

**POSITION/TITLE:** Senior Associate

**POSITION SUMMARY:**

This position will report directly to the Chief Investment Officer (CIO) and is a key member of the investment team and credit committee. With a focus on deal sourcing and execution, this position will be a key contributor to the performance of the emerging markets credit strategy and act as lead for a team of credit Analysts and Associates in one of TriLinc's target regions and/or asset classes.

**RESPONSIBILITIES:**

**Overall**

- Assist in performing all tasks necessary to achieve the organization's mission and help execute growth plans.
- Represent TriLinc in a manner that is consistent with our purpose, mission, vision and values.
- Support Executive Management on issues related to company strategy, financial management and key business imperatives.
- Actively support the culture of accountability for execution and results.

**TriLinc's Credit Process**

- Serve as a non-voting member of TriLinc Advisors' Investment Committee (IC).
- Serve as a voting member of TriLinc Advisors' Credit Committee (CC).
- Responsible for the full range of supporting duties for the loan review, compliance, collections, and credit analysis functions for their respective team, including adherence to credit policies and practices of TriLinc Global, relevant portfolio limits and regulatory requirements.
- On an ongoing basis, participate in the evaluation of credit policies within TriLinc Global's investment process and recommend potential changes based upon compliance, loan reviews and other pertinent facts.
- Responsible for TriLinc Global's investment partner sourcing and due diligence process, including evaluation of credit (underwriting, monitoring and position-level past performance) and operational processes and capabilities.
- On an ongoing basis, responsible for the review and monitoring of credit processes of investment partner firms, including participation in investment partner investment committees, as necessary.
- Assist with management of TriLinc's investment partner relationships on an ongoing basis to monitor adherence to investment partner-stated credit quality standards and provide suggestions for process improvement as needed.

- On an ongoing basis, conduct analysis and make recommendations with regard to TriLinc Global's credit risks, including the effects of potential loan impairments.

### **Portfolio Management**

- For TriLinc's credit funds:
  - Responsible for deal team's work with investment partners to assess appropriate investment pipeline that meets TriLinc's credit risk and impact investment return requirements;
  - Work with CIO to match investment partner pipeline with optimal capital allocation and expected repayments;
  - Responsible for conducting and reviewing, bottom-up investment analysis and position-level performance in support of overall portfolio performance objectives.
- Examine deal team's credit files regularly for assurance of credit and collateral documentation, regulatory compliance, and loan policy conformance; review technical exceptions and deficiencies; maintain reports of continued outstanding exceptions to senior management.
- Responsible for their deal team's work on periodic reports, including:
  - Quarterly Update Memoranda
  - Quarterly Valuation Memoranda, including QPRRs, NPPRs and PRRs
  - Exception Memoranda
  - Investment Memoranda/ Credit Committee Memoranda
  - Annual Origination Partner Review Memoranda
  - Various other loan portfolio metrics reports (past due, concentrations of credit, etc.).
- Day to day management and development of Analysts with regard to deal team activities.
- Assist the CEO, CIO and Executive Management as needed.

### **EDUCATION AND EXPERIENCE:**

- Bachelor's degree (B.A.) from four-year institution, preferably in finance, statistics, mathematics, accounting, economics, computer science, engineering, physics or similar quantitative discipline, plus formal commercial credit training or equivalent work experience.
- Advanced degree (masters or doctorate) in economics, finance and/or business administration a plus.
- CRC, CBA/CBF/CCE, CFA, CAIA professional designation a plus.
- Minimum 4 years of experience in bank lending, loan review or other similar investment related role, with a preference for at least 2 years of experience of underwriting and credit analysis in emerging markets/developing economies.
- Experience in evaluating loan covenants that mitigate credit risks and remedies for exceptions.

**SPECIFIC KNOWLEDGE AND SKILLS:**

- Passion for our mission to create positive impact.
- Must have strong credit skills, with private credit and Asset Backed Lending (ABL) knowledge a plus.
- Ability and willingness to identify and develop key local market relationships.
- Ability to work with mathematical concepts such as probability and statistical inference, and fundamentals of regression analysis.
- Must have strong technical skills.
- Must have knowledge/ability to use all MS Office Suite products. Must have working knowledge of proprietary or purchased database management programs.
- Interest in socio-economic development and knowledge of emerging market investing a plus.
- Ability to read and interpret complex documents and to respond effectively to sensitive inquiries.
- Ability to make effective presentations on complex topics to senior management and outside stakeholders.
- Ability to work across cultures, communicate with colleagues in different time zones and be an effective team player.
- Must be willing to travel.
- Fluency in foreign languages is a plus.