



National Credit Adjudication, Manager

Canada's Entrepreneur Gateway

The Canadian Youth Business Foundation (CYBF) is the 'go to' place for youth entrepreneurship. As a national organization, we are dedicated to growing Canada's economy one young entrepreneur at a time. We look at character not collateral, when providing youth, age 18-39, with pre-launch coaching, business resources, start-up financing and mentoring, to help them launch and sustain a successful entrepreneurial business. CYBF is the founder of G20 Young Entrepreneur Summit (G20 YES) and a founding member of the G20 Young Entrepreneurs' Alliance (G20 YEA).

Established in 1996, CYBF has invested to date in more than 5,260 young entrepreneurs, whose businesses have created more than 20,800 new jobs, \$147.4 million in tax revenue and hundreds of millions of dollars in sales and export revenue. CYBF delivers its program coast to coast through a national network of 184 community partners and more than 4,220 volunteers including business mentors. Information about CYBF is available at www.cybf.ca.

Competencies

- **Analytical thinking**
- **Client Focus**
- **Communication**
- **Critical Judgment**
- **Results Oriented**

Key Responsibilities

- Analyze and approve/defer/recommend for decline credit applications, exercising sound judgment in the decision making process to ensure the quality of CYBF's portfolio is maintained.
- Assess the risk of CYBF credit applications through consideration of Business Plans, Cash Flow Projections, Credit Bureau reports in conjunction with additional supporting documentation communicating with internal Regional Partners to assist with the adjudication process
- Make credit approval/deferral decisions as appropriate; assess and refer recommendations for exception approvals and/or decline decision to the COO
- Apply appropriate levels of due diligence based on overall risk assessment
- Formulate and effectively communicate credit decisions and rationale for same to field team partners
- Act in the capacity of a subject matter expert for internal partners in credit related matters providing advice and second opinions on:
 - Program eligibility requirements for applicants
 - Credit Bureau analysis and interpretation
 - Standard crediting practices

- Implementation of new processes/policies or procedures from a credit risk perspective
- Document all internal credit processes, looking for efficiencies in all processes and procedures standardization ensuring that this documentation is current at all times and we are operating within standard operating procedures
- Participate in projects designed to adjust adjudication practices to improve portfolio performance

Qualifications

- Minimum 5 years experience
- Business Administration Designation
- Strong working knowledge of credit products, policies & practices
- National Market Knowledge
- Strong credit risk skills & knowledge
- Working knowledge of legal and regulatory requirements
- Strong verbal and written communication skills
- Robert Morris Associates Accreditation (RMA) would be an asset
- Excellent analytical and problem solving skills and strong attention to detail
- Fluency in both French and English is considered an asset

If your skills and experience match the requirements of this position, please submit your cover letter and resume via to careers@cybf.ca by February 26, 2013