

Job Description

Job Title	Member Service Officer
Reporting to	Chief Executive Officer
Location	Home-based
Working Hours	25 hours per week, Monday to Friday, 9am to 2pm
Pay	£15 per hour, £19,500 per annum (£27,300 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:

- Customer service: Responding promptly and professionally to member enquiries via phone, email, and other communication channels
- Member account maintenance: Maintaining accurate and up-to-date member account records
- Processing membership applications: Handling new membership applications with efficiency and care
- Processing loan applications: in line with our policies and ethical lending standards.
- General office duties & administration
- 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

- 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.