



WEST CHESHIRE
CREDIT UNION
Savings and Loans: Safe and Local

VOLUNTEER INFORMATION PACK





Thank you for showing an interest in becoming a volunteer with West Cheshire Credit Union

We are pleased to provide you with our application pack, which will tell you more about our activities and the many different ways in which you can become involved with helping us deliver our services to the public.

After you have read through the pack, if you are still interested in becoming a volunteer then please complete the application form and return it to:

Neil Jay
Manager
West Cheshire Credit Union
Parade Enterprise Centre
The Parade
Blacon
Chester
CH1 5HW

01244 399006

Web: www.wccu.co.uk

Email: info@wccu.co.uk



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AUTHORITY



Cheshire West
and Chester



Introduction and Objectives

Our aim as a credit union is to provide members of the public with the facility to access low cost affordable loans, while at the same time encouraging them to save on a regular basis.

Established in 2004, the West Cheshire Credit Union works with many partner organizations that support our aims and objectives, such as housing associations, Citizens Advice Bureaus, Local Authorities and advisory organisations. We recognize that for many access to affordable finance is either restricted, or not available. For those who do find themselves in a situation where access to affordable credit is limited, they have little alternative but to resort to doorstep lenders, or in the worst case scenario rely on loan sharks.

However, the image of credit unions for many relates to, and is limited toward those mentioned above, which is totally wrong. Credit Unions are being used as an alternative to high street banking by a wide range of the population and from differing backgrounds. West Cheshire Credit Unions membership is made up from a cross section of the community ranging from those in highly paid careers through to junior savers. Credit Unions are really aimed at everyone.

Once you decide to get involved as a volunteer you will be supporting our main aims and objectives:

- ✍ Encouraging saving and prudent financial budgeting among the members of the common bond area focusing on the most deprived communities across the district and in response to local economic needs
- ✍ Providing an opportunity for all members to borrow money at a rate of interest that is not exploitive, irrespective of their previous credit history.
- ✍ Enhance awareness of financial budgeting and sensible ways of borrowing money amongst its membership
- ✍ Encourage young people to save via the development of in house school saving schemes
- ✍ Increase awareness of the dangers of using doorstep lenders and illegal sources of credit
- ✍ Work in collaboration with key stakeholders to raise awareness of the benefits of saving and borrowing from the West Cheshire Credit Union and enhance local services provided to members of the community
- ✍ Provide opportunities for members of the community to get involved via volunteering within the business thus building skills of local people

What Areas Do We Cover?

Credit Union membership is defined by a common bond (what all members have in common) and in the case of West Cheshire Credit Union this relates to anyone who lives or works in the Cheshire West and Chester Council or Cheshire East Council boundaries.

Although at present we mainly operate in the Chester, Ellesmere Port, and Northwich areas, we still can allow membership applications from anyone across the whole area highlighted on the map below.



The Role of a Volunteer

West Cheshire Credit Union has an increasing number of volunteers who come from a variety of backgrounds and bring various skills and experience to the organisation. All are valued because they give their time and skills freely to assist in the delivery of our services

Volunteering is rewarding, as it offers the opportunity to meet new people, undertake new challenges and experiences; and provides the special pleasure that comes from making a real contribution to the Community.

When you join West Cheshire Credit Union as a volunteer you will be given a basic outline of your role. You will receive an induction into the volunteer programme and ongoing relevant training for the role.

As a volunteer you will be expected to:

- ✍ Make sure you have the necessary skills and time to carry out the activity before committing yourself.
- ✍ Discuss and agree any support you may need with our volunteer coordinator
- ✍ Abide by a strict confidentiality code
- ✍ Follow Health & Safety guidelines

Ongoing Support

You will be provided with the name and telephone number of a member of staff who will be your point of contact. They will guide you on your tasks and give feedback on your activities. They will also be available to discuss any problems or issues that you may have. Training will be provided to support you in the activities you undertake as a volunteer.

What Activities Can You Get involved With?

West Cheshire Credit Union has many diverse volunteer positions on offer and aims to provide those who volunteer their time with a rewarding position.

Membership Centre Volunteers

West Cheshire Credit Union has a number of Membership Centers in and across the common bond area. These centers allow members to pay in monies to their savings, or to repay loans locally. The centers also act as a communication point, where questions can be asked about loan applications, withdrawals and how to become a member of the credit union.

Hour's commitment: 3 - 4 hrs per week

Locations: Ellesmere Port
Lache (Chester)
Head Office – Blacon, Chester

Administration Support

Our head office is located in the district of Newtown in Chester, close to the city centre. At this location we process all members' payments and deal with the day to day activities associated with running a thriving credit union, such as answering customer enquiry's, through to dealing with new applications. We are always looking for those who have the relevant skills and experience of office work to support our Administration team. Ideally applicants should have the ability to use a computer.

Hour's commitment: 6 – 10 hrs per week

Location: Head Office – Blacon, Chester

Finance Team

As the credit union is a financial cooperative a great deal of responsibility is placed upon the treasurer and finance team to ensure all accounting procedures and reconciliation's are checked on a daily, weekly and monthly basis.

To undertake this role you will need relevant accounts handling experience combined with a good understanding of Microsoft Excel.

Hours Commitment: 2- 6 hrs per week

Location: Head Office – Blacon, Chester

Marketing and Promotion

As with any business West Cheshire Credit Union relies on a marketing strategy to attract new members to the business. This is a vital element of ensuring the future growth and sustainability is achieved. This may involve promoting our services to the general public via attending events with our display stands, helping out with designing marketing material or organizing promotional days.

We would like to hear from anyone with relevant marketing and PR experience, however this is not a key criteria, as more important is the ability to communicate with the public

Hour's Commitment: 2 – 6 hrs per week

Location: Chester and Surrounding Areas

Training Officer (Volunteers)

Due to the numbers of volunteers we have assisting with the running of the business it is necessary for the appropriate training and development to be in place. We are seeking someone who is prepared to keep training records up to date, deliver one to one coaching and group session to volunteers across the business, but more importantly to those at our membership centers. Ideally applicants will have experience of training or coaching and should possess good interpersonal skills.

Hour's commitment: 2 – 6 hrs per week

Location: Chester and surrounding areas

Loans Officer

Providing access to low cost loans is at the heart of the West Cheshire Credit Unions aims and objectives, and in order to review and approve loans we rely on a series of Loans Officers to scrutinize applications and decline or approve accordingly.

Working closely with the Credit Committee the Loans Officer will review applications in accordance with guidelines, plus applicants' ability to afford the repayments. Subsequently the Loans Officer will provide a decision to the member based on this criteria.

(Currently Loans Officers are only required to approve loan applications of up to £750).

Applicants for this post should be familiar in working in an environment where decisions have to be reached, and also have the ability to deal professionally with the public both face to face and via the telephone. The use of Microsoft Office will be required in the course of undertaking this role.

Hour's commitment: 2 – 6 per week

Location: Chester and Ellesmere Port

Loans Processing Team

Once loans have been approved a significant amount of administration has to be completed in order to comply with legal requirements, such as ensuring agreements and terms and conditions are correct. Letters need to be created and distributed to inform loan applicants of the decision and amount granted, plus co-ordination of signed agreements being returned to the office is highly important. This role requires working closely with the Loans Officers and Credit Committee alike in order to achieve turnaround times from application to customer receiving their loan.

This is an interesting role, which requires the applicant to possess a keen eye for detail, plus the ability to be able to use Microsoft Office.

Hour's commitment: 1 – 2 Days per week

Location: Head Office – Blacon, Chester

Would You Like to Become a Director?

West Cheshire Credit Union is run by a small group of committed volunteer Directors whom possess a variety of management skills. Most have worked at senior level in the public or private sector, and others have managed their own businesses.

We are always looking to boost the number of Directors on our Board and we are seeking applicants who can give at least one or two days commitment per month.

Our aim is to encourage senior personnel to get involved with a variety of roles including; finance, supervisory (internal audit), credit control, loans administration, marketing or personnel and we seek those with the appropriate skills and knowledge to undertake a specific portfolio area.

The work involved would suit someone with a business background, however we also wish to hear from those who are active members of their local community, as the ability to understand financial and social exclusion issues is of high importance.

You will be supporting the West Cheshire Credit Union in helping those who are targeted by unscrupulous financial operators, including unlicensed loan sharks. The task is challenging, we operate with minimal resources and yet the need is great, our goals and aims all focus toward educating and saving people from the grasps of such lending providers.

We need people with the drive and desire to give something back to the community and help us develop the business to its full potential.

If you feel you have appropriate skills to become a Director, then for an informal discussion please contact our Manager, Neil Jay on 01244 399006

Our Recruitment Process

On receipt of your application our volunteer coordinator will review your details with a senior member of our team.

If you are selected to progress to the next stage, you will be advised as soon as possible outlining the next stage of the process.

We will give you at least one weeks notice prior to an interview and we will make any special arrangements needed to enable you to attend.

We will not contact your referees unless you give your permission. We will however need to obtain references before offering you any position.

A decision will be made as soon as possible after your interview and you will be informed of the outcome normally within 1 week.

Unsuccessful applicants will be offered feedback.

Completing your application

You may submit either a typed or hand written application. If you hand write your application please ensure that your handwriting is clearly legible. Online applications are also available on our website: **www.wccu.co.uk**

We require **2 referees** who will not be contacted without your permission, but will be required before you can be offered a role as a volunteer.

All applicants are required to disclose details of any unspent convictions in accordance with the **Rehabilitation of Offenders Act 1974**. Any disclosure of an unspent conviction will not automatically disqualify your application unless the nature of the offence renders you unsuitable for the role. All such disclosures will be considered on an individual basis.

**WEST CHESHIRE CREDIT UNION
VOLUNTEER APPLICATION**

Name:	Position Applied For:
Address:	Tel Number:
	Tel Number Mobile:
	Email:

Please use this section to tell us why you wish to volunteer with the West Cheshire Credit Union?

Please provide details of your employment history (if applicable) over the last three years, or any other voluntary work you have been involved in.

Please use this space to tell us a little more about any relevant skills and experience.

Rehabilitation of Offenders Act 1974

Do you have any criminal convictions – spent or unspent?

Are you registered disabled?

Reference One

Name:

Address:

Tel Number:

Email:

Reference Two

Name:

Address:

Tel Number:

Email:

I Declare that the information provided on this application is true and accurate, and that if successful in securing a volunteer role with the West Cheshire Credit Union do agree to abide by its rules, regulations and confidentiality code.

Signed:

Print:

Date:

Thank you for taking the time to complete this application.