

STRENGTH

PEACE

UNITY

# Mohawk Council of Kahnawake



P.O. Box 720  
Kahnawake Mohawk Territory J0L 1B0

*Tsi Nîkaió'tenhséró:tens Ne Onkweshón:'a Rotiió'tens*

**HUMAN RESOURCES UNIT**

Tel.: (450)632-7500

Fax: (450)638-5958

Website: [www.kahnawake.com](http://www.kahnawake.com)

INTERNAL/EXTERNAL

## **JOB OPPORTUNITY**

### **POSITION:**

**Credit Manager, Finance**

### **DURATION:**

Indeterminate, Full-Time  
Nine (9) Month Probation Period

### **DESCRIPTION:**

See Attached Job Description

### **SALARY:**

Hours of Operation  
Hours per week

\$1,335.75 to \$1,508.63 Per Week  
8:30 a.m. to 4:00 p.m.  
37.5 hours per week

### **DEADLINE FOR APPLICATION:**

**Open until position is filled**

### **REQUIREMENTS:**

**ALL REQUIRED DOCUMENTS MUST BE SUBMITTED BEFORE THE  
DEADLINE FOR YOUR APPLICATION TO BE CONSIDERED**

- ✓ Applicant checklist
- ✓ Letter of intent
- ✓ Resume

**APPLICATION:** Please address your application to Dawn Stacey, Manager of Recruitment & Staffing. Forward your complete application via e-mail only to:  
[Applications@mck.ca](mailto:Applications@mck.ca)

**NOTE:** All forms and requirements are listed on our website:  
[www.kahnawake.com/jobs](http://www.kahnawake.com/jobs)

- **Please ensure complete applications are submitted as requested. Incomplete applications may not be considered.**
- **Only candidates selected for an interview will be contacted.**
- **Preference will be given to Aboriginal candidates.**



<b>Job Title:</b>	Credit Manager
<b>Division:</b>	Finance Unit
<b>Reports To:</b>	Director of Financial Services
<b>Name of Incumbent:</b>	TBD
<b>Purpose:</b> To manage and implement the credit collection functions related to Housing Unit clients on behalf of the Mohawk Council of Kahnawà:ke (MCK). Is accountable for the credit approval process, through the consistent application of credit policies and procedures, periodic credit reviews of existing clients, and the assessment of the creditworthiness of potential clients. Collaborates with the FAO, MCK Finance and Housing to ensure credit collection activities are conducted effectively, and efficiently and are within established criteria, policies, and procedures.	
<b>Cultural Identity Attributes:</b> Achieves results in specialized areas of expertise and enjoys challenging situations. The individual is assertive, has the drive and persistence to see a job through to conclusion. A direct self-starter who is friendly, self-confident, methodical, and firm. Has a committed interest in the community's well-being.	
<b>Roles &amp; Responsibilities:</b>	
<b>Credit Management</b> <ul style="list-style-type: none"><li>• To manage and implement the MCK credit management, credit approval, and collections functions related to Housing;</li><li>• Develops and implements credit collection plans and repayment options;</li><li>• Enforces the MCK credit collections policy;</li><li>• Monitors the credit approval, collections, and updating process and investigates discrepancies;</li><li>• Conducts periodic credit reviews as per established guidelines;</li><li>• Keeps up to date on all client accounts brought forward for collection;</li><li>• Provides financial reports on the status of credit collection files;</li><li>• Works with auditors to ensure collections files and information are accurate and documented as per GAAP and MCK policy.</li></ul>	



## Credit Analyst

- To perform evaluation and analysis on credit applications, overdue accounts, and repayment plan options;
- Establishes credit scoring model and credit selection criteria;
- Manages customer credit files;
- Reviews and analyzes credit recommendations;
- In collaboration with Housing Unit negotiates repayment terms and conditions with clients;
- Works with credit collection agencies to recover accounts in arrears;
- Recommends write-offs of bad debt;
- Collaborates with Housing to perform follow-up with clients and other departments on problematic accounts and proposes solutions.

## Credit Subject Matter Expert and Liaison

- To liaise with internal and external departments, management, agencies, and other stakeholders related to MCK credit functions;
- Provides guidance to various MCK Unit staff on established credit policies and procedures;
- Develops working relationships with credit collection, reporting, and insurance agencies;
- Researches & recommends reward & penalty programs;
- Proactively collaborates and communicates with Housing and Accounting/Finance on issues and client files;
- Supervises the Credit Management Administrator.

***The statements herein reflect general details to describe the principle functions for this job and should not be considered an all-inclusive listing of work requirements. Individuals may perform other duties or be assigned projects associated with these responsibilities as directed by their immediate supervisor.***

## Decision-Making Authority:

- Approves or deny applications based on lending criteria;
- Decides on credit collection criteria, plans, and repayment options;
- Determines best practices and financial advice;
- Decides on solutions for problematic accounts;
- Decides on the approach to develop client relationships;
- Determines communication plans.

## Accountability:

- To provide financial reports to senior management on the status of credit collection files;



- To adhere and comply with all policy & regulatory bodies;
- For the financial integrity of the housing loans and collections;
- To act as Housing accounting and financial records Trustee as they pertain to Housing clients;
- To analyze and develop recommendations on best practices in collection of debt;
- To perform creditworthiness assessments on client files;
- To ensure credit collection functions and activities are in accordance with GAAP and MCK policy and procedures;
- To advise senior management on the status of collection activities;
- To ensure accurate and efficient accounting and financial controls are maintained according to established procedures;
- To provide direction and evaluate employee performance;
- To maintain a current list of accounts and related information;
- To ensure clients are treated in a courteous, professional manner;
- To maintain the ultimate level of confidentiality;
- To adhere to the MCK Administration Manual-Personnel Policy and Kanien'ké:ha Language Initiatives.

#### Education & Experience:

- Bachelor of Commerce or Business Administration, plus one (1) years relevant experience;
- OR
- DEC in Commerce, plus three (3) years relevant experience;
- OR
- DEP in Accounting or Bookkeeping, plus five (5) years relevant experience;
- OR
- High School Diploma, plus ten (10) years relevant experience;

#### Knowledge, Skills, Abilities, and Other Attributes:

- Knowledge of MCK Housing Program policies and procedures;
- Knowledge of Generally Accepted Accounting Principles (GAAP) to maintain accounts and ledgers;
- Knowledge of how to maintain financial records to facilitate financial audits;
- Knowledge of Accpac, Excel, and The Exceptional Assistant (TEA) software;
- Credit evaluation skills;
- Negotiation skills and solution-focused thinking;
- The ability to multitask and maintain attention to detail;
- Must possess the following skills: interpersonal, leadership, problem solving, time management, strong oral and written communication, and negotiation skills;



- Ability to take initiative and follow through;
- Ability to deal with clients in a tactful, discreet, and courteous manner;
- Comprehensive knowledge of Mohawk Council of Kahnawà:ke's general office operations, policies, and procedures;
- Ability to communicate in the Kanien'keha and French languages is an asset;
- The willingness to learn the Kanien'keha language is required.

### Working Environment:

- Five (5) day work week and normal office environment;
- Occasional overtime;
- Considerable stress and exposure to emotional, personal, and sensitive situations (social & family issues) requiring tact, discretion, and confidentiality.

### Competencies:

Self - Management	Client & Team Relations	Quality Decision Making	Professional Capacity	Communication	
Intermediate	Mastery	Intermediate	Intermediate	Intermediate	
Adaptability	Planning and Organizing	Leadership	Language & Culture		
Intermediate	Intermediate	Intermediate	Core		

### Commitment Statement:

I serve my community with its best interest in mind by supporting and encouraging creative, critical, and resourceful thinking, accepting, and nurturing new ideas and approaches, and demonstrating my dedication and integrity through my efforts, actions, and words. I am part of a team that is empowered to take initiative in an interactive working environment.

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## Signatures:

Employee's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Supervisor's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Performance Management Administrator's Signature: \_\_\_\_\_

Date: \_\_\_\_\_