***Rural Community Assistance Corporation***

 **Job Description**

 ***Loan Fund Accountant (Analysis)***

**Classification:** *Grade 11*  **Department:** *Loan Fund*

**Status:** *Non-Exempt* **Supervisor:** *Director, Loan Fund*

**Organization**

Founded in 1978, RCAC is a 501(c)(3) nonprofit that provides training, technical and financial resources and advocacy so low-income rural communities can achieve their goals and visions. For more than 40 years, our dedicated staff and active board, motivated by our core values: leadership, collaboration, commitment, quality, and integrity, have helped effect positive change in rural communities across the West.

**Loan Fund Department**

RCAC’s Loan Fund is a financial resource for rural communities. The Loan Fund fills financing gaps and serves in unconventional markets. We offer loans for affordable housing development, environmental infrastructure, community facilities and small businesses in rural communities.

**Position Description**

The Loan Fund Accountant (analysis) works collaboratively with Loan Fund staff to maintain accurate records, billing activities, delinquency reports, borrower payment histories, investor payments, covenants, and deployment utilization reports. Works closely with the finance department to investigate and provide feedback on accounting irregularities. Promptly reports areas of concern to the Loan Fund Director.

**Specific job goals, objectives and tasks are established for each employee as part of the annual evaluation and work plan process.** **Examples of responsibilities and duties include but are not limited to the following:**

* Maintain accounting information in excel and Nortridge database
* Analyze variance by verifying data found, verifying prior day transaction, and preparing reports and worksheets
* Daily reconciliation of Loan Fund accounting systems
* Perform financial analysis of Loan Fund operations
* Prepare availability of cash and other Loan Fund management reports
* Conduct ongoing analysis and reconciliation of accounts and balances
* Research and resolve customer queries, payment discrepancies, etc.
* Prepare monthly journal vouchers
* Maintain chart of accounts for Loan Fund related transactions
* Perform monthly analysis of all accounts
* Journalize and post monthly Loan Fund activities
* Prepare for annual audit
* Assist with timely preparation of periodic financial reports to investors each quarter
* Assist with borrower financial statement review
* Analyze and prepare necessary loan fund reports
* Assist with portfolio overview – prepare reports each quarter end for portfolio review
* Process monthly EFT’s – retrieve monthly payments from borrowers via auto ACH’s; initiate payment to participating lender
* Prepare month-end closing recap & availability fund reports
* Back up team members in the department – cross train and interface with other Accounting and Loan Administration department personnel
* Perform other duties as assigned

**Skills and Qualifications**

* Knowledge of general accounting theory, principles, and practices
* Knowledge of basic principles of fund accounting
* Knowledge of government and investor grant guidelines
* Ability to work with minimum supervision and handle multiple priorities simultaneously
* Proficiency with personal computers, including cloud computing and Microsoft Office
* Ability to listen effectively, follow detailed instructions and communicate verbally and in writing
* Demonstrate a high level of customer service
* Ability to organize and prioritize work to meet established timelines
* Ability to troubleshoot and problem solve
* Commitment to rural and disadvantaged communities
* Knowledge of financial needs for rural community and economic development projects
* Previous experience working with nonprofits, local and Tribal governments highly desirable
* Ability to work independently as well as in team environments

**Preferred Education**:

Associate degree (additional qualifying experience may be substituted education)

**Physical Requirements:**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this position. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Work performed in an office requires ability to operate computers and various pieces of office equipment, including telephone. Use may be moderate (average two hours per day) to heavy (four or more hours per day)

While performing the duties of this position, the employee is frequently required to stand and/or sit for prolonged periods of time; walk; talk; hear; use hand to finger; handle; feel or operate objects, tools, or controls; and reach with hands and arms. The employee is occasionally required to climb or balance; stoop, kneel, crouch or crawl.

The employee may occasionally lift and or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and the ability to adjust focus.

This position also requires moderate (up to two days per month) to heavy (up to 10 days per month) automobile and airline travel, including overnight travel.

**Special Requirements:**

Possession of a valid driver’s license and proof of insurance that meets the minimum requirements ($100,000/$300,000) of RCAC corporate liability policy will be required when traveling for business purposes.

*RCAC is an equal opportunity employer and considers all employees and job applicants without regard to race, religion, color, gender, sex, age, national origin, disability, veteran status, sexual orientation, gender identity or marital status, or any other status protected by law. RCAC strives to reflect the diverse constituencies that the organization serves.*