SENIOR LENDING ANALYST

The Maryland Clean Energy Center (MCEC), is seeking a Senior Lending Analyst to support the organization's clean energy financing activities through financial analysis, underwriting, transaction execution, portfolio monitoring, and programmatic support for existing and new financing initiatives. At the individual transaction level this role provides analytical and operational support for underwriting, financial modeling, impact analysis, due diligence, transaction approval, closing, and loan servicing activities. At the programmatic level, this position supports reporting, portfolio monitoring, program administration, financial planning activities, and coordination with internal and external stakeholders.

MCEC is a not-for-profit corporate instrumentality of state- created statutorily by the Maryland General Assembly. A Board of Directors, appointed by the Governor, provides oversight for the organization.

MCEC serves as a statewide green bank with a mission to transform the energy economy in Maryland by increasing clean energy jobs, driving commercialization of technological innovations, and enabling consumer adoption of clean energy products and services. MCEC facilitates access to capital through leveraged or direct investment and operates financing programs targeted to serve various consumer audiences, and underserved communities. The Center provides specialized procurement and technical services to facilitate and expedite project implementation.

ESSENTIAL FUNCTIONS

Credit Underwriting, Financial Analysis & Environmental/Social Impact Analysis

- Review and analyze third-party reports and assessments related to financing transactions
- Develop and maintain pro forma financial models, cash flow forecasting, scenario analysis, and risk assessment to assess the viability and profitability of clean energy projects to support lending decisions.
- Conduct due diligence on potential borrowers, including financial statement analysis and commercial real estate-related documentation
- Support development and evaluation of financing structures and investment terms
- Support evaluation of environmental and other benefits associated with financing transactions

Transaction Support

- Draft term sheets, investment memos, presentations and other material required for transaction approvals and solicit feedback for finalization
- Organize transaction approval packages for Investment Committee and Board review
- Maintain organized underwriting files and checklists, ensuring compliance with financial standards.
- Support coordination with partner financial institutions during underwriting and transaction review processes.
- Assess financing structures, including tax equity, debt financing, and power purchase agreements (PPAs).
- Liaise with counsel and CFO's office during transaction due diligence, closing and servicing

Program Development & Implementation

- Assist with implementation, administration, and ongoing operational support of clean energy financing programs.
- Conduct program research, benchmarking, and analysis to inform strategy and improve program effectiveness.

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- Assist in developing program guidelines, workflows, and operational procedures.
- Track program performance metrics and support continuous improvement efforts.
- Prepare portfolio performance analyses and reporting to support senior management decision-making and risk monitoring.
- Contribute to development and tracking of program-level impact metrics aligned with Maryland's climate goals and decarbonization targets.
- Help ensure programs expand equitable access to clean energy investments for underserved and overburdened communities.

Market Research and Capacity Development

- Develop sophisticated financial models to evaluate operational economics, conduct stress tests, project capital expenditures, and calculate investment returns.
- Track industry trends, policy changes, and economic factors that impact lending decisions.
- Attend industry events and build relationships with peer institutions, potential clients, partner government agencies and other important stakeholders
- Assist in preparing presentations and materials related to MCEC financing programs

Additional Support

- Support the Finance Department as needed, including assistance with administrative and operational tasks, loan servicing, and compliance with relevant regulations and standards.
- Collaborate with other MCEC departments to ensure data needs are met and to support cross-functional initiatives.

QUALIFICATIONS & EXPERIENCE

- Bachelor's degree in Finance, Economics, Accounting, or a related field (MBA or CFA preferred).
- 5-7 years of experience in financial analysis, credit underwriting, or project finance, preferably in clean energy or commercial real estate.
- Expertise in financial modeling, pro formas, and cash flow forecasting using Excel and financial software.
- Strong understanding of credit risk, debt structuring, and renewable energy financing.
- Excellent organizational skills and experience in organizing and prioritizing projects based on substance, urgency, and capacity.
- Demonstrated ability to manage complex analytical assignments and support multiple financing transactions simultaneously.
- Ability to work independently and collaboratively, effectively communicating complex financial concepts.
- Comfortable in making presentations and engaging in public speaking activities

LICENSES AND CERTIFICATIONS

Possession of a valid driver's license meeting the requirements of Maryland law and other Maryland Clean Energy Center (MCEC) Policies.

PHYSICAL DEMANDS

Visual requirements for computer activities are essential. While performing the duties of this job, the employee is routinely required to talk, hear, sit, walk, bend, and stoop, reach with hands and arms, use hands and fingers.

WORK LOCATION AND SCHEDULE

MCEC supports a hybrid work environment. This position is **primarily based at our College Park, MD office**,

with a combination of on-site and remote work to support collaboration, efficiency, and program needs.

WORK ENVIRONMENT

The candidate will be expected to be results oriented and perform responsibilities with an appropriate sense of urgency cognizant at all times of strict timeframes. Success in this position will depend on ability to work effectively in a fast-paced, dynamic environment. The noise level in the work environment is usually quiet to moderate. MCEC generally allows for hybrid work environment. MCEC's office is located in College Park, MD.

The Maryland Clean Energy Center (MCEC) is an equal opportunity employer committed to providing a workplace free from discrimination and harassment. All employment decisions are based on merit, qualifications, and business needs, without regard to race, color, religion, sex, pregnancy, gender identity or expression, sexual orientation, national origin, age, disability, genetic information, marital status, political affiliation or opinion, or any other characteristic protected by applicable federal, state, or local law.

SALARY RANGE

The anticipated salary range for this position is $105,000 to $110,000 annually. Actual compensation will be determined based on factors such as relevant experience, skills, education, certifications, and internal equity.

TO APPLY

Qualified candidates should send resumes with cover letters, noting salary requirements, to careers@mdcleanenergy.org.

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