Agribusiness Credit Assessment Manager

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| ***Reports To:*** | Manager Industry Programs |

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| ***Position Purpose:*** |
| This role is responsible for the efficient and effective processing of concessional loans to clients in regional Victoria on behalf of Rural Finance and the Victorian government. |

Accountabilities

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| **People** | * On behalf of the Head of Customer and Government services plus the Manager Support Programs, provides indirect leadership and direction to colleagues across all business units * Role models behaviour across peer group and the organisation consistent with Rural Finance’s values * Proactively collaborates and builds positive productive working relationships with all colleagues * Participates in development activities to build personal capability (e.g. training, mentoring, coaching) |
| **Scheduling** | * Prioritise tasks according to expectations and diversity of requests reflecting good time management * Maximise the Rural Finance brand by actively and positively promoting the organisation at public events * Assess and report on opportunities for process improvement within your area of work |
| **Technical** | * Ensure all enquiries are responded to in a timely and professional manner and actions are made in accordance with Rural Finance policies and procedures and program guidelines * Provide a high level of customer service ensuring Rural Finance’s customer value proposition is met * Manage and develop relationships with clients * Ensure loan decisions are made taking into account the merits of credit proposals referring to the SACRED principles (Standback, Accountability, Comply, Risk and Return, Expertise and Direction) to ensure you have considered all aspects of the credit and that decision are be made with clarity and confidence * Prepare concise, accurate and timely loan proposals * Apply knowledge of farming practices and agricultural production when analysing credit applications * Analyse complex financial data to enable sound credit management decisions * Sponsor credit applications to the appropriate authority level, either MIP or HCGS * Take reasonable care for your own health and safety and the safety of others who may be affected by your actions or omissions |

Key Role Relationships

***These relationships are critical to the effectiveness of the role and do not include direct reporting relationships:***

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| **Internal** | **Nature of Relationship** |
| *HCGS, Rural Finance Managers and Employees* | Provide information as to the rules, workflow and status of concessional loan applications |
| **External** | **Nature of Relationship** |
| *Applicants, potential applicants and farmer groups* | Communicate with applicants, potential applicants or industry groups regarding the rules, guidelines and processes of government programs |

Behavioural Capabilities

* Adapts and responds well to change with positivity and curiosity
* Behaves consistently with clear personal values that complement those of the organisation
* Plans ahead and works in a systematic and organised way
* Focused on customer satisfaction and delivers quality service
* Shows judgement, intelligence and common sense when problem solving
* Reflects on experience and is open to new ways to improve practice
* Demonstrates capacity for sustained effort and hard work
* Takes responsibility for own actions
* Establishes and maintains relationships with people at all levels
* Cooperates and works well with others in the pursuit of team goals

Technical Competencies

1. Agriculture or Small Business Credit Experience, preferably minimum 5 yrs
2. Experience or capability to make assessments of farm land values
3. Current driver’s license
4. Strong decision making skills
5. Strong negotiation skills
6. Demonstrated business acumen
7. Excellent financial and credit analysis skills
8. Excellent oral presentation and written communication skills
9. Strong interpersonal skills and commitment to working in a team environment