



Senior Manager, Microfinance Business Development

Close Date: 11:59PM (AEST)

Wednesday 29 June 2022



Supporting women.
Defeating poverty.

Who is CARE Australia?

CARE Australia works to [defeat global poverty by supporting women](#) to create lasting change in their communities around the world. Our programs focus on women because we know that when one woman breaks free from poverty, she brings another four people with her — and that's a powerful multiplier.

We work in partnership with local community leaders to prepare for, respond to, and recover from humanitarian crises and shock. And we support people to determine their own futures by challenging unjust systems that keep people in poverty.

Our poverty-fighting programs work to provide equal opportunities for women that they have long been denied: the ability to earn an income, gain access to their fair share of resources, to lead and participate in decisions that affect their lives, and to be able to withstand the increasing impacts of climate disasters and other crises.

CARE Australia is one member of the global CARE Confederation, working with communities all over the world — every one of us tightly focused on where we can each best support local communities to defeat poverty and social inequality.

CARE launched at the end of World War II, distributing packages of food and essential items to people whose homes, jobs, and way of life had been destroyed by war. Those first-ever CARE Packages became a global name for providing hope and compassion to those who needed it regardless of their religion, ethnicity, gender, or beliefs.

- In 2020-21, CARE Australia assisted more than 2.3 million people directly across 26 countries, with revenue of \$77 million.
- We responded to 15 emergencies across 19 countries, and 903K people received humanitarian assistance.
- The global Confederation worked in 102 countries around the world, implementing 1,495 poverty-fighting development and humanitarian aid projects, reaching more than 100 million people directly and 157.7 million people indirectly.

Photo Credit: (Cover page) John Hewat@CARE/ obtained with consent

Position Description

Title:	Senior Manager, Microfinance Business Development
Classification:	Care Band 6
Department:	Fundraising & Marketing
Location:	Melbourne
Position reports to:	Director of Fundraising & Marketing
Position Type:	Fixed Term 2 years, full-time (with possible option for contract renewal)

About CARE Australia

CARE Australia supports women around the globe to save lives, defeat poverty and achieve social justice. We work in partnership with local communities to provide equal opportunities for women that they have long been denied: the ability to earn an income, gain access to their fair share of resources, to lead and participate in decisions that affect their lives, and to be able to withstand the increasing impacts of climate disasters and other crises.

CARE Australia is a member of the CARE International confederation. We strive for a world of hope, tolerance and social justice, where poverty has been overcome and people live in dignity and security.

About the Department

CARE Australia's Fundraising & Marketing (F&M) Department is collectively responsible for ensuring the organisation maintains a visible, engaging presence in the community, and our profile is leveraged to garner financial and other support from the Australian public.

About the Role

The Senior Manager, Microfinance Business Development oversees the project delivery of CARE's Microfinance program from initiation to launch and beyond including revenue strategy, its formulation and execution. The role works alongside a Program Director - Microfinance Program in International Programs and Women's Economic Justice Program expert. They will work with a team of Fundraising & Marketing experts to ensure the

program delivers on impact as a key measure of success along with supporter engagement and revenue.

This initiative is being launched by CARE Australia as part of a broader strategic push to fund impact differently, to break down barriers to finance and enable women in the Asia and Pacific regions to build financial security and achieve greater economic justice.

This new initiative will be the first project of innovation under a new strategic push from CARE Australia to use market forces and instruments to support women and defeat poverty. We envisage developing a portfolio of products in this space, potentially including social enterprises.

The Microfinancing Business Development Manager is part of a dynamic cross-organisational team of marketing, programming and technology experts to develop this project from end to end, enabling people, particularly women, to start their journey towards economic empowerment.

They work alongside our Director of Fundraising & Marketing and the team to build the platform, develop the marketing & brand strategy, lender strategy and launch.

CARE managers exemplify our commitment to the prevention of sexual harassment, exploitation and abuse, and the protection of children in our work. CARE managers are role models for their team, and consistently demonstrate our values of Courage, Ambition, Respect and Equality.

Key Responsibilities

- Lead and engage in collaborative processes to draft overarching implementation plan(s) and establish timeline for deliverables and project milestones
- Work closely with International Programs and Country Office teams to ensure project delivers high impact outcomes for women in the communities we work
- Development of loan and unrestricted revenue strategy, and guide its implementation with cross departmental teams to achieve organisational goals
- Ensure compliance with external regulatory requirements
- Work closely with Head of Philanthropy & Corporate Partnerships to develop funding and sponsorship proposals to secure grant income and investment capital and to deliver on engagement plans for corporate partners, driving staff engagement and workplace lending/giving
- Work closely with the Head of Product Development & Marketing team to develop brand positioning and launch tactics to acquire lenders

- Work Closely with the Head of Donor Relations and team including Retention Manager to develop cross-selling opportunities for lenders to generate additional unrestricted revenue
- Work closely with the Head of Data & Platform Performance, Microfinance Program Director and Enabling Services colleagues to develop MVP for the launch of the lender platform
- Review, and provide guidance for platform iteration & optimisation constantly striving to improve customer experience and retention of lenders as well as the extension and growth of revenue, within constraints of MFI and lenders in-country where the microfinance loans are delivered
- Work closely with the Data & Platform Development Team and International Programs Team to ensure data integrity and insightful reporting and analytics used to inform strategy
- Assist finance team with monthly reconciliations and compile monthly finance reports for steering committee
- Manage and report against key success indicators & budget
- Be a proactive leader, modeling CARE Australia values internally and externally and driving achievement of its mission
- Take on other duties and functional/project oversight as required
- Developing new products, services or solutions by combining several existing products/ services and generating leads to establish a corresponding market sector in order to gain new business
- Identifying opportunities for business improvement and strategic new business opportunities

Selection Criteria

- Demonstrated understanding of gender equality and women's empowerment and a commitment to CARE Australia's approach and values including ethnic diversity and cultural sensitivity
- Experience in microfinance or relevant financial services sector
- Excellent skills and demonstrated experience in project management and delivery
- Demonstrated ability to identify business opportunities, cultivate prospects and drive revenue growth
- Ability to set strategic goals, manage budgets and analyse results
- Strong communication, representation and negotiation skills, as well as the ability to develop and maintain effective working relationships with external and internal stakeholders at every level of the organisation
- A commitment to the protection of children and the prevention of sexual harassment, exploitation and abuse

- At least 5 years industry experience at a senior management level together with relevant tertiary education in a business related discipline
- Expert product and industry knowledge coupled with ability to deal with clients at all levels and translate client needs into a complete solution

Approved by
Director, Fundraising and Marketing
May 2022

CARE Australia Terms and Conditions for Australian-based staff

Title: Senior Manager, Microfinance Business Development
Department: Fundraising & Marketing
Location: Melbourne

Salary Range: ¹ CARE Band 6
\$99,440-\$107,780 plus 10% superannuation
(includes a Salary Package component of \$15,899)

Salary packaging

We offer salary packaging options to all Australian-based employees.

Salary packaging can reduce your income tax by allowing you to pay for certain expenses with pre-tax dollars. You have the option to salary package your mortgage, rent, rates, loans, school fees, and more.

The Salary Package component means the base salary has a higher overall commercial value. Depending on your individual circumstances the commercial value of this salary can be approximately \$109,128 - \$117,946 (excluding superannuation). To understand how this could apply to your situation, you may wish to seek independent financial advice. Full details will be given to short listed candidates if requested.

Employment details: This full-time, fixed term job is subject to three months' probation. All entitlements are set out in the CA Contract of Employment. Full employment conditions are set out in the CA Human Resource Policy Manual.

Working Hours: All full-time employees work 37.5 hours per week. Each full-time employee is expected to work 7.5 hours during the course of a working day.

¹ If appointed at Pay Point 1, the remuneration would be \$99,440 plus 10% Super \$9,944 for a total package of \$109,384.
Applicants with considerable experience may be eligible to be appointed at a higher pay point.

Additional information and how to apply

To apply:

To apply for a job with CARE Australia, please review the Candidate Information Pack and complete the online application form linked to the relevant vacancy on our careers page (<https://careaustralia.connxcareers.com>).

Please ensure you attach your CV and cover letter at the bottom of our application form before clicking 'Apply Now'. Once you have submitted your application you will receive an automatic confirmation of receipt.

Applications close: 11:59 pm Australian Eastern Standard Time, Wednesday 29 June 2022.

Before submitting your application, please ensure you can answer 'yes' to the following:

1. Have you thoroughly reviewed the candidate information pack, including the terms and conditions for the role?
2. Have you completed the online application form?
3. Have you uploaded your cover letter addressing the selection criteria (max 2 pages) and your CV?
4. Is your application succinct and informative?

Questions about the role?

Please contact Cath Hoban on catherine.hoban@care.org.au (please do **not** email applications to this address).

Right to work in Australia for international applicants

CA is not in a position to sponsor Australian working visas. In applying for an Australian-based position you will be expected to already have a valid Australian work permit (permanent residency or applicable work visa). Information on Australian visas and working entitlements are available from the Australian Government Department of Home Affairs.

Child Protection and Protection from Sexual Harassment, Exploitation and Abuse

We are committed to each other and to the protection of the people we serve. We do not tolerate sexual misconduct within or external to our organisation, and we embed child protection in all we do. Child protection and protection from sexual harassment, exploitation and abuse, are fundamental to our relationships, including employment, and our recruitment practices are designed to ensure we only recruit people who are suitable to work with other staff and the people we serve. As well as pre-employment checks including police checks and background checks, we will use the recruitment and reference process to ensure potential new staff understand and are aligned with these expectations.

CA will seek information from a job applicant's previous employer about the applicant's suitability for the role. Any allegations relating to sexual exploitation, sexual abuse and/or sexual harassment and/or child abuse, which may or may not have been proven against the applicant, will be relevant information.

By submitting an application, the job applicant confirms that s/he has no objection to CA requesting the information specified above.

To find out more, please contact the Manager - Human Resources.

CARE Australia is a fully vaccinated workplace against COVID-19

CARE Australia considers the health and safety of our staff to be paramount, and we understand our duty of care obligations. CARE Australia recognises the scientific efficacy and safety of vaccines, and we believe vaccinations are the right thing to do for our colleagues, our families and friends, and for the people that we work with.

CARE Australia employees overwhelmingly support the implementation of a fully vaccinated workplace.

Our policy settings aim to assist CARE Australia reduce the risk of COVID-19 affecting our personnel and communities where we work; delay and control its spread within the larger society of which we are part; and enable safe programming and essential travel without exposing personnel, partners, communities, and others to unnecessary risks. CARE Australia requires staff to maintain an up-to-date vaccination status against COVID-19 (even if such persons are not required to be vaccinated under applicable law), either as a

condition of their employment or engagement, or as a condition of entry to CARE Australia premises.

Gender, diversity and inclusion

CA respects and values diversity, and does not discriminate on the basis of race, gender, ethnicity, age, disability, religion or politics. We are committed to embedding gender equality, diversity and inclusion throughout our organisational practices and in the programs we deliver. This commitment is reflected in all of our processes and policies, including recruitment and selection.

Our selection decisions embody transparency and fairness from the outset of a recruitment process through to the selection decision. This is demonstrated through advertising roles as broadly as possible and basing the selection of the successful applicant on merit. We endeavour to mitigate any potential bias in our selection committee shortlisting processes by ensuring all selection committees are gender balanced and independent.

To ensure all candidates can compete on an equal basis in the application and interview process, CARE will provide reasonable accommodations for assistance where requested. If you have any requirements that need to be considered as part of your application process, please do not hesitate to let us know.

The recruitment process and expected timeframes

CA appreciates the time and effort taken to apply for a position with us. We are committed to ensuring all recruitment processes are fair, efficient and transparent and we are committed to equal opportunity and diversity in the workplace. Below is some information on how our recruitment processes generally work and expected timeframes:

- All vacant positions are advertised on our website;
- Unless otherwise stated, roles are advertised for a minimum of 2 weeks;
- We aim to complete the short-listing process within 2-4 weeks following the close date of applications;
- Selection committee interviews are held for a select number of candidates either face-to-face or via the telephone, ideally within a month following the application close date;
- Additional background checks may be required prior to the interview such as Right to Work and Working Visas;
- Referee checking of the preferred candidates happens in the week following interviews. Referees will not be contacted without prior permission; and

- An Offer of Employment will ideally be made within a week of interviews.

Tips on how to prepare your application

Your application is the first step towards a rewarding career with CA and our first impression of you. Therefore, it is important that you give yourself the strongest opportunity to succeed right from the beginning.

To improve your chances of selection we recommended that you:

- Thoroughly research CA, including our organisational goals, values, mission and vision;
- Carefully read the Position Description and ensure you understand the role you are applying for and that it is suited to your skills, experience and qualifications;
- Carefully read the Terms and Conditions and check whether you are eligible to apply, and that the salary and entitlements match your expectations; and
- If you wish to discuss the position, the selection process and the work environment, please phone the contact officer outlined in the candidate information pack.

To ensure an informed assessment of your suitability and claims for the position is conducted it is recommended that you complete all parts in the application process.

Tips on how to prepare a CV

Your CV is one of the most useful tools in demonstrating your suitability for a role. When preparing your CV it is important to remember the following:

- Keep it simple and succinct, we recommend approximately 2-4 pages;
- List your relevant work experience in chronological order, starting from your current or most recent role;
- Do not just outline each position and employer, be sure to include your responsibilities and achievements in each position;
- Ensure relevant personal information is provided such as your name, contact number, address and email address as well as any period where you might be uncontactable;
- List your qualifications and the institute from which you received them;
- List at least 2 professional referees, their current role, contact details and their relationship with you. Friends and associates are not suitable as referees;
- Explain any gaps in your career (travel, having a family etc);
- Outline any relevant volunteering experience;
- Do not use abbreviations, slang or jargon; and
- There is no need to insert pictures or graphics, or attach any certificates or referee reports.

Why work for us?

CA is one of Australia's largest international aid and development agencies. By working for CA, you will make a direct contribution to the ongoing fight to address global poverty. As an organisation that pursues best practice in the work we do, we seek to support our staff through offering a comprehensive package of salary and benefits to complement and enhance your work with us.

Here is a brief list of some of the benefits available to CA staff. Note that outside of Australia, some benefits may vary from country to country to take into account local needs and differences.

Workplace diversity and flexibility

As part of our commitment to Gender Equity and Diversity, we recognise that our staff may need the flexibility to manage their life outside of the office. At CA, we have a range of creative solutions that may be negotiated where possible, on a case-by-case basis, to help you balance work with life. Examples include alternative or reduced hours or job-sharing arrangements.

Performance management

Our performance management framework helps you work closely with your manager to plan, manage, review and give feedback about your performance throughout the year, leading to a salary review based on your continuous improvement. Teamwork is part of our culture and we provide training to our staff and managers in communication and decision-making skills to ensure we remain engaged with the work we do.

Leave entitlements

CA employees have access to standard annual and personal leave and additional leave in recognition of long service. We have paid parental leave, and for eligible staff on overseas postings, we offer rest and rehabilitation leave and annual home leave in recognition of difficult working conditions.

Professional development

Our employees are amongst the best in their fields, and if an opportunity exists to help you continue to build your professional skills and prepare for future aspirations, our Professional Development opportunities will help you do just that. Ongoing staff who have been with us for longer than 12 months have the chance to apply for our Study Support scheme – helping you with reimbursements towards gaining a formal tertiary qualification.

Employee Assistance Program

Our company-paid Employee Assistance Program provides support to our staff and their immediate family members through a free counselling service where any work or personal issues can be discussed confidentially.

Please note, this represents just a small selection of the benefits available to CA staff and does not constitute a legally binding document. Entitlements and other development opportunities are often subject to a qualifying period.

Privacy Policy

Your privacy is important to CA. Please read this carefully as it describes how we handle your personal information.

CA is committed to protecting and securing the privacy and confidentiality of your personal information. If at any point you want to know more about our policy, or are worried about your own details, or have ideas on how we can improve our practices, please let us know via jobs@care.org.au.

Importantly, CA is bound by the *Privacy Act 1998* (Cth) and the privacy provisions of other applicable legislation. In particular, CA must adhere to the *Australian Privacy Principles* in relation to collecting, holding, using, disclosing, securing and allowing access to your personal information.

We may revise this privacy policy from time to time by publishing a revised version on our website. That revised version takes effect from the time it is published.

Collection of personal information

CA collects and uses personal information about you in relation to your application for employment or volunteer/intern engagements with CA.

Your information is collected from you at the time you complete your application for employment or volunteer/intern engagement through our recruitment system. From time to time we may obtain personal information from third parties such as referee reports. When we do so, we will take reasonable steps to ensure that we make you aware of the collection of your information in accordance with Australian privacy law.

‘Personal information’ simply put is any information or opinion that can identify or be used to identify you.

During our recruitment process, CA may conduct some or all of the following pre-employment screening checks:

- Confirmation of qualification/education levels;
- Confirmation of previous employment;
- Criminal history/background checks;
- Health check; and
- Reference checks.

Why does CA collect this information?

- To determine your suitability for employment or volunteer/intern engagement.
- So we can complete all the necessary steps in preparing you for your employment or volunteer/intern engagement should you be successful.
- So we can contact you about your current application or future employment or volunteer/intern opportunity.

Disclosure of personal information

The information you provide us with will be disclosed to the CA HR Branch and selection committee members directly involved with the recruitment process.

How CA stores your personal information

Your information will be stored by our e-recruitment provider in the cloud on services located in Australia. We require this third party provider, through our agreements with them, to comply with our security guidelines and privacy laws.

Access to personal information outside Australia

We are an international organisation with internal information sharing between our country offices. This means that it is possible your personal information may be shared with our offices based outside Australia if selection committee members are based overseas.

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[care.org.au](https://www.care.org.au)

