

# BARCLAY KAMALESON

bkamaleson@gmail.com | Chicago IL

## SUMMARY

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### **National Community Investment Fund / Credit Analyst**

*Chicago, IL*

*May 2022 - PRESENT*

- Production
  - Performed financial spreading for each party securing a loan (borrowers, guarantors, affiliates, etc.)
  - Supported lender in determining loan structure based on scenario analysis and syndication plans for the loan
  - Participated in the underwriting of five transactions that closed, averaging \$5,500M in tax credits or \$4,100M in on-balance-sheet debt
- Asset Management
  - Conducted loan draw reviews for various loan structures (construction, working capital, etc.)
  - Conducted annual loan reviews
  - Reviewed loans for proposed credit modifications
  - Assisted senior staff in analyzing credit downgrades
- Data Management & Grant Writing Support
  - Revamped the existing database used for tracking impact metrics, which supported grant writing efforts
  - Assisted lead grant writers in constructing narratives backed by trends in the impact metric database

### **Byline Bank / Credit Analyst**

*Chicago, IL*

*August 2021 - May 2022*

- Ensured compliance with SBA lending policy and Byline Bank Commercial lending policy for all assignments
- Inputted borrower applications into Byline's spreading software, primarily using MS Excel
- Prepared Primary Review by analyzing project/transaction descriptions, business history, financial statements, budgets, and projections
- Created reports for Working Capital Adequacy, Pro Forma Balance Sheet analysis, and Sensitivity Analysis
- Prepared Loan Presentation by creating project descriptions, uses of proceeds, draw schedules (if applicable), nature of operations, financial narratives, and collateral descriptions
- Maintained communication with the Business Development Officer and applicant to ensure prompt and high-quality loan decision making
- Led the underwriting for 13 loans with an average loan size of \$528,300

### **Byline Bank / Credit Analyst Associate**

*Chicago, IL*

*June 2020 - August 2021*

- Prepared post-approval credit Amended Authorities for closed loans where:
  - Funds were reallocated for final disbursements
  - Draw schedules were updated due to construction delays or advances

## EDUCATION

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### **DePaul University**

**September 2012 - June 2016**

*Bachelor's, Finance*

- Participated in an endowment management program that served as an apprenticeship to make buy/sell decisions on blue-chip equities, internationally or domestically

## SKILLS

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**Skills:** Credit, Technical writing, Financial analysis, Sources & Uses analysis, DCSR analysis, Construction Project analysis, LTV Analysis, Discounted Cash Flow analysis, Finance, Lending, Excel, Python, SQL, R

**Interests:** Community Wealth Building, Social finance, Climate finance, Community Development finance