**Financial Capability and NILS Officer**

**This position will requires extensive remote travel to the APY Lands and time away from home two weeks out of every four.**

**Full time fixed term contract role until 30 June 2023 with possibility of extension subject to funding.**

* Empower Anangu through education and support to develop long-term skills, knowledge and behaviours to better manage money and make good financial decisions
* Provide access to safe credit through NILS (no interest) loans
* Organise and run special projects and events
* Support the financial counselling team with wrap around service for case managed clients

**Salary of $62, 875 per annum (Level 3 SCHADS Award) depending on qualifications and experience plus salary sacrifice and 9.5% super.**

* Seven weeks leave per year (pro rata) and generous salary packaging available.
* Relocation expenses reimbursed up to $2000k and travel allowance as per MoneyMob policy.
* The successful candidate will be required to complete the Financial Literacy Skillset (at MoneyMob expense) and have the Certificate III in Community Services.
* This position is based in Alice Springs, but involves frequent, extensive remote vehicle travel at least two weeks of every month. The remainder of the time is in the office completing administration and trip preparation, as well as study.

# Organisation Profile

MoneyMob Talkabout is a not-for-profit organisation providing a range of community services and programs in the APY Lands in northern South Australia, and in Alice Springs. We have remote offices in the communities of Ernabella (Pukatja) and Amata and Mimili, and provide outreach services to other Anangu communities. Our programs and services include:

* Financial counselling
* Financial capability and education
* No Interest Loans
* Services SA agency
* Centrelink Agency
* Alternative to Custody Project (N.T.)
* Mimili Family Wellbeing Centre Coordination
* Future Sustainability Energy Efficiency Education Program.

Please see our website for further details [www.moneymob.org.au.](http://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 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, which includes services such as financial counselling, capability, no-interest loans, licensing and registration and Centrelink agency.

In early 2020 we took over responsibility for coordinating the Mimili Family Wellbeing Centre, which is being outsourced by the Department of Human Services SA. In July 2020 we commenced delivery of the Future Sustainability Energy Education program with the Department of Energy and Mining. This project will see MoneyMob deliver house to house community education alongside the introduction of electricity charging in Anangu communities.

**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 independence in their financial management so they do not become reliant on an outside service provider for their livelihood.

We recognise people’s diverse strengths and inherent dignity as human beings. We also emphasise two-way learning, where our staff (are expected to) learn as much from community as 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 colonising culture, and we are bringing cultural ideas and practices that are still a 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 recognised as having high levels of socio-economic disadvantage.

**Social Context**

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.

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. 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.

**Position Objectives**

The objectives of this position are to:

* Empower Anangu through support and education to develop long-term skills, knowledge and behaviours to better manage money and make good financial decisions
* Support Anangu to apply for safe credit NILS (no interest) loans
* Organise and run special projects and events
* Support the financial counselling team with wrap around service for case managed clients
* Through your work with the community, support MoneyMob advocacy about the need for better financial systems, processes and products for Aboriginal people by collecting evidence of systemic problems and barriers facing Anangu.

# Appendix A: Position Description

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| **Position Title** | Financial Capability and NILS Officer  |
| **Position type and location** | Full time 38 hpwFixed term contract until June 2023, with the possibility of extension subject to funding.Based in Alice Springs with frequent remote travel to and stays in the APY Lands two weeks out of every four |
| **Salary Range** | $62,875 plus 9.5% superannuationGenerous salary packaging available. |
| **Reporting and Working Relationships** | This position:* Reports to the Financial Capability Team Leader
* Works with other MoneyMob staff,
* Works with community leaders and members, other community service agencies and government agencies.
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| **Special Work Requirements** | * The successful candidate will be required to complete the Financial Literacy Skillset (at MMT expense) and have the Certificate III in community services.
* Extensive and independent four wheel driving on remote roads
* Ability and willingness to perform some vehicle maintenance and repair tasks such as cleaning vehicle, changing flat tyres, filling water when necessary
* Substantial time away from home in temporary accommodation (hotels, visitors quarters) and sharing with others when necessary
* National police records check and working with children check required to commence employment.
* Full driver’s license and ability to drive manual car
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| **Personal Attributes** | * Highly organised, reliable and creative
* Empathetic, easy-going, robust and respectful.
* Good literacy and numeracy
* Able to adapt to challenges of working in remote communities, including:
* Working in unfamiliar physical and cultural environment
* Coping with meeting lots of new people
* Creating relationships
* Maintaining an appropriate level of vigilance for personal safety and health at work
* Coping with environmental challenges such as dust, dirt, animals, rodents and noise in offices
* Dealing with unexpected events
* Understands power dynamics working with Aboriginal communities and awareness of social, political and historical factors which impact on this.
* Maintains appropriate personal and professional boundaries with clients
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| **Key Result Areas** | Assist individuals and families with the following:NILS* Apply for NILS loans
* To provide education and teach other MoneyMob staff and service providers how to support clients in their area to access NILS loans
* To promote the NILS program widely amongst communities and service providers
* Refer clients for follow up by Financial Counsellor - e.g. issues identified in reviewing bank and Centrelink statements such as use of payday loans, problems paying bills.
* Assist Practice Manager with regular NILS reporting as required
* Liaise with Red Shield NILS to follow up on non-paying clients or other loan related issues.

Financial Wellbeing - Casework* Banking
* Learn about different types of bank accounts
* Set up and learn how to do phone and online/app banking and manage security
* Learn how to manage their banking transactions online - e.g. transfers, direct debits, scheduling payments, ordering cards, suspending cards
* Budgeting
* Learn how to understand, follow and amend a basic budget (individual or family)
* Learn about the benefits and disadvantages of different types of credit
* Learn how to avoid risky/predatory lending and excessive debt
* Saving
* Find tailored solutions for each client that would enable them to save towards a goal or obtain a savings buffer
* Referrals from financial counsellor
* Follow up on clients referred by financial counsellor or work side by side with financial counsellor to support clients who need assistance to develop financial capability skills

Financial Wellbeing - Community Education and Promotion* In consultation with the team and based on program data, identify 2-3 areas of financial capability which require intensive focus over a 12-month period- e.g. accessing superannuation; reporting Centrelink benefits; buying second-hand cars
* Engage with the community and other stakeholders to inform and educate them about these areas of focus by running regular workshops on each outreach trip.
* Plan and organise awareness raising or celebration events for MoneyMob. E.g. during anti-poverty week; literacy and numeracy week, bush camps with other services

Advocacy* Take note of patterns of issues affecting clients in your casework and community engagement/education
* Bring these to the attention of the Practice and broader team
* Under supervision, assist with advocacy to influence positive outcomes re issues that have been identified.

Administration* Develop annual work plan, book accommodation and travel
* Maintain client database, Google Drive and MyNils App
* Obtain, scan and upload appropriate client permission forms
* Accurately complete timesheets, remote vehicle checks, travel and leave request forms
* Follow organisational policies and procedures

**Other duties as required by the organisation** |
| **Key****Performance Indicators** | 1. Minimum of 6 NILS loans approved per month
2. 25% of clients referred to financial counsellor for follow up
3. NILS loan currently non-paying clients less than 15% of total loans
4. Eligible clients referred to Step Up loans and stats recorded
5. Every NILS client and client referred by financial counsellor is given an easy to understand individual budget to take away
6. Number of clients appropriately signed up for phone/online banking for first time - target of 3 per trip.
7. Number of clients with improved knowledge of online banking - target of 3 per trip.
8. Number of clients who set savings goal - target of 20 per year
9. Number of clients who achieve savings goal - target of 10 per year
10. One bush camp planned/participated in per year
11. Minimum of 2 awareness/celebration events per year
12. Minimum of one workshop/engagement session per community per trip delivered.
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| **Selection Criteria** | 1. Good administration, time management, I.T and written communication skills.
2. Demonstrated experience working with Aboriginal or CALD people and low literacy/numeracy communities, particularly in a remote setting.
3. Good community engagement skills, with the ability to develop creative materials and approaches to attract community members to participate in sessions and events.
4. Good literacy and numeracy
5. Desirable - Certificate II or III in Community Services, ability to speak Pitjantjatjara/Yankunytjatjara
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