

POSITION STATEMENT

Title:	Senior Manager, Customer Management and Business Lending	Position no:	5031
Level:	IBA Level 7 (\$141,819 - \$166,166)	Last updated:	August 2022
Location:	Melbourne, Sydney, Adelaide, Perth, Brisbane, Darwin or Canberra	Term:	Ongoing
Program:	Business Solutions		
Section:	Relationship Management and Business Development		
Context:	<p>Indigenous Business Australia is a unique organisation that promotes and encourages self-management, self-sufficiency and economic independence for Aboriginal and Torres Strait Islander people. We go further than provide money; we invest in people, places and ideas that are ready. We help make them real. We're deeply invested in the financial success and economic independence of Indigenous Australians. It's why we exist.</p> <p>IBA Business Solutions offers business finance, business support and economic development initiatives to eligible Aboriginal and Torres Strait Islander people to assist them to establish, purchase or grow commercially viable small businesses. A range of services is offered including workshops to develop business skills and access to other support guidance and resources. Financial support is provided through a broad suite of financial products including (but not limited to) loans, equipment finance, invoice financing and performance bonds. We achieve these outcomes by applying a commercial focus, and by building mutually respectful and productive partnerships with Indigenous Australians, government, non-government and private sector organisations.</p> <p>Our staff are invested, informed, responsive, respectful and connected.</p> <p>The Business Development team supports aspiring entrepreneurs, start-ups and established businesses to develop their capabilities and take full advantage of their opportunities. The team also assists Indigenous entrepreneurs and businesses to develop financial proposals, risk management plans and finance applications.</p> <p>The Relationship Management team manages IBA's business loan portfolio, the distribution of funds from IBA to customers and proactively monitors and supports active loan accounts.</p>		
Role:	<p>The primary role of the Senior Manager Customer Management and Business Lending is to support the Associate Director Business Lending and the Director of Business Solutions in leading the Business Development and Relationship Management teams, to support IBA customers to access financial products and services along with achieving program corporate and contractual outcomes. The role has five direct reports across IBA's national customer service footprint in the delivery of Program products and services and management of the loan portfolio.</p>		

Duties:

- Implementation and monitoring of a strong system of internal controls, using best practice compliance in business lending account management;
- Leading a culture of exemplary customer service as demonstrated through accountability and timeliness of service delivery;
- Provide strong strategic leadership to enable the team to actively manage IBA's portfolio, its accounts, the delivery of support services, and understand the unique requirements of each customer's individual business or journey of entrepreneurship.
- A solid understand of technical banking compliance and regulatory systems.
- Provide expert technical leadership to the Team Leaders and Business Solutions program more broadly on credit risk and account management, business operations, portfolio management strategies, and customer service excellence.
- Ensure the Account Management team and Business Development team complies with approved IBA policies and procedures within agreed quality tolerances.
- Lead the team, including managing performance, setting priorities, and planning activities, supporting and coaching staff and providing development and training, ensuring that the teams meet their objectives and delivers results.
- Communicate effectively with IBA senior management including in the provision of quality advice and regular analytical reporting.
- Manage the team budgets within agreed tolerances.
- Other duties as required.

Required capabilities

These are essential unless otherwise indicated.

Knowledge and experience

- Displays Aboriginal and Torres Strait Islander cultural capability:
 - Awareness and understanding of Aboriginal and Torres Strait Islander societies and culture as well as the demonstrated ability to liaise, communicate and negotiate sensitively and effectively with Indigenous individuals and communities.
 - Awareness and understanding of Australian Indigenous issues particularly as they relate to small business.
- Demonstrable success in operational excellence, internal controls and best practice service delivery;
- Strong staff leadership capability including the ability to motivate others to deliver corporate targets;
- An understanding of front-line lending and customer service obligations;
- Highly developed ability to negotiate significant matters confidently and to communicate at a senior leadership and formal level on a broad range of issues with persuasion, influence, clarity and with the ability to understand and adapt to an audience.
- Highly developed senior leadership capabilities:
 - in developing results focused and effective teams with a focus on quality results that benefits customers and stakeholders;
 - to systematically define issues, measure performance, analyse issues, design improvement, verify results.

- Highly developed personal drive and integrity including:
 - professionalism and probity
 - Engaging with risk and showing personal courage
 - Commitment to action
 - Promoting and adopting a positive & balanced approach to work
 - self-awareness and commitment to personal development.

Prerequisite requirements

- Experience and/or qualifications in business finance, account management / portfolio management, risk management, and business development.
- Experience and/or qualifications in business law / commercial lending / business management.
- Experience and/or qualifications in Leadership and/or Management.

Reference documentation: www.iba.gov.au

- About Us – Our Values
- About Us – Working at IBA
- About Us – News and Publications – Annual Reports

Further enquiries: Greg Ellis 03 9920 6020 or email: Greg.Ellis@iba.gov.au

Applications: email to ibarecruitment@iba.gov.au or
mail to: IBA Recruitment, PO Box 650, Fyshwick ACT 2609

- Application Coversheet
- Resume
- Maximum 800 words addressing the Required Capabilities

Please note that applications not accompanied by the Application Coversheet available from our website or sent directly to the enquiry officer will not be accepted.

Closing date: 31 August 2022