

JOB OPPORTUNITY

Chief Executive Officer (part time)

We are currently recruiting for the post of part time Chief Executive Officer to help develop and lead us on our next phase of growth. If you would like an exciting opportunity and challenge, please take a look at the Chief Executive Job Information Pack

Salary Range: Up to £36,000 pro-rata (based on a 40-hour week), plus employer pension contribution of 3%

Working Hours: 16 - 24 hours per week – Days and times to be agreed. Some evening work required.

About Kent Savers Credit Union

Kent Savers Credit Union was set up in 2010 to provide affordable financial services to the people of Kent.

Kent Savers is a financial co-operative, owned and controlled by our own members and running on a not-for-profit basis.

Our main aims are to promote saving and provide our members with loans at reasonable rates, so that they feel in control of their own money.

Our common bond area is the area covered by Kent County Council, Medway Unitary Authority and the London Borough of Bexley.

Registered Address:
Kent Savers Credit Union Ltd
39-48 Marsham Street
Maidstone
Kent
ME14 1HH

Kent Savers Credit Union is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation and Financial Conduct Authorities –
Firm No. 503258

Facebook: <https://www.facebook.com/KentSavers>

Twitter: <https://twitter.com/KentSavers>

Chief Executive Officer Kent Savers Credit Union Job Information Pack

Thank you for your interest in the Chief Executive Officer position at Kent Savers Credit Union.

The information Pack includes the Selection Process, a Job Description, Person Specification, and a References Form.

Selection Process

Please read the Job Description and Person Specification. Once you have read these, if you think you are suitable for the post, we encourage you to apply for the position. Please make sure you provide and complete the following:

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

If you are successful we will ask for appropriate references and you will be required to undertake a DBS check.

The deadline for applications is 18 June 2021

Applications may be sent by e-mail to stephen.sidebottom@kentsavers.co.uk

Alternatively, you may post your application to:

Board Chair
Kent Savers Credit Union
39-48 Marsham Street
Maidstone, Kent, ME14 1HH

If you have any questions relating to the job or the selection process, please contact Stephen Sidebottom, Chair of Kent Savers Credit Union, by email at stephen.sidebottom@kentsavers.co.uk

Job Description

Post: Credit Union Chief Executive Officer (Part Time)

Salary Range: c. £36,000 pro-rata for a 40-hour week, plus employer pension contribution of 3%

Working Hours: 16 - 24 hours per week – Days and times to be agreed. Some evening work required

Responsible To: Chair of Board (or their nominee) and Supervisory Committee Chair

Responsible For: Credit Union Staff (five part-time employees) and Volunteers

Base: Maidstone Branch and to attend meetings and work across the common bond area and beyond as required

Overview: Kent Savers is a credit union, formed in 2010 with around 5,000 members across the common bond area of Kent, Medway and London Borough of Bexley.

We are looking for a Chief Executive to consolidate recent progress and lead the credit union through a challenging and ambitious period of growth, delivering our new business plan to respond to the impact of the pandemic on community financial resilience, grow the business, and bring in new services to support people within our common bond area.

The successful candidate will be highly motivated with a sound understanding of financial services operating within a regulated environment, possess excellent management and inter-personal skills and provide leadership and strategic direction for the organisation. Applicants will ideally have experience in either the financial services industry or senior professional management. Applicants must have experience in a leadership role and a proven track record of delivering excellent member services. Experience in public relations or marketing skills would be desirable.

If you have the necessary skills and experience we would welcome your application.

Chairman, Kent Savers Credit Union
Stephen Sidebottom
Mobile: 07809 450995

Strategic Activity

- Identify, recommend and deliver opportunities to improve the service and grow the business, including establishing future sources of funding and capital.
- Develop and review the annual Budget, working with the Head of Finance to provide input and advice to the Finance Committee and Board in the preparation of the annual operating and financial budgets and forecasts for the organisation.
- Create and deliver monthly reports to the Board of Directors and Committees.
- Ensure with the Board that the Risk Register provides a comprehensive overview of enterprise risks and mitigating actions, and manage an on ongoing risk events register.
- Ensure that all statutory submissions are accurately and promptly completed
- Support the Board in the development and regular review of all policies, and develop and implement supporting procedures and practices
- Develop key organisational relationships locally and more widely to enhance the service offer and develop further growth opportunities.
- Identify opportunities to provide improved services and products to customers and enhance the membership proposition.

Leadership & Management

- Direct line-management of the Head of Finance and Revenues Manager, and line-management support for other staff members and any volunteers as appropriate
- Ensure all staff have clear performance objectives and benefit from regular performance appraisals and feedback and training/development plans
- Ensure documented operating procedures are comprehensive, up to date and that all staff and volunteers adhere to their contents.
- Ensure the credit union meets regulatory, financial and legal compliance in all areas. Be the main point of contact for the Financial Conduct Authority and the Prudential Regulation Authority.
- Ensure the credit union's responsibility for security, health and safety, data protection and conditions of insurances, are met in full.
- Manage of all elements of third-party suppliers and contractors in support of efficient and effective credit union operations.

Operational Leadership

- Maintain and enhance optimal service operations efficiency for members and staff, maintaining cost-effective use of processing systems and staff resource to deliver accurate and prompt customer service.
- Take loan underwriting decisions supported by the Loans Officer
- Manage performance aspects of all integrating digital systems as appropriate.
- Ensure the Credit Union complies at all times with GDPR and all other relevant legislation and regulations.
- Manage operational risks in the business, including continuity planning.
- Oversee the security of Credit Union's assets including premises and all its contents. Hold/secure keys and combination numbers and act as a custodian of keys and combination numbers in security procedures.

People Management

- Accountable for all people matters in relation to staff and volunteers in the efficient and effective day to day management of the office-based staff and volunteers.
- Maintain and implement an up-to-date Staff Handbook
- Be the main point of contact for the Payroll service provider
- Make annual Staff Pay Review recommendations to the Board and implement any pay increases
- In consultation with the Board, recruit and induct qualified staff in succession or new positions
- Assist the Chair in recruiting to the Board and Supervisory Committee as necessary
- Advise, assist and develop staff and volunteers in the fulfilment of their respective functions

External Engagement

- Promote the Credit Union and act on its behalf in its dealings with members, partner organisations and the general public.
- Develop and maintain effective relationships with local authorities, agencies, organisations and individuals, including neighbouring Credit Unions, ABCUL, grant funders, local and national statutory and non-statutory organisations.
- Promote products and services through active use of social media platforms
- Deliver presentations to organisations and groups.
- Encourage supportive media coverage of the credit union through press releases and other appropriate mediums
- **Any other duties that may from time to time arise in line with the purpose of the post and the aims of the credit union as directed by the Kent Savers Credit Union Board.**

Person Specification

Post: Credit Union Chief Executive Officer

These factors will form the basis for the selection and interview of shortlisted applicants. Your application should therefore draw attention to the extent to which you can meet these requirements.

Essential	Desirable
<p>Experience of Financial Services and the role of regulators.</p> <p>Excellent numeracy, robust accounting knowledge and a sound knowledge of business IT and systems.</p> <p>Experience of managing budgets and applying basic accounting rules.</p> <p>Experience of developing and managing functions, individuals and teams.</p> <p>Leadership and organisational skills, inclusive management, and openness to new ideas and information.</p> <p>The ability to think and operate strategically.</p> <p>Able to meet the SMCR requirements for a Credit Union Chief Executive.</p> <p>Administratively efficient and committed to continuous improvement</p> <p>An ability to communicate clearly and work co-operatively with staff, members, volunteers and external stakeholders.</p> <p>Be open and honest in all dealings with staff, members, volunteers, including the Board of Directors and Supervisory Committee</p> <p>Willing and able to work out of hours as required.</p>	<p>Experience of working in the financial services industry in a management or supervisory role.</p> <p>Practical knowledge of partnership working and stakeholder involvement.</p> <p>Experience of working for a Credit Union.</p> <p>Experience of developing and implementing policies and procedures.</p> <p>Good understanding and appreciation of marketing and publicity in a variety of media.</p> <p>Commitment to developing digital processes.</p> <p>Experience and/or commitment to developing and setting up training programmes for staff and volunteers.</p> <p>Experience of working in a Lending Institution or possessing the credit skills required to oversee a loans operation.</p>