

Job Title: Credit Analyst

Job Type: Permanent, full-time

Reporting to: Manager Credit

Summary:

This full-time position reports to the Manager of Credit. The candidate will be responsible for mid-ticket credit adjudication (\$50,000-\$100,000), and making recommendations regarding deal acceptance, pricing and deal structure. The candidate will also be responsible for working with our broker partners on each approval until such time as the deal closes. This process may involve making structural changes to approvals, negotiating/explaining rates, explaining processes and as well as specific terms to ensure deals close and Bennington's best interests are achieved. Each credit is unique and presents an opportunity to create a custom structured approval, within defined guidelines. The Credit Analyst is also required to maintain acceptable default and loss standards as determined by the Bennington senior management team.

Requirements:

The ideal candidate will have a strong attention to detail and the ability to work well under pressure and tight deadlines. A positive attitude with the ability to work collectively with team members as well as other Bennington Departments to develop synergies and efficiencies for Bennington as a whole.

The successful candidate must have a minimum of 1+ years of direct credit analysis experience, ideally in Sub-Prime Lending and ideally in the Leasing sector OR at least 3+ years of experience in a related field within the Leasing sector. They must have knowledge of Canadian lease structures and leasing processes, have the ability to read and interpret financial statements and have an attention to accuracy and detail. Incumbents must be willing and able to find a solution with a can-do attitude, learn and adapt quickly and remain calm under pressure in a deadline oriented environment. Candidates should be able to effectively manage competing priorities and timelines, interact effectively with internal and external customers, and work independently without direct supervision. Applicants need to be proficient in Word, Excel and be able to learn new systems quickly.

Qualifications:

A university or college degree with a main subject area in Business or Finance is preferred (or equivalent relevant experience). Bilingualism in English and French is an asset.