



## **JOB VACANCY: PART-TIME FINANCIAL INCLUSION OFFICER**

<b>Position Title:</b>	Financial Inclusion Officer
<b>Reports to:</b>	Microfinance Team Leader
<b>Location:</b>	Orange
<b>Hours:</b>	Approximately 30 hours per fortnight
<b>Award:</b>	Social, Community, Home Care and Disability Services Industry (SCHADS)

### **About Mary MacKillop Today**

Mary MacKillop Today is the new flagship ministry of the Sisters of St Joseph, formed through the merging of Mary MacKillop International, the Mary MacKillop Foundation and the Josephite Foundation. Through Mary MacKillop Today, the vision of Australia's first Saint and of the Sisters of Saint Joseph is being realised. In the spirit of Mary MacKillop and the Rev Julian Tenison Woods, we work in partnership to help create generational change through the teaching of practical life skills to women, men and children in Australia and overseas.

Mary MacKillop Today's (then known as The Josephite Foundation) and its first No Interest Loans Scheme (NILS) in Bathurst was established in 1998 by the Sisters of St Joseph Diocese of Bathurst to promote financial inclusion and provide marginalised people in rural areas access to fair and affordable finance. NILS is a Circular Community Credit Model established by the Sisters of Good Shepherd in 1981 and was based on a commitment to upholding individual dignity and respect.

Since becoming an accredited NILS program through Good Shepherd Microfinance, Mary MacKillop Today has established 3 additional NILS based in Cowra, Lithgow and Young covering an area over 37,000 km<sup>2</sup>. In addition to the NILS loans, Mary MacKillop Today also provides their clients with access to StepUP loans (a NAB low interest rate loan) of up to \$3,000, Home Energy Assistance subsidies and matched savings products.

In addition to providing loans, Mary MacKillop Today staff take a people-centered approach to clients and address any issues that might be affecting their financial

capability, including assisting clients to access documents, Financial Capability and Budget Coaching, and referral to other agencies.

### **About the role**

Mary MacKillop Today is currently recruiting for a Financial Inclusion Officer to be based in Orange on a part-time basis. Financial Inclusion Officers are expected to be both advocates for people with low incomes and facilitators of the Good Shepherd NILS Program and Step-Up in their community.

The key tasks that will be performed by the Financial Inclusion Officer will include:

- Interviewing clients who apply for a NILS or Step-Up loan;
- Assisting applicants to complete loans application including preparing budgets and collecting supporting documentation for submission to the Loans Admin Unit;
- Providing financial capability coaching, advocacy and support to clients;
- Referring clients to external agencies where necessary or managing arrears;
- Liaising with External Providers (e.g. Centrelink, Utility Companies etc).
- Promoting microfinance services to people on low incomes; referral agencies; community; industry; all levels of government; and philanthropic organisations.

### **Key areas of responsibility:**

#### *Agency ethos and values*

- Work within the ethos of Mary MacKillop Today thus supporting its strong commitment to social justice.
- Work within a community development framework.
- Respect people, their circumstances and decisions.

#### *Manage loans enquiries, applications and processes*

- Respond to and record initial enquiries
- Provide advice about loan options
- Conduct applicant interviews
- Provide applicants with referral, advocacy and support when required
- Develop a true and accurate budget with applicant
- Provide Financial Capability Coaching
- Discuss the impact and affordability of the loan
- Complete verification of information by checking supporting documentation

- Contact retailers to confirm successful quotes and advise details
- Complete Conditional Loan Agreements and supporting documentation with the customer and explain their rights, obligations and details of how the loan will operate
- Create loan application and submit with all relevant documentation to the Loan Providers
- Follow up with clients on any arrears as advised by the Loan Provider

#### *Networking and Promotion*

- Develop comprehensive knowledge of relevant local agencies and support services
- Raise program awareness, build networks and relationships within the local community (This can involve attending Interagency Meetings and visiting other sites)
- Represent programs externally as necessary

#### *Reporting and Team work*

- Attend external meetings and training days as directed by the Team Leader
- Attend Mary MacKillop Today staff meetings in Bathurst
- Provide timely reports as required by all internal and external stake holders
- Provide any additional reports as required by Mary MacKillop Today

#### *Compliance*

- Compliance with and observance of all current Mary MacKillop Today Policies, Procedures and Practices, including our Safeguarding Policy.
- Compliance with and observance of all current Good Shepherd NILS policies and procedures

#### **Selection Criteria**

- Ability to work within and contribute to the Mission and Values of Mary MacKillop Today
- Relevant qualifications and/ or experience in microfinance, finance sector or community development
- Demonstrated knowledge & understanding of the needs of people on a low income
- Demonstrated knowledge of community's needs
- Excellent interpersonal & communication skills including interviewing, facilitation, advocacy & negotiation skills.

- Demonstrated capacity to actively promote microfinance to all sectors community, government & business
- Ability to work both collaboratively & independently as required
- Highly developed organisational skills & a demonstrated capacity to work flexibly and within tight timelines
- High level of computer literacy, including experience with a database & spread sheet software.
- Adherence to MMT's Safeguarding Policy and Code of Conduct, and preferred candidate must be willing to undergo a Criminal Record Check.

### **How to apply**

To apply for this position, please send a CV and cover letter with a statement addressing the selection criteria to Anita van Dartel, Microfinance Team Leader via [loans@marymackilloptoday.org.au](mailto:loans@marymackilloptoday.org.au). Please note there is no closing date, applications will be assessed upon receipt.