



Dear applicant

Thank you for enquiring about the 'General Manager' vacancy with Discovery Credit Union Ltd. With this in mind, please find enclosed the following documents:

- Discovery Credit Union Annual Report
- Job description
- Person specification
- Application form

The job description and person specification are for your information and should be paid particular attention as they should form the basis of your application for employment with our organisation. The closing date for applications is 12 noon 5 November 2018.

The application form should be completed in full and returned to:

Carole Smith
Discovery Credit Union Ltd
Central Library
Wellgate Centre
Dundee, DD1 1DB

or by email: info@discoverycu.co.uk. Please mark all returned email application forms with the subject header: CONFIDENTIAL- JOB APPLICATION

If you require any further information, please don't hesitate to contact us on 01382 431505 or info@discoverycu.co.uk

Best regards,

Julie Bruce
Chair

Notes for Applicants Job Profile

Discovery Credit Union Ltd

Job Title: General Manager

Salary:

£40,000 per annum. (The post holder will also be eligible for 5% pension contribution)

Hours of Work:

37 hours per week, or as required to fulfil the duties of the role. The Manager is required to attend Board/Committee meetings up to 3 evenings per month, plus occasional weekend work for strategy events or conferences.

Holidays:

26 days + 5 fixed public holidays.

Contract Type:

Permanent, subject to a successful 3 month probationary period.

Location:

Discovery Credit Union Main Office, Central Library, Wellgate Centre, Dundee, DD1 1DB

Reports to:

Discovery Credit Union Board of Directors

Screening:

The post is subject to satisfactory references, a Disclosure Scotland check and a financial credit check. In addition, the successful candidate will be required to be certified by Discovery Credit Union annually as fit and proper under the Prudential Regulation Authority's (PRA) Certification Regime once appointed, as DCU is a PRA regulated environment.

Job Purpose:

To be responsible for all aspects of operational management of Discovery Credit Union and to provide professional support to the Board of Directors in carrying out their strategic and governance roles.

Principal Working Contacts:

- Discovery Credit Union staff
- Discovery Credit Union volunteers
- Discovery Credit Union Board members
- Discovery Credit Union Employer Partners
- Save by the Bell staff and volunteers

PURPOSE OF ROLE

- To lead the Discovery Credit Union [DCU] team according to the policies and decisions of its Board of Directors, taking responsibility for the management of DCU and developing the loans and savings business.
- To negotiate a range of external delivery and funding partnerships, ensuring adequate resources are in place and are managed efficiently in order to achieve the targets laid down in the Business Plan.

MAIN DUTIES

Regulatory and governance

- 1 Ensure that all legal and statutory obligations are met, in particular those required by the Prudential Regulation Authority and the Financial Conduct Authority, and that all records are kept in order to meet these obligations.
- 2 Regularly review the Policy Manual and advise the Board on amendments. Ensure compliance by staff and volunteers of all policies and procedures.
- 3 Provide monthly progress and performance reports to the Board and Committees for relevant responsibilities.
- 4 Ensure that all required insurance policies are in place with sufficient cover and make any necessary recommendations to Board.
- 5 Be responsible for the maintenance of a safe and healthy working environment for all staff and volunteers and advise the Board in relation to relevant legislation.
- 6 Monitor guidance provided by the regulatory authorities, the Association of British Credit Unions Limited (ABCUL), and other relevant bodies and regularly provide updates to the Board on matters which require their attention.
- 7 Ensure changes to regulations are identified in a timely manner and necessary changes adequately planned for.

Financial Management

- 1 Assist the Treasurer in the financial management of Discovery Credit Union.
- 2 Liaise with the external auditor, providing all information requested to allow preparation and audit of the year end accounts.
- 3 Prepare monthly management accounts for the Board and carry out financial modelling under guidance from the Treasurer.
- 4 Prepare grant applications for approval by the Board prior to submission.
- 5 Ensure grant claims are made on time including the submission of performance and monitoring reports to funding organisations
- 6 Maintain financial controls, including payroll, purchases, cash handling and debt management.

- 7 Propose revenue and cost budgets for consideration by the Treasurer, and ultimately, by the Board

Service Delivery

- 1 Ensure the membership is provided with a prompt and reliable service at all times.
- 2 Lead the development and implementation of the DCU Business Plan and associated strategies in order to increase membership and income generation.
- 3 Be responsible for any premises occupied by DCU, including liaising with the landlord in relation to services provided. If requested by the Board, conduct a search for alternative premises and manage all aspects of the subsequent move.
- 4 Ensure that IT systems are secure and provide the functionality required to carry out all aspects of DCU business. Keep the finance software under review, ensuring that DCU utilises functionality appropriately and liaising with the software provider as necessary in relation to training and developments.
- 5 Maintain a business continuity plan, in order to ensure the continuous function of DCU in the face of adverse events.
- 6 Manage communication with members and the general public, ensuring a timely and effective response is provided to all enquiries, whether in person or by telephone, email or post.
- 7 Liaise as appropriate with Save By The Bell in order to ensure high quality services to our junior members.

Staff and volunteers

- 1 With direct line management responsibility for the Member Services Manager and the Marketing Officer, ensure the provision of regular supervision and support for all staff.
- 2 Establish and monitor targets for staff to ensure that the business plan is achieved, particularly in relation to membership, lending and debt management.
- 3 Provide regular supervision and support for DCU volunteers working in the office or at collection points.
- 4 Manage recruitment of new members of staff and volunteers.
- 5 Ensure that induction and ongoing training is undertaken by all staff and volunteers.
- 6 Develop and maintain staffing plans in the context of overall growth objectives

Other Duties

This is not an exhaustive list of all possible duties and the post holder will be required to carry out any other duties to the equivalent level that are necessary to fulfil the purpose of the job. In particular, the post holder is expected to be proactive in identifying opportunities and challenges, and prioritising these alongside other duties.

Job Specific Requirements

There is an expectation that short listed candidates will meet the requirements below.

Essential	Desirable
Knowledge and Experience	
<ul style="list-style-type: none"> • Experience of leading teams and being the public face of a business. • Ability to develop and implement strategic plans and policy. • Proven ability to manage a business operation, including management of financial processes and reporting. • Effective supervisory and people management skills. • Advanced IT skills (including MS Office, finance software, and web services). • Experience of partnership working. • Knowledge of funding sources and bid application processes. • Ability to analyse performance and produce reports for Boards. • Effective problem solving skills requiring specialist knowledge. • Budget management. 	<ul style="list-style-type: none"> • Educated to degree level or equivalent. • Experience of financial services & products. • Experience of working in a heavily regulated environment. • Understanding of PRA/FCA requirements. • Experience of working with financially excluded clients. • Knowledge of project management tools and techniques. • Marketing and promotions experience. • Experience of working with and/or training volunteers. • Experience of minute-taking, including at Board level. • Knowledge of data protection and Health & Safety legislation.
Personal qualities	
<ul style="list-style-type: none"> • Awareness of and alignment with credit union aims and ethos. • Ability to treat colleagues and customers with dignity and respect. • Ability to work with a diverse range of people, including those in deprivation. • Strong commitment to customer care. • Resilience to cope with the demands of a varied and responsible job. • Willingness to work out of hours and/or in different locations as required. • Ability to work effectively without supervision to achieve targets with challenging timelines. • Proven ability to work as part of a team. 	<ul style="list-style-type: none"> • Clean driving license and access to a car.
Communications	
<ul style="list-style-type: none"> • Excellent interpersonal skills. • Excellent presentation and report writing skills. • Ability to understand, summarise and communicate complex information to a range of different audiences. • Ability to adapt style of communication to support/persuade/influence others. • Effective listening and flexible to new ideas. 	

Employment History

Present Employment	
Name & Address of Employer	Job Title:
	Annual Salary: Or weekly wage:
	Date Started:
	Notice required:

Brief description of current duties

Work Experience

Please tell us about your work experience, paid or unpaid. Include any voluntary work or community activities and time spent caring for dependants etc, if appropriate. Please start with most recent experience

EMPLOYMENT DETAILS - Please list all employment details, giving current (or most recent employment first)

Employer's Name & Address	Post Title	From	To	Reason for Leaving

Notice required to present employer: _____ Current Salary/Wage: £

Other information in support of your application

Please give details of any skills, knowledge or experience you feel is relevant to your application. This does not have to be related to paid employment; it may be voluntary or unpaid work, or any other activity you have carried out. Looking at the job description and person specification, it would be particularly useful if you could tell us how you meet the criteria and give examples to support your application. You should also use this section to tell us why you are interested in this job

Continuation sheet

You may use this page to provide any further information. Please indicate the appropriate heading.

Membership of professional bodies

Complete this section if you are a member or any relevant professional body

Name of professional body:	
How long have you been member?	

Do you hold a current driving licence?	Yes/No
Do you have any penalty points on your licence?	Yes/No
How many days have you had off work in the last 12 months due to sickness?	
Is there anything concerning your medical history or state of health that is relevant to your application?	

Relationship to any Member of Discovery Credit Union Board of Directors

Are you related to any member of the Board?
If yes please state name, relationship and position of the person.

Other details required

Are you currently, or have you ever been, subject to any sanctions imposed by the Financial Conduct Authority or any professional body?	Yes/ No
Have you ever been under investigation for, charged with or convicted of any offence involving fraud or dishonesty, theft or false accounting?	Yes/ No
Do you have any convictions (other than spent convictions under the Rehabilitation of Offenders Act 1974)?	Yes/ No
Have you ever been involved in court proceedings for debt, sequestration, or bankruptcy, or held a Trust Deed awarded against you	Yes/ No
If there are any questions in this section where you have not been able to answer 'No' then you must give us full details for each question where you have not been able to answer 'No'.	

