



Job Description

Loans and Business Officer (Customer Relations and Membership)

Responsible to: The Chief Executive Officer

Hours: 40 hours per week

Purpose of role:

To be responsible for the prudent and responsible consideration of loan applications using a variety of tools and techniques, such as affordability assessments, scoring, credit checking and other underwriting activities.

To take responsibility for the week to week financial administration of The Pentecostal Credit Union (TPCU) by developing and running efficient and accurate financial administrative systems.

To be responsible for developing and overseeing excellent customer services at PCU.

To maintain records of membership applications and to develop and initiate strategies/programmes to increase membership

Loans

To have responsibility for the decision making of loans, up to the value set by the limits of authority, under the supervision of the CEO. Tasks include, but are not limited to:

- Assessing the risk of each application and making decision based on the TPCU Loan Policy and ethical and responsible lending practices expected of a Credit Union
- To maintain targets set, including competencies relating to timescales with precision
- Carrying out credit checks accurately and on time
- Processing on-line loan applications and updating direct credits
- Communicating decisions to members and preparing the loan paperwork
- Following up deferred decisions directly with the member where possible. Being the main point of reference for members' enquiries over their loan applications and decisions.

Tasks include, but are not limited to:

- Responding to info@ emails querying loan and following through to satisfactory conclusion
- Point of contact for staff needing clarification on loan decisions
- Working with the CEO where needed to ensure that loan book growth targets are met.
- Contributing to loan policy and procedure development
- Assistance in training of staff on taking quality loan applications and refreshers
- Collaborating with other staff work such as arrears

Business Administration

Financial

- To accept members' financial deposits, record them, issue receipts, and prepare monies for banking, including completing end of day reconciliations.
- To process Loan Applications and make payments out as required.
- To complete data entry tasks as appropriate.
- To assist with the compilation of financial and management information for the Board of Directors.
- To submit and pay invoices.
- To conduct bank reconciliations.
- To move monies between deposit and current accounts.
- To set up and process direct debits, BACS transfers and standing orders

Customer relations and Membership

To be responsible for the maintenance of the external Customer Relationship programme,

- by being the PCU contact with the customer relationship contractors
- overseeing trends from the research reports
- reporting on these trends to the CEO and making recommendations as necessary
- preparing a report on customer relationship research results for the board once every two months

Ensuring excellent customer service at PCU

- Delivering a front of house service to customers that is welcoming and meets individual needs

Overseeing membership

- Maintaining monthly records of new membership applications
- reporting on membership trends to the Head of Marketing and Communications
- initiating new strategies/programmes to increase membership as necessary
- Keeping the membership policy under review

Service delivery

- To develop, maintain and monitor effective finance administrative systems.
- To ascertain the needs of members and to ensure the resources of TPCU are adequate and sufficient to meet these demands.
- To ensure an excellent, professional and prompt service to our members.
- To staff the main office as required.
- To ensure that appropriate systems are in place and maintained for financial management information.
- To deal with member enquiries over the telephone, by email and post.
- To promote equality of opportunity.
- To ensure the effective management and security of TPCU's assets including premises and all its contents.

Supporting the staff team

- To support the work of the Chief Executive Officer with administrative assistance.
- To receive/accept delegated authority to undertake additional tasks in the absence of other staff, e.g. the CEO.
- To translate organisational objectives into Finance Administration tasks and develop an individual work plan with clear and realistic targets.

Public relations, partnership working and marketing

- To help ensure that TPCU has a well respected public profile.

General

- To make a positive contribution to the development of an effective team, supporting colleagues in ensuring that TPCU has a cohesive team working towards a shared vision of success.
- To undertake such other duties that may be reasonably required.
- To work effectively with others and make a positive contribution to the work of the organisation.
- To keep under review his/her own training needs with the guidance of his/her line manager and attend appropriate training or other developmental activities.
- To become familiar with and adhere to all TPCU policies and procedures, particularly in relation to the financial regulators.
- To understand and promote the commitment of TPCU to providing equality of opportunity and non-discrimination to members, potential members, employees, directors, and other stakeholders such as contractors.
- The offices are in Balham, but the role may, on occasion, require a reasonable amount of travelling across and outside London.
- To make a positive contribution to the development of an effective team, to support TPCU colleagues in creating a cohesive staff group working towards a shared vision of success.

Last reviewed: January 2020

Person Specification

Loans and Business Officer (Customer Relations and Membership)

1. Experience of finance administration in a busy office environment.
2. Knowledge and experience of working with financial packages
3. Relevant proactive experience of introducing new financial administration systems and improving existing ones.
4. Proven experience of overcoming procedural or staffing difficulties in a busy and challenging office environment.
5. A self-starter able to work on own initiative, identify objectives, prioritise work, handle and working under pressure, judge when to consult and take personal responsibility for day-to-day operations.
6. Numeracy and working knowledge of financial issues including budgeting and financial reporting.
7. Excellent information and Communication Technology skills
8. Excellent customer relationship knowledge and skills
9. Administrative experience with an emphasis on using databases, word processing software, spreadsheets and data entry.
10. Effective communication skills with an ability to earn the trust of the TPCU Membership.
11. An ability to analyse and interpret statistical information.
12. A team Player with willingness to learn and develop through on the job experience.
13. An ability to plan ahead.