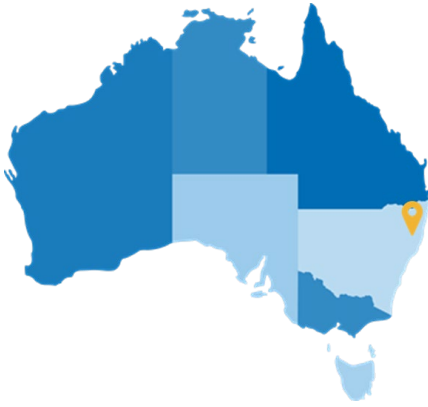


# Microenterprise Development Manager



**Position Title:** Client Support Officer

**Reporting to:** Client Support Leader

**Special work requirements:**

- Operating from Grafton, NSW
- Full-time position
- Successful candidate required to complete pre-employment checks

## About Many Rivers

Inspired by Christian values, Many Rivers exists to help Indigenous and other Australians in disadvantaged circumstances to improve their situations through the provision of microenterprise and community economic development support and access to core business products and services, including microfinance.

Many Rivers' Objectives – Our objective is to support people to move from welfare dependency to self-reliance and to make a valuable contribution to their communities and to the broader economy by assisting them to start in business, stay in business and thrive in business. In many of the regional and remote communities where we work there are limited job opportunities. Therefore, to create real economic growth and increase the opportunities for those in disadvantaged situations to overcome multiple economic and social challenges, Many Rivers supports enterprise creation and connection to mainstream economies.

## Client Support

The primary role of the Client Support person is to provide support services into our Field Operations to assist Microenterprise Development (MED) and Community Development (CED) Managers maximise client facing time. The portfolio of services delivered by Client Support is dynamic, evolving over time as we respond to emerging requirements to support organisational scaling and serve growing Client needs. Services are delivered to both internal staff and external clients.

Internal services include but are not limited to: Day-to-day operational management of the Loan Portfolio, Loan Process & Data Quality Assurance Management and General Administration support.

Client services include but are not limited to: Legal Loan Portfolio Management, Loan Repayment Management, Lead Qualification, Complaints Handling, Client Service Request fulfillment, direct delivery of complementary services and the provision of Process Support to Many Rivers' clients in the event of Microenterprise Development Manager (MEDM) extended leave or vacancy.

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## Client Support Officer

The Client Support person will work as part of a team of Client Support people amongst whom role responsibilities will be shared, and task execution rotated. Work allocation and supervision will be under the guidance of the Client Support Leader.

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## Responsibilities

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### Operational Management of Loan Portfolio

- Manage Many Rivers' loan ledger systems and applications.
- Perform daily loan account bank reconciliation and transactional processing, including direct debit, credit entry and dishonours handling.
- Manage daily operations of loan ledger processes including: loan establishment / disbursements / reimbursements (from Westpac), loan repayment processing, repayment variations, missed repayments, handbacks, loan finalisations, write-offs / bad debt provisioning, PPSR registrations and loan ledger MEDM reassignments.
- Manage Westpac and Many Rivers' Client loan ledger integration.
- Execute Month-end processes.

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### Loan Process & Data Quality Assurance Management

- Execute Equifax credit checks.
  - Perform Credit Committee requisite and data quality review and tracking.
  - Prepare Loan Documentation, disbursement requisite and quality review and tracking.
  - Facilitate Remote Loan Documentation signing.
  - Support Loan balance and transactional enquiries.
  - Execute Loan Repayment Schedule quality and compliance review and tracking.
  - Complete 'in-flow' data quality review and data currency checks and maintenance.
  - Provide information to MED to support loan arrears management.
  - Provide information to Westpac and MED, actively managing loan reimbursements outstanding and loan documents pending transmission to Westpac.
  - Perform Internal Audit functions as required from time-to-time under the instruction of the Head of Finance, including but not limited to First Time KPI recognition and Business Sustainability audits.
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# Microenterprise Development Manager

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## General Administration Support

- Periodically produce and distribute ad-hoc reports.
- General office administration.
- Procure Recordkeeping Kit contents, assemble and distribute.
- Support MED/CED In-Field Visit tracking and logistics.
- Provide ad-hoc operational support to the Head of Operations and/or Head of Finance.

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## Legal Portfolio Management

- Manage the portfolio of 'Legal' loans through the process of enforcement and collection with the assistance of the MED Heads of Region and MEDM's, including:
    - Monitor MEDM actions.
    - Prepare and issue Loan Arrears Letters.
    - Manage all interactions with third party pro-bono legal counsel to execute legal collection processes.
    - Manage interest cessation / on-hold, bad debt provisioning and write-off's.
    - Manage CRM Loan record reassignments and Loan Repayment Schedules.
    - Perform Equifax default and finalisation lodgement, Equifax alert registration and monitoring and address searches.
    - Support Bankruptcy administration.
  - Co-ordinate logistics and preparatory actions (agenda, reports) for the Monthly Loan Portfolio Review Meeting (MLPRM), providing recommendations for Legal action proceedings, recording, distributing and delivering agreed decisions and actions.
  - Develop analytics and insights to measure and manage the efficacy of Legal Portfolio collection through each stage of the legal process. Apply collection insights to next action decisioning.
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# Microenterprise Development Manager

## Client Service Delivery

- Deliver a portfolio of services directly to Clients, including:
  - Service telephone and email general enquiry channels into Many Rivers (i.e. 1300 MANY RIVERS, enquiries@manyrivers.org.au).
  - Manage Loan Repayment Schedules for Ceased Businesses and Larger MEDM Portfolios.
  - Perform Lead Qualification of potential clients.
  - Handle Client Complaints and Feedback.
  - Fulfil Loan Statement and Transaction requests.
  - Provide process support in the event of MEDM extended leave or vacancy. Includes: Client Interaction Management, Loan Repayment Schedule and Missed Repayment Management, Compass Survey and/or Employment Census Data Collection.
  - Deliver any additional services that may be introduced or varied from time-to-time.

## Operational Excellence

- Provide ad-hoc and in-field coaching to MEDM's, as required, to improve process quality.
- Track recurring operational issues and process errors (i.e. process non-compliance) impacting operational efficiency and the client experience across all processes supported and executed by Client Support.
- Identify opportunities for operational efficiency gains within the Client Support Team leveraging Operations Support team members to implement solutions through process, technology and/or change management initiatives.
- Perform root-cause analysis to identify ways to remove or mitigate Client Support Team processing errors through process re-engineering, additional checks and improved system controls.
- Support Work Request, Process Improvement initiatives, Project activities and team backfill needs as required from time-to-time.

## Personal Development

- Implement ongoing personal and professional development strategies and plans to improve job performance and work relationships as agreed with the Head of Operations.

## Other Responsibilities

- Many Rivers staff must work within the approved budget and in accordance with the Many Rivers Expenses Policy.

# Microenterprise Development Manager

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## Personal Competencies

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### Character

- An advocate for social justice and compassionate person.
- Unquestionable integrity and excellent listener.
- Share Many Rivers' motivation and commitment to serve people without regard to ethnicity, social status, gender or religious affiliation.
- Fully aligned to Many Rivers' Mission and Objectives.
- A person ready to make a strategic and personal investment into addressing disadvantage (structural and individual) in Australia.
- A self-starter whom is motivated, proactive, organised and self-disciplined.
- Personal conduct that is professional, courteous and beyond reproach.

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### Skills

- Highly team-centric, with demonstrated experience supporting a client facing workforce in an administrative capacity.
- Demonstrated experience with, and passion for, customer service.
- Exceptional interpersonal skills with a proven ability to navigate complex and challenging customer service situations.
- Highly developed written and verbal communication skills.
- Exceptional self-organisation and time management skills.
- Demonstrated ability to multi-task, managing a set of fixed daily tasks and ad-hoc requests.
- Acute attention to detail and accuracy.
- Ability to create and improve processes.
- Proficiency in technology use and proven ability to adopt new technologies.
- Proficiency in the Microsoft Office application suite including Excel, Word and Outlook.

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### Desirable Experience

- Experience in accounts receivable, loan arrears management, complaints management and/or collections.
- Experience working under job sharing arrangements.
- Experience working with Financial and/or Customer Relationship Management (CRM) systems.

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### Qualifications

- Holds, or working towards a tertiary level qualification (TAFE) or demonstrated career experience in a relevant discipline of customer engagement, accounts administration or business administration.
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