



JOB DESCRIPTION

CHIEF EXECUTIVE OFFICER

- Responsible to:** Board of Directors
- Location:** Llanelli, with travel throughout the Bond Area (Carmarthenshire, Pembrokeshire, Ceredigion)
- Hours:** 37 hours per week plus evening and weekends as required.
- Salary :** From £40,000 dependant on experience.

Purpose of the role:

- To manage the Saveeasy team and operations according to the policy and decisions of the Board of Directors to achieve the growth targets set out in our business plan.
- To develop the business throughout the bond area by managing our existing delivery and developing new arrangements.
- To maintain compliance with all regulatory and financial controls.
- To take on responsibility for the firm's performance of its obligations under the Senior Management Regime.

Main duties and responsibilities:

Operational Management

- To take responsibility for the overall management and delivery of the services and targets laid down in the business plan.
- To put members at the centre of service delivery, responding promptly to their suggestions or complaints to improve our service.
- To translate organisational aims and objectives into team and individual work plans with clear and realistic targets.
- To maintain high quality and consistent standards of service delivery through development of a quality framework and service standards.
- To coordinate and codify the activities, procedures and systems in order to promote common and consistent policies and practices throughout the organisation.

- To maintain operational efficiency analysing workflow, systems and procedures and creating a continuous improvement culture.
- To identify business development opportunities consistent with the aims of Saveeasy Credit Union and its operating environment.
- To lead and motivate the Saveeasy team by strong personal example to ensure that the organisation has a cohesive team working towards a shared vision of success.

Financial and risk management.

- To ensure that all finances are accurately and transparently administered, are monitored regularly and meet regulatory requirements. This includes both member and operational transactions.
- To produce accurate and reliable management information in the form of a monthly report to highlight any areas of concern and make recommendations to improve service delivery.
- To produce quarterly and annual regulatory returns for the PRA/FCA.
- To assist the Auditor and Treasurer with the preparation of annual reports and accounts.
- To maintain a detailed risk management action plan to ensure full regulatory compliance and absolute confidence.
- To put in place financial and organisational regulations and controls and enforce them consistently.
- To control loan delinquency levels with an effective and timely collection/ recovery policy.
- To manage all contractual arrangement relating to ICT systems, business software, insurances, procured services, and compliance relationships.

Partnership Management.

- To promote Saveeasy and raise its profile at every opportunity.
- To work with contracting agencies, including local authorities, social housing providers, community and voluntary organisations to promote and deliver credit union services.
- To monitor closely potential funding opportunities and apply promptly for funding as agreed by the Board of Directors.
- To build Saveeasy's reputation as a key player and trusted professional expert in the financial services landscape of our Common Bond Area, maintaining cordial and effective relations with relevant individuals and organisations.

Product Development and marketing.

- To maintain a strategic overview of marketing activities ensuring that the strategy reflects our best assessment of market potential based on an analysis of past trading experience.
- To keep abreast of the latest financial marketing practices and products.
- To ensure that the website and social media remain current and effective.

- To keep abreast of social, economic, business and legislative developments likely to impact demand.
- To maintain a regular programme of communication with members.
- To oversee the production and distribution of marketing materials and to develop and monitor marketing campaigns.
- To stimulate publicity through public relations with the local media in all its forms and ensure a presence at public events.

Governance and Business Planning.

- To support the Board of Directors in carrying out their duties and responsibilities for the proper governance of Saveeasy by providing monthly performance and financial information, operations report covering Executive meetings and other ad-hoc reports as required.
- To consider the future development of Saveeasy and draft policy proposals for Board discussion and decision, and carry out regular reviews of the policy manual.
- To manage the annual business planning cycle covering end of year accounting, updates to the financial model and business plan.
- To work with the Supervisory Committee and facilitate their requests.

General.

- The CEO/General Manager will be expected to carry out the full range of duties relevant to the post which will likely include working outside of normal office hours for which no overtime will be paid.
- 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 the Board and attend appropriate training or other developmental activities.
- To become familiar with and adhere to all company policies and procedures, particularly in relation to the PRA/FCA.
- To understand and promote equality of opportunity and non-discrimination to members, potential members, employees, directors, and any other stakeholders such as contractors.
- The main office is in Llanelli, but there may be a need to change office locations. The role will require a reasonable amount of travelling across the Bond Area.