

## Position Description

Position Title:	Executive Manager, Head of Credit
Reports to:	Executive Director, Program Delivery
Division:	Program Delivery
Location:	Orange, NSW with option for fully remote work considered
Employment Status:	Permanent
Hours:	Full Time - 36.75 hours/week
Salary Band:	REL 2
Right to Work:	Permanent Right to Work in Australia

## About us

RIC (Regional Investment Corporation) is an Australian Government finance provider for farmers and farm-related small businesses. We were established under the *Regional Investment Corporation Act 2018* (RIC Act) to provide low-cost loans to strengthen Australian agriculture and grow thriving regional communities.

RIC farm loans support our customers to prepare, manage through and recover from drought, natural disasters or biosecurity risks causing severe financial disruption. We help accelerate plans for first-generation farmers and next-generation farmers.

### Our culture & people

Our people have vision and are empowered to build a leading Australian Government agency known for its contemporary service, expertise, and integrity. They are committed, innovative and their achievements are celebrated. They are as diverse as the work they do. RIC has a vibrant culture which is based on the following Culture Statements:



Be bold, act  
with purpose



We are down  
to earth



We embrace  
difference and  
act as one

## Our customers

We aim to deliver a first-class customer experience by partnering with our customers from the beginning of their journey with us. We respect the time of our customers by being transparent with them about the loan process, keeping things simple and understanding their needs.

Put simply, our customer experience principles are:



- Respect my time
- Simple and Seamless
- Partner with me
- Understand me

## About the job

As the Executive Manager, Head of Credit, you are responsible for setting the strategic direction and business plans for your group, influencing and developing policies and delivering the strategic agenda.

You will also provide leadership and expertise on Credit Risk through the development and maintenance of robust risk & credit policies, frameworks and procedures; and provide key strategic credit advice to the RIC Executive Leadership Team.

You will lead a team of experienced and skilled professionals and will be responsible for building and maintaining strong relationships with key internal and external stakeholders.

Specifically, you will be the senior leader responsible for managing the performance of the RIC's loan portfolio, across a range of loan products, programmes and services; overseeing the credit lifecycle, ensuring lending aligns with risk appetite and regulatory requirements and to develop credit risk strategies and portfolio insights.

A core component of the role is to monitor credit risk trends across the loan portfolio and assist with ad hoc portfolio analytics focused on portfolio profiles, areas of risks and key drivers of credit performance.

You will be responsible for:

- Leading a team of professional credit risk managers with accountability for developing, coaching and mentoring employees, managing performance and conflicts.
- Owning and managing the credit risk lifecycle, ensuring alignment with the RIC's credit risk appetite
- Maximise collections and recoveries strategies for all accounts in hardship to ensure best outcomes for our customers, while mitigating credit risk exposure
- Developing, implementing and monitoring internal loan policies and procedures to ensure sound credit practices.
- Accountable for strategy to uplift the risk and credit knowledge and capability across the wider organisation aligned to credit risk frameworks
- Champion customer experience and service delivery excellence
- Monitoring the effectiveness of loan controls
- Managing potential conflicts of interest in relation to individual loan applications

- Establishing and maintaining key strategic internal and external networks whilst representing and advocating on behalf of the RIC in all dealings with stakeholders
- Monitoring and reporting on credit risk metrics and trends providing insight to executives and Board
- Other duties as required.

## About you

### Job capabilities

To be successful in this role, the candidate is required to have the essential attributes of a recognised leader:

- Proven experience shaping organisational thinking, providing data driven insights and excels in articulating progress against strategic outcomes
- Ability to provide leadership and expertise on Credit Risk through the development and maintenance of robust credit and risk policies, frameworks and procedures
- Capability to set strategic direction, develop long term plans and implement operational strategies all within a dynamic working environment
- Demonstrated ability to achieve strategic outcomes through effective collaboration and influence
- Expert understanding of credit analysis and policies as well as risk management principles and regulatory requirements.
- Comprehensive knowledge of the indicators of financial distress, potential loss and fraud.
- Ability to undertake complex analysis and interpretation of data and apply significant judgement in choosing a course of action to manage highly complex/and or sensitive issues
- Lead efforts to establish and advocate for a culture of change and continuous improvement
- Role model RIC's values and code of conduct and be a leader in creating a collaborative, consultative and engaging workplace culture.

### Knowledge and experience

- Significant financial statement analysis experience with exceptional problem-solving skills and attention to detail
- High-level strategic and analytical skills
- Highly effective influencing, conflict resolution and relationship management skills.
- 10+ years' experience in financial services with exposure to commercial credit and risk management.
- Experience in leading credit and/or risk teams within financial services and/or agribusiness
- Demonstrated ability to build, develop and lead high-performing teams
- Demonstrated experience working in an agribusiness banking environment
- Demonstrated experience in the utilisation of delegated lending authority discretion
- Sound understanding of risk management practices and compliance frameworks
- Experience in successfully leading loan recovery teams.
- Experience in complex loan recoveries.

- Government experience is desirable.

### **Qualifications**

- Tertiary qualifications in finance, banking, accounting or economics is essential.
- Relevant qualifications in Credit would be highly regarded.

### **Eligibility/other requirements**

You will be required to undergo pre-employment screening including:

- National Police History Check
- AML/CTF
- Politically Exposed Person (PEP)
- Baseline Australian Government Security Vetting or above or a willingness to undertake a security vetting process

I acknowledge that I have read and understood the duties, responsibilities and delegations of the position as outlined in the above position description.

<b>Name:</b> Click or tap here to enter text.	<b>Signature:</b>	<b>Date:</b> Click or tap to enter a date.
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