

Job Description and Person Specification



Advance Credit Union is committed to securing savings and affordable loans for everyone living or working in North Birmingham and Solihull, that will mitigate people using loan sharks and very high interest loans.

Post Title	Strategic Business Development Partner
Salary	£30 - £35k
Responsible to	Credit Union Board
Location	Advance Credit Union Erdington Branch or any other location as determined (from time to time)
Special Conditions	Credit Check (Financial Probity)

Role Purpose

To take a lead role in supporting the delivery of Advance Credit Union's strategic goals to increase affordable lending to low income households in Birmingham and Solihull and provide financial products that help with housing accommodation. Strategic focus includes:

- Develop and implement a marketing strategy that delivers growth in membership and the take up of a diverse range of credit union product including payroll deduction schemes and rent accounts.
- Extend Advance CU's customer service offer through project managing the development of a second full service outlet in the credit union's operating area.
- Develop strategic relationships and partnerships with key organisations including local employers and housing associations to support growth priorities.

Role Responsibilities and Main Duties

Develop and Implement a marketing strategy:

1. Market the credit union service through the credit union office counter services and other media to raise the profile of Advance Credit Union. Using existing links with local authorities, employee partners, money advice agencies and other partners to attract customers and identify opportunities to generate new business and promote the Credit Union.
2. Develop and implement a marketing strategy that supports a targeted approach to raising awareness of credit union, provide financial education and to grow the membership. This includes delivering an appropriate schedule of promotional activities across the year.
3. Develop a targeted approach to marketing and promotion campaigns with key partners and stakeholders to maximise take up of ACU services, such as payroll and rent deposit accounts.
4. Conduct market research with existing members and the wider community to understand their needs in relation to financial support and literacy to target ACU business development.

5. Develop and extend ACUs social media presence to improve communicate with members and partners that promotes ACU services attracting new members and retaining existing members.

Extending Customer Service Outlets:

6. Develop and oversee the implementation of a project for securing new full-service outlet of the credit union within its operating area of Birmingham and Solihull. This will include areas such as:
7. Engage with existing Community and Voluntary Organisations to identify opportunities for working together and deliver ACU financial services from a shared location.
8. Working with the Chief Executive, secure premises, negotiate lease, develop design brief for office/customer space and oversee any contractor works required to refit and furnish office.
9. Work with the Chief Executive, recruit and train new staff to work across the two customer outlets and establish a management framework for operating a satellite service, with appropriate support for staff, and reporting.
10. Oversee the launch opening with appropriate promotion and stakeholder involvement.
11. Provide appropriate project tracking, reporting progress of projects to the Board including recommendation on the overall allocation of the development budget.

Partnership Development to Support Growth:

12. Develop and extend the network of partnerships and key stakeholders for ACU maintaining regular communications and foster collaborative working. This includes working through the Financial Inclusion Groups in Birmingham and Solihull led by the relevant local authorities.
13. Identify new opportunities for business partnerships. This includes payroll deduction partners offering these ACU accounts to their staff and housing providers to that can use ACU landlord accounts and support ACU rent deposit accounts.
14. Promote the benefits of the credit union to secure new business partnership and act as the main point of contact for any organisations wishing to partner with the credit union.
15. The postholder will be conversant with Credit Union's policies and procedures including membership and loan requirements.
16. The post holder will undertake any other duties commensurate with the post as directed by the Board and the Credit Union CEO
17. To provide reports to the credit union Board of Directors as directed.

Other Conditions

Safeguarding

Advance Credit Union is committed to safeguard vulnerable people. The post holder is responsible for promoting and safeguarding the welfare of vulnerable people through the policies, procedures and operation of the credit union.

The post holder will ensure active promoting financial literacy, affordable loans and signposting to relevant agencies in relation to loan sharks and debt advice.

Information Management

The post holder will be responsible for ensuring that all information used by Advance Credit Union is held and transmitted securely in a manner commensurate with its sensitivity, preserves client

confidentiality and that it complies with the provisions of the Data Protection legislation (Data Protection Act 2018).

The post holder will ensure management of a system of record keeping in compliance with the legal requirements and ABCUL (Association of British Credit Unions Limited) guidance.

Health and Safety

Health and safety laws require all employees to help Advance Credit Union maintain and improve health and safety standards. This means that the post holder must take reasonable care of his/her own and others' health and safety and co-operate with any reasonable request to support Advance Credit Union in meeting their health and safety legal responsibilities.

All duties and responsibilities must be carried out in line with Advance Credit Union Health and Safety Policy and any local safety procedures.

Equal Opportunities and Treating Customers Fairly

Advance Credit Union is committed to a wide range of diversity issues, including Equal Opportunities. The post holder is expected to demonstrate a commitment to a wide range of diversity issues, including Equal Opportunities.

The post holder will treat all Credit Union members, enquirers, staff, volunteers and board with respect and dignity at all times in compliance with our Treating Customers Fairly Policy.

Variations to Job Descriptions

Due to changing customer demands, duties and responsibilities are likely to vary from time to time and the Board of Directors therefore retains the right to amend job descriptions to reflect changing requirements.

Training and Development

Advance Credit Union is committed to the personal and organisational development of the individual. The post holder will be encouraged to identify job-related development needs.

Person Specification

	Essential Criteria	Desirable Criteria	Measured By
Education & Qualifications	Degree level qualification or equivalent experience in business development.	Business, finance or programme management related qualification.	Application Form and Certificates
Experience & Knowledge	Extensive experience within a business development position, ideally in a financial services environment.	Understanding of personal financial services	Application Form and Interview
	Marketing and campaigning experience to support growth in existing and new markets.	Effectively and appropriately use social media channels to deliver key messages e.g. Twitter, Facebook, LinkedIn	Application Form and Interview
	Successful programme management experience in the design and implementation of project plans to support business growth objectives.		Application Form and Interview
	Experience of stakeholder management, building effective business relationships and influencing senior decision makers to secure commercial success.	Experience of building relationships across sectors including private, public and/or social landlord sector.	Application Form and Interview
Skills & Abilities	Excellent negotiation and influencing skills with the ability to develop and maintain collaborative working business relationships		Interview
	Strong interpersonal skills with the ability to present in a convincing way to a wide range of audiences.		Interview
	Ability to deal with ambiguity and apply approaches which can deal with it.		Interview
	Budget management skills and ability to deliver projects within budgets.		Application and Interview
Skills & Abilities	Excellent written, verbal and presentation skills to design promotional campaigns and board reports.		Interview and Test

	The ability to work under pressure.		Application Form and Interview
Other	Access to own vehicle for business use.	Full, current, clean driving licence	Application
	Some understanding of the ethos and objectives of a credit union.		Interview

Core Behaviours	Honesty and Trust – You are honest and trustworthy who values personal integrity. You are aware of your impact on others including confidentiality. You actively work to foster an environment of mutual trust.	Interview and Reference
	Excellence - You work to deliver a high quality service to meet customer, organisational and personal expectations. You adopt a ‘can do’ attitude in all of the work you deliver, ensuring it meets the needs of current and potential customers.	Interview and Reference
	Working Together and Respect - You respect and support colleagues to reach common goals, sharing information and expertise.	Interview and Reference
	Responsibility - You take ownership for your work and you use your initiative to deliver. You are accountable for your own performance and development and you take responsibility for your actions and decisions.	Interview and Reference

Compiled by	Melanie Lockey (Chair of ACU Board) and Phil Cole (Chief Executive)
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