**JOB ANNOUNCEMENT**

**Financial and Compliance Analyst (Full-time, Exempt)**

**Organizational Overview**: Opportunity Fund was founded on the principle that a little seed money and the right financial advice can drive permanent and lasting change in the lives of Californians. As California’s largest microfinance provider, and a national leader in the microfinance movement, Opportunity Fund has helped thousands of people make basic yet transformative changes in their economic well-being. By offering microloans to aspiring entrepreneurs, and savings incentives to families and prospective college students, we provide the essential boost to empower individuals to reimagine their futures.

Certified by the U.S. Treasury, Opportunity Fund has a staff of 50+ and offices in San Jose, San Francisco and Los Angeles. Since making our first loan in 1995, our team has deployed over $300 million into low-income communities—and we are just getting started. Our vision is that all Californians have access to empowering financial products to improve their lives. To achieve this vision, Opportunity Fund seeks new members for our team who believe strongly in bringing economic opportunity within reach to everyone in our state.

**Position Summary:**

Opportunity Fund seeks a highly detail-oriented, self-starter to provide critical support to all aspects of compliance for the organization. The Financial and Compliance Analyst will provide accounting and financial analysis, reporting and compliance for internal and external stakeholders.

The ideal candidate will have corporate accounting experience as well as financial/accounting reporting experience. Applicants should be considered an expert in excel and Microsoft office suite. The ability to organize, model and present data is a must.

**Key Responsibilities:**

* **Accounting and Financial Analysis** 
  + Produce and maintain financial reports for multiple internal and external audiences
  + Work with multiple stakeholders to produce ad hoc budgets for new projects and activities
  + Gather and analyze financial, portfolio and program data
  + Work with CFO to produce projection models
  + Work on ad-hoc projects (e.g. cost-analysis, benchmarking)
* **Reporting and compliance for government contracts, corporate licenses, debt and investor covenants, and other external stakeholders**, including but not limited to:
* **Government and other financial partners contracts**
  + Administer contracts with local, state and federal government agencies
  + Administer contracts, notes and agreements with creditors and investors
  + Monitor expenditures against contract budgets
  + Monitor compliance with contract requirements
  + Prepare monthly, quarterly and annual reports including financial and performance information
  + Coordinate annual site visits as needed
  + Coordinate work across functional areas as needed
* **California Dept. of Corporations Finance Lenders License**:
  + Produce annual report
  + Manage audit process required to maintain the California Finance Lenders License
  + Coordinate work across functional areas as needed
* **Corporate Governance and General compliance**
  + Maintain calendar of all material compliance reporting and other requirements and ensure timely and accurate submission of same.
  + Maintain corporate governance documents, including articles of incorporation, bylaws and certificates of good standing, Board of Directors actions and resolutions, Board of Directors minutes, and other documents as necessary.
  + Ensure that recordkeeping and record retention in the organization complies with applicable laws, regulations, and contractual obligations.
* **Regulatory compliance**
  + Work (with legal support) to perform analysis and interpretation of regulatory compliance requirements for management
  + Monitor and review (with legal support) changes in the regulatory environment (e.g. Lending Regulations, SBA Standard Operating Procedures)

**Required Qualifications:**

* Proficient with Excel and Microsoft Office Suite
* 1-3 years of corporate accounting experience
* Financial and / or accounting reporting experience
* Non-profit compliance experience desired but not required
* Skillful at gathering, modeling and presenting data both in writing and verbally
* Demonstrate ability to work cross functionally and under tight deadlines
* Experience with Microsoft Dynamics CRM or loan portfolio management software highly desired
* Working knowledge of SAGE accounting software a big plus
* Experience representing an organization with outside parties a big plus

**Compensation and Office Location:**

* Competitive salary commensurate with experience.
* Medical, Dental, Vision, Life & Disability coverage 100% company funded for employees. Family coverage also available.
* Tax deferred 403(B) retirement plan (some employer contribution);
* Paid vacation (increased with tenure), holiday and sick leave days.
* Public transportation or paid parking benefit.
* Location: Opportunity Fund’s San Jose Office

**To Apply:**

Interested candidates should email a resume and thoughtful cover letter to jobs@opportunityfund.org that includes how you heard about the position and “Financial and Compliance Analyst” in the subject line.

Opportunity Fund is an Equal Opportunity Employer: [www.opportunityfund.org](http://www.opportunityfund.org/)