

Job Descriptions

Jobs in the credit union

This gives a break down of jobs for the volunteers, committees and other jobs. Not all the jobs are essential to the running of the credit union, and some people will do more than one job, but enough volunteers are needed for 'checks and balances' to take place.

President / Chairperson	Chairs meetings of the Board and of members. Presents annual report to AGM. Can act as a 'figurehead' for the credit union. Responsible for ensuring the strategic focus of the Board.
Vice President	Acts in Presidents absence.
Treasurer	Acts as financial manager of the credit union has responsibility for books and all financial and statistical reports required.
Assistant Treasurer(s)	Records member's accounts on a daily basis.
Secretary	Organises and keeps minutes of meetings.
Assistant Secretary	Acts in secretary's absence and may act as membership secretary.
Cashier	Deals with banking and records collected money.
Collectors	Staff collection points and deal with members face-to-face. Update passbooks, take money and fill out relevant paperwork. Enough collectors are needed so there can be two working at each collection point.
Administration Officer Administration Assistant	Enters figures into the computer system, carries out general administration including filing, dealing with enquiries and dealing with the post etc.
Credit Committee	
Chair	Organises and conducts regular meetings to approve loans and provides monthly reports to the Board.
Loans Officer	Advise on loan applications, checks they are filled out correctly and forwards them to the Credit Committee.

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Supervisory Committee	
Chair	Organises and conducts regular monthly meetings to look at management of internal controls.
Secretary	Takes minutes and writes short report.
Credit Control Officer	Monitors slow payers and ensures that loans are being repaid.
Publicity & Marketing Officer	Deals with general promotion in line with Board directions.
Money Laundering Reporting Officer	Monitors systems and ensures that the credit union is not being used for laundering 'illegal' money.
Training Officer	Provides information and guidance to new members, trains new volunteers.
Manager Assistant Manager	Manages the operations of the Credit Union and staff in line with the Board directions and policy. Reports to the Board and may advise on strategic matters arising from the operations of the Credit Union.
Development Officer	Develops the Credit Union in the community.

Some of the positions need approval from the Financial Services Authority (FSA).

Job Descriptions

President / Chair (Voluntary)

Responsible to: Board of Directors and Members

Specific Duties:

- Chair all meetings of the Board of Directors and members meetings and sign minutes. Ensures the strategic focus of the Board and may line manage paid staff.
- Report to members at the Annual General Meeting.
- Undertake public representation of the Credit Union as requested by the Board of Directors.

In the absence of the President / Chair the Vice President / Vice Chair will undertake these duties.

Job Descriptions

Treasurer (Voluntary)

Responsible to: Board of Directors

Specific Duties:

- Oversee the work of the Credit Union Manager and treasury team and ensure that sound financial accounting systems are maintained in terms of: -
 - o Members' transactions data entry
 - o Bill payments
 - o Grant income and expenditure
 - o Bank reconciliation
- Ensure the Credit Union Manager provides accurate financial monthly reports to the Board of Directors in terms of:
 - o Balance sheet
 - o Profit and Loss
 - o Cash Report
 - o Arrears and bad debt
 - o Key financial ratios
 - o Loan Portfolio
- Ensure the supervisory team is working in accordance with the rules of the Credit Union.
- Oversee the credit control team ensuring bad debt is kept within acceptable limits.
- Ensure that all required financial returns are submitted to the FSA on time.
- Ensure that all cash is deposited in accordance with the law and policies of the Credit Union.
- Oversee the submission of the accounts for audit at least once a year.

Job Descriptions

Credit Union Development Officer

- Location:** Credit Union Office, with field work in the County
- Hours of Work:** Normally 30 hours per week, (6 hours per day). Hours to be logged with time off in lieu of hours worked in excess of 30 hours.
- Period of Employment:** Your period of continuous employment is from the date of commencement (subject to continued funding of the position).
- Accountable to:** Credit Union Secretary (Board of Directors)
- Purpose:** To assist the Board of Directors to develop the credit union into a sustainable credit union serving the county.

Responsibilities:

- Develop the credit union throughout the county through a series of planned and managed stages as agreed by the board of directors.
- Ensure Business Plan target figures for members; shares, loans, volunteers, collection points etc. are achieved.
- Recruit, manage and train volunteers, assist other training providers.
- Manage collection points and open new ones with agreement of board.
- Complete any necessary business plans and reviews.
- Seek and apply for grant funding and produce progress reports.
- Prepare applications for common bond expansion of credit union to the F.S.A.
- Develop a network of partnerships within the County to assist the credit union achieve its goals.
- Assist the Directors and other volunteers as and when required.
- Attend monthly board meetings, preparation of monthly reports for board.
- Create awareness of credit unions through presentations, media and marketing materials within our membership area.
- Canvass local employers to introduce Direct Payroll Deduction Schemes.
- Arrange the production marketing materials such as leaflets, newsletters, posters etc.
- Be the Line Manager for the Administrative Staff with overall responsibility for the administrative function of the credit union office.
- Provide cover for administrative staff as and when required.
- Attend training courses and conferences at the discretion of the Board of Directors.
- To ensure that the credit union complies with the Health & Safety regulations.
- Other duties as required by the Board of Directors.

Job Descriptions

Credit Union Manager

- Location: Credit Union Registered Office, with fieldwork in the County
- Hours of Work: 40 hours per week, plus one Saturday/month (2hrs) and one Director's meeting every third Thursday in the month (2hrs).
- Period of Employment: 2 year fixed term contract.
- Accountable to: Chairperson of the Board of Directors
- Purpose: To assist the Board of Directors to develop the Credit Union into a sustainable Credit Union serving the county.

Main Areas of Responsibility

- To develop, co-ordinate and maintain a high quality professional service to the members of our Credit Union.
- To develop the membership and financial base of the Credit Union through to self-sufficiency.
- To ensure all aspects of the Credit Union administration complies with relevant laws and regulation.
- To implement all Board of Directors policies, strategic and business plans.
- To supervise and develop the employees of the Credit Union.

Specific Responsibilities

- To develop and maintain a high quality membership care programme.
- To lead staff in providing a professional service to members and volunteers.
- To ensure Board of Directors policies are implemented with appropriate procedures.
- To ensure appropriate systems are in place to provide effective and relevant information to the Board of Directors for strategic management planning.
- To develop the potential of all employees through clear performance criteria and support systems.
- To be responsible for the compilation and submission of all regulatory and statutory returns.
- To ensure that all insurance policies, service and maintenance agreements are in place to protect the Credit Unions assets.

Job Descriptions

Credit Union Manager continued

Development

- To create and implement marketing strategy to achieve established targets for membership, savings and loans, and to report any deviations from the targets to the Board of Directors.
- To develop and maintain outreach member service facilities throughout the common bond area.
- To co-ordinate and support member services volunteers operating the outreach member service facilities.
- To create a communication strategy to enhance the Credit Unions corporate image as a professional institution.

Financial

- To ensure the approved accounting system meets the growing needs of the Credit Union.
- To monitor, maintain and report on the operational budgets of the Board, particularly identifying any shortfalls in the budget.
- To monitor and report on cash flow forecasts ensuring funds are available to meet the needs of the members.
- To monitor general financial performance and make recommendations for appropriate action by the Board.

General

- To work with other Credit Union committees as appropriate.
- To attend Board meetings and other committee meetings as appropriate.
- To represent the Credit Union and undertake any other duties requested by the Board.
- Attend training courses and conferences at the discretion of the Board of Directors.
- To ensure that the credit union complies with the Health & Safety regulations.
- Any other duties, which may be required for the effective running of the Credit Union.

Job Descriptions

Credit Control Officer

Location:	Credit Union Office, with fieldwork within the County.
Hours of Work:	20 hrs/week.
Period of Employment:	Temporary fixed term contract.
Accountable to:	Credit Union Manager
Purpose:	To assist the Credit Union Manager to minimise the member loan arrears and bad debts.

Responsibilities:

- To monitor all member loans to ensure that all repayments are up to date.
- To contact the members by telephone and letter to inform slow paying members of their arrears.
- To negotiate with members who wish to reduce their loan repayments in consultation with the credit control committee.
- Refer members with debt problems to organisations to help with their debt problems.
- To decide on which member loans require writing off the Credit Union books in consultation with the credit control committee.
- Administer and represent the Credit Union when taking the member through the small claims court.
- Interview members with loan arrears to help with their debt problems.
- Administer and liaise with Debt Recovery Companies to help recover bad debts.
- Attend monthly Board of Directors meetings and prepare and/or present monthly reports for Board of Directors.
- Provide cover for administrative staff as and when required.
- Attend training courses and conferences at the discretion of the Board of Directors of Directors.
- To ensure that the Credit Union complies with the Health & Safety regulations.
- Any other duties, which may be required for the effective running of the Credit Union.