



Community Development and Financial Education Team Leader

Alice Springs with significant remote travel to APY Lands

Qualified and/or Experienced Aboriginal and Torres Strait Islander People are Strongly Encouraged to Apply.

Full time contract for to June 30 2021, with the possibility of extension subject to further funding.

Salary Range \$83,780 to \$85,700 (Level 5 SCHADS Award) depending on qualifications and experience plus salary sacrifice and 9.5% super.

Organisation Profile

MoneyMob Talkabout is a not-for-profit organisation providing financial capability and counselling programs in the APY Lands in northern South Australia. We have two offices in the communities of Ernabella (Pukatja) and Mimili, and provide outreach services to other APY communities. We are also a Service SA and Centrelink agent at our Pukatja Office as well as providing support to the local community council. Please see our website for further details www.moneymob.org.au. MoneyMob is committed to Indigenous employment and a culturally competent workplace. We encourage qualified Aboriginal and Torres Strait Islander applicants to apply for all levels of roles.

MoneyMob Talkabout Program History & Overview

MoneyMob Talkabout (MMT) receives funding from a variety of different sources: the Department of Social Services (Commonwealth), the Department of Human Services (Commonwealth), the Department of Human Services (SA), the Department of Planning, Transport and Infrastructure (SA), the Department of Energy and Mining (SA) and Good Shepherd Microfinance.

MMT began as a touring program in regional and remote Northern Territory and WA communities in mid 2010, providing financial literacy education and connecting people to other financial support programs such as money management and financial counselling. Since 2012, MoneyMob Talkabout has run an integrated financial wellbeing service in the APY Lands.

Vision, Values and Philosophy

Our vision is that 'Aboriginal people and communities are empowered to achieve economic wellbeing and self-determination'.

Our focus is 'Aboriginal people are equal partners in and co-creators of our practice. We advocate, influence, deliver services, build and share knowledge to tackle inequality'.

Our values guide all aspects of our work including our service delivery, advocacy, governance and management. They are:

Courage: We are committed to advocating strongly for change and confronting injustices.

Empowerment: We work to support Aboriginal and Torres Strait Islander people to exercise their agency in their ongoing struggle for autonomy, rights, opportunities and recognition of the inherent value of their culture and communities.

Integrity: Honesty, openness, accountability, fairness and inclusiveness must be at the core of everything we do and are.

Insight: We take reasoned action grounded in our organisational knowledge, evidence and ethics; the wisdom of the people, organisations and communities working alongside us; current thinking and research about what works nationally and internationally.

Innovation: We are an enterprising and agile organisation, motivated to continually improve, adapt and develop inventive solutions that create value and are valued by people.



The MoneyMob Talkabout program takes a strong community development approach; to the extent possible, we prioritise local employment. Our primary task is to assist people to achieve financial wellbeing so they do not become reliant on an outside service provider, and to do so in culturally competent ways. When there is a clash (as often there is) between western financial practices and Anangu ways, it is our job to help people navigate a path between the two worlds that is comfortable and safe for them. We recognize people's diverse strengths and inherent dignity as human beings. We also emphasize two-way learning, where our staff (are expected to) learn as much from the community as the community learns from them. All non-local staff are expected to make efforts to acquire local language skills.

For our non-local staff, it is important that we maintain a critical awareness of our position of power with relation to Aboriginal communities. We come from the dominant colonizing culture, and we are bringing cultural ideas and practices that are still relatively new – and in some cases unwelcome – overlay on Aboriginal culture. There are also power imbalances within the community, and we need to be alert to these when working with clients to ensure that we are not unwittingly making their situation worse.

Geographic Context

The APY Lands cover an area in excess of 100,000 square kilometres from the Stuart Highway to the Western Australian border. The APY Lands are extremely remote, with the nearest major town being five to six hours away in Alice Springs. The resident population is estimated to be 2,500 people spread across a number of communities and homelands. The population is very young in comparison with the Australian average, and is recognized as having high levels of socio-economic disadvantage.

Social Context

Community members are collectively known as Anangu, and may have family links into the Ngaanyatjarra Lands in Western Australia, as well as Coober Pedy, Port Augusta, Adelaide and Alice Springs. Predominant languages spoken are Pitjantjatjara and Yankunytjatjara, as well as varying levels of English.

Aboriginal people have a short history with money. During this time they have survived the days of missions and being paid in rations, stolen wages and being treated as though they are incapable of learning about and managing money. They regularly contend with scammers, unethical traders and practices in their communities and interactions with the broader society. They experience disproportionate rates of penalties for non-compliance with Centrelink rules. They lack access to basic financial services such as banking. They are some of the most economically disadvantaged and financially excluded people in Australia, and this contributes to high rates of chronic health and other social problems. Yet they continue to survive, celebrate and practice language and culture.

Service Context

MoneyMob is a busy service. We work in a high-pressure, high volume and unpredictable environment where client numbers can vary and clients can sometimes be angry or aggressive for a variety of reasons. Clients generally do not adhere to structured appointment times or rigid case management frameworks, but rather will drop in according to their own imperatives. Staff must therefore be proficient at managing their own times and caseloads and be flexible to undertake outreach in order to reach clients when appropriate/necessary. Staff also need to have keen observational skills and sensitivity to discern what is going on for clients. Our financial counsellors and capability workers operate within a person centred approach. Person centred approaches aim to empower people who have traditionally been disempowered by specialist services. They involve listening, thinking together, sharing ideas and seeking feedback. They are designed to support each client to move towards their personal goals, even as these change, and to understand what each

individual needs and wants to live a good life as they define it. Using this approach in our financial counselling and capability work has enabled us to incorporate and validate Anangu cultural perspectives about financial capability.

This will ensure that positive relationships are developed which in turn will encourage clients to return for ongoing follow up in relation to their financial and other difficulties and lay the groundwork for “hard conversations” which need to be had. MoneyMob also understands the difficult conditions that staff work under and provides extra leave, wellbeing benefit and external supervision to support the staff in their work.

Financial Capability

Financial capability has varying definitions, but can broadly be categorised as “being able to talk about money, make informed decisions about money and feel financially secure.” (ECSTRA Foundation 2020).

Being financially capable means having competence in a broad range of areas, including undertaking banking and other financial transactions, understanding the role of various financial institutions, managing money on a day to day level and for the future, understanding credit and debt and knowing where to get help and advice. It does **NOT** include the provision of financial planning, investment or small business advice.

Individual and community financial capability is affected by personal and structural factors. At an individual level, a person’s attitudes, beliefs and behaviours can influence their relationship to money. At a structural level, their gender, ethnicity, access to institutions, life circumstances and geography can all influence financial capability. MoneyMob seeks to work at all levels, to improve financial wellbeing outcomes for Anangu. We want to improve our financial capability service delivery and work in a more preventative way, to try to influence the levels of financial crisis experienced by Anangu.

Position Overview

The Community Development and Financial Education Team Leader will be committed to financial wellbeing and economic empowerment as an important element of individual and family social and emotional wellbeing for Anangu. The position supervises and mentors MMT’s Financial Capability and NILS Officers, with the aim of delivering best practice financial capability support and education.

The Community Development and Financial Education Team Leader is responsible for:

- Providing case management services, including advocating/negotiating solutions for clients, referring clients for assistance with other relevant matters;
- Recruitment, leadership, supervision, support and training of MMT’s Financial Capability and NILS staff, including:
 - ensuring staff are properly inducted, and have a work plan which supports them to meet required contract KPIs;
 - ensuring they have a good understanding of all areas of financial capability content
 - motivating them to achieve high performance and managing performance issues
 - ensuring that training needs are identified and training is provided
 - providing guidance and supervision for staff to undertake culturally sensitive and appropriate counselling and casework, triage issues to financial counsellors and make referrals to other services
 - providing guidance and support for staff to do community driven and culturally competent community education and engagement activities and facilitate NILS loans
- Developing and delivering community education and information sessions on a range of financial management topics;
- Providing pastoral care for staff, to assist with personal or health issues impacting on their work, within reasonable limits;



- Assisting with the development of MoneyMob's in-house training programs and ensuring information is current
- Oversee the project management and implementation of MMT's "Whitegoods for Wellness Project". This project aims to assist at least 100 Anangu households to acquire a fridge and/or washing machine through a subsidised NILS loan. Tasks will include supervision of staff who will be responsible for day to day management of the project.

Appendix A: Position Description

Position Title	Community Development and Financial Education Team Leader
Position type and location	<ul style="list-style-type: none"> • Full-time (38 hours per week) fixed term contract to 30 June 2021 • Based in Alice Springs with frequent remote travel to and stays in the APY Lands
Salary Range	\$83,780 to \$85,700 (SCHADS Level 5) + 9.5% superannuation Salary packaging, wellbeing and travel allowance
Reporting and Working Relationships	<p>This position:</p> <ul style="list-style-type: none"> • Reports directly to the Community Service and Practice Manager • Supervises and mentors MMT's Financial Capability and NILS officers • Supervises Whitegoods for Wellness project staff • Works alongside other MMT staff • May work alongside external consultants and contractors. • Works with an external steering group for the Whitegoods for Wellness Project
Special Work Requirements/Conditions	<ul style="list-style-type: none"> • Able to live away from home for periods in an isolated location. • Ability to share housing with colleagues and visiting service providers • Understand challenges of working in remote communities, including need to create own social connections and support networks • Willingness to drive 4WD alone long distances on poor roads and stay alone in temporary (sometimes rough) accommodation • Ability to identify accommodation and workspace options in outreach communities. • Unrestricted driver's license • Willingness to undergo a National Criminal Records History Check and relevant Working with Children Checks • Current APY Lands Entry Permit at all times
Personal Attributes	<ul style="list-style-type: none"> • Motivated to achieve best practice in preventative financial capability work • Grounded, with clear professional boundaries • Reflective practitioner open to ongoing learning • Reliable and highly organised • Flexible and resilient to adapt to challenges of working in remote communities, including: <ul style="list-style-type: none"> ▪ Handling unexpected developments and inconveniences ▪ Cope with loneliness, create own social connections and support networks ▪ Maintaining an appropriate level of vigilance for personal safety and health at work ▪ Ability to cope with environmental challenges such as dust, dirt, travel distances, animals and children in offices • Understanding of power dynamics working with Aboriginal communities and awareness of social, political and historical factors which impact on this

	<ul style="list-style-type: none"> • Empathetic, trauma informed approach to working with people with complex needs • Analytical, with keen observational skills • Calm, mature positive outlook and ability to motivate and inspire others, lead by example.
Key Responsibility Areas	<p>Project management</p> <ul style="list-style-type: none"> • Oversee project management and implementation of MMT’s “Whitegoods for Wellness Project”. • Management of the project includes overseeing the Project Officer and casual project staff • Oversee the convening, coordinating and resourcing of a project steering group as well as coordinating project input from financial capability staff and other services to achieve project deliverables • See separate project description. <p>Staff Recruitment, Leadership, supervision, support and training</p> <ul style="list-style-type: none"> • Ensure Financial Capability and NILS officers are responsible for delivering services through an on the job “train the trainer” type approach. • Ensure all staff under supervision have a work plan which supports them to meet required contract KPIs • Assist with employee commencement paperwork (tax file declaration, superannuation, bank account details etc) so it is properly completed and submitted • Assist with properly inducting staff into the organisation • Within reasonable limits, provide pastoral care to assist staff to deal with personal or health issues impacting on attendance and performance • Ensure staff properly understand and follow MMT policies and procedures • Ensure staff have a good understanding of and complete all aspects of their role including financial capability casework and community education and administration. • Motivate staff to achieve high performance and manage performance issues • Ensure that training needs are identified and training is provided • Coordinate attendance at training, including ensuring staff apply for appropriate travel allowances, have accommodation organised and are aware of their rights, obligations and appropriate behavior when travelling. • Under direction, provide guidance and supervision for staff to undertake culturally sensitive and appropriate casework • Provide guidance and support for staff to do community driven and culturally competent community education and engagement activities and facilitate NILS loans. • Assist with the development of MoneyMob’s in-house training programs and ensure financial capability and NILS information is current

	<ul style="list-style-type: none"> Contribute to MoneyMob's strategic goals - especially prioritise Indigenous employment Contribute to organisational planning <p>Case Management</p> <ul style="list-style-type: none"> Work with clients and their families as required to address financial crises and move to a more resilient financial position Develop appropriate case plans for clients to assist them with achievement of both short and long-term financial and other life goals Collaboratively and pro-actively case manage clients with MMT staff and other professionals to assist clients to achieve goals Undertake case management as relevant to clients engaged for the Whitegoods for Wellness Project <p>Backfill</p> <ul style="list-style-type: none"> From time to time, assist with backfill in remote locations at Pukatja and Mimili. <p>Other duties as required by the organisation</p>
Key Performance Indicators	<ol style="list-style-type: none"> All staff positions filled in line with MMT's strategic imperative for Indigenous staff and Anangu wherever possible; all staff supported and competent to undertake roles DSS and other contract KPIs are met and can be measured through high quality and consistent data recording Financial capability training and service materials up to date Whitegoods for Wellness Project deliverables achieved
Key Selection Criteria	<ol style="list-style-type: none"> Qualification and previous experience as a financial capability worker or financial counsellor, with experience in designing and delivering community education and development programs Experience leading, mentoring and motivating a small team to achieve high performance results. Experience managing Indigenous workers is highly desirable. Excellent project management, administration and organisational skills - ability to plan, implement and monitor own work and juggle competing priorities Excellent interpersonal and written skills. Perceptive and able to observe what might be going on for others. Ability to work both autonomously and within a team Willing to spend significant amounts of time in remote communities and experience working outside of an office context doing assertive outreach to clients including in their homes.