

## London Capital Credit Union

### Job Advertisement

# 'Make A Difference With Your Career'

## Loans Support Officer

### Full Time 9 Month Fixed Term Contract

Due to maternity leave and business growth we are looking for someone to join our friendly team. London Capital is one of the UK's largest credit unions, a not for profit savings and loans co-operative based near Archway tube station in north London. We are dedicated to encouraging people to save rather than borrowing, but we also provide low-cost loans at times when needed. We offer a real alternative to high interest borrowers and loan sharks by offering a route out of debt. Operating in the fiercely competitive financial services market, the credit union provides high quality products to a growing membership.

#### Loans Support Officer – Job Description

**Hours** Thirty-eight hours per week

**Period** Nine-month fixed term contract, 2-month probation period.

**Pay** £22,779pa, - £11.53p per hour, plus up to 6% employers matching contribution to the employee's personal pension or employers pension scheme.

**Reports to** Lending & Finance Manager

#### Main purpose and scope of the post

To assist in ensuring that all administrative tasks are carried out in a timely, accurate and efficient manner to ensure maximum member/customer satisfaction.

#### Main duties & responsibilities

The main areas of the job will be to assist loan underwriters by:

- Preparing all loan applications for consideration by loan underwriters
- Communicating with members regarding loan applications and decisions
- Co-ordinating with members to establish changes to loan repayments

- Ensuring that all requirements of the member are put in place before loan funds are issued
- Data entry on Curtains software
  - Dealing with member enquiries by post telephone, email and web/app
  - Ensure that suitable ID requirements are adequately maintained
  - Ensure effective record keeping by volunteers
  - Provide support, and training to volunteers
  - Assist supervisory committee in their monitoring duties
  - Undertake training as required.

### **General**

- The postholder must work within the policies & procedures of the credit union at all times.
- You are required to treat all information acquired through your employment, both formally and informally, in strict confidence. There are strict rules and protocols about access to and use of members' personal and financial information. Any breach of these rules and protocols will be regarded as subject to disciplinary investigation. There are also procedures in place for employees to raise any matters of concern regarding issues of bad practice or mismanagement.
- The post holder will undertake such other duties as may be reasonably required, and will be expected to work effectively with others in order to make a positive contribution to the work of the organisation
- The post holder will be expected to keep under review his/her own training needs and attend training or other developmental activities from time to time as appropriate
- The organisation is committed to achieving equality of opportunities in both services to the community and in the employment of people. The post holder is expected to understand and promote this and all other policies of the organisation.

### **Job Review**

This is a description of the job as it is constituted at present. It is the practice of the Credit Union to examine periodically an employee's job description to ensure that the description accurately reflects the job being performed and/or that proposed developments are incorporated, as part of personal objective setting. It is the Board's

aim to reach agreement on reasonable changes but, if such agreement is not possible, the Board reserves the right to make such changes after appropriate consultation with the post holder & the appropriate Trade Union, where applicable.

**Person Specification – Member Loans Support Officer**

<b>Criterion</b>	<b>Priority</b>
<b>Experience</b>	
Administrative or clerical experience	Essential
Customer service experience	Essential
Experience of using a range of ICT efficiently	Essential
<b>Competencies</b>	
A friendly and outgoing manner with an ability to make a good first impression	Essential
Proven skills in accurate record keeping & policy adherence	Essential
Good self organisational skills	Desirable
A commitment to undertaking training and development	Essential
Works well in teams	Essential
Friendly telephone manner	Essential
Good verbal and written communications skills in English	Essential
<b>Other</b>	
Flexible with respect to working hours and tasks	Essential
A knowledge and understanding of the credit union movement	Desirable
A commitment to the aims and objectives of the credit union movement	Desirable
An understanding of and commitment to equalities issues.	Essential

- Closing date for applications 12 noon Thursday 28th January 2021
- Interviews will be conducted on Wednesday 10th of February 2021. May be flexible for the right candidates.

**To apply please send a cover letter MUST evidence how you meet the criteria of this role as set out in the person specification.**

**You must also send a supporting CV but the cover letter is the most important.**

**Applications should be sent by email to [Finance@credit-union.coop](mailto:Finance@credit-union.coop) using the subject heading 'LSO Application'**