



**Kitigan Zibi Administration
Community Revolving/
Cedo Loan Administrator
JOB DESCRIPTION**

GENERAL INFORMATION	
Job Title	KZA Revolving/Cedo Loan Administrator
Category	Administration/Financial Administration
Sector	KZA Administration
Location	Community Services
Terms	Indeterminate Full-Time (6 month probationary period)
Hours	Flexible Hours, 35 Hours per week
Immediate supervisor	Community Services Director or Designate
Salary	As per Salary Scale Level 5 *Amended*
Date of job description	July 2020

JOB SUMMARY	
<p>The KZA Revolving/Cedo Loan Administrator is responsible:</p> <ul style="list-style-type: none">• To oversee all aspects of the KZA revolving loan program for housing/repairs and the Community Economic Development (CEDO) Loan Program.;• For all aspects of KZA's rental for housing, property and Band buildings rentals;• For the maintenance of the rental units;• To monitor the two loan programs and past due accounts,• To issue notice of late payments to clients/tenants and Notice of Eviction if required with the approval of Band Council;• To ensure that the two loan programs are updated daily for up-to-date information on the availability of funds for future loans;• To establish contact with a Collection Agency and enter into a contractual agreement to collect loans in default;• For collection of rents when the homeowner is in default and homeowner's home is rented out to another party;• To work within authorized budgets;• To develop administrative policies to improve the terms and conditions of the loan programs to ensure a fair and balanced process for all KZA members and to insure all members who are issued a loan understand their responsibilities and the consequences if default on their loan.	

RESPONSIBILITIES	KEY DUTIES
<p>The KZA Revolving/Cedo Loan Administrator is responsible for monitoring monthly payments of all rental property's, revolving loans and Cedo loans.</p>	<ul style="list-style-type: none"> • Meet with loan applicants and collect information for loan applications; • Analyze active loan files on a regular basis and recommend solutions to speed up the loan process; • Interview applicants to define financial eligibility and establish debt payment plans; • Maintains customer confidence; • Completes loan contracts by explaining provisions to applicant, obtaining signatures and notarizations; • Complete loan contracts with clients and inform them on policies and regulations; • Reject loan applications with explanation to applicants; • Respond to applicant inquiries and resolve any loan related issue; • Develop a land rental policy in conformity with business land rental rates in the Maniwaki area; • Maintains individualized files for every KZA rental agreements; • Organizes Selection Committees for the selection of tenants of Band Housing; • Ensures rentals fees are collected as per rental agreements; • Inspects properties and organizes maintenance if required; • Issues Purchase Orders if required within approved budgets for maintenance of Band housing; • Prepares and sends out reminders for past due accounts; • Negotiate payments arrangements with clients who are delinquent; • Prepare Eviction/Repossession notifies as per policies in effect; • Operate in compliance with laws and regulation in place.

ACCOUNTABILITY

- Accountable for overseeing and monitoring all of KZA rental and property assets;
- Accountable for ensuring that all fees are paid and accounted for;
- Accountable for ensuring the proper maintenance of all files;
- Accountable to ensure the financial stability of the revolving and Cedo loan programs.

WORKING RELATIONSHIPS

Interpersonal Relationships	<ul style="list-style-type: none">• Establishes and maintains positive working relationships with co-workers, clients, community members and partners;• Ability to work with a professional capacity.
Leadership	<ul style="list-style-type: none">• Motivates and inspires a high level of commitment;• Confidentiality is requisite for this position.
Team work	<ul style="list-style-type: none">• Collaborates with the Finance Department, Construction and Repairs Department, Lands, Comptroller and Band Council.
External communications	<ul style="list-style-type: none">• Required to work with community members;• Exercises professional telephone manners.
Negotiations	<ul style="list-style-type: none">• Negotiates and settles accounts with community members.
Training	<ul style="list-style-type: none">• Updates job knowledge by participating in educational opportunities, reading professional publications, maintaining professional networks and participating in professional organizations.

ENVIRONMENTAL FACTORS	
Deadlines	<ul style="list-style-type: none"> • Monitors accounts and oversees deadlines
Mental and physical Effort	<ul style="list-style-type: none"> • Multi-tasks and works at a fast pace; • Some physical effort when inspecting KZA properties; • Will be subject to dealing with difficult individuals; • Works with KZA clients on a regular basis.
Working conditions	<ul style="list-style-type: none"> • Works at a computer monitor screen daily and prepares financial loan data; • In office and in the field; • Dealing with complex loan/rental defaults; • Withstands frequent interruptions when working.
Cultural competency	<ul style="list-style-type: none"> • Knowledge of the KZA local community.
QUALIFICATIONS REQUIRED	
Education and Experience	<ul style="list-style-type: none"> • College Diploma in a business, management or finance field and; • Demonstrated experience in working with the public; <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • High School Secondary 5 completed and; • Three (3) Years demonstrated working experience in a related field managing accounts, dealing with clients, writing policies along with a sound knowledge of finance.
Skills and knowledge	<ul style="list-style-type: none"> • Knowledge of office procedures and operating standard office equipment; • Strong knowledge of Microsoft Excel and Access; • Standard office computer literacy, instant messaging and use of the Internet are required for this position; • Ability to communicate effectively in English is required • Ability to communicate in French would be a strong asset; • Financial skills; • Time management skills; • Customer Service; • Confidentiality; • Professionalism; • Excellent communication and inter-personal skills; • Excellent organizational skills.
Conditions of employment	<ul style="list-style-type: none"> • The ability to pass and maintain a Police Reference check for this position; • Must not possess any criminal convictions related to the position; • A driver's license must be maintained during employment.