

Hillsong Enterprise Development Position Description

Position Title:	Loans Officer
Location of Position:	Sydney
Division:	Enterprise Development Hub
Date:	January 2005

PRIMARY POSITION OBJECTIVE:

To identify micro-enterprise borrowers through planned, positive relationships with Indigenous and non-Indigenous communities. To refer clients to the Business Development Consultant as appropriate, and to manage a portfolio of loans to achieve success for clients and the Enterprise Hub.

OVERALL VISION

“To provide opportunities for Indigenous and non-Indigenous Australians to be transformed through, Micro Enterprise Development”.

CORE VALUES:

Respect, Commitment, Integrity, Accountability

POSITION REPORTS TO: Enterprise Hub Team Leader

POSITION TITLES OF PERSONS RELATING TO THIS POSITION

1. Business Development Consultant.
2. Enterprise Hub Administrator
3. Capacity Development Advisors (Sydney)
4. Visiting MED Technical Director (Co-ordination Enterprise Hub).

HOW POSITION RELATES TO THE REST OF THE WORK:

The Loans Officer is responsible for connecting the community to identify clients with the capacity to absorb micro-credit. This may involve significant travel to nearby areas to source clients.

The Business Development Consultant and Capacity Development Advisors will also refer potential clients to the Loans Officer.

The primary focus of this role is to build and maintain a quality loans portfolio and provide follow-up to lenders during the term of their loan.

KEY RESPONSIBILITIES & OUTCOMES JAN 2005 – MAR 2005

Responsibility Area	Task	Expected Result/Standard Required	Method of Measurement
Identify clients with absorption capacity for micro-credit	A. Initiate contact with community.	A. Relationships established with Indigenous community. Community members in each area who wish to partner with or participate in the programme: <ul style="list-style-type: none"> - Elders - Key community representatives - Partner organisations - Potential clients/borrowers 	A. <ul style="list-style-type: none"> - List of community contacts - People self referring to loan program - Number of referrals from the Community.
	B. Identify potential clients	B. Compiled brief community profiles for each of the Enterprise Hub local sub-areas. Developed a list of potential new clients within each area	B. Documented data available on Community connections.
	C. Engage with potential clients	C. Accurately recognize the relevant characteristics of eligible clients. Decide on level and nature of future contact	At least 3 clients identified as eligible for borrowing.
	D. Complete contact documentation	D. Report on meetings with key Contacts and agencies.	D. Accurate and comprehensive information kept for use by all Enterprise Hub staff.

KEY RESPONSIBILITIES & OUTCOMES JAN 2004 – MAR 2005

Responsibility Area	Task	Expected Result/Standard Required	Method of Measurement
Referrals to Business Development Consultant.	E. Inform Business Development Consultant (BDC) of client needs. Work closely with BDC to maximize efficiencies	E. - Clients with Business Development needs are firstly referred to the Business Development Consultant. - Each referral has a written description of the client business (or idea), and a brief analysis of support needs - Each referral accompanied by a verbal briefing to the BDC	E. Number of clients referred to BDC per quarter. - Client Feedback - Staff Feedback - Business Improvement
	Lending and Loan Management	F. Identification of enterprises needing credit	F. A minimum of 3 applications approved
	G. Analysis of enterprise with respect to applicant <i>character, business capacity and cash-flow</i>	G. Character references and documented description of client, submitted for each applicant.	G. Evidence of thorough analysis of client <i>character, capacity and cash flow</i>
	H. Pre-loan household and business baseline recording.	H. Thorough household and business information (baseline) and 1 page business plan submitted for each applicant	H. Accuracy and comprehensiveness of applicant file.
	I. Loan application and approval procedures	I. Projected cash flow submitted for each applicant	I. Accurate cashflow spreadsheet presented. Evidence of adequate follow-up and support during loan period

KEY RESPONSIBILITIES & OUTCOMES JAN 2004 – MAR 2005

Responsibility Area	Task	Expected Result/Standard Required	Method of Measurement
Team Learning and Development	<p>D. <u>Staff Meetings:</u></p> <p>Attendance and contribution Formal presentations.</p>		<p>D.</p> <ul style="list-style-type: none"> ▪ >80% of staff meetings attended ▪ Regularly (at least 50% of the time) raises and speaks to agenda items. ▪ Makes at least 1 formal presentation over the next 6 months with appropriate supporting documents
	<p>E. <u>Professional Training and Development</u></p>	<p>E.</p> <ul style="list-style-type: none"> ▪ Attendance at formal training ▪ Achievement of competencies during training ▪ Completion of professional development as appropriate 	<p>E.</p> <ul style="list-style-type: none"> ▪ 100% attendance at set in-house' training sessions. ▪ Completes worksheets and assignments to a satisfactory standard ▪ Completes all agreed professional development tasks
	<p>F. <u>Leadership.</u></p>	<p>F.</p> <ul style="list-style-type: none"> ▪ Assumes leadership as directed with respect to lending and portfolio tasks. ▪ volunteers leadership as appropriate can demonstrate how initiative has added value to the MED Enterprise Hub in terms of goal accomplishment. 	<p>F.</p> <ul style="list-style-type: none"> ▪ Appropriation of task leadership where relevant ▪ Level of contribution to overall MED Enterprise Hub performance through initiative

LIMITS OF AUTHORITY

- a) Expenditure over \$500 on any purchases made at one time, requires the approval of the Enterprise Hub Team Leader.
- b) Total expenditure on supplies, expense items, may be approved to budget level
- c) Loan Approval and re-structuring subject to Team Leader.
- d) No authority for bad debt provision or right-offs (these are subject to credit policy)
- e) No hiring authority

CRITICAL QUALIFICATIONS/SKILLS/EXPERIENCE

Qualifications:

Tertiary qualifications in a Finance Discipline or an equivalent combination of skills and experience.

Skills/Experience:

- Financial Acumen
- Application of community protocols
- Communication at all levels
- Ability to learn and apply set procedures
- Ability to apply a systematic approach
- Transparent decision-making
- Organisational skills
- Attention to detail
- Discernment
- Written and verbal communication
- Business analysis

Aptitude:

- Ability to absorb and apply learning
- Perseverance and follow-through
- Team-focus (overlapping responsibilities)
- Time management/self-motivation
- Enthusiasm
- Identification with micro-enterprise
- Embrace cultural difference

Position Description Approved By:

Position Title:

Signature:

Date:

Employee/Contractor:.....

I have read and agree with this position description

Signature:

Date: