

## Volunteering Vacancies – Loan Assessment

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Eden & South Lakeland Credit Union is a financial co-operative, owned and run by its members. We provide access to loans at a fair rate of interest, as well as a secure, ethical and local place for people to save.

If you are looking for a great opportunity to contribute to your local area, perhaps you want to boost your CV, or you are looking to pick up new skills in a supportive environment then please get in touch.

**We currently have vacancies for volunteers involved in Loan Assessment at our service points in Penrith and Kendal.**

This structured volunteering role requires a commitment from you of at least 1 day per week, but you will be trained and supported to make a real difference to your community and become part of our successful team.

### What will you be doing?

- You will need to become familiar with our Lending Policy and Loan Procedure.
- You will use our loan framework and established guidelines to review loan applications from our members, and ascertain the capability of an applicant to make loan repayments.
- You will often need to interview loan applicants to gather further information with which to make a decision.
- You will complete a final loan assessment, based on analysis of application documents and any information gained during interview, and make a recommendation on whether a loan should be granted.
- You will document the loan assessment process, and for successful loan applications, you will obtain internal approvals and liaise with the loan applicant and Member Services staff to ensure that a loan agreement is executed.
- You will work with and support the Credit Control Officer in assessing how to deal with loans in arrears.

### What do we need from you?

- Most of all we want you to bring your passion for your local community, to make a real difference to members' lives.
- We need you to be able to commit a minimum of 1 day per week.
- You will need to enjoy analysing financial information to assess loan repayment affordability, and you will need to be confident in making recommendations on the award of new loans.
- You will need to communicate with our loan applicants face-to-face and on the telephone, and work closely with other members of our operational team.
- This can be a busy environment so you will need to enjoy working at a fast pace to help our members.

### What will you get out of it?

- You could learn new skills and proficiencies on a number of our systems, and you will be trained to use our core banking software.
- You will be provided with full training to support you in assessing loan applications.
- You will know that through your work you are helping local people take control of their money - making a real difference to our members' lives.

**Further information can be obtained, or applications can be made, by contacting us on:**

Phone: 01768 890 065

Email: [recruitment@edensouthlakeland.com](mailto:recruitment@edensouthlakeland.com)

In Person: at our Penrith or Kendal service points. Details are provided on our website.

Website: [www.edensouthlakeland.com](http://www.edensouthlakeland.com)