



Christian

CREDIT UNION



OPPORTUNITY PROFILE

BUSINESS BANKING MANAGER

CHRISTIAN CREDIT UNION

NELSON/KRAFT
AND ASSOCIATES

THE OPPORTUNITY

WHO WE ARE

Christian Credit Union is a financial services organization that encourages biblical stewardship with service and advice from a team of professionals, modern banking technology and a comprehensive range of products to meet member needs. They are principled and benefit members with low fees, great rates, and profit sharing. They redirect a portion of their profits to support Christian organizations and provide resources to make a difference in the world while advancing the gospel of Jesus Christ.

With branch locations in Edmonton and Lethbridge, they feel blessed to have 40 staff who serve about 7,400 members across Alberta, holding approximately \$250 million in assets and committing over \$41 million in loans and donations to charitable organizations in the Christian community. Their membership includes anyone who agrees with their Basis and Purpose and the Statement of Faith including businesses, societies and organizations.



KEY OPPORTUNITIES & CHALLENGES

The Board and Leadership of the Christian Credit Union have set out the following strategic objectives to be reach by 2023:

1. Building a growth focused team within a learning environment where all team members consistently apply Christian values and biblical principles to their member and staff interactions.
2. Create increasing awareness of Christian Credit Union brand, being recognized as experts in combining faith and finances which results in YOY growth of 5% in active memberships.
3. Optimize member journey processes and achieves 80% customer satisfaction with all member journey processes by 2022.

The Business Banking Manager has a key role in achieving these objectives as part of his/her individual strategies.





OUR MISSION

We encourage people to be faithful stewards of the financial resources God has given to them. (1 Peter 4:10)

OUR VISION

To be the recognized leader in applying Christian values to financial services. (Psalm 24:1)



OUR PURPOSE

1. The object of the Credit Union shall be the promotion of cooperative enterprise in the Christian community, for the purpose of providing financial services at equitable rates and providing mutual aid as a concrete expression of our God-given obligation to love our neighbor.
2. We believe that, as God's faithful stewards, we must use the wealth He has given for the building and coming of His kingdom in Jesus Christ.

OUR VALUES

- We value all members as made in the image of God.
- We expect and encourage our employees to be:

HUMBLE

We will share credit, emphasize team over self, and define success collectively rather than individually.

HUNGRY

We will be self-motivated and diligent; constantly thinking about the next opportunity to achieve our vision.

PEOPLE SMART

We will show respect to all people and be interpersonally appropriate and aware. We will listen to what others are saying, ask good questions, and stay engaged in conversations intently.

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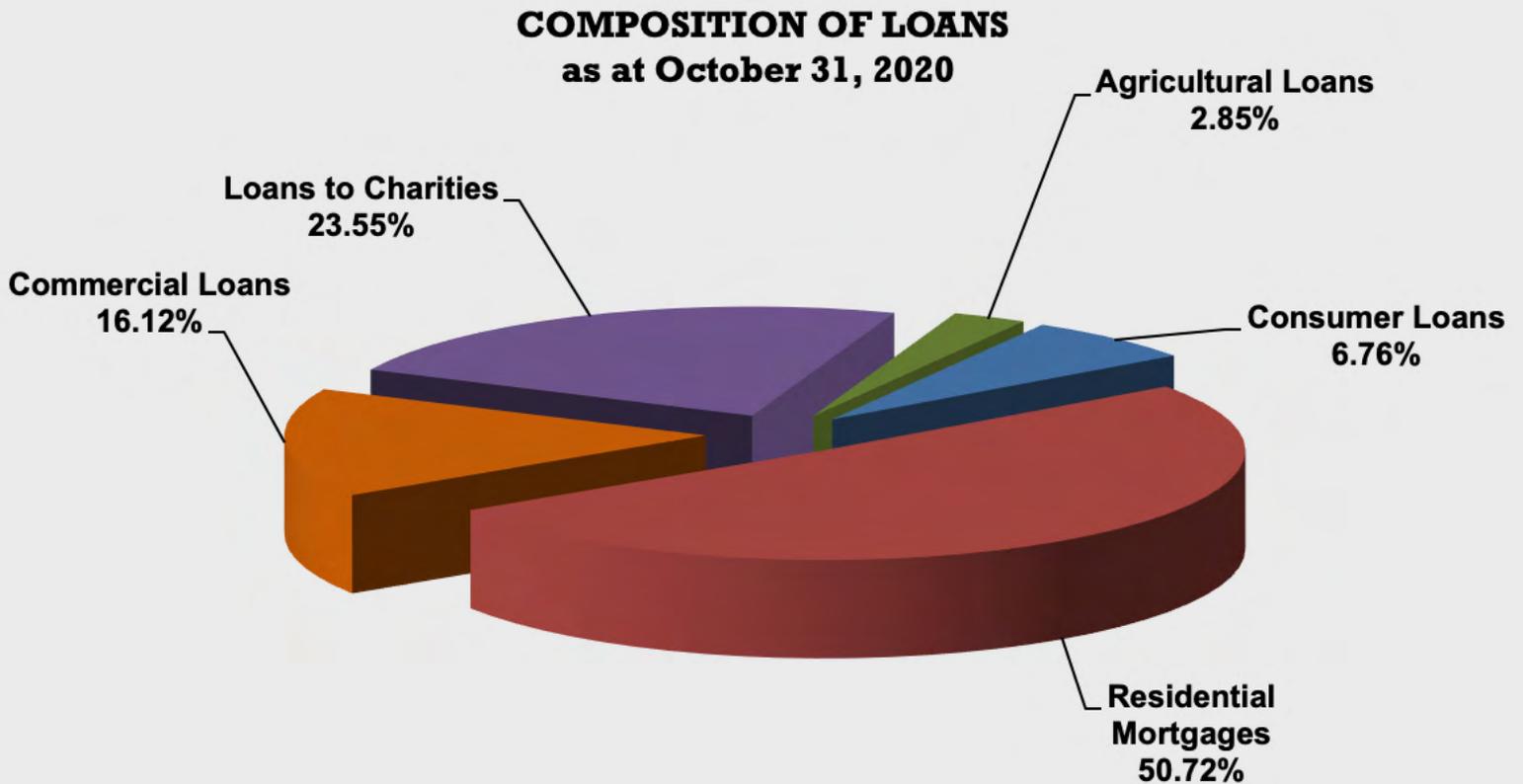
“She brought us options designed for church and nonprofit businesses. They connected us with a system to pay employees and creditors electronically called Business Pay (Customer Automated Funds Transfer) which really has made a difference. We are saving money and putting it back into the ministry now that we are connected with the Christian Credit Union. They have a great lending service, and we are ready to use them if the need arises.”

David Treau

Church Administrator Meadowlands Baptist Church

OUR VALUES CONT'D

- We will encourage the following Bible stewardship principles in all of our operations:
 - Spend less than you earn. (Proverbs 10:4)
 - Give generously. (2 Corinthians 8:10-11)
 - Avoid the use of debt. (Proverbs 22:7)
 - Maintain an emergency fund. (Proverbs 6:6-8)
 - Set long-term goals. (Philippians 3:14)
- We will balance the need to generate profit with the desire to return benefits to our Christian community.



SERVICES & PRODUCTS

Business Banking

With small and large businesses, agriculture and non-profit organizations in mind, staff establish relationships with these members to support their goals of success through God's plan.

- Low fees, free deposits, daily interest calculations, competitive loan and investment products and resources.

In-person Financial Advisors & General Products

Expertly-trained employees help with both day-to-day banking and long-term life goals, like financing for further education, buying a home, owning a business, or saving for retirement.

- High interest savings accounts, registered or non-registered investments.
- Loans and mortgages of all types and amounts plus line-of-credit option.

Digital & Extension Banking

- Online banking and the CCU mobile app.
- CCU Member Card® debit card for use online, at retailers or at various ATMs across Canada.
- On-site services at participating senior's homes.

Youth Financial Education

CCU connects with the next generation by offering rewards for saving money, specialized youth accounts, and opportunities to enter fun contests.

- Elementary School Field Trips – kids learn about CCU and the value of money.
- High School Presentations (Career And Life Management 'CALM') and Scholarships.

Financial Planning

Their Certified Financial Planners® and advisors are also trained through Kingdom Advisors®.

- A wide range of investment products are available, including RESP, RDSP, TFSA and Mutual Funds, retirement and estate planning, and insurance options.

KEY PEOPLE

EXECUTIVE TEAM

John Veldkamp | Chief Executive Officer

Wayne de Leeuw | Chief Operating Officer

Ed Dubbeldam | Chief Technology Officer

Bryan Fiebich | Controller

Pete Peters | Director, Member Experience

Cheryl Mason | Director, People & Culture

MEMBERSHIP

Members of the Christian Credit Union attest to their personal commitment to the spiritual beliefs held by the CCU by signing off the Basis and Purpose statement, and Statement of Faith. These members are eligible for profit sharing in addition to knowing that their finances are supporting many local Christian organizations – and their wider circle – through reduced-rate loans and reduced banking fees.



COMMUNITY ENGAGEMENT

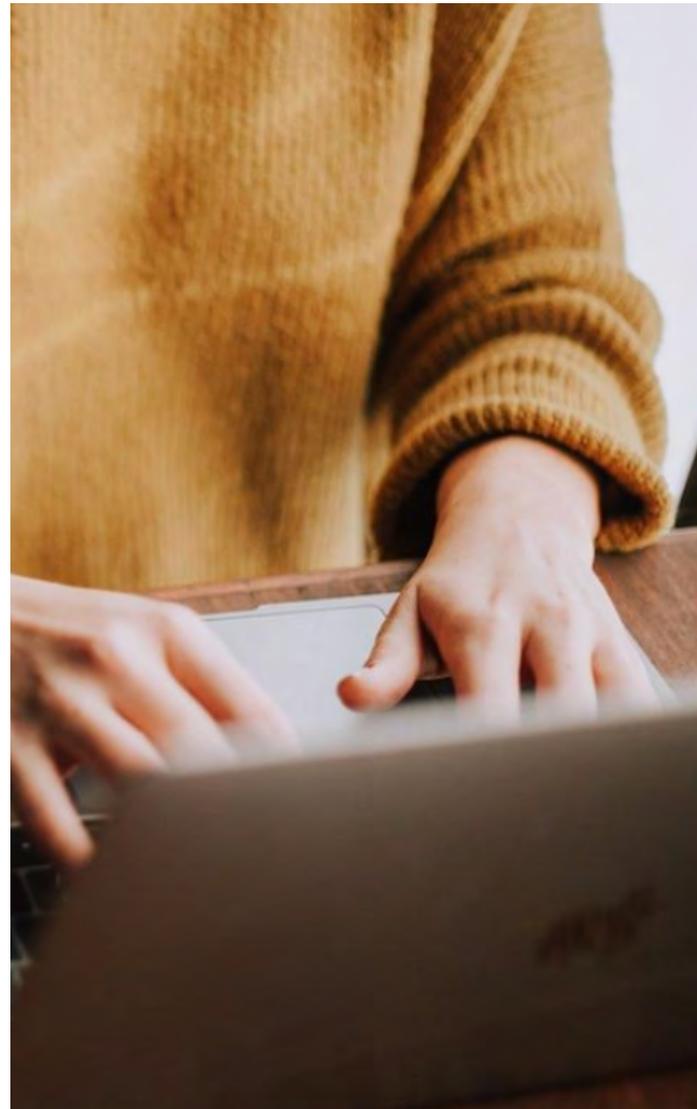
A top priority for CCU is living out their reputation as a community leader through promoting Christian principles and positively influencing society. They do this by supporting Christian organizations and providing their members with resources to help make a difference in the world. Their perspective is that by equipping others, CCU can reach the under-served and advance the gospel of Jesus Christ. Specifically, they give back to churches, schools and non-profits in the Christian community through loans and specialized services so these organizations can focus on their work in God's kingdom.

In addition to their more serious endeavours, they also sponsor a number of community events and partner with organizations to raise funds for capital projects.



POSITION DESCRIPTION

The Business Banking Manager is a key member of the Business Banking team and is critical to the projected growth of the organization. The Business Banking Manager reports to the Director, Member Experience and is responsible for business development and relationship management for commercial or agricultural accounts with complex banking needs. This position has lending limits and manages a portfolio of complex accounts. This position is differentiated from typical Business Banking Advisors in terms of experience, complexity, business development focus and size of accounts; deals could be syndicated and there is no cap on size of lending need. The business banking portfolio represents 42.54% of Christian Credit Union's total loan holdings and this role typically deals with clients from Not for Profit/Charitable organizations. The Business Banking Manager is also the subject matter expert for business banking, acting as a resource and providing guidance, support and mentoring to others involved in business lending.



ROLE OVERVIEW



PRINCIPAL RESPONSIBILITIES

- Manages a complex portfolio of strategic commercial and agricultural enterprise accounts with complex multi-million \$ lending needs typically ranging between \$1M - \$20M; analyzes financial and personal net worth statements; calculates debt servicing capacity; and negotiates terms and conditions of loan.
- Grants commercial or agricultural loans, mortgages and operating lines of credit for business purposes within lending limits; and makes recommendations for applications outside of their limits, through sound and consistent analysis and underwriting practices, submitting recommendations to credit committee for review and approval.
- Conducts the annual review of the risk and profitability of member relationships; monitors problem accounts and develops plans to minimize risk.
- Provides leadership and guidance to Business Banking team on structuring and negotiation of complex banking needs, relationship management, business development and administrative matters. Acts as primary resource/subject matter expert for the business banking team,
- Reviews underwriting/adjudication on commercial credit applications by other Business Banking Advisors that exceed their discretionary limits and approves within authorized limits.

Cont'd on page 12



- Builds relationships and participate in business development activities with existing clients, and networks with external business organizations and individuals to generate referrals.
- Identifies and pursues opportunities to promote other business services and non-credit products; reviews current portfolio to ensure clients have proper banking products.
- Conducts compliance reviews and follow up to ensure overall regulatory compliance of business loans in accordance with sound business practice, legislation, regulations, policies, and procedures.
- Monitors and assesses status of accounts within their portfolio; follows up on assigned delinquent accounts; verifies the reason for delinquency and provides advice and assistance to members on options to mitigate loss and to resolve the delinquency.
- Identifies problem accounts and appropriate steps to be taken in accordance with established collection policies, procedures and time frames; recommends action on all accounts requiring repossession or foreclosure actions to manager for their review and approval.
- Leads regular sales pipeline meetings and team huddles; coaches other Advisors on spotting opportunities, understands the workload of others, assists with prioritizing team activities, and ensures member needs are being fulfilled in a competent and timely manner.
- Coaches and leads the Business Banking Advisor team. Conducts regular focused coaching sessions contributing to the growth and development of team proficiency in relationship management, loan structuring and the adjudication of complex commercial and agricultural loans. Responsible for completing annual performance reviews for the Business Banking Advisors.

PREFERRED EDUCATION AND EXPERIENCE

- Bachelor's Degree with preference given to a B.Commerce or B.Science in Agriculture.
 - 7 – 10 years Business experience with exposure to the non-profit sector preferred.
 - 3 – 5 years business development experience in a senior role.
 - Commercial lending experience including minimum of 2 years syndicated lending preferred.
 - 1 - 3 years leadership experience in a finance environment is an asset.
 - Professional designation (CPA/CFP/lawyer) considered an asset.
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PREFERRED SKILLS, KNOWLEDGE AND ATTRIBUTES

- Expert knowledge of the business practices, legislation, regulations, policies, and procedures.
- People-smart with strong coaching and mentoring skills. Flexible and able to lead self and support others through a constantly changing environment.
- Solutions orientated with strong attention to detail, strong analytical skills and critical thinking.
- Excellent communication skills, both verbal and written.
- Branches are located in Edmonton and Lethbridge and occasional travel is required.

KEY PERFORMANCE CRITERIA

- Growth of the business banking portfolio in alignment with strategic plans.
- Growth and development of the proficiency levels of the business banking team from the perspectives of relationship management, experience and expertise in loan structuring and the adjudication of complex commercial and agricultural loans.
- In partnership with the other members of the business banking team, develops, enhances and maintains high levels of member experience for business banking members, ensuring needs are met in a timely manner.
- Demonstrates understanding of work priorities, and ability to self-prioritize tasks for self and others; escalates and seeks direction for workload constraints in a timely manner.
- Displays and applies expert knowledge of business rules, procedures and processes relating to complex business banking.
- Active participation in credit union team and community events, marketing campaigns and team meetings.

SEARCH PROCESS

NELSON/KRAFT & ASSOCIATES INC.

OUR SEARCH TEAM



LARRY NELSON

Supporting the Search

Larry is a chartered professional accountant and former CEO of the Baptist Housing Society in BC. He has served on many charity boards nationally and provincially including the board of the Canadian Council of Christian Charities. He has placed over 80 senior executives and worked with more than 50 not-for-profit organizations across Canada. He is passionate about lending his professional expertise to not-for-profit organizations.



MARK KRAFT

Leading the Search

Mark is a certified executive coach and Birkman Method consultant. With a background in pastoral ministry, strong leadership development skills, and a passion for helping not-for-profit organizations succeed, Mark has become highly sought after for his expertise in recruiting, networking, crisis management, team building, and best practices for board governance.



JEFF PITCHFORD

Supporting the Search

Jeff is an accomplished Senior Executive, with over 25 years of leadership experience across the chemical manufacturing and food processing industries. He wears many hats including Business Consultant, Executive Coach, Board Member, Forum Chair and Birkman Certified Professional. Jeff specializes in leadership development and team-based business success. He is passionate about developing leaders and building high performance teams.

ESTIMATED SEARCH TIMELINE

While every search is dynamic and time frames are hard to predict, the following is an overview of the expected timeline for this search:

Application Deadline:

February 26, 2021

HOW TO APPLY

Forward your resume and cover letter to Mark Kraft at info@nelsonandkraft.com

Please note, qualified candidates for this search must be Canadian residents at the time of application.

Nelson/Kraft & Associates Inc. welcomes and encourages applications from people with disabilities. Accommodations are available on request for candidates taking part in all aspects of the selection process.

FOR MORE INFORMATION,
PLEASE CONTACT:

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