



# No Interest Loan Scheme Client Support Officer

## Position Description

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<b>Position Title</b>	No Interest Loan Scheme (NILS) Client Support Officer
<b>Responsible Council</b>	Maitland/Newcastle Central Council
<b>Reports To</b>	Special Works Manager (Maitland/Newcastle Central Council)
<b>Base Location</b>	Newcastle West
<b>Status</b>	The position is subject to ongoing funding
<b>Primary position objective</b>	The No Interest Loan Scheme (NILS) provides small loans to people on low incomes to buy essential goods and services without any fees, charges or interest payments during the loan cycle. The NILS Client Support Officer is responsible for the promotion of NILS, and performs client support activities that will result in the submitted application of a NILS loan. The NILS Client Support Officer may also support the Maitland/Newcastle Central Council in the recruitment, training and co-ordination of volunteers to provide client support services to the program for the purpose of extending the reach of NILS.

## 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 No Interest Loan Scheme (NILS) is a program that provides individuals and families on low incomes with access to safe, fair and affordable credit. NILS loans are provided to help people living on low incomes to purchase significant or essential new household items, or a service, that improves their quality of life or enhances social and economic participation. The Program provides client support and loan management services. Client support provides face-to-face assistance to clients applying for a NILS loan. This includes assisting the applicant to fulfil the requirements of the loan application, interviewing the applicant and submitting the completed loan application to loan management.

## Key Responsibilities

### Direct Client Support

- Respond to NILS enquiries in an efficient and timely manner
- Send out loan application packs
- Perform NILS loan interviews using myMILSapp, in accordance with approved policies and procedures
- Compile comprehensive NILS loan applications for assessment within the targeted 24-48 hours turnaround
- Meet monthly targets
- Maintain records in accordance with policies and procedures of Good Shepherd Microfinance and the Society
- Maintain client confidence by keeping loan information confidential
- Maintain working relationship with the loan management team

### Building the Program

- Increase the reach of NILS using various methods including collaboration with other local service providers
- Initiate activities to promote NILS to increase referrals to the service
- Build referral networks to other services

### Volunteer Administration

- Support the recruitment of volunteers to provide client support services
- Support the training of volunteers
- Support the co-ordination of volunteers

### General

- Attend and contribute to staff, department and other meetings as required
- Participate in a state-wide network of NILS Client Support Officers
- Commit to professional development and best practice
- Adhere to all WHS policies and procedures and work within the Society's Code of Conduct
- Build and maintain a good working relationships with NILS stakeholders
- Other duties as required from time-to-time

## Essential Criteria

- Minimum 3 years customer service experience in banking or finance related role
  - Proven ability to analyse and interpret financial data
  - Proficient in Microsoft Excel and Word
  - Proficient communicator and listener
  - Excellent relationship building skills – able to connect with people from diverse backgrounds
  - Demonstrated understanding of the credit needs of people on low incomes, and a commitment to promoting financial inclusion
  - Demonstrated experience working with volunteers – recruitment, training and co-ordination
  - 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 drivers licence
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## **Desirable Criteria**

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

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