

Position Description

Position Title:	Portfolio Risk and Insights Manager
Reports to:	Executive Manager, Business Performance
Division:	Corporate Services
Location:	Orange, NSW or remote/hybrid
Employment Status:	Permanent
Hours:	Full Time, 36.75 hours/week
Salary Band:	REL 1
Citizenship:	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



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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

The Risk, Insights and Governance team of the RIC is responsible for preparing operational and forward reports and providing strategic advice that allows the RIC, board, and responsible ministers to make well-informed commercial decisions.

The Portfolio Risk & Insights Manager will play a pivotal role for RIC with conducting forecasting, complex analysis and reporting on risk factors that could impact the loan portfolio, with key responsibilities including:

Portfolio Risk, Economic and Forecasting Analysis and Reporting:

- Contribute to the loan portfolio risk framework in alignment with the overall business strategy, providing visibility on the portfolio and the inherent risk
- Monitor and analyse economic data and report on risk factors that could impact the loan portfolio, including commodity prices, climate change, long-range weather forecasts, and other relevant economic indicators.
- Conduct stress testing of the loan portfolio against these risk factors.
- Utilise economic theories to develop and maintain risk assessment models to analyse market trends in order to evaluate the potential impact of various risk factors on the loan portfolio to support strategic decision making
- Build and/or guide the construction of forecasting models to predict future risk scenarios.
- Preparing reports and insights (assembly of data and curation of reports, including specialist advice) on the performance of the RIC loan portfolio including ad-hoc risk reports for internal and external stakeholders
- Identify opportunities to enhance risk and forecasting analysis and reporting processes.

Portfolio Data Insights, Management and Analysis:

- Collect, validate, and analyse data from various sources to support risk analysis.
- Leverage external data sources (e.g., ABARES forecasts) and maintain relationships with data providers.
- Collaborate with the Data Infrastructure team to ensure data integrity and availability.
- Implement and maintain data governance policies and procedures.
- Continuously evaluate and improve analytical tools, dashboards and methodologies.



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Team and Stakeholder Engagement:

- Communicate risk insights and findings to non-technical stakeholders in a clear and actionable manner.
- Liaise with internal stakeholders to understand their loan portfolio reporting needs and ensure these are met.
- Work with external stakeholders, such as regulatory bodies, to ensure compliance with risk reporting standards.
- Work closely and collaboratively with the Data Analytics Manager and other team members to align on data requirements and reporting.
- Provide guidance and support to the Senior Data Analysts as needed.

About you

Job capabilities

You are required to have the essential attributes of a recognised successful leader:

- A strong analytical and detailed-oriented focus with exceptional attention to detail and accuracy
- High level research and analytical skills (including conceptual and problem-solving skills) and sound judgement
- A confident self-starter with a positive attitude, exhibiting initiative and proactivity, with the capability to work autonomously
- Strong analytical and problem-solving skills
- Excellent communication and presentation skills
- Ability to manage multiple priorities and projects simultaneously
- Knowledge of data governance and compliance standards
- Excellent verbal and written communication and presentation skills
- Strong internal and external stakeholder management skills including an ability to work collaboratively at all levels
- Proven ability to apply Machine Learning (ML)/Artificial Intelligence (AI) techniques to enhance risk analysis and forecasting models
Eager to learn and stay updated with industry trends and advancements including ML and AI processes

Knowledge and Experience

- Strong background in economics, with a focus on risk analysis and management (minimum 3 years)
- Tertiary qualifications in economics, finance, data science or a related field
- Proficiency in data analysis and visualization tools (e.g. Power BI)
- Experience with statistical and econometric modeling
- Knowledge of data governance and compliance standards
- Experience in SQL, Python and Azure Data Services
- Knowledge of machine learning and AI techniques would be desirable

Eligibility/Other Requirements



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

- National Police History Check
- Financial Background
- AML/CTF
- Politically Exposed Person (PEP)
- Baseline Australian Government Security Vetting Clearance 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.

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