

Credit Analyst

Location: Boston, MA or Remote

Employment Type: Full-Time

Level: Analyst / Associate

About Chronic Capital:

Chronic Capital is a private credit platform focused on asset-backed lending to cannabis-related businesses and other underserved industries. We provide short-term, senior-secured debt solutions tailored to borrowers' operational needs, with a strong emphasis on underwriting discipline, collateral protection, and cash flow visibility.

About the Role:

We are seeking a motivated and analytical Credit Analyst to join our investment team. In this role, you will support the origination, underwriting, and portfolio management of senior secured, asset-based loans to middle-market businesses. This is a unique opportunity to work at the intersection of structured finance, private markets, and emerging sectors underserved by traditional capital providers.

Key Responsibilities:

- Assist in the underwriting of new investment opportunities, including detailed analysis of borrower financials, business projections, and collateral
- Conduct due diligence on companies, management teams, industry dynamics, and legal structures
- Build and maintain financial models, sensitivity analyses, and cash flow projections
- Draft investment memos and support internal credit committee presentations
- Monitor existing portfolio positions, track covenant compliance, and assess risk exposure
- Collaborate with internal legal, operations, and servicing teams to ensure proper loan execution and funding

Qualifications:

- 3+ years of experience in private credit, commercial lending, investment banking, or a related role
- Proficiency in financial modeling, credit analysis, and valuation techniques
- Strong written and verbal communication skills
- Familiarity with asset-based lending, secured credit structures, and legal documentation
- Self-starter with the ability to work independently in a fast-paced, entrepreneurial environment

Preferred:

- Experience in cannabis, specialty finance, or high-yield lending
- Exposure to distressed debt, real assets, or special situations