

Commercial Services Manager

Position:	Commercial Services Manager
Department:	Commercial and Small Business
Reports To	Director, Sales, and Member Experience
Posting Date	May 31, 2023
No. of Openings	1
Posting Expiry Date	June 7, 2023
Location	Oshawa

Position Summary

The Commercial Services manager supports company growth by seeking out new commercial business opportunities which will promote profitability. This position is responsible for the development and execution of commercial and small business strategies, and leadership of the team. Through effective and strategic sales management and leadership, they coach, mentor, and develop the team. Supports member satisfaction and increases market share while growing a sales culture through sales and relationship management. This will include but not be limited to development of business for current and potential members, recommending modifications to policies in response to new or changing circumstances; proactively develop a network of relationships and performing other related duties to further growth of Pathwise Credit Union. This role also participates in the strategic planning process for the credit union while providing strong leadership, organizational, impact, influencing and presentation skills.

Position Responsibilities

Leadership

- Responsible for communicating credit union initiatives and supporting the Commercial Department team to meet their business objectives.
- Directs and is accountable for the recruitment and development of a team of qualified, professional, and capable employees.
- Responsible for creating a respectful environment that stimulates, guides, and encourages employees to realize their maximum potential and encourages professional development.
- Provide leadership, management, coaching and clearly defined, measurable goals and expectations to the Commercial Department staff.
- Understands, respects, and supports Pathwise's commitment to corporate social responsibility.
- Accountable for the oversight leadership for all Pathwise business centers.



- Responsible and accountable for Commercial development and implementation of service standards for Commercial department.
- Accountable for the operations and performance of the Commercial department.

Business Development & Community

- Responsible and accountable for the development and implementation of sales strategies for the Commercial department by contributing sales information, analysis, and recommendations to the corporate sales plan.
- Grows and manages a profitable commercial portfolio.
- Works independently to generate credit and deposit opportunities.
- Responsible to represent Pathwise, build relationships and proactively build business in the community.
- Strong and proven history of business development and origination, relationship building, and portfolio management.

Risk, Audit and Administration

- Responsible for writing large and complex commercial credit and approving credit written by others.
- Responsible and accountable for the establishment, implementation, and continuation of sales management routines in the department that support the sales plan and overall credit union business plan.
- Is the resident expert for all Commercial policies, products, and programs. Provides leadership and strategic guidance to the Commercial department.
- Ensures compliance of risk management, cost, and pricing in the achievement of sales objectives.
- Minimizes loan risks through diligent, timely and initiative-taking annual financial reviews and ongoing monitoring of changing economic/marketplace influences and applicable industry trends/data.
- Responsible and accountable for the development, implementation and management of the budget including all capital, operating and personnel expenses.
- Accountable for maintaining current and relevant knowledge of industry trends, competitor products and strategies.
- Responsible and accountable to work within the assigned credit limits for lending and approvals.

Position Qualifications

322 King Street West
Oshawa, ON
L1H 7L1

Knowledge, Skills & Capabilities

- Exceptional leadership and management skills.
- Experience in change management.
- Proven sales experience, sales, and pipeline management.
- Experience in commercial business sales management.
- An understanding of marketing and business development.
- Experience in financial management, credit risk management and developing budgets.
- Understanding of corporate tax and financial statements.
- Knowledge of credit union philosophies, principles, legislation, regulations, policies, and procedures is an asset.
- Understanding credit union operations is an asset.
- Experience leading and coaching sales teams.

Education and Experience

- Five or more years' job-related experience, with a minimum of five years in a commercial lending role, or an equivalent combination of education and experience.
- Management experience strongly preferred.
- Ability to travel (local) and work flexible hours, as required.
- Must be bondable.

APPLICATIONS

Candidates should submit their application, cover letter and resume to:

E-mail: hrpathwise@pathwise.ca