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| Community Futures Western Ontario (CFWO) is a non-profit, community driven organization. Through our 21 Community Futures offices located across rural western Ontario and our SOFII program, we support business development and growth and offer business loans.SOFII: The Southern Ontario Fund for Investment in Innovation loan program supports high-growth, innovative small and medium-sized Enterprises (SMEs) in rural and urban communities by offering loans of $150,000 to $500,000 to support all aspects of growth challenges facing them. | |
| **Job title** | Loans Analyst |
| **Organization and department** | Community Futures Western Ontario Regional Office |
| **Location** | Brantford, Ontario |
| **Hiring manager/ supervisor** | Sarah Meharg – Executive Director |
| JOB SUMMARY Loans Analyst | |
| We seek an experienced professional with advanced financial analysis ability, excellent business counselling capabilities, strong interpersonal skills, proficiency and aptitude on multiple computer software programs and excellent written/verbal communication.  The position requires regular review, analysis, assessment, and evaluation of loan applications, creation of a loan submission including credit spreads and amortization schedules, presentation of these submissions to a Loan committee and drafting/presenting of offer letters to approved applicants. | |
| JOB RESPONSIBILITIES | |
| * Daily management of business for our two multimillion dollar portfolios. * Advising small to medium sized businesses on how to meet our requirements so that we may best address their current challenges and future needs. * Setting up, maintaining data, and creating reports from our loan management system (FaasBank/FERN) and when required some entry and processing in our Sage accounting software. * Perform due diligence checks in the preparation of proposals, including: * Credit checks, Equifax review, PNW analysis. * Credit checks, Equifax review, PNW analysis. * Commercial Equifax review. * Personal Property Security Act (PPSA) searches. * Title searches, if needed. * Historical financial statement analysis. * Preparation and review of credit spreads and ratios. * CRA, HST enquiries | |
| SKILL REQUIREMENTS | |
| * Minimum two years experience in business loan management, including the preparation of security documents, direct knowledge of the Personal Property Security Act (PPSA) and a familiarity with General Security Agreements (GSA). * Preference given to those with experience providing business counselling, financial analysis, and business plan assessment services to multiple clients. * Post-secondary degree or diploma in business, commerce, finance, or similar discipline or relevant work experience. * Comfortable with public speaking and ability to liaise with relevant organizations and agencies * Reasonable knowledge/willingness to learn about local economic trends, demographics, available business programs and relevant accelerator organizations. * Ability to work independently or as part of a team while consistently presenting a professional attitude * Demonstrating excellent interpersonal skills, sound judgment and strict confidentiality. | |
| ADDITIONAL INFORMATION | |
| **Compensation and benefits** | To be determined |
| **Application details or instructions** | Please send your resume to Sarah Meharg @ [sarahm@wocfdca.com](mailto:sarahm@wocfdca.com) |
| **Other info:** | CFWO is committed to building an inclusive and diverse workplace. We are an equal opportunity employer that values a commitment in building a diverse workplace that will elicit strength, creativity, and a culture of empowerment. |