

**NORTH SIMCOE COMMUNITY FUTURES DEVELOPMENT CORPORATION (NSCFDC)**  
**Job Description**

**POSITION:** Financial Analyst (FA) – Two Year Contract Position  
**REPORTS TO:** General Manager

Reporting to the General Manager, the Financial Analyst is responsible for the day-to-day management of activities related to the administration of NSCFDC's Investment Portfolio and the Corporation's bookkeeping.

**Financial Analyst Core Accountabilities:**

- General business consulting to new/existing businesses
- Assistance and guidance to clients with the business plan development process
- Loan/risk analysis, including the preparation of loan request summaries to the Loan Review Committee (LRC)
- Preparation of loan security documents in a timely and accurate manner
- Conducting regular and ongoing monitoring of loan clients and security registrations. Develops plans of action on a timely basis to address problem loans when identified
- Maintaining timely and accurate government reporting
- Performing the bookkeeping function for the organization by maintaining all corporate financial records
- general administration functions as assigned
- proficiency and maintenance of computer skills

**Financial Analyst Core Competencies:**

- Knowledgeable or has experience starting / managing a small business
- Work independently with small business clients
- Knowledgeably explain and guide clients with the business planning process
- Communicate the commercial lending process to small business clients
- Knowledge of government programs and other financing options
- Financial statement analysis, business plan analysis and loan application analysis
- Effective communication of loan recommendations to the GM/LRC
- Works to exceed personal and professional goals
- Accurate and timely loan disbursements including the preparation of loan security documents
- Works directly with the corporate solicitor regarding the lending and collections
- Adherence to privacy legislation and confidentiality policies
- Communicate recommendations related to commercial credit policies
- Understanding of the collections process, bankruptcy legislation, loans collection and notices and conducts same in a timely manner when client problems are identified
- Advanced understanding of the business counselling process, having developed business counselling techniques and skills including:
  - Interviewing and listening in order to assess client needs
  - Assist in developing options/advice to address client problems
  - Make effective referrals as necessary
  - Ensures processes are in place to track client progress

- Advanced knowledge of Customer Relationship Management (CRM) Tools to effectively manage/monitor the lending process and client information
- Aware of ethical considerations regarding business counselling
- Effective research of proposed businesses using key business databases and business-related websites
- Sound knowledge of financial management principles as it relates to the lending process, financial management systems and financial analysis models
- Advanced use of spreadsheet programs for budgeting, cashflow forecasts, and reporting

### **Bookkeeping Accountabilities:**

- Maintenance and safe keeping of all corporate accounting records and ledgers – Operating, Investment and Other Funds
- Processing of weekly operating and investment payments
- Verify that all invoices are paid and filed
- Generate invoices for accounts receivable as required
- Monthly journal entries, reconciliation of ledger accounts and bank statements including budget variance.
- Calculation of payroll, employee benefits, HST, and maintenance of filings as required, including T4s and T4 summaries
- Assist in the preparation of materials related to corporate accounting records for Board meetings and quarterly and annual submissions to Government
- Prepare quarterly operating claim forms for review by the General Manager
- Maintain efficiency on Microsoft office programs, QuickBooks Pro and FERN
- Ensure QuickBooks and FERN accounts are up to date and balanced monthly
- Ensure proper back up of electronic QuickBooks files after every use

### **General Accountabilities:**

- Promotes a positive image of NSCFDC, local Community Economic Development, and Business Development initiatives.
- Lead staff member for overseeing/supporting and training other staff members in the use of the Customer Relationship Management tool
- Takes accurate & complete minutes
- Organizes documents and files accurately
- Effectively manages multiple priorities to meet jointly established deadlines
- Effectively manages stressful situations with clients and staff (puts people at ease, problem solves, responds politely and tactfully to difficult and/or challenging situations)

### **Education:**

- Post-Secondary education in business administration, a related field, or comparable work experience
- Must have training in business and financial analysis and be knowledgeable about the business planning process
- Additional Courses and/or training in Business Counselling an asset

- Must have excellent computer skills in order to knowledgeably use office software packages. (Excel, Word, PowerPoint and other software programs designed to manage information for the office including the Loans and Information Management (FERN) program and Business Planning programs)

**Skills / Qualifications:**

- Strong interpersonal and communications skills (verbal/written)
- Banking experience in the management of loan portfolios
- Financial and business plan development background
- Financial statement analysis
- Strong analytical skills
- Well-developed credit and collection skills
- Strong knowledge of security documents and loan documentation
- Flexibility to adapt to changing work demands

**Physical Effort:**

- Prolonged sitting using telephone and computer
- Some eye and muscle strain due to extended visual use of computer monitor

**Mental Effort**

- Most procedures are written and defined
- Discretion and judgment required with clients and telephone calls

**Working Conditions**

- Accuracy of information and attention to detail is critical
- Volume of work is constant and may be repetitive
- Job requires meeting deadlines

**Other:**

- Fluency in both official languages an asset
- Knowledge of the community of North Simcoe an asset

**Remuneration:**

- Remuneration commensurate on experience (Range \$42,000.00 to \$50,000.00)
- Extended Health Benefits
- Thirty-five (35) hour work week

Please forward resume by August 13, 2021 to:

**Chris McLaughlin, General Manager**  
**North Simcoe CFDC**  
**Box 8 105 Fourth Street**  
**Midland, ON L4R 4K6**  
**Email: [cmclaughlin@nscfdc.on.ca](mailto:cmclaughlin@nscfdc.on.ca)**