

Job Description – Business Analyst, Commercial Services

Division: Commercial Services
Reporting to: Portfolio Manager, Commercial Services
Career Level: Staff
Pay Type: Salaried

Job Overview

The Business Analyst is responsible for supporting the Commercial Services goals by achieving targets and objectives while providing solid advice on products, and services to Commercial Members. As a key member of team, they support the risk and portfolio management.

Role

In the role, you will...

- Efficiently support the Senior Manager, Commercial Services in the preparing and presenting high-quality proposals by analyzing and conducting proper due diligence for medium to high complexity loan proposals
- Develop appropriate terms, pricing, conditions and covenants while ensuring thorough credit analysis, due diligence and sound account management practices
- Prepare loan packages and, when necessary, negotiate with internal partners on structuring the deal to ensure compliance with policies and procedures
- Prepare reports and assist with compliance- related tasks
- Prepare credit analysis/memos including modelling of portfolio performance as well as financial modelling across a variety of asset classes
- As directed, gather items required for the administration of commercial files
- Be a natural relationship builder with existing members and really wrap your arms around every member so they experience trademark Member Experience at every interaction
- Truly believe in our products and services and be able to communicate to members and future members how we can improve their financial lives
- Be actively involved in adjudicating and reviewing of Commercial lending, risk, and reward
- Work with your manager to meet annual review and risk management standards for the Commercial Portfolio including structuring transactions
- Diligently complete detailed commercial reviews through the breakdown and analysis of financial statements and recommendations to mitigate any new or changing risks
- Concentrate on department goals and objectives, and portray a strong positive image to our members and the community
- Over deliver on set targets and planned initiatives in the region by identifying new opportunities within the loan management and origination process
- Perform other duties we may need you to do

Required Skills

Within your skills and qualifications, you will...

- Have a sound business acumen which you built from the ground up with a post-secondary diploma or degree in business or related field or an equivalent combination of education and experience
- Have 3- 5 years of Commercial Lending experience and/or commercial credit adjudication experience
- Show off your understanding and/or experience in Real Estate Development and Construction

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- Be well versed in the identification of risk and warning trends on Commercial Loans
- Be extremely knowledgeable about small business and commercial banking products and services
- Innately detail-oriented, analytical, and have an incredible passion for ensuring the accuracy of numerical data and cost-effective use of company budget dollars
- Be well-versed in the world of customer service
- Be extremely comfortable using a computer particularly MS Office
- Welcome problems where you can utilize your solution focused thinking
- Be quick to respond to requests for service from all of your clients
- Inherently demonstrate a high level of integrity, confidentiality and be trustworthy
- Be more than approachable with your superior interpersonal skills, communication and presentation skills
- Use your courage to take action in difficult and challenging situations and deal with uncertainty
- Do the right things for the right reasons
- Be aware of and mitigate enterprise risk factors and ensure compliance with applicable regulations, legislation and FirstOntario policies and procedures
- Genuinely care about people
- Be willing to work flexible hours to accommodate business need, networking and community involvement
- Sincerely show in every aspect of what you do that you are a great employee and dedicated team member of the fastest growing Credit Union in Canada

Accommodations for persons with disabilities are available upon request during the application process.