



## JOB DESCRIPTION: SOCIAL FINANCE RELATIONSHIP MANAGER

Sefa (Social Enterprise Finance Australia) was established in 2011 when it was selected by the Australian Government to receive funding from its Social Enterprise Development and Investment Fund (SEDIF).

Since establishment, Sefa has unlocked more than \$160 million of capital from the impact investing sector. The Sefa team has disbursed \$40 million in loans through almost 50 deals.

Sefa's work continues across impact areas including crisis & affordable housing, education, arts, community enterprises, Indigenous and disability organisations. Sefa exists to strengthen the capability of, and increase access to capital for, social purpose organisations, so they can generate positive impact and advance more equitable communities across Australia.

We believe that the key to accomplishing this vision will involve: inspiring and enabling investors to partner with us on products and services to unlock more capital and capability for change; and building intentional, values-led alliances and innovative collaborations that amplify and accelerate Social Purpose Organisation and investor missions.

### About the position:

Social Finance Relationship Manager, Sefa (Social Enterprise Finance Australia)	
Reporting to	Head of Social Finance
Position summary	<p>The Social Finance Relationship Manager will play a key role in Sefa's Social Finance team, working on all aspects of the lending process.</p> <p>They will contribute to:</p> <ol style="list-style-type: none"><li>building a robust, diverse investment pipeline;</li><li>managing the end to end impact loan due diligence and execution process;</li><li>helping to support a healthy investment portfolio; and</li><li>developing co-investment opportunities with social impact.</li></ol>
Location	<p>Sydney, with flexible, hybrid working arrangements between home and the office. Our office is based in the stunning Yirranma Place in Darlinghurst – a for-purpose precinct established by the Paul Ramsay Foundation.</p> <p>There will likely be occasional travel within Australia.</p>
Key responsibilities	<p><b>On Financial and credit analysis:</b></p> <ul style="list-style-type: none"><li>Conduct detailed financial analysis and investment assessments, including evaluating financial statements, business models, market trends, assessing creditworthiness, and performing due diligence on investment applications.</li></ul> <p><b>On Investment Assessment, Synthesis and Proposal Preparation:</b></p> <ul style="list-style-type: none"><li>Lead the financial, governance and impact assessment and analysis of investment applications.</li><li>Lead structuring of appropriate loan solutions.</li><li>Prepare proposals for the Sefa Investment Committee, both for direct investments and co-investment.</li><li>Lead loan documentation, typically alongside external legal counsel.</li></ul> <p><b>On Portfolio Management:</b></p> <ul style="list-style-type: none"><li>Oversee, with support from the Portfolio Analyst, the loan disbursement process, ongoing portfolio management, including covenant monitoring and prepare periodic investment reviews and variations.</li></ul> <p><b>On Relationship Management, Business Development and Capital Structuring/Investment</b></p>

	<p><b>Readiness:</b></p> <ul style="list-style-type: none"> <li>• Assist the Head of Social Finance and CEO in generating new investment opportunities.</li> <li>• Assist in relationship building with co-investors such as philanthropy, government, impact investors and other partners.</li> <li>• Develop and manage relationships with existing borrowers.</li> <li>• Work collaboratively with the Head of Impact &amp; Engagement and the wider Sefa team on professional service opportunities, with a focus on investment readiness/capital structuring, due diligence, and supporting specific social finance initiatives.</li> <li>• Supports specific Social Finance initiatives and specific innovation projects.</li> </ul> <p><b>Secondary Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Contribute to Sefa-wide projects and initiatives, providing input, coordination, and support as required.</li> <li>• Participate in cross-team activities and working groups to strengthen collaboration and organisational effectiveness.</li> <li>• Assist with ad hoc tasks or responsibilities beyond core role requirements to support broader organisational priorities.</li> </ul>
<p>Knowledge and Skills required</p>	<p><b>Essential</b></p> <ul style="list-style-type: none"> <li>• Passion, energy, commitment and understanding of the impact investing / social finance / social enterprise sectors.</li> <li>• Strong analytical skills, e.g. financial analysis and/or investment assessments.</li> <li>• Experience in identifying suitable loan terms and conditions, to set clients up for success while managing Sefa's risk exposure.</li> <li>• Ability to assess and synthesise investment applications and preparing comprehensive proposals for the Sefa Investment Committee. This includes understanding and articulating the financial and social impact potential of proposed investments and applying Sefa's investment process, including the relevant Sefa investment policy approaches and parameters.</li> <li>• Expertise in managing a diverse investment portfolio, including overseeing loan disbursements, monitoring covenants, and preparing periodic investment reviews to ensure attention to detail and effective management of ongoing investments and mitigates risk.</li> <li>• Ability to build and maintain strong relationships with existing borrowers, co-investors, and other stakeholders. This includes effective communication and collaboration to support the growth and financial sustainability of for-purpose social purpose organisations.</li> <li>• Expertise in capital structuring and preparing organisations for investment. This involves providing strategic advice and guidance to clients on how to structure their capital to maximize impact and attract investment.</li> <li>• Confidence to multi-task and contribute to multiple projects at any one time.</li> <li>• Relationship building and strong communication skills with the ability to work with a diverse range of stakeholders.</li> <li>• Ability to operate and take ownership in a small organisation that is constantly evolving to meet shifting market demands.</li> <li>• Patience and resilience in a developing for-purpose market.</li> </ul> <p><b>Very helpful</b></p> <ul style="list-style-type: none"> <li>• Lending / credit analysis / financial analysis experience, ideally in small to medium sized organisations.</li> <li>• Secured lending, term loans and/or property lending experience.</li> <li>• Extensive work with organisations across business operations, budgeting, cashflow and overall financial management activities.</li> <li>• Experience in client facing, preferably with specialisation in financial management and / or strategy.</li> <li>• Investment readiness, ideally in small to medium sized organisations.</li> </ul>



	<ul style="list-style-type: none"><li>• Experience around due diligence and capital raising.</li><li>• Consulting / advisory experience with a preferred focus on capital structuring.</li><li>• Understanding of the challenges facing for-purpose-organisations in Australia</li><li>• Flexibility and tenacity.</li></ul>
Qualifications	Degree education or equivalent.
Application process	<p>To apply, lodge your application via Ethical Jobs by providing a cover letter and application.</p> <p>We encourage applications from all ages and genders, Aboriginal and Torres Strait Islander people, people with disabilities, LGBTQIA+ and diverse ethnic and cultural backgrounds.</p> <p>We are assessing and proceeding with applications on a rolling basis. So please submit your application as soon as you can.</p>

At Sefa, our values are the cornerstone of our work culture and guide our actions every day. Here's how we live these values:

**Togetherness:** We believe in the power of collaboration. Our team actively engages with each other and our stakeholders to achieve common goals. Whether it's through brainstorming sessions, team projects, or informal catch-ups, we prioritise working together to create impactful solutions. Skills like interpersonal communication, teamwork, and conflict resolution are vital to our success.

**Integrity:** We are committed to ethical behaviour and maintaining high professional standards in all our actions. Our decisions and interactions are guided by moral principles, ensuring that we build trust with our partners and clients. Integrity means that team members act honestly, are reliable, take accountability, are respectful and consistently strive for high quality outcomes.

**Champion:** At Sefa, we lead by example and inspire others through our actions. We motivate our team and partners with a positive outlook and visionary thinking. This value is reflected in our leadership style, where we encourage others to excel and strive for excellence. We celebrate team members who can support clients to be confident, who are motivated, who are inspired by big ideas and who lead by example.

**Innovation:** We are forward thinkers who continuously seek new and better ways to solve problems and deliver value. Our creativity and agility allow us to stay ahead in the ever-evolving impact investment landscape. Skills such as creative problem-solving, strategic thinking, and adaptability are crucial for driving innovation at Sefa.

By embodying these values, we create a dynamic, supportive, and enjoyable work environment where every team member can thrive and contribute to making a positive difference in the world. When joining Sefa, you become part of a team that's dedicated to creating real change.