



Community Futures Development Corporation
of Central Interior First Nations

POSITION TITLE : **LOANS OFFICER/ACCOUNTANT**
(This is an 8-week contract position)
DEPARTMENT : **LENDING/ACCOUNTING**
REPORTS TO : **General Manager/admin**
DATE PREPARED : **January 11, 2019**

CIFN GOAL:

The Lending Department facilitates entrepreneurship and business development for Aboriginal people and communities by providing lending on flexible terms. The accounting portion goal is to assist in transition of our software program, accounting procedures, assessment and recommendations.

POSITION SUMMARY:

Under the direction of the General Manager, the Loans Officer/Accountant is responsible for performing due diligence on loan applications, structuring financial packages and making lending recommendations to the General Manager. The position will require accounting procedures to be assessed and recommendations made to the GM for approval.

MAJOR DUTIES AND RESPONSIBILITIES:

The following duties and responsibilities will be undertaken to ensure the highest level of both internal and external lending and financial management and procedures be executed.

Marketing and Business Development:

- Actively review lending procedures
- Job shadow a staff member in lending and accounting criteria and encourage to develop in these areas

Lending:

- Meet with and mentor staff member/s with procedures and expertise in business development and accounting
- Provide counsel to The General Manager and the Administrations Manager regarding CFDC of CIFN loans/accounting practices

- Receive loan applications and supporting documentation, and work with staff to open and track new files
- Perform assessment on applications, business plans and supporting documents, and provide feedback/mentoring to applicants
- Perform analysis and other required due diligence on completed application files, and prepare Loan Write-Up
- Provide loan recommendations to the General Manager and Administrations Manager
- Work always within CFDC of CIFN's Lending Policy
- Provide recommendations for Lending Policy amendments, financial policy and assess and give recommendations as appropriate
- Oversee security document preparation and registration on approved loans
- Oversee compliance with all loan conditions and disbursement of loan funds
- Work closely with the General Manager, and the Administrations Manager and other staff as appropriate with regard to loan disbursements and collections work

Portfolio Management:

- Prepare loan and accounting activity and recommendation reports for the General Manager and Administrations Manager.
- Undertake portfolio analysis and develop statistics and reports as directed by the General Manager
- Undertake assessment of the loans and financial department portfolio with regard performance, reporting and auditing

General:

- Ensure all correspondence, both electronic and paper, is accurate and professional
- Work with and develop other staff as required on various projects
- Undertake other duties and assignments as directed by the General Manager.

Backup Planning:

- This position backs up: The Administrations Manager position and will assist in developing recommendations for best practices and procedure in the areas of lending and operational accounting

QUALIFICATIONS

Education and Experience:

- Must have secondary school diploma and at least two years formal post-secondary education
- Degree or diploma in business administration and accounting
- Minimum of three years experience in commercial lending, preferably in a developmental lending environment along with equivalent accounting experience
- Other combinations of education and experience may be considered.

Knowledge and Skills:

- Knowledge of commercial lending practices and procedures
- Financial analysis skills
- Collections knowledge and experience
- Ability to work both independently and as part of a team
- Superior communication skills, both oral and written.
- Strong inter-personal skills.
- Working proficiency with computer technology and office programs such as ACC-PAC, Word, Excel, PowerPoint and other software.

Special Requirements: Experience in the field of Aboriginal economic development and working with First Nation communities would be strong assets. A strong financial background in accounting and lending is a must.

I have reviewed and discussed the foregoing Contract Position and I fully understand the duties and responsibilities of this position. I have also received a copy of the foregoing.

DATE

EMPLOYEE'S SIGNATURE

CHIEF EXECUTIVE OFFICER SIGNATURE: _____