

## Credit Control Officer Job Information Pack

Thank you for your interest in the Credit Control Officer position at Croydon*Plus* Credit Union (the trading name of Croydon, Merton and Sutton Credit Union Ltd).

The Information Pack includes a Job Description, Person Specification, the Selection Process and a Monitoring Form.

If you think you are suitable for the post once you have read the document, we encourage you to apply for the position with a CV and covering letter. The Deadline for applications is 12 midday on Wednesday 13<sup>th</sup> June 2018.

### POSITION AND CROYDON PLUS OVERVIEW

**Post:** Credit Control Officer (Maternity Cover)

**Salary:** Salary: Up to £10.50 per hour

**Working Hours:** Up to 35 hours per week. Fixed Term contract up to 12 months.

**Start Date:** ASAP after successful interview and checking of references.

**Base:** Croydon*Plus*, Bernard Weatherill House, 8 Mint Walk, Croydon, Surrey CR0 1EA and to attend meetings and work across the common bond area and beyond as required.

**Overview:** Croydon*Plus* is a credit union with 5,300 members across the common bond area of Croydon, Merton and Sutton. Formed in 1999, we have recently gone through a modernisation programme and see a significant improvement in business.

This is an exciting time for us as we look to continue to grow the business as we look to improve our internal processes. We are looking for a Credit Control Officer for maternity cover who will be able to maintain and improve on current levels of credit control activity. You will be responsible for carrying out our credit control policies and procedures. The role is key to our ability to safeguard our members' savings by managing missed payments, loan arrears, and bad debt.

The successful candidate will be highly motivated, very organised, comfortable with standard office software and able to learn new systems. They will be a self-starter and enjoy working as part of a team. They will be disciplined, demonstrated attention to detail with very good verbal and written communication skills.

If you believe you can match our ambitions and have the necessary skills and experience set out in the Job Description below to succeed in the role, we would welcome your application.

Manager, Croydon*Plus*.

Michael Wilson, 020 8760 5711, [cu-manager@cmscu.co.uk](mailto:cu-manager@cmscu.co.uk)

## **JOB PURPOSE**

The Credit Control Officer will primarily be responsible for implementing the Credit Union's credit control policies and procedures. The role is key to the Credit Union's ability to safeguard its members' savings by managing missed payments, loan arrears, and bad debt. The Credit Control Officer will also contribute to the effective operation of the Credit Union's lending practices, through liaison with the Loans Officer and General Manager and support with all aspects of lending administration.

### **Role: To assist the Credit Union Board and Credit Union Manager in**

- Ensuring all loan policies and procedures and credit control measures are effectively implemented.
- Achieving successful debt recovery from credit union members issued with credit facilities
- Making arrangements for the formal recovering of debts.
- Providing transparent, timely and effective credit control and bad debt management information and reporting
- Ensuring debt recovery is compliant with the relevant regulations and legislation (Existing knowledge in this area is desirable)

### **Key Responsibilities**

- Ensure all credit control records, correspondence and members' accounts are compliant, accurate and up to date.
- Ensure all credit control transactions are made in accordance with agreed policy.
- Conduct regular reviews of all loan repayments and contact late payers informally and /or formally to negotiate receipt of overdue payments.
- Instigate formal procedures with agreed agencies and authorities to recover debts from members.
- Assist members facing difficulty in meeting loan repayments by negotiating alternative repayment schedules in line with policy.
- Provide the Loan Officer and Credit Union Manager with regular updates on loan activity, bad debt ratios at and of loans of particular concern.
- Make recommendations to the Loan Officer and Credit Union Manager on debt recovery, write off of bad debt, granting loans and other processes.
- Investigate new and more effective and efficient options to improve credit control.
- Prepare and provide accurate and timely updates and reports to the Credit Union Manager and Board.
- Ensure that adequate provision for bad debt is made in the accounts and reported to the Board.
- Prepare and assist with the write-off of loans and expulsion of bad debtors on a quarterly basis and as part of the annual external audit.
- Assist other Board and Operations team staff and volunteers in their duties and responsibilities as reasonably possible.
- Dealing with member queries about payments and credit facilities
- Provide support, training and supervision to volunteers.

- Ensure accurate and compliant information and /or returns concerning bad debt are prepared and submitted on time to the Regulator, DWP, ABCUL and other authorities as required and requested.
- The post holder will undertake such other duties as may be reasonably required.

### **General**

The weekly hours for this post will be up to 35 hours per week. Occasional evening and weekend work may be required.

A requirement of this post is that the post holder will:

- Occasionally work outside normal office hours as part of their role.
- Agree to the credit union seeking approved person registration by the Regulator.
- Be expected to keep under review their own training needs and attend training or other developmental activities from time to time as required and 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.

## PERSON SPECIFICATION

The following experience, skills, qualifications and competencies are required in the post (gained in a paid or voluntary capacity):

### Post: Credit Control Officer (Maternity Cover)

These are the skills and experience required of the person who is expected to perform well in the job. These factors will form the basis for the selection and interview of shortlisted applicants. Your application should therefore draw attention to the extent to how you can satisfy these requirements.

Essential	Desirable
<ol style="list-style-type: none"> <li>1. Experience of banking, credit control or debt management for a business, charity or voluntary organisation.</li> <li>2. Excellent and demonstrable numeracy.</li> <li>3. Ability to analyse and interpret numeric and financial information.</li> <li>4. Sound knowledge of general office administration.</li> <li>5. Methodical and accurate with excellent attention to detail.</li> <li>6. Sound organisational skills, an ability to prioritise, and work under pressure.</li> <li>7. Qualification Level 2 or higher, or previous experience in a related role.</li> <li>8. Sound ICT skills sufficient to use computer systems to input and extract data, produce reports, and generate statistical information using software packages such as Word and Excel.</li> <li>9. Good verbal and written communication skills.</li> <li>10. Strong negotiating skills.</li> <li>11. Proven ability to deal with sensitive issues with discretion.</li> <li>12. Excellent customer care skills including the ability to understand and respond to customers' needs</li> <li>13. Able to work confidently and reliably following agreed policies and procedures when unsupervised.</li> <li>14. A commitment to equality and diversity and sensitivity to the differing needs of our diverse communities.</li> <li>15. Proven ability to work as an effective team player as well as on own initiative.</li> <li>16. Ability to support wider credit union activity as required.</li> </ol>	<ol style="list-style-type: none"> <li>1. Experience of working in financial services.</li> <li>2. Knowledge of the working operations of credit unions with a general understanding of the credit union ethos, structure and their services.</li> <li>3. Able to work occasional evenings and weekends as required (TOIL will be given).</li> <li>4. Experience of credit union could be beneficial</li> <li>5. Experience of working with volunteers.</li> <li>6. Understanding of the wider financial services sector.</li> </ol>

## SELECTION PROCESS

Please apply by sending us:

- Your CV and
- A covering letter explaining your suitability for the post.

Please ensure that you set out how your skills and experience match the requirements of the person specification. Applications should be sent to:

General Manager  
CroydonPlus Credit Union  
3<sup>rd</sup> Floor  
Bernard Weatherill House  
8 Mint Walk  
Croydon  
Surrey  
CR0 1EA

Alternatively, applications may be sent by e-mail to [cu-manager@cmscu.co.uk](mailto:cu-manager@cmscu.co.uk) .

The Deadline for applications is 12 midday on Wednesday 13<sup>th</sup> June 2018.

Interviews will be held in the week of Monday 18<sup>th</sup> June 2018.

There will be a practical task.

If successful, references will be required.

If you have any questions relating to the job or the selection process, please call Michael Wilson, General Manager of CroydonPlus on 020 8760 5711 or by email at [cu-manager@cmscu.co.uk](mailto:cu-manager@cmscu.co.uk)

**Monitoring Form**

**Post:** Credit Union Credit Control Officer

As part of our commitment to diversity and equality, we are asking all applicants to provide the following information:

**GENDER:**

Male  Female  Prefer not to say

**AGE:**

66+	<input type="checkbox"/>	26-35	<input type="checkbox"/>
56-65	<input type="checkbox"/>	25 & under	<input type="checkbox"/>
46-55	<input type="checkbox"/>	Prefer not to say	<input type="checkbox"/>
36-45	<input type="checkbox"/>		<input type="checkbox"/>

**DISABILITY:**

**Do you consider yourself to be a disabled person?**

Yes:  No:  Prefer not to say

**ETHNIC ORIGIN:**

**Which group do you identify with?  
 Please tick one box.**

ASIAN OR ASIAN BRITISH

Bangladeshi	<input type="checkbox"/>
Chinese	<input type="checkbox"/>
Indian	<input type="checkbox"/>
Pakistani	<input type="checkbox"/>
Other Asian background	<input type="checkbox"/>

BLACK OR BLACK BRITISH

Indian	<input type="checkbox"/>
Pakistani	<input type="checkbox"/>
Other Black background	<input type="checkbox"/>

MIXED

Asian and White	<input type="checkbox"/>
Black African and White	<input type="checkbox"/>
Black Caribbean and White	<input type="checkbox"/>
Other Mixed Background	<input type="checkbox"/>

WHITE

White

OTHER

Other Ethnic Background	<input type="checkbox"/>
Prefer not to say	<input type="checkbox"/>

**RELIGION AND BELIEF**

None	<input type="checkbox"/>
Christian**	<input type="checkbox"/>
Hindu	<input type="checkbox"/>
Jewish	<input type="checkbox"/>
Muslim	<input type="checkbox"/>
Sikh	<input type="checkbox"/>
Buddhist	<input type="checkbox"/>
Other	<input type="checkbox"/>
Prefer not to say	<input type="checkbox"/>

(\* including Church of England, Catholic, Protestant and all other Christian denominations)

**SEXUAL ORIENTATION**

**Do you consider yourself to be:**

Bisexual	<input type="checkbox"/>
Gay man	<input type="checkbox"/>
Gay woman	<input type="checkbox"/>
Heterosexual	<input type="checkbox"/>
Other	<input type="checkbox"/>
Prefer not to say	<input type="checkbox"/>