



## **NILS Loan Management Administrator**

### Position Description

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| <b>Position Title</b>             | NILS Loan Management Administrator  |
| <b>Responsible Council</b>        | Wagga Wagga Central Council   |
| <b>Reports To</b>                 | Financial Controller  |
| <b>Base Location</b>              | Wagga Wagga   |
| <b>Status</b>                     | The position is subject to ongoing funding  |
| <b>Primary position objective</b> | The No Interest Loan Scheme (NILS) provides individuals and families on low incomes with access to safe and affordable credit. NILS loans are available for essential goods and services, such as fridges, washing machines and medical procedures, with no charges being applied to the loan. The NILS Loan Management Administrator will manage NILS loan applications using the Good Shepherd Microfinance (GSM) Loan Management System, from initial receipt of application to the final repayment of the loan. |

### **St Vincent de Paul Society**

The St Vincent de Paul Society is a member and volunteer based organisation that has been assisting people experiencing disadvantage in NSW for more than 130 years.

The Society was founded by Frederic Ozanam in 1833, whom, with a group of fellow students, wanted to make a difference to the poverty and disadvantage he saw around him in post-Revolution France. Leading by example, and with boundless energy, Frederic started what is now a world-wide movement in just 20 short years. The St Vincent de Paul Society NSW has around 16,000 members and volunteers and 1,400 staff. Our local member networks, referred to as Conferences, are present in over 420 communities across NSW.

Our members and volunteers provide assistance to people experiencing disadvantage, including food parcels and vouchers, financial assistance, assistance with energy bills and other debt, budget counselling and the provision of other material items such as furniture, clothing and bedding and any other household items. Importantly, our members also provide vital emotional support and referral services as needed.

The St Vincent de Paul Society is a leading provider of community support services and has close to 100 Special Works across the State in areas of homelessness, mental health, disability, financial counselling, supported accommodation, food provision, refugees and migrants and addiction counselling.

Our work is funded by all levels of government, the generous support we receive from the community and our 250 Retail Centres across NSW.

## Position Overview

The NILS program provides individuals and families on low incomes with access to safe, fair and affordable credit. NILS loans assist people living on low incomes to purchase significant or essential products or services that improve their quality of life, or enhance their social and economic participation.

In essence, the loan management function of the program involves:

- Accepting loan applications
- Assessing loan applications against set criteria and within a 24-48 hour timeframe
- Liaising with client support providers
- Disbursement of funds
- Arranging loan repayments
- Contacting clients when necessary

The NILS program is offered through a partnership between Good Shepherd Microfinance (GSM) and National Australia Bank, and is delivered by the St Vincent de Paul Society and other partner agencies across Australia on a not-for-profit basis

## Key Responsibilities

Using the GSM Loan Management System, the NILS Loan Management Administrator is responsible for:

### Administration, Reporting and Accountability

- Receive loan applications submitted by NILS Client Support Officers
- Ensure loans are assessed against set criteria and within 24 - 48 hours of receipt of complete paperwork
- Communicate to clients the outcome of the loan assessment in an efficient manner
- Arrange the disbursement of loan funds
- Arrange the purchase of goods, where applicable
- Arrange loan repayments through Centrepay, direct debit or direct credit
- Communicate with the client throughout the term of the loan
- Monitor CNPs (*currently not paying*): follow-up when repayments are missed to re-establish repayments and/or to offer complementary support services
- Manage the roster of loan assessors
- Maintain and monitor internal and external targets of the Society's NILS service
- Maintain the confidentiality and privacy of all NILS applications
- Develop the capacity of the loan management system, together with supporting business processes, to accept an increasing level of NILS applications from the Society's operational units across the state
- Contribute to the continuous improvement of the NILS service

### General

- Attend and contribute to staff, department and other meetings as required
  - Commit to professional development and loan management best practice
  - Adhere to all WHS policies and procedures and work within the Society's Code of Conduct
  - Build and maintain a good working relationship with NILS Client Support Officers
  - Other duties as required from time-to-time
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## Essential Criteria

- Certificate IV or Tertiary Qualification in finance, accounting or bookkeeping, or significant experience in a finance or accounting role
- Proven experience working with finance systems
- Proven experience reconciling financial data and preparing financial reporting
- High degree of analytical and problem solving skills and great attention to detail (strong focus on accuracy)
- Highly competent with the Microsoft Suite (excel / outlook / word)
- Able to work autonomously and manage own time effectively
- Proficient communicator with a wide range of people
- High degree of diplomacy when dealing with people in difficult circumstances
- Demonstrated understanding of the credit needs of people on low incomes and a commitment to promoting financial inclusion
- Willing to undergo a Working with Children and National Police Check
- Aligned to the ethos and mission of the St Vincent de Paul Society
- Class C driver licence

## Desirable Criteria

- Understanding of the Not for Profit sector
- Experience in the microfinance sector

*The St Vincent de Paul Society is an Equal Employment Opportunity Employer*

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