

# Chloe Martin

PRIVATE CREDIT | PORTFOLIO ANALYSIS | UNDERWRITING

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## PROFESSIONAL SUMMARY

Private credit fund-operations analyst with exposure to **\$1.2 billion** across first-lien, unitranche, and mezzanine strategies. Experienced in covenant monitoring, loan funding, portfolio reporting, waterfall validation, and cross-functional deal support.

## PROFESSIONAL EXPERIENCE

### Ravenwood Asset Management | New York, NY

Jan 2025 - Present

#### Senior Fund Operations Analyst

- Review daily cash, position, and P&L reconciliations for **\$1.2 billion** across three private credit vehicles investing in first-lien, unitranche, and mezzanine loans.
- Analyze borrowing-base and covenant packages for 26 portfolio companies, escalating leverage, liquidity, and reporting exceptions to investment and finance teams.
- Built an automated waterfall and fee-validation tool that reduced quarterly review time **45%** and identified **\$86,000** of administrator corrections.
- Coordinate funding notices, repayments, amendments, and valuations with deal teams, treasury, counsel, and third-party administrators.
- Supported quarterly valuation by reconciling borrower financials, interest accruals, principal balances, amendments, and price-support documentation across the portfolio.
- Prepared investor and audit support covering capital activity, portfolio exposure, fee calculations, and performance data with no material control exceptions.

### Ravenwood Asset Management | New York, NY

Jul 2022 - Dec 2024

#### Fund Operations Analyst

- Processed and reconciled **400+** loan funding and repayment events annually while maintaining complete support for investor and audit requests.
- Created portfolio dashboards tracking spread, maturity, industry, sponsor, leverage, and covenant-reporting status across 70 borrowers.
- Prepared weekly cash forecasts incorporating loan fundings, repayments, interest receipts, fees, expenses, and investor capital activity.
- Documented recurring controls and exception procedures used by operations, finance, administrators, and external auditors.

### Hudson Credit Fund | New York, NY

Sep 2021 - May 2022

#### Student Credit Analyst

- Prepared a credit memo on a software issuer by analyzing recurring revenue, cash conversion, leverage, interest coverage, covenants, and recovery scenarios.

## EDUCATION

### Baruch College - Zicklin School of Business

May 2022

B.B.A. Finance, Minor in Economics | GPA: 3.70/4.00; Finance and Economics Society

## SELECTED FINANCE PROJECT

### Private Credit Underwriting Case | Independent

Apr 2026

- Underwrote a fictional **\$40 million** first-lien loan by analyzing business quality, free cash flow, leverage, coverage, collateral, covenants, and sponsor support.
- Built base and downside cases, estimated recovery value, and recommended pricing and covenant protections to a mock investment committee.

## TRAINING & CREDENTIALS

Alternative Investments Certificate. Training in credit underwriting, debt waterfalls, covenant design, recovery analysis, portfolio monitoring, and private-fund economics.

## LEADERSHIP & ACTIVITIES

Alternative Investments Club Alumni Mentor; Women in Private Credit Network

## SKILLS & ADDITIONAL

Credit analysis, debt waterfalls, covenant monitoring, portfolio reporting, Excel, Power Query, Advent Geneva, Bloomberg

## INTERESTS

Pilates, contemporary art, women's finance networks, and credit markets