

Senior Commercial Underwriter

PROVEN Financial Group Inc. - Edmonton, AB

Employment Type: Full Time, Monday to Friday

Location: Edmonton, Alberta

PROVEN Financial Group Inc. ("PROVEN") provides structured financing solutions to small and medium sized businesses across Canada. We specialize in commercial equipment financing for the oil & gas, forestry, transportation and construction industries. We are a growing entity and are seeking an experienced Senior Underwriter for our Head Office in Edmonton, Alberta. This is an excellent opportunity to join a team of financing professionals and be part of a fast-paced environment that boasts an exciting, dynamic, and progressive work environment.

The successful candidate will be responsible for reviewing, analyzing, and evaluating client financial statements and preparing credit applications for presentation to financial lenders. He/she will be comfortable communicating with internal sales representatives, administrative staff and end-user customers. Applicants should have excellent organizational skills, be able to manage competing priorities and perform underwriting tasks efficiently with a high degree of consistency and accuracy.

This role is best suited for an individual with an exemplary ability to think "customer first" while maintaining an ability to think analytically and logically under pressure. Attention to detail, prioritization, and time-management skills will be necessary in the long-term success of this role. The successful candidate will report to the Managing Partner. Additional training will be provided in the tenure of this role.

Responsibilities :

- Assess and analyze loan applications; review, evaluate and analyze credit and financial history of commercial customers
- Provide rationale to managers in regards to the underwriting process and the analysis that took place in order to create a final credit pitch
- Adhere to acceptable review timeframes for analysis and completion of credit applications
- Manage communication and AML/KYC policies for numerous financial lenders on active files
- Answer queries from internal and external sales staff pertaining to applications submitted for analysis
- Make outbound customer calls where required in order to collect additional underwriting information needed to make credit decisions
- Ability to handle increased pressure and tight deadlines of priority deals and manage and/or delegate responsibility of the credit queue

Requirements :

- Demonstrated underwriting expertise with 5+ years of underwriting/financial experience
- A graduate student of a Business program or similar field of study
- An understanding of small business lending
- Ability to understand and analyze financial statements & make informed underwriting decisions
- Able to prioritize and handle multiple underwriting files and tasks in a time sensitive manner
- Excellent attention to detail and ability to cross reference information for accuracy
- High level of computer literacy, Intermediate to Advance skill level in Microsoft Excel
- Strong communication skills (verbal and written) such that decisions and instructions/guidance can be conveyed in a clear manner