



Job Description: Head of Lending

Reporting to: CEO

The Opportunity

Community Credit Union Limited (“CCU”) was formed in 2010 through the merger of Clonsilla and Premier Credit Unions. Following this merger and a subsequent merger with West Cabra Credit Union in 2015, the credit union now has a membership base of 41,000 and total assets in excess of €130m. The Credit Union has four offices in West Dublin with its main office on the Navan Road, Dublin 7.

Role Purpose:

Reporting to the CEO the Head of Lending will primarily be responsible for the strong asset quality in the credit unions existing loan book and future lending. The Head of Lending will be responsible for all aspects of the member’s loan experience, underwriting and will be tasked with exploring opportunities for Community Credit Union to diversify its lending base by evolving the credit risk appetite of the credit union. The Head of Lending will be required to lead the department and the team to ensure the highest standard of member satisfaction, while growing Community Credit Unions market share and working with the CEO / SMT to achieve Community Credit Unions strategic goals.

The successful candidate will have a relevant qualification and have significant lending experience in personal loans, lending to self-employed individuals, coupled with dealing with small to medium sized enterprise lending along with mortgage lending is essential for this role. The successful candidate must also understand the Community Credit Unions ethos and operating principles.

Key Responsibilities/ Accountabilities:

- Oversee and lead the lending function including management of the Credit Officers on the team.
- Work with the Credit Committee and Board to develop a strategically effective credit policy.
- Assess and approve loans in accordance with the regulations and Credit Policy.

- Ensure the appropriate credit policies, systems, procedures and practices are operating efficiently and effectively
- Ensure compliance of the overall lending function within the parameters of the Credit policy, risk appetite and regulations
- Review the loan portfolio regularly to identify emerging risks, trends, or opportunities for growth
- Perform reviews of the lending decisions to inform amendments to the Credit Policy and support team development
- Lead the team to ensure strong relationships are built with members and that best-in-class service is maintained
- Ensure Credit Officers perform their duties to the highest standard and receive adequate and relevant training
- Handle and respond to member feedback, complete detailed analysis or investigation and ensure the timely resolution of member queries
- Ensure that a culture of continuous improvement exists to deliver effective service within the appropriate risk appetite
- Develop a deep understanding of our members and their behaviours, to support the marketing team
- Engage with and provide feedback to the marketing team on the member trends and characteristics to support an effecting marketing approach
- Identify and promote new lending opportunities in a manner that is consistent with the credit unions strategic and risk management objectives
- Develop new lending products, prepare analysis and business cases for approval that is consistent with the overall Community Credit Union ethos
- Build a roadmap of strategic and tactical opportunities to develop the product set of Community Credit Union
- Establish and maintain a credit underwriting system that includes credit scoring
- Ensure compliance with financial services legislation
- Manage lending risks and exposures
- Review and recommend changes to credit policies and procedures
- Report to the CEO on lending activities
- Provide support to the Credit Committee and prepare the written monthly Credit Committee Report to the Board of Directors
- In conjunction with CEO and Credit Committee the Head of Finance analyse the performance of all loan products to ensure they are meeting their targeted revenue and margin goals

The successful candidate will have:

- A minimum QFA qualification (or APA Loans designation)
- Minimum 5 years' experience in a result driven, lending role.
- Experience of working in a Credit Union or Financial Services Provider is desirable

- Ability to assess, critically evaluate and interpret complex information and to identify key credit risk drivers
- Strong credit analysis and credit underwriting experience
- Excellent written and oral communication skills
- Financial and computer literacy
- Ability to work on his / her own initiative to deliver agreed targets
- Exceptional time management skills and ability to prioritise
- minimum of 5 years people management experience

Benefits

- Pension Scheme after 6 months service
- Christmas Savings Scheme
- Bicycle to work scheme

This position will be a full-time position and will be subject to a minimum probationary period of 6 months. Travel between branches maybe required.

The position is a Controlled Function for Fitness and Probity under the Central Bank Reform Act 2010 (Sections 20 & 22 – Credit Unions) Regulations 2013.

Applications quoting reference LO01 including CV and cover letter by email only addressed to the CEO:

michael.branagan@communitycu.ie

Remuneration will be commensurate with experience.

Our Recruitment Privacy Notice is available in the download section of our website www.communitycu.ie

Closing date for receipt of applications is 5pm on 11th June 2021

Short listing may apply, and assessment will be completed based on the information provided in the application.

Community Credit Union Limited is an Equal Opportunities Employer.

Community Credit Union Limited is regulated by the Central Bank of Ireland.