



Small Business Advisor

Position:	Small Business Advisor
Department:	Commercial Services
Reports To	Director, Commercial Services
Posted	May 10, 2024, 4:30pm

Position Summary

This role is responsible for delivering a broad range of commercial services, including recommendations, reviews and credit applications. Assist in Corporate goals set for the commercial lending portfolio. Cross selling of commercial products and services is required.

Position Responsibilities

- Administers, develops, grows, retains and manages a full-service commercial loan and deposit portfolio, including competent management of that portfolio.
- Evaluates business proposals together with client financial and business status to assess viability of proposals; completes applications.
- Reviews existing credit arrangements to manage risk and identify areas of potential loss or liability; initiates actions to minimize risk.
- Completes annual reviews involving analysis of financial statements, industry & geography and risks, site visits.
- Deals with less complex commercial loans below a specified limit, investment mortgages, and personal credit for business account members.
- Deal with commercial members' investment opportunities.
- Implements new concepts which may improve the operating efficiencies
- Communicates with third parties ie lawyers, brokers, insurance agents, consultants, etc.
- Reviews commercial lending policies and provides recommendations when necessary.
- Performs a variety of administrative functions, which include but not limited to, credit reports, administration fees, inputs and manages CRM program and other electronic systems, monitor fire insurance, property taxes.
- Provides advice and assistance with all relevant business, accounting, taxation laws, regulations, guidelines, and standards.
- Participates with members of the business community to promote and build relationships and develops opportunities in support of Pathwise Credit Union's commercial objectives.
- Monitors operational activities and effectiveness of results and prepares reports as appropriate.
- Performs miscellaneous job-related duties as assigned.

Knowledge, Skills & Capabilities

- Strong interpersonal and communication skills and the ability to work in a fast paced environment.
- A strong commitment to service excellence, teamwork and ability to self-develop is a must.
- Ability to exhibit good judgement in gathering data, analyzing information and preparing reports.
- Ability to develop business plans, financial strategies, and business loan proposals with the understanding of the principles and practices of business operations.
- Ability to communicate effectively & professionally, both orally and in writing, and includes interacting with management and owners of small and medium size businesses.
- Have excellent problem solving and time management skills.
- Advance skills in the use of personal computers and related software applications.
- Intermediate proficiency in Microsoft office, including word and excel.
- Knowledge of office administration and credit union bylaws and policies.
- Knowledge of financial and tax regulations pertaining to small businesses.
- Ability to develop and present seminars and/or workshops.
- Must hold a valid driver's licence.
- Position is mobile and may work at all Pathwise locations. Some additional travel is required.
- Subject to extended hours as per Art 5:02(b) of the Collective Agreement

Education and Experience

- Commercial credit accreditation and 1-3 years' of experience in commercial credit
- Post-secondary degree or diploma, or equivalent, plus a minimum of 8 years of related work experience with an approved commercial lending course(s).

Please forward your application to:

careers@pathwise.ca