with the ability to learn new systems and communicate effectively using digital tools.
- Ability to travel locally with reliable access to a vehicle, as needed for borrower visits, meetings, and other business activities, with mileage reimbursement provided in accordance with company policy.
- Ability to perform computer-based work, including using lending software, reviewing financial documents, preparing written analyses, and communicating effectively with colleagues, borrowers, and external partners through phone, video conferencing, email, and other communication tools.

This description is intended to describe the general content of and requirements for the performance of the position. It is not to be construed as an exhaustive statement of duties, responsibilities, or requirements.