

# POSITION STATEMENT

<b>Title:</b>	Lending Solutions Operations Manager	<b>Position no:</b>	5157
<b>Level:</b>	IBA Level 6 (\$125,517 - \$139,348)	<b>Last updated:</b>	April 2024
<b>Location:</b>	Sydney, Canberra, Melbourne	<b>Term:</b>	Ongoing
<b>Program:</b>	Business Solutions		
<b>Section:</b>	Cashflow Finance and Leasing Solutions		
<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>Through the Cashflow Finance and Leasing Solutions teams within the <b>Business Solutions</b> program, IBA helps Aboriginal and Torres Strait Islander peoples to finance the growth of commercially viable businesses by providing working capital solutions including Invoice Finance, Performance Bonds and Leasing products. IBA also supports valuable services being provided to communities by renting real property to deliver those services.</p> <p>The <b>Cashflow Finance and Leasing Solutions</b> teams support Indigenous businesses to develop their capabilities and take full advantage of their revenue generating opportunities.</p>		
<b>Role:</b>	<p>The Lending Solutions Operations Manager reports to the Senior Manager Cashflow Finance and plays a key role in managing the operational processes and procedures pertaining to the Leasing and Cashflow Finance teams with a focus on providing a high level of customer service and the continued implementation of operational efficiency in line with the appropriate risk controls and alignment with the Business Solutions strategy/business model.</p>		
<b>Duties include but not limited to:</b>	<ul style="list-style-type: none"><li>• Provide expertise and management of processes, including:<ul style="list-style-type: none"><li>○ Managing the leasing portfolio including direct responsibility for:<ul style="list-style-type: none"><li>▪ Issuing quotes for new lease enquiries.</li><li>▪ Managing the pipeline and capital requirements of the leasing team.</li><li>▪ Managing credit analyst to carry out risk assessment of new direct transactions, including invoice finance and performance bond applications.</li></ul></li><li>○ Manage all financial and operational reporting of the team.</li><li>○ Post settlement account maintenance including running direct debits, arrears management, payouts.</li></ul></li></ul>		

- Manage effectively settlements team to document and settle lease transactions in a prompt manner.
- Identify process improvements and ensure compliance with all IBA policies and delegations.
- Manage Indigenous Economic Development Trust (IEDT) to:
  - re-negotiate expired property leases;
  - conduct profit and loss analysis on each of the trust properties, including;
    - revenue earned by the property,
    - annual management costs, and
    - the return to the trust;
  - complete annual Valuation of properties;
  - generate financial reporting as required;
  - assess value for money in property expenses/procurements;
  - ensure compliance obligations are met including insurance, safety and any other regulatory obligations.
- Work collaborative with Senior Manager to provide strategic direction to management of IEDT and the leasing products.
- Prepare and review annual budgets forecasts.
- Provide recommendations and champion process and system improvements and efficiencies within IBAs risk tolerance, managing implementation when required.
- Manage a number of employees performing diverse tasks, monitoring team progress and ensuring delivery of quality outputs.
- Other duties as required.

#### **Required capabilities**

1. Significant experience and knowledge of equipment leasing/finance and property management processes including collection of arrears.
2. Extensive knowledge of Accounting Standard AASB 16 and the legal and tax structure of Leasing and Factoring.
3. Strong people management and organisational skills.
4. Demonstrated ability to develop and manage budgets.
5. High level understanding of contracts, leases and trust arrangements.
6. Commitment to high quality customer service and demonstrated ability to build beneficial working relationships with colleagues and stakeholders and customers.
7. Possess technical skills in conducting analysis of financial statements.
8. In-depth knowledge and experience in credit risk assessment.
9. Comprehensive understanding of different corporate structures including Trusts etc.
10. Complex problem-solving skills and ability to negotiate constructive solutions with customers and manage expectations.
11. Sound knowledge of factoring, invoice discounting and surety bonds highly desirable.

#### **Aboriginal and Torres Strait Islander Cultural Capability:**

- Awareness and understanding of Aboriginal and/or Torres Strait Islander societies and culture.
- Ability to liaise and communicate sensitively and effectively with Aboriginal and Torres Strait Islander individuals and communities.
- Awareness and understanding of Australian Indigenous issues, particularly as they relate to small business.

#### **Prerequisite requirements:**

Willingness and ability to undertake regional and remote travel, including overnight absences as required.

#### **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:** Alex Fernandez, Senior Manager, Cashflow Finance (02 9207 6367) or email: Alex.Fernandez@iba.gov.au

**Applications:** Online via Jobs - Indigenous Business Australia (iba.gov.au)

Or mail to: IBA Recruitment, PO Box 650, Fyshwick ACT 2609

- Resume
- Maximum 800 words addressing the Required Capabilities

**Closing date:** 27 May 2024