

Forster Neighbourhood Centre Inc.

trading as **Great Lakes**

Neighbourhood Services



1 Coral Avenue Tuncurry NSW 2428

PO Box 314 FORSTER NSW 2428

Telephone: 02 6555 4351 Fax: 02 6555 9545 Email: trish@fnc.org.au

ABN 24282113607

Cover Letter

No Interest Loan Scheme (NILS) Positions: Interview and Administration Components.

Please be advised that the NILS is currently in transition and moving to an electronic application submission process together with primarily electronic transfer of monies. Therefore, some job description components may change moving forward.

Applicants may submit for both components if they feel they have to competency to achieve what is needed within both job descriptions.

NILS will attract remuneration of either level 3 or level 4 of the SCACADS Award depending on qualifications and experience the successful applicant(s).

Applications must address the selection criteria and have two referees identified in their application letter.

Applications are to be marked 'confidential' and addressed to the GLNS Manager and must be received at 1 Coral Avenue no later than 4pm Thursday 5th April 2018. Application can also be addressed to the Manager, P.O. Box 314 Forster NSW 2428 (but please post no later than Tuesday 3rd April 2018).

All enquiries to the GLNS Manager, Trish Wallace, on 0418 330 225 (noting that Tuesday 20th March is not a good day to make contact, however if you leave a message trish will get back to you ASAP).



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Great Lakes Neighbourhood Services is currently supported financially by:

- ~ The State Department of Families & Community Services
- ~ The Commonwealth Department of Social Services
- ~ NSW Fair Trading & the National Australia Bank
- ~ Communities for Children
- ~ Forster Bowling Club
- ~ Club Forster

Great Lakes Neighbourhood Services acknowledges the Worimi Elders, both past and present, as the original custodians of the land we operate from

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Great Lakes No Interest Loans Scheme (NILS)

Objective: Great Lakes NILS is committed to achieving a more just and equitable society for people living on low incomes by promoting economic and social participation in a market which has resulted in structural and financial forms of exclusion.

This allows the purchase of essential household items and is achieved through providing safe, fair and affordable credit without interest or fees, where other financial assistance is unavailable.

By providing timely information and appropriate referrals, NILS provides a holistic response to the needs of people living on low incomes helping them gain some form of financial control and empowerment in their lives.

Position Description - Loans Administration Component

All NILS Workers are to be aware of and work within and abide by the Good Shepherd's NILS Policy and Procedures and abide by Centrelink's protocols as an accredited centrepay organisation.

1. Client Assessment and Service Delivery

- Review Client Loan Applications that have been submitted by the Loans (Interview) Officer and decide as to the success (or not) of the application. Notify applicants of loan application outcomes.
- Analyse monthly and annual service statistics and take any necessary action to ensure all data entry and payments are correct and on time
- Register clients and process documentation: Centrepay agreements; client loan repayment schedules; loan agreements; payments and deposit books.
- Monitor client loan repayments during the loan term daily and weekly and follow-up on missed loan repayments
- Provide non-financial support to loan recipients to meet their repayments (e.g. negotiation of new terms to prevent defaults and/or make appropriate referrals under a 'wrap-a-round' model of service delivery such as electricity support (EAPA), pantry items or financial counselling)
- Maintain secure client files
- Resolve any issues or problems arising from service delivery post the interview component

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2. Data Collection and Reporting

In collaboration with other NILS staff:

- Prepare monthly and annual service statistics for internal service use and the Management Committee
- Maintain all records within the loans management process, including statistical information required by the Good Shepherd Microfinance and the funding bodies
- Analyse monthly and annual service statistics and take any necessary action
- Prepare NILS Report within GLNS' Annual Report and submit to GLNS' Manager
- Provide reports as per the funding agreements.

3. Service Administration

In collaboration with other NILS staff:

- Develop, maintain, review and update service documents and systems
- Complete service reports and submit quarterly to the GLNS Manager for the attention of the Management Committee
- Attend to service correspondence
- File and archive records
- Develop, implement, maintain and review service delivery policies and procedures
- Record service complaints and grievances and notify the GLNS Manager
- Record and respond to all correspondence
- Maintain clear, accurate, comprehensive and confidential casework files
- Carry out the day to day clerical duties necessary for the smooth running of GL NILS
- Record all phone calls, referrals and clients accessing the service
- Maintain time sheets

4. Financial Management

- Manage service income and expenditure within the NILS Loan Pool Budget
- Process service accounts payable
- Process service accounts receivable
- Authorise service purchases within delegated authority
- Receipt incoming service monies prepare banking records and bank deposits
- Calculate loan default rates and loans written off

5. Communication and Service Promotion

- Attend appropriate staff meetings and NILS training and conferences as authorised by the GLNS Manager
- Attend bi-monthly support and supervision meetings with the GLNS Manager
- Liaise with relevant stakeholders on common projects
- Participate in GLNS Planning / Evaluation Days
- Attend GLNS Annual General Meeting
- Attend Interagency Meetings and other miscellaneous internal and external meetings as directed

6. Workplace Safety

- Ensure all Workplace Safety requirements are adhered to and any accidents / incidents / complaints are recorded and reported to the Manager as soon as possible.

7. General

- Carry out other duties as directed by GLNS Manager
- Meet performance standards as agreed with the Manager.



Position Title:	GL NILS Loan (Administration) Officer
Work Location:	1 Coral Avenue Tuncurry NSW 2428
Reports to:	GLNS Management Committee via GLNS Manager

Funding	The position is currently funded until June 2020 by Fair Trading and DSS via Good Shepherd Microfinance
Partners	The National Australia Bank & Good Shepherd Microfinance, auspiced by Great Lakes Neighbourhood Services, GL NILS delivers the service to residents within the former Great Lakes LGA (now part of MidCoast Council)
Hours & Days	TBC (approximately 12 - 14 hrs per week, overlapping with the Loan Interview Officer position - to be negotiated).
Selection Criteria	<ul style="list-style-type: none"> ▪ Qualifications and/or experience in bookkeeping, accounting or related field necessary (once trained) to effectively use NILS financial and data systems (Centrepay, NILS4, NILS App and FINpower) - this is a loan analysis, repayment and monitoring position that requires strong accuracy with data entry & payment reconciliations. ▪ Strong IT skills. ▪ Good time management, organisational and computing skills - this will require the loan management of up to 250 loans p.a. ▪ Ability to analyse NILS loan applications and decide on the viability of an applicant's capacity to repay a loan. ▪ Confidence to communicate with applicants as to their loan application success or failure. ▪ Understanding of working within a community-based incorporated association and the ability to work cooperatively as part of a small team.
Key Responsibilities	<p>Outlined within the Job Description GL NILS Loan Administration Component (Client assessment and service delivery, Data Collection and reporting, Service Administration, Financial Management Workplace safety/General).</p>