

Credit Manager

Company Summary

Channel Partners Capital provides access to short term working capital loan 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 is negotiable which includes a base salary plus a monthly incentive designed to support company goals. Benefits include health, life, LTD insurance plans and a company 401K plan.

Position Responsibilities

The Credit Manager position will be responsible for underwriting small ticket working capital applications up to \$250,000 in a fast paced and high volume environment. The candidate will make independent decisions on commercial credit applications through evaluation of business and personal credit reports, financial statements and other credit information. Additionally the candidate will be required to contribute portfolio performance and credit-based observations and associate with the Channel Partners Capital Credit Review Board.

Key Tasks

- Analyze and document financial information regarding new, existing and renewal loans
- Examine transaction documents and spreadsheets
- Make independent credit decisions and provide appropriate solutions
- Analyze and research multiple loan projects at a time
- Communicate with various departments and syndication partners
- Work in a dynamic environment with little supervision
- Participate in development/revision of credit policies and procedures

Skills & Specifications

- Process the ability to read and evaluate credit bureau reports
- Familiarity with business reporting – D&B, Paynet and Experian business reports
- Strong mathematical and analytical skills
- Strong critical thinking and creative problem solving skills. Capable of making well-reasoned, independent decisions within defined parameters
- Ability to work in a fast paced, deadline driven environment
- Strong, effective oral and written communication skills
- Strong computer skills including accurate data input
- Good interpersonal relationship skills and motivation for personal growth

Education & Qualifications

- 4 or more years of related experience in a financial services environment (experience with loan and/or loan processing required)
- Bachelors' degree in Business, Finance or similar discipline preferred
- Working knowledge of financial/portfolio analysis is a plus