

# Business Lending Analyst

## Finance Team

### Role Purpose

To lead and manage the commercial lending function that nurtures, develops and grows West Coast businesses that promote sustainable employment opportunities and generate sustainable economic benefits.

### Key Responsibilities

- Manage the full lifecycle of the distribution function (both internal and external commercial and community applications and projects) in compliance with the Deed of Trust, policy and relevant legislation, including customer enquiries, application analysis and due diligence, facility structuring, client onboarding and ongoing client management, and close-out.
- Application analysis and recommendations to DWC's Advisory Body and Trustees for formal consideration and decision.
- Collaborate with the Economic Development Unit to identify, build and retain relationships with current and future clients.
- Manage, maintain and develop reporting across the distribution function, including capture of key metrics around employment promotion and generation of economic benefit.
- Develop and maintain strong relationships across internal and external stakeholders, including business clients, DWC management, staff, Advisory Body, Trustees and, professional service providers, and auditors.
- Effective oversight and management of the loan book to ensure management of DWC's prudential limits, minimisation of provisioning, proactive client management to identify and address potential or real client default, and reporting against these.
- Working effectively with the wider DWC team as it pertains to the role to meet organisational goals and objectives as set out in DWC's strategy, annual Business Plan and other documents as identified from time to time.
- Drive continuous improvement of lending processes and systems to enhance efficiency, accuracy, and client experience.

### Key Skills and Attributes

- Financial and commercial acumen providing a deep understanding of lending products, business models, industry dynamics, and market risk.
- Due diligence expertise to gather, analyse, interpret and utilise financial and business data, identifying risk and opportunity.
- Strategic thinker, able to understand the wider relationships between business, community and economy.
- Strong communication and relationship-building skills.
- High attention to detail.
- Proficient in Microsoft suite of Office products with a particular emphasis on Excel. Familiarity with lending software is an advantage.
- Flexible with strong problem-solving skills, high degree of initiative, and able to adapt to unexpected challenges.
- Proactive and adaptable approach, able to manage multiple priorities and deliver high performance under pressure.

<b>Location</b>	Greymouth
<b>Reports to</b>	Chief Financial Officer
<b>Direct Reports</b>	0
<b>Date</b>	6 June 2025
<b>Version</b>	Draft

### Desired Qualifications

- 5+ years' experience in the commercial or business sectors, either in the public or private sector.
- Proven experience within the banking or finance sectors and, in particular, lending processes, systems, contracts and relevant legal compliance and monitoring.
- Bachelor's degree majoring in Business or Accounting or other relevant field.