

Business Loans Officer

Reporting to the Executive Director

About the Company:

Since 1986 Community Futures has been providing economic development and business services in the Alberni Clayoquot region. Community Futures Alberni Clayoquot is an equal opportunity employer and offers competitive wages and benefits.

The Business Loans Officer reports to the Executive Director and is responsible for managing multiple loan portfolios to achieve a healthy balance between acceptable portfolio returns and providing a valuable lending service to the business community.

Primary Duties:

- Manage all loan portfolios to achieve a healthy balance (established by the board) between acceptable portfolio returns and providing a valuable lending service to the business community.
- Review, analyze and process loan applications expeditiously
- Complete processing of loan applications
- Make a recommendation on all loan applications taken to the Investment Committee for approval/decline
- Initiate and monitor repayment on all loans
- Ensure administration of all loan accounts is current and files documented

Secondary Duties:

- Prepare loan documents
- Provide business counselling
- Assist clients in identifying other sources of capital if needed
- Work in conjunction with other staff as appropriate
- Refer clients to other agencies as appropriate
- Keep the Executive Director abreast of activities

Other Related Duties:

- Assist other staff as required
- Assist with the development of programs proposals, statistical data or other reports as necessary
- Complete or assist with all reports to funding agencies

Business Loans Officer Assets

The Business Loans Officer is responsible for business development and the management of small business loan portfolio.

Knowledge of:

- Standard loan procedures, Bankruptcy Act, Credit Report Act and PPSA
- Local economic development conditions and strategies
- Government programs as they relate to economic development
- Possible financial sources including trusts, venture capital sources and community lenders
- Business plan contents and requirements

Ability to:

- Communicate effectively
- Prepare and deliver presentations to small groups
- Complete documents and follow procedures
- Assess situations, conditions and documents
- Identify errors, omissions or anomalies
- Provide business counseling
- Initiate and monitor regular loan and collection actions.
- Work in a team environment

Personal Suitability:

- results oriented
- high energy
- personable
- detail oriented
- honest
- prudent, tactful
- successful multitasker
- outstanding communication and reporting skills

Some travel and evening work is expected
May act as the Executive Director in her absence

Education and Experience:

- Minimum five years' experience at a bank, credit union, or another Community Futures in a role related to lending.
- Degree in business or relevant field.
- Business Development and Entrepreneurial experience is considered an asset.

How to Apply:

Please submit your resume with a cover letter outlining your experience and salary expectations to Lori Camire at info@cfac.ca by end of day, Friday, April 9, 2021.

We would like to thank all applicants in advance for their interest; however, due to the volume of applications, only those selected for an interview will be contacted.