

Job Class Profile: Co-operatives Examination Supervisor**Pay Level: CG-40 Point Band: 916-949**

Factor	Knowledge	Interpersonal Skills	Physical Effort	Concentration	Complexity	Accountability & Decision Making	Impact	Development and Leadership	Environmental Working Conditions	Total Points
Rating	7	6	2	4	7	5	5	2	2	
Points	327	100	13	19	210	108	103	43	21	944

JOB SUMMARY

The Co-operatives Examination Supervisor provides highly responsible work in the financial analysis and auditing of both the Credit Unions and Co-Operatives in the Province. The primary responsibility is the development and implementation of credit union plans addressing non-compliance with the Credit Union Act and Regulations, loan risk exposure, operational risk exposure, and improvement in financial performance. Work also involves monitoring of plans, follow-up on all deficiencies identified in the examination reports, short term emergency interim on site management of credit unions as required, the co-ordination of training activities, and short term support for the examination process. It also involves special investigations when required.

Key and Periodic Activities

- Supervises the operation of credit unions under the Credit Union Deposit Guarantee Corporation's (CUDGC) supervision. Provides on-site supervision when required; develops, monitors, and reviews operational plans to improve credit union's financial position; develops and implements policies and procedures in conjunction with the Board of Directors to ensure compliance with the Credit Union Act and Regulations; attends meetings with the Board of Directors of Credit Unions to present updated financial information and to provide support and direction to the boards.
- Conducts on site examinations of commercial loans which includes reviewing and compiling samples of commercial loans granted by credit unions, reviewing the credit union's lending policy, conducting an on-site audit of files, providing documentation to support findings of non-compliance, and conducting follow-up reviews of non-compliance issues to ensure corrective action has been taken.
- Conducts desk audits, which includes reviewing reports, conducting follow-up investigations, and reporting findings to the Manager of Operations.
- Conducts special investigations and related reports at the request of the Manager of Operations. Such investigations may be in relation to activities which are not in compliance with the Credit Union Act and Regulations or based on "red flags" that have been raised by a Board of Directors or credit union managers or staff.
- Assists in the management of various insurance programs provided through the CUDGC.
- Ensures standards of sound financial and business practices by working with the Manager of Operations and the credit union head offices to ensure minimum requirements are filed with the CUDGC.

Key and Periodic Activities

- Assumes a leadership role in the absence of the Manager of Operations by responding to inquiries from credit unions with respect to the Credit Unions Act and Regulations or membership complaints.
- Develops and presents training material to credit unions.
- Attends board meetings and conferences related to the delivery of information relevant to this position.
- Prepares quarterly reports on plans developed to address non-compliance.
- Participates in the recruitment process by developing interview questions and conducting interviews for various positions with the credit union.
- Visits credit unions monthly under supervision to action plans developed in consultation with the Manager of Operations.

SKILL

Knowledge

General and Specific Knowledge:

- Knowledge of a specialized field to provide advice.
- Knowledge of banking, accounting, privacy, provincial and federal regulations relating to full disclosure, anti-terrorism, and the proceeds of crime. Knowledge of the International Financial Reporting Standards (IFRS), and Canadian General Accepted Accounting Principles (GAAP), Credit Union Act and Regulations, Bank Act, and related policies and procedures.

Formal Education and/or Certification(s):

- Minimum: Undergraduate Degree in Commerce or Business Administration and a professional accounting designation.
- Ongoing technical training is required to stay abreast of changes in the financial industry.

Years of Experience:

- Minimum: 10 years experience in the financial services industry.

Competencies:

- Verbal and written communication skills.
- Analytical skills.
- Ability to work independently.
- Computer training in various software programs and the ability to complete excel worksheets and accounting functions.

Interpersonal Skills

- Interpersonal skills are used to listen to information from other people, ask questions to gather the information required to make informed recommendations to the Manager of Operations concerning action plans to be developed to address non-compliances identified. Provides routine and complex information to others, communicates complex information and direction to others, instructs/trains, facilitates meetings, makes formal presentations, coaches/mentors, gains co-operation from others to complete work/address issues/solve problems, and provides expert advice or counselling to others.

- Communications occur with employees in the immediate work area and department, and supervisors/managers. Also interacts with executives, professional association, and subject matter experts.
- The most significant contacts are with Manager of Operations and the CUDGC; CEO's; and Board of Directors.

EFFORT

Physical Effort

- The demands of the job do not result in considerable fatigue, requiring periods of rest.
- There is an occasional requirement to lift objects less than 10 lbs.
- Occasionally standing, walking and driving is required.
- Fine finger precision work is constantly required when using a computer to perform work which is usually for extended periods of time.

Concentration

- Occasionally there is **lack of control over the work pace** as information may be presented that could require being on site at a credit union the next day.
- **Time pressures and interruptions** are experienced on a constant basis as reports, examinations, and results must be completed in a timely manner when continuing to perform other aspects of the position.
- **Exact results and precision** are constantly required when presenting results from an examination report to supervisor which must be based on factual and precision details with supporting documentation.

Complexity

- Work tasks are different and require a broad range of skills and diversity of knowledge. Tasks constantly range from diverse tasks involving a wide variety of responsibilities and situations, to tasks that are highly technical.
- Challenges and problems are unique requiring definition and analysis, and the development of complex solutions.
- A typical challenge/problem is dealing with Boards who are not as knowledgeable in a highly technical industry and often take exception to change and taking direction from the regulators. Getting "buy in" from credit union staff on new budgets, goals, and revenue generation to improve the financial position can also be a challenge.
- When addressing typical challenges or problems reference can be made to the Credit Union Act and Regulations, Bank Act, policies and procedures, the Manager of Operations, CEO's, accountants, Board of Directors.

RESPONSIBILITY

Accountability and Decision-Making

- Work tasks are moderately prescribed or controlled.
- Straight forward decisions involving rules and regulations in accordance with the Credit Union Act and Regulations can be made. All other decisions are made using a formal process via

<p>email or detailed reports.</p> <ul style="list-style-type: none"> — The vast majority of the work performed requires supervisory approval. — Discretion and judgement are exercised when acting as on-site supervisor at a credit union. Decisions can be made relating to the day to day operation of the branch. The manager is apprised of the decisions being made. — Situations requiring a high degree of discretion occur when dealing with human resources issues at a credit union.
<p>Impact</p> <ul style="list-style-type: none"> — Generally has both positive and negative impact on the immediate work area and department, within the organization, outside the organization, on clients/general public. — Resources impacted include processes and systems, information, material resources, finances, facilities, and corporate image. — Errors may have significant impact on clients/general public and on the immediate work area. For example, not using the correct data to construct reports for the different users of the information can effect the decision making process either negatively or positively. The reports can affect the corporate image. Reports must be professional, well written, clear and provide detailed information given the position's role in regulating the credit union system in the province. — All written reports, directives etc., are reviewed to ensure correctness. Documentation must be provided to support the written report. Exercises authority to operate the credit union on a daily basis using sound knowledge of financial services, acts and legislation, and sound business practices, policies and procedures when assigned by department to supervise daily operations. — Errors are identified and resolved within 24 hours of problem identification. Once an error has been detected, it is reported to all levels and corrective action is taken immediately.
<p>Development and Leadership of Others</p> <ul style="list-style-type: none"> — Not responsible for the supervision of staff. — Acts as team leader when on site dealing with staff and the Board of Directors. When a credit union is placed under direct supervision by the department, supervises all staff at the credit union and Board of Directors. The number of staff varies according to the size and complexity of the credit union. — Provides on the job advice/guidance, on the job direction, feedback, input for performance assessments, orientation to new employees, on the job training to other employees, and classroom/formal training to others. Acts as a technical mentor, building morale and employee relations, delegating/allocating tasks, leading a project team, providing input to others about staffing and recruitment, organizing and checking the work of students/contractors, and checking or reviewing the work of contractors.

WORKING CONDITIONS

<p>Environmental Working Conditions</p> <ul style="list-style-type: none"> — Safety precautions and equipment are not required. — There is a limited likelihood of minor cuts, bruises, abrasions or minor illnesses.
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— Occasionally exposed to unusual distracting noise, glare, adverse weather conditions, and travel. Credit Unions are located throughout the province.