

Job Description

Job Title	Credit Control Officer
Reporting to	Chief Executive Officer
Location	Home-based
Working Hours	7 hours per week, flexible to be worked Monday to Friday
Pay	£18 per hour, £6,552 per annum (£32,760 FTE)
Pension	5% employer contribution conditional on 5% employee contribution
Contract	Permanent

Job Summary:

The provision of services to credit union members with a particular focus on the following:

- Monitor and manage member loan repayments and arrears
- Communicate with members via phone, email, and letter to resolve payment issues
- Develop tailored repayment plans with empathy and discretion
- Maintain accurate records and produce regular credit control reports
- Collaborate with internal teams to improve processes and member outcomes
- Ensuring compliance with FCA and PRA regulations
- Undertake such other duties and responsibilities as are commensurate with the post.

Our preferred candidate will live in the Manchester area so that initial training and any face-to-face team meetings are convenient.

Background:

Over the last ten years we have built Churches' Mutual into one of the nation's most successful ecumenical enterprises, providing competitive and ethical savings and loans to our members in the Church in Wales, the Church of England, the Church of Scotland, the Methodist Church of Great Britain, the Roman Catholic Church in England and Wales, the Scottish Episcopal Church and the United Reformed Church and associated church institutions and charities.

Churches' Mutual has been built from the ground up by Christian people on Christian principles. At the heart of Churches' Mutual is the idea that we are all connected as members of the church family.

Those who save with us can be confident that their money will be put to work supporting God's ministry, while borrowers receive a deeply personalised service from a team that



understands the unique circumstances of life in the church. Income from interest on loans pays for the operating costs of Churches' Mutual and the surplus is redistributed to members as a dividend, reinforcing that connection.

While it is not essential that a candidate is a practising Christian, they do need to understand and have empathy with the Christian aims, principles and working ethos of Churches' Mutual.

Skills and Qualifications

Essential

- Experience of working in a business to consumer organisation in a credit control capacity
- Strong customer service and interpersonal skills
- Effective verbal and written communication with people from a range of backgrounds
- Confident using a range of IT systems, e.g. Microsoft Office
- Ability to organise and prioritise own workload
- Ability to work as part of a team
- Good literacy and numeracy skills

Desirable

- Knowledge and understanding of credit unions and their objectives
- Experience of working in a financial services or banking environment

The following personal qualities are essential:

- Attention to detail
- Empathy for team members and credit union members
- Friendly, polite and courteous
- Excellent time keeping and reliability
- Ability to work under pressure
- Strong sense of when to seek management guidance

Personal Development

- Three months probationary period
- Objectives will be set, reviewed and revised every six months
- ABCUL training will be made available
- Other training and development will be provided as appropriate

To apply, please email your CV and a covering letter to admin@cmcu.org.uk by 5:00pm on Friday 31st October 2025, when the job advert closes.