

Manager of Lending

Belgian-Alliance Credit Union

Come work where you can make a difference...

The Opportunity

For over 80 years, the Belgian-Alliance Credit Union (BACU) has taken great pride in delivering quality financial services to over 5,000 member owners. With three branches in Winnipeg and open to all, BACU is a dynamic and progressive financial institution that is poised for continued growth.

We are currently looking for an experienced Commercial and Consumer Lender, with a demonstrated ability to lead, to join our team as the Manager of Lending. The desired candidate will manage a dedicated business portfolio and act as a mentor/coach to other BACU Financial Services Officers (FSOs) as it relates to credit adjudication. This role is not directly responsible for managing the overall sales process for the lending portfolio. This is a permanent position, working Monday to Friday with travel, as required, to our three branch locations.

Our ideal candidate is self-motivated with a proven track record to grow and administer a commercial lending portfolio. They are confident in credit adjudication decisioning and can provide related credit coaching to a team of FSOs. They pride themselves in providing holistic financial advice and cross sales experience to their members, while also having the acumen required to ensure all lending activities are compliant with relevant legislation, procedures, and policies. Using this knowledge, they will review and provide proposals to the executive team to enhance existing BACU Lending Policy, Procedures, and Guidelines. As the Manager of Lending, they have the unique opportunity to be both a direct contributing member of our success by managing and growing the commercial portfolio, as well as an indirect contributor (credit adjudicator, credit coach, streamline policy, procedures, and process) for BACU as a whole.

Key responsibilities of the Manager of Lending include:

- Being an active presence in the communities we serve, strengthening relationships with existing commercial members and fostering new connections
- Conduct credit decisioning for Financial Services Officers
- Is a member of the BACU Credit Committee
- Interviewing, analyzing, adjudicating and documenting all significant business lending requests for existing and potential members of BACU
- Managing existing business member relationships by ensuring annual reviews are done in a timely fashion
- Retaining, growing, and maximizing the cross-sell efforts to our business members
- Managing the day-to-day commercial portfolio delinquency and overdraft requests
- Mentoring the BACU in-branch Financial Services Officers on credit adjudication and small business lending requests
- Reviewing and providing recommended enhancements to existing BACU Lending Policies, Procedures, and Guidelines
- Working as a team with all BACU staff in achieving our high-level goals and initiatives

Reporting to the Chief Operating Officer, this role is not directly responsible for managing staff, but will help in mentorship and overall training for all lending staff.

The Person

As the ideal candidate, you have a minimum of 7 years of experience in a lending capacity with a Canadian Financial Institution, 3 of which as an active commercial lender, with extensive experience in business lending (Business Statements, Financial Analysis, Documentation, etc.) and decisioning commercial and consumer credit. You are a self-motivated individual who thrives on being able to help members, and the CU you serve, succeed. You feel rewarded in being a team player that makes a positive difference in the lives of both staff and members.

What do we offer?

At BACU, we offer competitive compensation, a great pension plan, comprehensive benefits, a team based variable compensation plan and a wonderful work environment where each team member has a chance to make a difference.

Why not contact us to see why your goals may be in line with ours.

Applicants are invited to submit their cover letter and resume in confidence to careers@bacumail.ca by July 8, 2022. Please indicate salary expectations within your cover letter.

We appreciate the interest of all applicants, however, only candidates selected for an interview will be contacted.