



metro assist

POSITION DESCRIPTION

Financial Inclusion Support Worker (NILS)

Employment Status	Part Time Fixed Term (28 hours p/wk)
Industry Award	SCHADS Award
Reporting to	Family and Financial Inclusion Manager
Directly reports	Nil
Area of Work	Inner Western Sydney: Inner West; Canada Bay; Burwood; Strathfield; previous Canterbury LGA.
Office Location	Campsie and other sites as required
Conditions	Employment for this position is subject to a satisfactory Working with Children Check and National Police Check

Position Summary

The primary role of the Financial Inclusion Support Worker (NILS) is to work collaboratively with the financial inclusion team to assess and process client for NILS loans to the community. The No Interest Loan Scheme (NILS) is a microcredit program providing fee and interest free loans of up to \$2000 to low-income earners for the purchase of essential household or medical goods and services. The Financial Inclusion Support Worker will support clients to collect supporting documents, apply and submit loan applications for approval, and where the client is not eligible, refer the client to appropriate services.

The primary function of the Financial Inclusion Support Worker includes:

- Assist reception with making appointments and booking for clients;
- Be the primary point of contact for new NILS clients, and assist clients with their immediate financial concerns while creating an environment that encourages clients to engage with the service;
- Screen clients prior to appointments and assess their eligibility.
- Provide clients with a wraparound approach that can lead to better outcomes to assist individual needs;
- Refer to or provide financial assistance including any electricity/water assistance as required EAPA or ER;
- Assisting clients with documentation and obtaining quotes;
- Keep in contact with all clients that are waiting for an appointment and following up on clients who make enquires;

- Maintain all records of NILS/ER/EAPA as required by Metro assist and NSW Fair Trading;
- Provide accurate data collection and reporting (internal and external) that is maintained and updated on a daily basis, including all online case notes and supporting documents for individual clients and funding reports.
- Promote the service and build key stakeholder relationship within the funded LGA's.

KEY RESPONSIBILITY AREAS

KEY RESPONSIBILITY AREAS	ROLE REQUIREMENTS	KEY PERFORMANCE MEASURES	WEIGHTING
<p><i>Vision, Mission, Values</i></p>	<ul style="list-style-type: none"> • Working knowledge of the Metro Assist’s Vision, Mission, Values, client requirements and the community context. • Has a general knowledge of administrative functions within the organisation; and of network services, and referral agencies. • Has a working knowledge of the functions of other projects within the Family and Financial Inclusion Team. 	<ul style="list-style-type: none"> • Understands and articulates significance of Centre’s Vision, Mission and Values; and follow organisational values in day-to-day work. • Understands and articulates the significance of the FC/EAPA/ER/NILS programs within the financial inclusion team. • Make effective contact across Metro Assist sites for program information and collection and dissemination. • Feedback from client surveys and stakeholders is positive. • Adheres to identified targets in program work plans KPI’s and funding agreement KPI’s 	<p>N/A</p>
<p><i>Leadership / Teamwork</i></p>	<ul style="list-style-type: none"> • Able to work with minimal supervision and escalates issues as appropriate. • Shows by example a high level of motivation and sustained discipline to provide effective service to clients. • Participates in providing solutions to problems associated with specific areas of responsibility. • Works collaboratively within the Inner Western Sydney Financial Counselling Service, and Family and Financial Inclusion Team. • Has knowledge of conflict resolution as a tool within the work environment. • Establish and maintain positive working relationships with colleague that are fair, professional, supportive and respectful. 	<ul style="list-style-type: none"> • Adheres to timeframes identified in workplans and targeted KPI’s. • Participates in team meetings, team planning and in implementing team activities in a timely and effective manner. • Demonstrates initiatives as appropriate and participates in team problem-solving. • Provides on-the-job coaching to students and volunteers. • Adopts a collegiate approach to case work and work management. • Feedback from team members and supervisor 	<p>N/A</p>

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<i>Interpersonal Skills / Communication</i>	<ul style="list-style-type: none"> • Deals regularly and promptly with correspondence, telephone or IT enquiries from organisational partners and internal Metro Assist teams; clients; suppliers or external organisations. • Able to resolve conflict with assistance and report back as required. • Uses positive engaging techniques when dealing with clients, staff, partners and external organisations. • Has effective listening skills and seeks, provides and/or shares information in an appropriate and respectful manner. • Deals with emerging crises as appropriate and seeks more experienced support where necessary. 	<ul style="list-style-type: none"> • Communicates effectively and in a timely manner with partners, clients, stakeholders, and respects confidentiality. • Is aware of organisational protocols in relation to the Financial Counselling Program communication and conflict resolution, and followed when required. • Is able to show empathy and use assertive and listening skills when dealing with clients and staff. • Feedback from internal and external stakeholders. 	N/A
<i>Continuous Improvement / Quality</i>	<ul style="list-style-type: none"> • Suggests changes to improve quality in own work area and makes agreed changes. • Identifies opportunities for improvement and suggests amendments to documentation/processes. • Participates and contributes to the development of innovative approaches to client service delivery. • Identifies problems in relation to client service delivery and able to identify the consequences in relation to service delivery, and seek appropriate assistance. 	<ul style="list-style-type: none"> • Contributes to discussions around administrative practices and trends. • Attends training and workshops and keeps work knowledge up to date. • Actively participates within the financial and family team meetings; and participates as required within the financial counselling sector. • Identifies and recommends changes to procedures, protocols and work systems, both internally and across relevant external services. • Participates in service reviews, development and planning functions. • Contributes to discussions around program knowledge, trends and best-practices. • Adapts readily and positively to changes in procedures, 	N/A

KEY RESPONSIBILITY AREAS	ROLE REQUIREMENTS	KEY PERFORMANCE MEASURES	WEIGHTING
		protocols and work systems.	
<i>Practices / Safety / Standards</i>	<ul style="list-style-type: none"> • Adheres to Metro Assist Policies and procedures, service delivery standards, staff code of conduct, and all relevant government legislation (eg, WH&S) and relevant standards. • Complies with Metro Assist information security policy, standards, plan and procedures relevant to program area. • Ensures the security and protection of information assets under their custody. • Adhere to Financial inclusion program (FC/ ER/ EAPA/ NILS) guidelines and recommended work practices and seek assistance when required. • Has an understanding of the Service's standards in relation to client representation and conflict of interest. 	<ul style="list-style-type: none"> • Is conversant with organisational policies and procedures, codes of conduct and relevant legislation and safe work practices and applies the polices effectively in own practice. • Attendance to security awareness training and prompt follow up on ISM improvement instructions. • Reports and responds to any suspected or actual security breaches. • Applies understanding of organisation's policies and procedure, code of ethics and safe work practices. • Has an appropriate clearance under working with children requirements and National Police check. 	N/A

Functional Requirements

<p>Client Intake</p>	<ul style="list-style-type: none"> • Respond and allocated clients intake within a 5 business days to be seen for NILS application. • Complete all administrative tasks in regards to supporting documentation, quotes assessment as required. • Respond to any messages and follow up within a timely manner. • Refer clients to appropriate internal and external agencies as required. • Provide general information about the service to the clients and external stakeholders • Understands that services are delivered to clients in accordance with client-focus principles. • Understands that part of the role of the Financial inclusion worker is to provide financial information to clients, and identify those matters that can be resolved immediately through financial capability or refer to financial counselling; or referral to other services. • Assists the Service to maintain a list of alternate service providers, including legal, emergency accommodation and community welfare. • Ensures clients have access to the Service’s and Centre’s complaint processes. 	<ul style="list-style-type: none"> • Respond to all enquires within a timely manner. All booking need to be allocated for an appointment within 5 business days. • Record all clients data accurately and in a timely manner including CDS, NILS app and any other reports as required. • Uses good listening skills to ensure that the needs of the client are identified as part of the information provided. • Ensures that the service is accessible and provides a safe and friendly environment to clients. • Has a working knowledge of complex clients needs and utilises appropriate tools and protocols to assist in delivery of services such as TIS, TTY and disability support arrangements. • Makes appropriate and effective referrals to internal and external services and programs. • Adheres to relevant policies; codes of conduct and ethics and guidelines relating to clients consent, and authorities to act; and clients understand the information provided and action to be taken in relation to creditors, or complaints to bodies such as the NSW Ombudsman. • Makes appropriate judgement on client intake and eligibility and seeks assistance where necessary. • Feedback from clients and stakeholders. 	
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<p>Data Entry/Records Management</p>	<ul style="list-style-type: none"> • Ensure file records and statistical data on client contacts are accurately recorded in CDS and external portal as required • All client data are entered in CDS including Clients whose loan have not been approved. • Adheres to compliance and reporting requirement Including working knowledge, or capacity to acquire thorough working knowledge of MynilsAPP; FinPower and E-Services (Centrelink). • Compliance with privacy and information security. • Adheres to compliance and reporting requirements including the daily reporting on CDS and any funding system. • Has a thorough understanding of the need for record keeping and filing systems. 	<ul style="list-style-type: none"> • All file records and data entry is completed in an accurate and timely manner (internal and external). • Ensures compliance with law and internal policies with regards to client data and case information. • Enters client information onto the My nilsApp when completing client loan applications as well as CDS internal reporting, these include clients who loans have not been approved. • Maintains files for clients, that include recording of telephone/electronic conversations/messages; and record details and outcomes of face-to-face appointments and other conversations or correspondence onto CDS case management. • Enter clients information on EAPA program as required including entering data onto CDS for internal reporting. 	
<p>Compliance/Reporting</p>	<ul style="list-style-type: none"> • Adheres to compliance and reporting requirements. • Assists with the implementation of new/amended compliance and reporting requirements. • Complies with Metro Assist information security policy, standards, plan and procedures relevant to program area. • Ensures the security and protection of information assets under custody. 	<ul style="list-style-type: none"> • Ensure that all NILS application are correctly uploaded onto NILS and CDS and any other platform such as EAPA. • Provides timely and accurate reports, case notes and data to the Manager. • Meets KPI's set within the role. • Informs the Manager of issues as they arise and/or during supervision sessions. • Is aware of, and able to articulate program and operational changes. • Manage and maintain all intake and referral for financial counselling. • Feedback from staff, Department and other stakeholders. • Attendance at security awareness training and prompt follow up on ISM improvement instructions. 	

		<ul style="list-style-type: none"> • Reports and responds to any suspected or actual security breaches. 	
NILS client assessment	<ul style="list-style-type: none"> • Has a thorough working knowledge of, or capacity to gain a thorough working knowledge of, the products available through Good Shepherd NILS and other Good Shepherd Microfinance products such as Insurance. • Has the capacity to work with referring agencies to assist loan applicants to achieve the best possible NILS loan or financial product from GSM. • Support clients from start to finish with NILS application including sourcing quotes if needed, assisting in collecting supporting documents for loan application and providing basic budget understanding and process of the loan application. 	<ul style="list-style-type: none"> • Has knowledge of NILS and GSM products and maintains knowledge as eligibility and products are amended. • Provides information about NILS and GSM products through a range of media; including telephone and electronic communications; participating in MA staff forums, and where MA is participating in community activities. • Attends and completes all essential training provided by GSM. • Has knowledge of and maintains a data system of organisations providing aligned services such as tenancy, financial and legal assistance, emergency relief and EAPA and other supportive services 	
Experiences/Qualifications/Professional Development	<ul style="list-style-type: none"> • Some budgeting experience – a TAFE certificate II, III or IV in business or a related field would be more than adequate – a Community (evening) College qualification in budgets would also be adequate 	<ul style="list-style-type: none"> • Presents qualifications and experience as part of the recruitment process. • Participates in professional development opportunities in line with Metro Assist policies and procedures, and Financial Counselling program guidelines. 	
Special Projects/tasks	<ul style="list-style-type: none"> • As and when required by the Manager work on specific projects/events related to the core functions of programs. 	<ul style="list-style-type: none"> • Satisfactory completion of project/tasks within defined Scope, specification, time frames and budget. 	

Decision Making Authority

You are responsible for fulfilling your duties within the framework of legislative requirements and Metro Assist Limited policies and procedures. Issues are usually resolved without reference to your immediate supervisor but matters that arise which are outside the policy framework or matters which may potentially escalate to the detriment of Metro Assist Limited should be reported to your immediate supervisor.

Date Prepared/Updated *August 2024*

Approved *Chief Executive Officer*

Acknowledgement

I acknowledge the following:

- I have read and discussed this position description with my manager; and
- I understand the position objectives, key tasks, responsibilities and performance standards.

Employee Name: _____

Employee Signature: _____

Date: _____