EMPLOYMENT OPPORTUNITY

Credit Analyst

No. 2026-FIN-03
Internal/External

Who we are:	***First Nations Finance Authority (FNFA) is consistently recognized as one of British Columbia's Top Employers*** FNFA is the only First Nation-led organization in the world leveraging private capital for a pooled-borrowing model of Nations to finance projects that build strong, healthy, and prosperous communities for generations to come. We are a First Nations-led non-profit, financial services corporation mandated under the *First Nations Fiscal Management Act* (2005) providing affordable financing, investment management, and capital advisory services to First Nations communities in Canada. FNFA does not rely on federal government funding and is self-sufficient. From clean energy projects to schools for our children and housing for our Elders, priorities being undertaken by FNFA's First Nation members, are creating good jobs while contributing to Canada's economy. Learn more: www.fnfa.ca.
Job Summary:	The Credit Analyst takes direction from the Managing Director of Finance and Investments. The Credit Analyst completes financial analysis of First Nations seeking membership and to borrow from the FNFA and assists in the training of other Financial Analysts. The position works in conjunction with other FNFA departments and individuals to facilitate the process, including participating in meetings with members and prospective members as required. In addition, the position will perform data analysis and aggregation for presentations and reporting needs. The position will also perform other finance and accounting duties as directed. At times, this position is required to travel.
Primary Job Responsibilities:	1. Prepares borrowing capacity analysis, financial models, and supporting summaries for current and prospective members. 2. Reviews member and prospective member financial information, including audited financial statements, budgets, agreements, and other supporting documents, to assess credit quality and repayment capacity. 3. Completes ratio analysis, trend analysis, and risk assessments for membership applications, borrowing requests, annual reviews, draw reviews, and other member review processes. 4. Reviews financial models for complex loan structures to assess repayment capacity, cash flow implications, and overall credit strength. 5. Identifies key financial, operational, and compliance-related risks and escalates issues, concerns, or exceptions to Managing Director of Finance and Investments with supporting analysis. 6. Prepares annual reviews and draw reviews of members and documents findings, recommendations, and follow-up items. 7. Supports the preparation of internal reports, briefing materials, and summaries for senior management, committees, and the Board as required.

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<tr><td></td><td>8. Assists with information gathering, analysis, and supporting documentation required for credit rating agency reviews, audits, and other external reporting requirements.
9. Prepares and updates loan draw documentation, related tracking, records, and system entries to support accurate processing and reporting.
10. Maintains member review templates, working papers, and tracking tools, and recommends process improvements to strengthen consistency, efficiency, and quality.
11. Ensures member information is stored, documented, and handled in accordance with FNFA policies, legislative requirements, and recordkeeping standards.
12. Supports debenture-related calculations, projections, and loan documentation as required.
13. Updates reports, databases, and internal systems related to member reviews, borrowing, draws, investments, and other finance activities, as applicable.
14. Participates in cross-training, process improvement initiatives, and system enhancements that support efficient finance and member review operations.
15. Performs other finance, analysis, and administrative duties related to the role, as assigned.</td></tr>
<tr><td>Who Can Apply*:</td><td>The ideal candidate will have:
• University degree in commerce, business, accounting, finance, or a related field.
• Approximately 3 or more years of relevant experience in financial analysis, credit analysis, lending, accounting, public finance, or a related area.
• Progress toward or completion of a professional designation such as CPA, CFA, or CAFM is considered an asset.
• Completion of Canadian Securities Course is an asset.
• Strong knowledge of financial statement analysis, ratio analysis, credit risk assessment, and reporting practices.
• Experience with financial modeling of complex loan structures.
• Demonstrated attention to detail, accuracy, and sound professional judgment.
• Experience working with or supporting First Nations communities, governments, or organizations is an asset.
• Strong analytical, organizational, and problem-solving skills, with the ability to manage multiple priorities and deadlines.
• Strong written and verbal communication skills, including the ability to present financial information clearly to different audiences.
• Proficiency in Excel and other financial, reporting, and database systems used to support analysis and recordkeeping.
• Demonstrated ability to multi-task and set priorities to ensure timely completion of work within established deadlines.
• Strong computer skills including Excel.
• Ability to travel from time to time.</td></tr>
<tr><td>Starting Compensation:</td><td>$75,600 - $84,500 (dependent on qualifications and experience)</td></tr>
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Benefits:	• Work/life balance – our workdays are typically 8:00 am to 4:00 pm, weekdays • Retirement contributions of 6% • 100% Employer paid extended health benefits • Generous paid time off • Employee wellness programs • Career development (FNFA believes in mentorship and professional development)
Location:	The successful candidate will work in the Westbank offices.
Duration:	Full-time position
Application process:	Please email your resume and cover letter with three work-related references of immediate supervisors to: careers@fnfa.ca We thank all applicants for their interest, however, only those candidates selected for interviews will be contacted. FNFA may cancel, postpone, or revise employment opportunities at any time. This is a new position. *Qualified persons of Indigenous ancestry will be given preference in accordance with Section 16.1 of the Canadian Human Rights Act and Section 41.1 of the B.C. Human Rights Code; therefore, please self-identify in your cover letter.
Application Deadline:	**Open until filled.** *FNFA does not use artificial intelligence (AI) tools or agents to screen, assess or select applicants.*