



Position Brief for the position of

**Senior Relationship Manager, Senior Debt –
Vancouver**

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About BMO Financial Group

A Canadian-based North American bank, established in 1817, BMO® Financial Group is highly diversified. We work with millions of personal, commercial, corporate and institutional customers through our operating groups: Personal and Commercial Banking Canada, Personal and Commercial Banking U.S., Private Client Group and BMO Capital Markets. With 37,000 employees dedicated to making BMO the bank that defines great customer experience and a relationship-driven approach, the bank's focus is on customers – and on always improving overall performance.

Corporate Finance Division

Corporate Finance Division provides mid-sized companies with a single point of access to an integrated suite of commercial and capital products and financial options. Delivered by experienced financial professionals and backed by the vast resources of the BMO Financial Group, each customer receives the customized solution that suits their needs. This includes Senior Debt, Underwriting & Syndications, Asset Based Lending, BMO Capital Corporation, Mid-Market Mergers & Acquisitions, Working Capital Solutions, Dealership Finance, and Real Estate Finance.

Senior Debt

Corporate Finance Senior Debt group provides growth companies with a host of strategic, innovative and customized financial solutions, previously available only to large corporations. Our team of Relationship Managers operates with entrepreneurial spirit, drive and specialized knowledge to deliver an approach that looks beyond collateral and recognizes the critical value of a company's strategy, competitive position and management strength and capabilities. From a single point of contact, we coordinate the vast resources, expertise and knowledge within the BMO Financial Group to provide optimum financial solutions.

Corporate Finance comprises an innovative team of highly skilled, creative professionals with a diversified range of financial expertise and experience. By establishing Corporate Finance offices throughout Canada, Bank of Montreal is able to work closely with clients to help achieve their corporate and strategic financial objectives. We start each assignment with a new page and structure solutions that are tailored to their needs. This has meant creating a whole new mindset - one unique among the major banks.

In the pursuit of funding, growth companies find that BMO has the capability to develop financial solutions that are appropriate to their needs. There are a number of reasons why Corporate Finance operates at a level of peak performance: each Corporate Finance Relationship Manager, the client's single point of contact, is a highly qualified professional who is empowered to act quickly and decisively, each client can access the vast resources of The Bank of Montreal Group of Companies from a single point, each client can access a variety of funding options, each client can tap into risk management expertise.

Position Description

Job Title: Senior Relationship Manager, Senior Debt

Location: Vancouver

Reports to: Vice President, British Columbia

Mandate

The Senior Relationship Manager (SRM), Senior Debt is accountable to directly generate sales with new clients and coordinate all CFD sales to existing and new clients. This role will develop and execute a 1-2 year sales plan to significantly expand the Bank's market share and revenue base in the upper mid market segment through the acquisition of profitable clients. The SRM is accountable to develop an effective internal and external network for successful opportunities and to coordinate the client relationship for further revenue generation.

He/she will provide high level sales coverage to the market for the Divisions primary Senior Debt, Asset Based Lending, BMO Capital Corporation and Cash Management product lines as well as coverage for other BMO capabilities and will know the assigned Regional Market and remain current with short and medium term business and economic trends and forecasts for key industries.

Primarily interfacing at the Chairman/CEO level, this role will apply effective and professional consultative sales and business development principles, practices and techniques to ensure the identification, negotiation, structuring and provision of the initial underwriting for unique, complex business transactions. The SRM will ensure credit decisions and recommendations are in accordance with sound credit granting principles and ensure compliance with internal and external requirements and regulations. This role works collaboratively with the CFD product line roles to seamlessly transfer relationships when appropriate and support the product lines efforts to expand and or restructure portfolios of existing clients.

Accountabilities

Business Delivery and Operational Effectiveness

- Develop, implement, review and revise short 3 – 12 months and long term 1 – 2 year rolling sales strategies and tactical plans, focusing on identifying profitable upper end mid market business prospects and existing clients with complex needs and opportunities, to grow the Corporate Finance portfolio
- Act as subject matter expert providing market, industry and pipeline information to contribute to the District planning process, as appropriate
- Apply territory management, relationship selling and relationship expansion strategy and performance to current and potential Corporate Finance clients, ensuring comprehensive, holistic financial solutions
- Accompany and support the Regional Vice-President and Senior Account Manager as required, with client interactions, and relationship building
- Understand and adhere to credit granting policies relative to quality and verification of information, analysis, profitability and credit recommendations, executing sale of credit/non-credit products and services to corporate clients and prospects as defined
- Plan, implement and maintain an effective business development and community involvement strategy to expand and protect share of profitable corporate clients, utilizing an extensive network of referral resources

Sales and Service

- Complete proactive, focused, profitable sales of Corporate Finance Division exc. REF and Dealership Finance specialties products and services, based on referrals prospects, and knowledge of the regional and North American corporate marketplace to improve share of wallet and market share
- For new prospects, review and analyze financial statements, cash flow and working capital position, business plans, goals and objectives etc. all of which could be complex, developing suggestions and alternatives that meet or exceed the clients objectives. Prepare proposals, undertake negotiations with prospects, and complete internal negotiations relative to the sale of product and services
- Be highly visible in the marketplace to proactively, and with a long-term focus, develop an internal and external network of referral sources that effectively generates prospects for new business to maintain a consistent pipeline of prospective upper mid market clients for future execution. This will include Commercial Account Managers, financial investors, financial professionals and consultants
- Lead the Deal Team throughout the prospect proposal phase facilitating the development of effective working relationships between the clients, and appropriate CFD personnel. Transition the relationship management of new clients to the appropriate CFD personnel when appropriate
- Apply resourceful business development and relationship management skills, and sales/service principles, practices and techniques, to support the achievement of target level revenues through the sale of the full suite of customized commercial products and services
- Leverage technology and profitability tools to identify & refer sales opportunities, ensuring optimal effectiveness in the profitable delivery of Commercial products and services
- Respond to questions and or issues raised in the assigned portfolio, ensuring a high level of customer satisfaction.

Planning

- Develop, implement, review and revise a 1 – 2 year Sales and Territory Development Plan, having appropriate involvement with Deal Teams for existing clients and key prospects, focusing on identifying corporate finance banking needs and opportunities which will result in meeting or exceeding revenue and service targets
- Work with the aligned District team and appropriate partners to contribute to the Corporate Finance & District planning processes, as needed
- Develop and co-ordinate individual relationship planning, implementation and review activities with key BMO Partner Groups All Corporate Finance LOBs, Commercial Banking, IBG, PCG, etc. identifying opportunities to ensure client's needs and expectations are profitably met and or exceeded. Outline to the SAM and VP in the Relationship Development Plan, any significant risk or untoward factors that could impair the ongoing success of the client from information garnered in relationship and business generation activities
- Analyze pipelines and sales plans on an ongoing basis to identify opportunities and changes in the aligned portfolio and competitive regional market environment, develop an action plan and liaise with Vice President, Corporate Finance on any changes that may impact the Business Plan

Risk Management

- Protect the Bank's assets and maintain portfolio quality by adhering to Commercial lending processes, policies & procedures, legal and ethical requirements and regulations, audit requirements, and established risk guidelines. Ensure all business is in conformity with Bank Policies and prescribed guidelines

- Follow processes that ensure accurate comprehensive investigation; analysis and due diligence is conducted in the documentation of acceptable transactions sourced for adjudication under the Commercial Lending Process.
- Manage risk and minimize losses through monitoring and control reports, ensuring compliance requirements, audits, and verifications are completed in accordance with Bank Policies & Procedures and all legal, regulatory and ethical requirements.
- Document and follow-up on any discrepancies to procedures, with significant operational risk and escalate as required
- Maintain up-to-date knowledge and understanding of products, processes, and relevant legal, regulatory and technology requirements through audits and quality checks, to ensure decisions are adequately documented, and clearly communicated.
- Exercise individually held Commercial unilateral discretionary limits, as well as any held prescribed approval discretionary limits (i.e. overdraft, credit applications) ensuring credit decisions and recommendations are in accordance with sound credit-granting principles and in compliance with the Bank's policies and related procedures (e.g. Lending Directives, Commercial Lending Policy etc.) completing analysis; confirming security valuations; completing and approving credit applications for authorizations under Commercial Lending Policy
- Adhere to Know Your Client Rules and Bank Policies & Procedures for the prevention of loss due to fraud, counterfeiting, money laundering, or defalcation; identify and report suspicious and other reportable transactions or patterns of activity that are suspected to be related to money laundering

Candidate Profile

Minimal Requirements

- University degree or equivalent commercial lending experience
- 10+ years' related work experience ideally in senior commercial lending environment
- Formal training and demonstrable skills in credit analysis and deal making
- Extensive business development experience
- Outstanding experience in portfolio and relationship management
- Experience in making effective client presentations
- Strong communication skills, both written and verbal
- In-depth business acumen, preferably for a wide array of industries
- In-depth understanding of Commercial Products, Commercial Lending Process, Commercial Lending Directive, supporting processes and technology

Desired Attributes

- Relevant professional designations (i.e. MBA, CA, CFA, etc.)
- Possesses a consulting mentality and an ability to address client strategic issues
- Proactive and self-motivated
- Confidence, presence, and determination to succeed in a very dynamic and demanding business environment
- Adaptable and flexible
- Demonstrates a strong team-player mentality
- Practices efficient time management and personal planning
- Excellent interpersonal skills
- Strong sense of urgency and able to meet tight deadlines

Compensation

This position is important for the future of the organization and offers an overall competitive compensation mix including base salary and a strong variable component directly tied to performance.

Privacy

At BMO Financial Group your privacy is our priority. Our Privacy Code outlines our commitment to you and is designed to comply with applicable Privacy legislation in Canada. To view a copy of the Bank's privacy policy please visit our website at <http://www.bmo.com>, scroll to the bottom of the page and click on the Privacy link.