

POSITION DESCRIPTION

Commercial Credit Analyst Investments

Position Number	4004
Location	60 Smith Street, Darwin City, NT 0800 Ability to travel to regional and remote locations, if required
Reporting to	Director of Investments
Direct Reports	None
Special Provisions	Appointment is contingent upon receipt of a satisfactory National Criminal History check and OCHRE Card Application
Required Qualifications	Tertiary qualifications in economics, commerce, business, finance or accounting or related discipline and/or relevant professional experience, or an equivalent combination of relevant experience and/or education/training.

About Aboriginal Investment NT

Aboriginal Investment NT is a corporate Commonwealth entity, established under the *Aboriginal Land Rights Act (Northern Territory) 1976*, and designed in partnership with Aboriginal Territorians. Our purpose is to work with Aboriginal Territorians to achieve economic, social and cultural impact through innovative approaches to investments, beneficial payments and other financial assistance. To support this, we have initial grant funding of \$180 million and an investment corpus of \$500 million. Our Aboriginal-controlled board share a vision of self-determination, with Aboriginal Territorians at the centre of Aboriginal Investment NT's work.

Purpose of the Position

The Commercial Credit Analyst supports the Investments team to ensure that a pipeline of investment opportunities is put forward to the Investment Committee and Board for consideration.

The Commercial Credit Analyst is responsible for assessing proposals across all stages of the investment cycle - from due diligence to assessment of investment options and the development of investment proposals.

The role also provides analytical and financial support to the Finance and Investment teams to ensure investment information is current, reliable, and aligned with accounting standards and corporate objectives.

Duties

The following accountabilities are not exhaustive and may include others as directed by the Director of Investments that are commensurate with skill set.

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- Screen and conduct due diligence on potential business investments in line with Aboriginal Investment NT's policies and investment frameworks, including the Strategic Investment Plan
- Completion of in-depth financial analysis on a range of potential investment opportunities
- Provide quality analysis and articulate key investment risks and mitigation strategies
- Prepare high-quality investment proposals and presentations for the Investment Committee and Board
- Assess and report on social and financial performance outcomes
- Assist in the implementation of investment policies, accounting standards (AASB 9, AASB 13), and internal control processes
- Gather and maintain investment related documentation to meet finance, compliance, due diligence, and governance requirements
- Support the Finance team to record investment transactions including share acquisitions, loan disbursements and repayments, distributions, and fair value adjustments
- Support the Finance team during the preparation of financial statements, working papers, and audit schedules related to investment holdings
- Prepare ad-hoc analysis to support briefing papers for management, the Audit & Risk Committee, Investment Committee and the Board

Key Selection Criteria

Essential

- Minimum five (5) years' experience in commercial lending, impact investing and/or private capital (debt and equity)
- High level of accuracy, analytical thinking, and attention to detail.
- Proficient in financial modelling
- Excellent written and verbal communication skills
- Solid understanding of credit risk, deal structuring and compliance frameworks

Desirable

- Familiarity with PGPA Act

Organisation Expectations

- Contribute to the efficient and effective functioning of their team or work unit in order to meet organisation objectives. This includes demonstrating appropriate and professional workplace behaviours in accordance with the Code of Conduct, providing assistance to team members if required and undertaking other key responsibilities or activities as directed by one's supervisors
- Demonstrate and promote the organisation Values, ensuring all workplace behaviour is appropriate in all workplace settings, proactively calling out inappropriate behaviour
- Read, understand and comply with all organisation policies and procedures

- Undertake risk management and actively support and participate in the risk management processes adopted by the organisation which include identifying, analysing and evaluating risk that may impact on the organisation
- Work at and travel between other organisation office/s or to other locations from time to time as may be required during the course of employment
- Complete all mandatory training such as required by the organisation
- Demonstrate understanding of the principles of anti-discrimination, staff equity, work health and safety and other relevant legislation, and show the willingness and capacity to implement equal employment opportunity and work health and safety plans, policies and programs

Work Health & Safety

- Ensure all activities comply with WHS legislation and organisation policy & procedure
- Implement & monitor risk management activities including, but not limited to, workplace inspections, incident/hazard investigation and follow-up, and support in implementation of risk controls
- Participation in WHS training requirements for staff including the provision of training and monitoring of training to ensure completion and currency