

Microenterprise Development Manager



Position Title:

Microenterprise Development Manager (MED Manager)

- Port Hedland WA
- Central West NSW
- Darwin NT

Reporting to:

Head of Region

Special work requirements:

- Frequent intra-regional travel to remote, regional and urban locations
- Occasional interstate travel required
- Full-time position

About Many Rivers

Inspired by Christian values, Many Rivers exists to help Indigenous and other Australians in disadvantaged circumstances to improve their situations through the provision of microenterprise and community economic development support and access to core business products and services, including microfinance.

Many Rivers' clients are seeking to move from welfare dependency to self-reliance and to making a valuable contribution to their communities and to the broader economy. When people impacted by disadvantage are not able to participate in the real economy, they remain disadvantaged.

In many of the regional and remote communities where we work there are limited job opportunities. Therefore, to create real economic growth and increase the opportunities for those in disadvantaged situations to overcome multiple economic and social challenges, Many Rivers enables enterprise creation and connection to mainstream economies. This in turn creates sustainable employment where often there are limited opportunities. Benefits accrue to the individual and their family, the community and the nation:

- Empowering individuals through business coaching to create new and diverse businesses, thereby increasing household income and assets and providing greater certainty and stability for families;
- Enabling increased availability of locally provided goods and services in remote, regional and urban locations, helping to build sustainable local economies; and
- Contributing to Australia's economic growth through supporting a reduced reliance on welfare and improvement in economic and social outcomes.

Many Rivers supports people to start in business, stay in business and thrive in business. We support clients to start enterprise and then journey with them as they develop their businesses, their business skills and coach towards a sustainable/thriving business.

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MED Manager

The primary purpose of the MED Manager is to help Many Rivers achieve its Mission and Objectives. The MED Manager is responsible for supporting microenterprise development within an identified region and providing/managing loans to eligible clients.

In undertaking this work, the MED Manager is expected to follow and contribute to the development and implementation of Many Rivers' policies, processes and product initiatives. The MED Manager will undertake personal development and ensure a safe, healthy and sustainable work environment.

Responsibilities

Microenterprise Development

- Pursue microenterprise development in the region, including establishing and building commercial relationships with Indigenous and community leaders in the region and establishing, developing and promoting the creditability of Many Rivers' services
- Build strong and trusted networks with related organisations and associations in the region, including mutual referral of business
- Responsible for developing new and existing micro and small businesses through microenterprise business mentoring, business coaching, support and encouragement

Provide and Manage Loans to Clients

- Work across the region to identify and work with clients that require micro and small business finance to establish and/or develop their business activities
 - Value the importance of, and have an ability to work with designated key performance indicators and targets
 - Assess client's motivation, capacity, and determination to start, stay and thrive in their business
 - Utilise the Many Rivers policies and processes to assist clients to analyse their business development needs, including completion of business plans and assessment of client character, capacity and cash flows (business and personal)
 - Ensure a responsible lending approach and assist clients with loan application, preparing for and attending credit committees
 - Actively journey with clients including ongoing business coaching of clients as they develop their business activities and repay their loans
 - Use of financial knowledge and problem-solving skills to work with clients that are having difficulty managing and making loan repayments
 - Work with our client support team to work with our clients to ensure loan management and support loan repayments
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Microenterprise Development Manager

Follow Many Rivers Policies and Processes

- Conduct the work of a MED Manager within the boundaries of Many Rivers’ policies and processes
- Use the Many Rivers Client Relationship Management system (CRM) to manage all client information ensuring information is accurate, current and confidentiality is maintained
- Comfortably use phone, computer and internet technology to manage client relationships, undertake research, communicate and manage diary
- Adept at learning and adopting new technology
- Actively participate in a culture of leading practice and continuous improvement

Ensure Work Health and Safety

- Manage work practices and travel schedule to ensure safety and sustainability
- Ensure that Many Rivers’ responsibilities for safety and occupational health are implemented and complied with (through adoption of Many Rivers’ policies and procedures for Equal Employment Opportunity, Affirmative Action, Anti-Discrimination and all WH&S legislations). This includes promptly reporting all accidents, incidents and hazards to your reporting manager

Undertake Personal Development

- Implement ongoing personal and professional development strategies and plans to improve job performance and work relationships as agreed with your reporting manager
- Actively and positively participate in Many Rivers’ review of business and individual performance

Other Responsibilities

- Frequent intraregional travel is required including extensive driving and use of public transport options. MED Managers need to schedule their work to ensure that all clients across the region are served in a timely manner and in a way that optimizes the ratio of client contact time with travel time and cost, which may require overnight travel
- Many Rivers works in complex situations. Our work can regularly require us to work additional and non-standard working hours. We do not provide time-in-lieu. However, we expect each Team Member to work sustainably and safely over the long term and to rest appropriately
- MED Managers must work within the approved operational budget of the region and in accordance with the Many Rivers Expenses Policy. Any clarifications should be agreed with your reporting manager prior to expenditure being incurred
- Attend annual and regional conferences and other training events as required
- As a MED Manager you will not have a fixed place of work and intraregional travel is a fundamental component of your role and essential for you to successfully meet your KPIs

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Performance

KPI	Measure	Target*
New Businesses	First income generated	<p><u>For Remote Area 1-3</u>: 10 new businesses established/expanded in first year, then 15 per year thereafter</p> <p><u>For Remote Area 4-5</u>: 8 new businesses established/expanded in first year, then 12 per year thereafter</p>
Sustainable Businesses	Percentage of businesses in operation	80% of business operating at the start of the year still operating at the end of the year
Growing Businesses	Compass survey completion	6 monthly relationship surveys completed with quality
Loan Management	Loan Repayment Rate	90% loan repayment rate maintained
Operational Excellence		<ul style="list-style-type: none"> • Works safely and ensures occupational health for self and others • Undertakes personal development plan and contributes to team • Follows Many Rivers’ policies and procedures; and • Follows “Compass” (CRM) business processes and data complete and accurate
Culture & Values		<ul style="list-style-type: none"> • Lives values of “care, respect and accountability” • Operates with “openness and transparency” • Is a “maker not a taker” • Practices “common ways of working” • Develops Self to support personal growth

* KPI Targets may vary annually in accordance with the approved FY Business Plan & Budget

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Personal Competencies

Character

- Fully aligned to Many Rivers' Mission and Objectives
- Share Many Rivers' motivation and commitment to serve people without regard to ethnicity, gender or religious affiliation
- Impeccable integrity, trust, respect, stewardship and commitment to people in disadvantaged circumstances and strong cultural awareness
- Personally motivated, proactive, organised and self-disciplined
- Personal conduct that is professional, courteous and beyond reproach

Skills

- Ability to work autonomously within organisational boundaries and as part of a regional and national team
- Excellent interpersonal skills, relationship building and discernment
- Demonstrated ability to have challenging/difficult conversations with clients the ability to ask tough questions, call it as you see it and say no
- Well-developed verbal & written communication skills, including ability to develop and deliver presentations to internally and externally
- Ability to work consistently under challenging or stressful situations
- Self-motivated to work to targets
- Demonstrated ability to be creative and innovative
- Excellent organisational and time management skills
- Many Rivers uses technology to communicate with clients and carry out our daily work. The MED Manager needs to be comfortable and enjoy using multiple technological platforms as a way of working including phone; computer; internet; Microsoft Office suite (Excel, Word, PowerPoint, Outlook) and Software including ZOOM, MS Teams or similar
- Micro and small business experience or commercial experience
- Ability to develop and understand cash flows and interpret financial information

Desirable Experience

- Working with people from varying cultural backgrounds
- Working with community groups in a paid or volunteer role
- Working for or with a not-for-profit organisation
- Small business development experience
- Economic and community development experience
- Experience in training small groups

Qualifications

- Tertiary qualifications and training (TAFE and/or University), in business, finance, commerce, marketing & community development preferable

You will also be required to perform such other duties and responsibilities required by Many Rivers from time to time.