

CLIENT POSITION STATEMENT

Title:	Client Service Officer – Cashflow Finance and Leasing Solutions	Position no:	5164
Level:	IBA Level 5 (\$96,194- \$106,650)	Last updated:	April 2023
Location:	Sydney, Canberra or Melbourne	Term:	Non-ongoing (3 years)
Program:	Business Solutions		
Section:	Cashflow Finance and Leasing Solutions		
Context: <p>Indigenous Business Australia, partners and invests with Aboriginal and Torres Strait Islander people who want to own their future. 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>We provide a range of services for Indigenous Australians to create wealth and accumulate assets, take up investment opportunities, create business enterprises that provide additional employment opportunities, and to purchase homes. 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>Through the Leasing/Cashflow Finance Programs, administered by the Business Solutions Branch, IBA helps Aboriginal and Torres Strait Islander peoples to acquire equipment and vehicles, and to free up cash to grow commercially viable businesses by providing Leasing and Cashflow Finance products. IBA also supports valuable services being provided to communities by renting real property to deliver those services.</p> <p>The Leasing Solutions/Cashflow Finance teams support Indigenous businesses to develop their capabilities and take full advantage of their business opportunities.</p>			
Role: <p>The Client Service Officer reports to the Operations Manager Lending Solutions and plays a key role in managing customer relationships by assessing new credit applications and collecting non-payments for Leasing and Chattel Mortgage transactions, with a focus on providing a high level of customer service.</p> <p>Key success factors for this role include:</p> <ul style="list-style-type: none">• Ability to conduct financial and risk analysis of new applications to establish serviceability and assess credit risk.• Have strong regulatory compliance capabilities.• Ability to manage day to day arrears and default accounts.• Be able to achieve monthly arrears target figures.			

- Ability to identify issues affecting borrowers and write submission with appropriate recommendations.
- Ensure hardship enquiries and applications are dealt with the prescribed guidelines and identify accounts which may pose a risk.
- Have sound report writing skills.
- Ability to negotiate arrears position and exit strategies with customers.
- Provide professional, courteous and culturally appropriate customer service.
- Have sound understanding of market and industry risks that our customers are exposed to.
- Have sound understanding of leasing/equipment finance.

Duties:

- Monitor customer accounts for non-payments, delayed payments and other irregularities and take action in order to encourage timely payments.
- Locating and recovering assets where required.
- Analyse customer credit history, management capability, financial statements and cashflow forecasts to assess credit risk and establish credit limits.
- Allocate receipts and reconcile accounts.
- Communicate effectively and build relationships with customers, colleagues and stakeholders.
- Maximise value for money outcome in the sale of returned/recovered assets.
- Issuing instructions to mercantile agents.
- Update account status records and collection efforts.
- Prepare and present reports on collection activities and progress.
- Assist and collaborate with Relationship Managers and Risk & Recovery.
- Nurture and build all relationships with internal and external key stakeholders (e.g., Legal and Administrators)
- Other duties as required.

Required capabilities:

- Display Aboriginal and Torres Strait Islander cultural capability including having:
 - 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.
- Experience and knowledge of leasing collections and risk assessment.
- Knowledge of PPSA, Privacy, Anti-Money Laundering/Counter Terrorism and Fair-Trading Legislation and requirements.
- Strong lease collections experience and financial analysis skills.
- Problem solving skills and ability to negotiate constructive solutions with customers and manage expectations.
- Ensuring that all work performed is timely, accurate and of a high standard, and meets customer expectations as well as legislative and regulatory requirements.
- Commitment to high quality customer service and demonstrated ability to build beneficial working relationships with colleagues, stakeholders and customers.

Prerequisite requirements:

- Good verbal and written communication skills to engage with customers and assist them with their facility.
- Strong understanding of accounting and financial principles.
- Previous leasing and collections experience required.

Reference documentation: www.iba.gov.au

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

Further enquiries: Robert Tomasella Phone: 02 92076351 or email: Rob.Tomasella@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 500 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: 25 June 2023