

# POSITION STATEMENT

<b>Title:</b>	Relationship Officer	<b>Position no:</b>	5064
<b>Level:</b>	IBA Level 4 (\$85,980 - \$91,171)	<b>Last updated:</b>	September 2023
<b>Location:</b>	Cairns, Perth, Adelaide, Brisbane, Melbourne or Sydney	<b>Term:</b>	Ongoing
<b>Program:</b>	Business Solutions		
<b>Section:</b>	Relationship Management		
<b>Context:</b>	<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>The <b>Relationship Management Team</b> oversees the IBA Business Solutions loan customer portfolio.</p>		
<b>Role:</b>	<p>The <b>Relationship Officer</b> reports to the Team Leader and manages a portfolio of small business customers and their loans during any stage of the business and loan life cycle. This is done in accordance with IBA policy and procedure and with particular emphasis on improving customer business acumen, monitoring and supporting business performance, identifying and supporting business growth strategies and credit risk management activities.</p>		
<b>Duties:</b>	<ul style="list-style-type: none"><li>• Under supervision but with a degree of independence, manage a portfolio of customers, who are operating small businesses, and their loans within IBA policy &amp; procedures.</li><li>• Customer engagement and relationship building to fully understand the businesses' performance. Assist in identifying areas for business improvement and possible growth opportunities. Assist in supporting the development of customer business acumen.</li><li>• Assist in the early identification of business risks and assist IBA in the development and implementation of strategies and solutions to manage the risk.</li><li>• Collect and analyse financial statements, reports and other information (as required). Accurately capture, manage and report information.</li><li>• Management of arrears, non-performing loans, turnaround and voluntarily exit processes.</li><li>• Tracking customer performance and revising risk management plans, conducting business reviews and customer visits as required.</li></ul>		

- Coordination of the loan documentation and drawdown processes and ensuring customers are supported throughout.
- Exercise Delegations in accordance with IBA policy & procedure.
- Other duties as required.

### **Required capabilities**

These are essential unless otherwise indicated.

#### Knowledge

- 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.
- Tertiary qualifications in accounting, business or commerce or at least 3 years' experience in small business, accounting, banking or finance is desirable.

#### Attributes

- Significant level of 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.

#### Skills and Experience

- Relating to the small business sector, demonstrated experience portfolio management and customer relationship management, displaying a commitment to quality customer service and to the customer being at the centre of everything.
- Significant standard of business acumen and knowledge & understanding of small business concepts/operations/management, financial analysis and commercial lending. The ability to discuss business needs, risks and the ability to assist in formulating and implement strategies and solutions.
- Ability to negotiate confidently and communicate with influence, clarity and ability to understand and adapt to an audience.
- Practical knowledge of legal concepts together with a strong working understanding of commercial transactions, securities and litigation processes.
- Significantly results focused and effective as a team member and more broadly across an organisation and under limited supervision and direction
- Proficiency in Microsoft suite of products - primarily Word, Excel and Outlook.

#### Prerequisite requirements

- Current driver's licence.
- Willingness and ability to undertake regional and remote travel as required, including overnight absences at least once each month.

Reference documentation: [www.iba.gov.au](http://www.iba.gov.au)

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

Further enquiries: Michael Lee, Phone: 07 3008 8309 or email: [Michael.Lee@iba.gov.au](mailto:Michael.Lee@iba.gov.au)

Applications: email to [ibarecruitment@iba.gov.au](mailto:ibarecruitment@iba.gov.au)

- Application Coversheet
- Resume
- Cover letter addressing your motivation for the role and your claims against 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: 27 September 2023