

Job Description

Member Service and Lending Team Lead

Salary range	£25,000 - £30,000 FTE
37.5 hours per week	usually between the hours of 9-5pm
Location	187 Fog Lane, Burnage, Manchester
Responsible to	CEO
Interacts with	General Public, Members, Volunteers, Directors, Staff and Stakeholders

Position Description

This is a role with lead responsibility for Member Service and Lending reporting directly to the CEO

Primary Objective

The Member Service and Lending Team Lead works with the CEO to monitor and improve member services, products and processes so that the Credit Union remains financially viable and able to achieve its objectives. These duties include underwriting loans and supervision of workflows, quality control, complaint handling and product development.

This role will have daily contact with staff and members and will hold a balance of duties as required by the current organisational needs. This balance will change from time to time to enable development of staff ability and business improvement.

Member Service and Lending Team Lead

- Co-ordinate work allocation and workflow, future planning and support of the Member Service and Lending Team
- Supervise all aspects of lending assessment and decision making to ensure fairness and consistency of quality
- Take responsibility for assessment of all loans over £5,000 and identify referrals for CEO / Loan Review Panel
- Ensure all control checks are carried out and opportunities for improvement acted upon to ensure implementation of best practice
- Investigate complaints with regard to Member Service and Lending and work towards resolution in line with Credit Union policy
- Supervise fulfilment of End of Day routines regarding cash handling, outgoing post and completing member transactions to service standards. On occasion, go to the post office with other colleagues to bank cash
- Undertake regular reviews of existing systems and ensure that all legal and regulatory requirements are met alongside our rules, policy and procedures
- Provide regular reporting on team performance to Management and the Board of Directors
- Motivate individuals within it and the Member Service and Lending team as a whole
- Co-ordinate with other lead roles at our Credit Union - in marketing, finance and credit control - as required.
- Aid the CEO in ensuring Lending Policies and Procedures are up to date
- Aid the CEO in training and development of staff in Member Service and Lending
- Work with CEO on continuous improvement of processes and on product development opportunities
- Deputise for the CEO in HR and line management of the Member Service and Lending Team when requested
- Represent our Credit Union at external events with sister Credit Unions or external stakeholders

Requirements

- **Competency**
English language - written and spoken
Numeracy
Lending skills
Supervision skills
- **General skills**
Keep calm under pressure. Good communication. Respect all people. Good team working. Work in tune with Credit Union values.
- **Above average skills**
People skills, emotional intelligence
- **Specific knowledge**
Digital skills – Word, Excel, PowerPoint, Outlook diary management. Operating and problem solving in Customer Management software eg, CURTAINS by Sercle
- **Demonstrated ability**
Strong skills in prioritisation and flexibility. Commitment to excellence. Interest in innovation and business development. Self motivation and self management. Tact and discretion. Understanding of what makes an effective and well run Credit Union. Ability to work under pressure and meet deadlines
- **Willingness to be trained is important.**
- **Undergo a credit check and DBS check**

Education and Experience

- Specific qualifications not required. Minimum GCSE standard in Maths and English
- Experience in supervision in financial services is useful
- Experience working under own initiative
- Experience in supporting strategic activities

Physical Demands

- Mainly desk based role , use of telephone, use of display screen equipment, talking, listening, and interaction with people experiencing high levels of stress

Work Environment

- Office environment with access from public when the front desk is open. Travel to/from community branches may be required
- Occasional work in evenings or at weekends may be required

Main duties and responsibilities for all staff

- Fulfil role in a way which is in keeping with our Credit Union values
- Support the achievement of our Credit Union objectives
- Treat all members fairly and with respect
- Maintain a calm, professional and friendly manner
- Adhere to our Credit Union Confidentiality Pledge
- Follow our Tone of Voice Guide in all communications

- Follow our Credit Union rules, policies and procedures in all work
- Proactively contribute to continuous improvement
- Assist in investigating and correcting errors, complaints, mispostings or similar
- Take responsibility for own work
- Keep skills up to date and attend training and development opportunities
- Work alongside other staff, volunteers and directors to achieve required tasks
- Attend staff meetings
- Keep clear work flows and good team communication
- Provide cover for other Credit Union staff in their absence
- Produce statistics as required by the organisation
- Take pride in delivery of a high standard of work without unnecessary support

This job description is intended to convey information essential to understanding the scope of the job, the general nature and level of work performed by job holders within this job. It is not intended to be an exhaustive list of qualifications, skills, duties, responsibilities or working conditions associated with the position.

- **June 2021 v.1**

Vision, Mission and Values

Our Vision

To run a community credit union which is a significant asset to the people and the economy of South Manchester.

Our Mission

To provide a secure and professional service which encourages savings and offers loans to members. We are different because we:

Run the credit union ourselves for everyone in our community
Keep local money within our local economy
Reach out to the people who need us most
Work with financially vulnerable people to find financial well - being
Focus particularly on our young people
Behave in a welcoming and ethical way

Our Values

Must inspire the commitment of time and energy. They are our beliefs about what is important:

Co-operation local people helping local people

Quality excellence is our goal

Ethics trustworthy, open and fair

Credit Union Objectives

Member Focus

Focuses on customer, provides high quality service. Seeks to understand customer needs

Provides a high level of service to customers. Maintains contact with customers, works out what they need and responds to them. Is aware of issues of diversity, and understands and is sensitive to cultural and racial differences.

Effective Communication

Communicates effectively both verbally and in writing

Speaks clearly and concisely, and does not use jargon. Writes in plain English and uses correct grammar. Is precise. Listens carefully to understand. Adapts the style of communication to meet the needs of the audience. Follows Tone of Voice guide.

Openness to change

Recognises and responds to the need for change and uses it to improve performance

Supports, promotes and puts into practice change. Open to new ways of doing things and encourages others to accept them. Overcomes barriers to change. Is flexible and prepared to try out new ideas.

Personal Responsibility

Takes personal responsibility for making things happen and achieving required results

Is focussed on achieving results to required standards and developing skills and knowledge.

Readily accepts responsibility for self. Takes responsibility for own actions and for sorting out issues or problems that arise. Leads by example, showing a commitment and determination to succeed. Continues to learn and develop.

Planning & Organising

Plans, organises and supervises activities to ensure efficient and effective use of resources

Plans and carries out activities in an orderly and well structured way. Prioritises tasks, and uses time in the best possible way, and works within appropriate policy and procedures.

Respect for Diversity

Considers and demonstrates respect for others irrespective of position, background, status, etc.

Understands other people's views and considers them. Is tactful and diplomatic when dealing with people. Treats people with dignity and respect at all times, no matter what their background, status, circumstances or appearance.

Team Working

Develops strong working relationships within and outside own team to achieve common goals

Works effectively as a team member and helps build relationships within it.

Creates working partnerships inside and outside the organisation. Where appropriate, develops links with outside stakeholders to get different views. Supports strategies to help people work together to achieve organisational goals.

Resilience

Demonstrates resilience even in difficult situations. Prepared to make difficult decisions

Shows confidence to perform own role without unnecessary support in normal circumstances. Acts in an appropriate way and controls emotions

Strategic View

Looks at issues from a broad perspective. Thinks ahead and prepares for the future.

Takes an interest in the organisation beyond own role. Acts in the best interest of the organisation as a whole, rather than just own area. Understands policies and procedures, and prepares for the consequences of own actions