

Senior Accountant Loan Portfolio and AR– Hybrid
Reports To: Controller
FLSA Status: Exempt
Salary Range: \$65,000 to \$85,000

The Senior Accountant LP/AR is responsible for managing the financial tracking, servicing, and reporting of the loan portfolio. This role bridges front-line lending operations and back-office accounting, ensuring GAAP compliance, reconciling loan management systems, and tracking complex impact-investing metrics. This position also performs accounts receivable functions, including leading the preparation, review, and issuance of invoices to donors, partners, and other external stakeholders. The role determines appropriate timing, documentation, and billing treatment in accordance with organizational policies and funding requirements. Additionally, the Senior Accountant LP/AR independently assesses, records, and applies incoming payments to the appropriate accounts, resolves complex or unclear remittance information, and ensures accurate, timely reconciliation of payment activity.

Essential Job Functions:

- Record and process loan disbursements, principal/interest payments, and fees in the loan management and general ledger systems.
- Reconcile loan subsidiary ledgers against the general ledger on a monthly and quarterly basis.
- Assist the finance team in preparing reporting packages for Investors.
- Track, calculate, and report on debt covenants
- Calculate and maintain the Loan Loss Reserve and loan loss reserves estimates.
- Download daily deposit reports from the bank and prepare Excel-based cash receipt logs for checks and cash received directly by the office.
- Upload deposit data and supporting documentation into internal systems used for cash receipt tracking, project attribution, and downstream accounting.
- Accurately identify and attribute receipts to the correct fiscally sponsored project and funding source.
- Send deposit notifications to receiving projects through established internal systems or workflows.
- Research unidentified or unclear receipts by reviewing internal systems and external platforms. Ensure unidentified receipts are actively monitored, documented, and resolved on a timely basis.
- Proactively reach out to funders, platforms, or fiscally sponsored projects to obtain missing information and resolve attribution issues.
- Prepare weekly reconciliations between internal cash receipt records and bank activity to ensure completeness and accuracy.

- Prepare monthly reconciliations between loan processing software, bank deposit records, and the accounting system.
- Perform other monthly and quarterly GL account reconciliations as assigned, including deferred revenue, accrued interest and others.
- Apply judgment in supporting schedules, reconciliations, and documentation for monthly, quarterly, and annual close processes, including the preparation of materials for annual audits.
- Maintain accurate and organized financial files, including invoices, receipts, contribution agreements, grants documentation, and correspondence related to receivables.
- Research and document discrepancies and escalate unresolved or systemic issues to accounting management.

Supervisory Responsibilities:

This position typically does not have direct supervisory responsibilities but may provide financial guidance and training to program staff.

Preferred Qualifications:

- Minimum of three years of experience in an accounting position required, with specific exposure to loan portfolios, commercial lending, or financial services.
- Bachelor's degree in Accounting, Finance, or a related field
- CDFI Knowledge: Familiarity with mission-driven lending, impact investing, and external funder reporting is highly valued.
- Technical Skills: Advanced proficiency in Microsoft Excel (VLOOKUPS, pivot tables, financial modeling) and experience using specialized loan management software or fund accounting systems.
- Analytical Mindset: Strong ability to track detailed figures while translating the data into understandable narrative reports.
- Excellent written and verbal communication skills.
- Ability to manage multiple deadlines and work collaboratively in a mission-driven environment.

The above statements are intended to describe the general nature and level of work being performed by people assigned to this job.

They are not intended to be an exhaustive list of all responsibilities and duties required.

External and internal applicants, as well as position incumbents who become disabled as defined under the Americans with Disabilities Act must be able to perform the essential job functions either unaided or with reasonable accommodation determined by management.