

Volunteer Loans Officer

About us

St Albans and District Credit Union is a community bank, owned by its members. It is regulated by the Bank of England and Financial Conduct Authority and the Prudential Regulatory Authority. It is operated mainly by volunteers and governed by a Board of Directors who are all volunteers. It has been in existence since 2002.

We provide essential savings and lending services within the St Albans area. We help people access better rates of finance, move away from payday lenders and loan sharks, and encourage financial literacy and improve their financial management.

We also work with strategic partners to provide payroll deduction arrangements. We are a member-owned, values-driven business.

We are in the middle of an exciting period of transformational change and improvements. This is an opportunity to join a socially important organisation at a pivotal point.

The Role

The purpose of the Volunteer Loans Officer role is to undertake credit assessments and other related actions, ensuring that wherever possible loans are made and the Community Bank's bad debts are limited.

The work you do will help the Community Bank to enable those requiring loans and who may be unable to get them elsewhere to have the chance of one and avoid loan sharks.

Key Responsibilities & Activities

- Assess loan applications applying lending criteria and ensuring these within Regulatory and legal requirements
- Monitor and make recommendations on best practice and improvements
- Communicate with current and prospective members
- Bring ideas for loan products

Experience and Skills that you need

Registered Office:

Tel: 01727 859135 Email: office@stalbanscommunitybank.co.uk

Website: www.stalbanscommunitybank.co.uk

- Career experience of Lending and/or Recoveries within financial services
- Practical experience of credit analysis and lending processes
- Understanding of regulatory frameworks
- Organised and thorough
- Professional communication style - has empathy to deal fairly with customers and the confidence to liaise with third parties
- Self-starter requiring minimal supervision
- Competent PC skills, Excel, Word, Outlook and in house systems
- Passionate about serving the community and work on a regular weekly basis to carry out these duties, to share findings with other members of the Board and to attend meetings when needed to report on the activities of the committee

What we can offer you

An opportunity to use your experience and skills and ideas. working alongside professional teams in an interesting and changing environment whilst helping the local community.

Working Hours

This role will equate to volunteering for **a minimum of 1 day per week**. There is scope for flexibility with the actual hours worked and a hybrid model of remote and office-based working is realistic.

All volunteers are required to sign a confidentiality agreement and references will also be taken.

To apply

Please send an up to date CV, with a letter (no more than one page of A4) setting out why you are suitable for this role to the following emails: hr@stalbanscommunitybank.co.uk and office@stalbanscommunitybank.co.uk

Closing date for applications - No formal closing date; advertising will cease once the role is filled. Applicants are therefore encouraged to make early applications

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