



CEO Recruitment Pack

Welcome to the West Cheshire Credit Union CEO Recruitment Pack

Thank you for your interest in leading West Cheshire Credit Union at a pivotal and exciting time in our development. This pack has been designed to give you a clear understanding of who we are, what we stand for, and the exceptional opportunity this role presents.

After many years of dedicated service, our current Chief Executive Officer has made the decision to take early retirement. Their leadership has strengthened our organisation, expanded our impact, and ensured that we remain a trusted, community focused financial partner for the people of West Cheshire.

As we look to the future, we are now seeking an outstanding individual to build on this legacy and guide the Credit Union into its next chapter.

West Cheshire Credit Union has long been committed to promoting financial wellbeing, supporting local households, and providing ethical and accessible financial services to our members. We are proud of our cooperative principles and our deep roots in the community. As our new CEO, you will have the opportunity to shape our strategic direction, drive innovation, and ensure that we continue to respond effectively to the evolving needs of our members.

This recruitment pack outlines the priorities of West Cheshire Credit Union, as well as the skills and qualities we are seeking in our next Chief Executive. We hope it provides both insight and inspiration as you consider this important role.

We appreciate your interest and invite you to explore the information that follows. If you share our belief in ethical finance, community empowerment, and putting people at the heart of everything we do, we would be delighted to receive your application.

We look forward to discovering how your leadership can help shape the future of West Cheshire Credit Union.



History of West Cheshire Credit Union (2004 – 2025)

2004 – Founding and Early Development

West Cheshire Credit Union (WCCU) was officially established in 2004, with a vision to provide ethical, community-based financial services for residents of West Cheshire, particularly those underserved by mainstream banks.

Gaining authorisation from the Financial Services Authority (FSA) (now FCA) as a regulated credit union.

The initiative was driven by local community leaders, housing associations, and social enterprise advocates concerned about the prevalence of high-cost credit and financial exclusion.

WCCU was initially staffed by a small group of volunteers and operated from community centres and outreach points. Its focus was on simple savings accounts and small, affordable loans, particularly for low-income households.

Via merger opportunity brought two smaller credit unions (Blacon and Lache) under the wing of Chester Credit Union.

Appointing a Board of Directors with representatives from the local community.

2005–2010 – Growth and Community Engagement

The early years saw steady growth in membership and a stronger presence in the communities of Ellesmere Port, Chester, and surrounding areas. Key developments included:

Merger acquisition of Ellesmere Port Credit Union to form West Cheshire Credit Union.

Introduction of payroll deduction partnerships with key local employers.

Engagement with local schools and churches to promote savings habits.

Securing modest grant funding to support operational stability.

During this period, WCCU also expanded its volunteer base and began to formalise governance structures.

2010–2015 – Modernisation and Strategic Consolidation

Recognising the need to modernise, WCCU began implementing more formal operational and compliance frameworks. Major steps included:

Introducing digital member records and improved back office system to create better efficiency.

Adopting a wider Common Bond approach covering the whole of West Cheshire and Cheshire East allowing more residents to join.

Increased collaboration with housing associations to support tenants and people in financial difficulty.

By 2015, WCCU had built a modest but sustainable member base, gaining a reputation as a trusted alternative lender in the community.

2016–2019 – Expansion and Financial Inclusion Focus

This was a phase of growth and strategic outreach. WCCU focused on:

Strengthening financial inclusion efforts, working with local authorities to support those at risk of financial hardship.

Expansion of services to include online loan applications and prepaid card partnerships.

Community-based marketing campaigns and financial education events.

Improved risk management, loan underwriting, and credit control systems.

2020–2021 – Navigating the COVID-19 Pandemic

The global COVID-19 pandemic posed challenges for WCCU, including:

Rapid transition to remote working and limited in-person services.

Suspension of some outreach activities and face-to-face member support.

Despite the difficulties, WCCU adapted quickly by improving its digital service offer, enhancing its website, and communicating proactively with members.

2022–2023 – Regulatory Reform and Strategic Investment

In response to FCA's introduction of the Consumer Duty, WCCU began reviewing all of its governance, products, and services to ensure compliance and positive member outcomes.

Recruiting new Board members with financial, regulatory, and community development experience.

2024 – Digital Transformation and Community Impact

In 2024, WCCU made major strides in its digital transformation and impact reporting:

Launch of a new member portal and mobile-friendly interface, allowing users to apply for loans, check balances, and make payments online.

Introduction of Open Banking enabled affordability assessments to improve responsible lending. Publication of its first Social Impact Report, evidencing the benefits of ethical lending across West Cheshire.

Launched School Bank initiative with local schools.

Stronger community partnerships, including with foodbanks, mental health services, and money advice agencies.

Membership continued to grow steadily, supported by a robust risk model and improved member engagement strategies.

January – 2025 – A Mature and Resilient Credit Union

West Cheshire Credit Union has matured into a resilient, digitally capable, and community-rooted organisation with:

A growing and diverse membership base.

A professional staff team supported by an active and skilled Board.

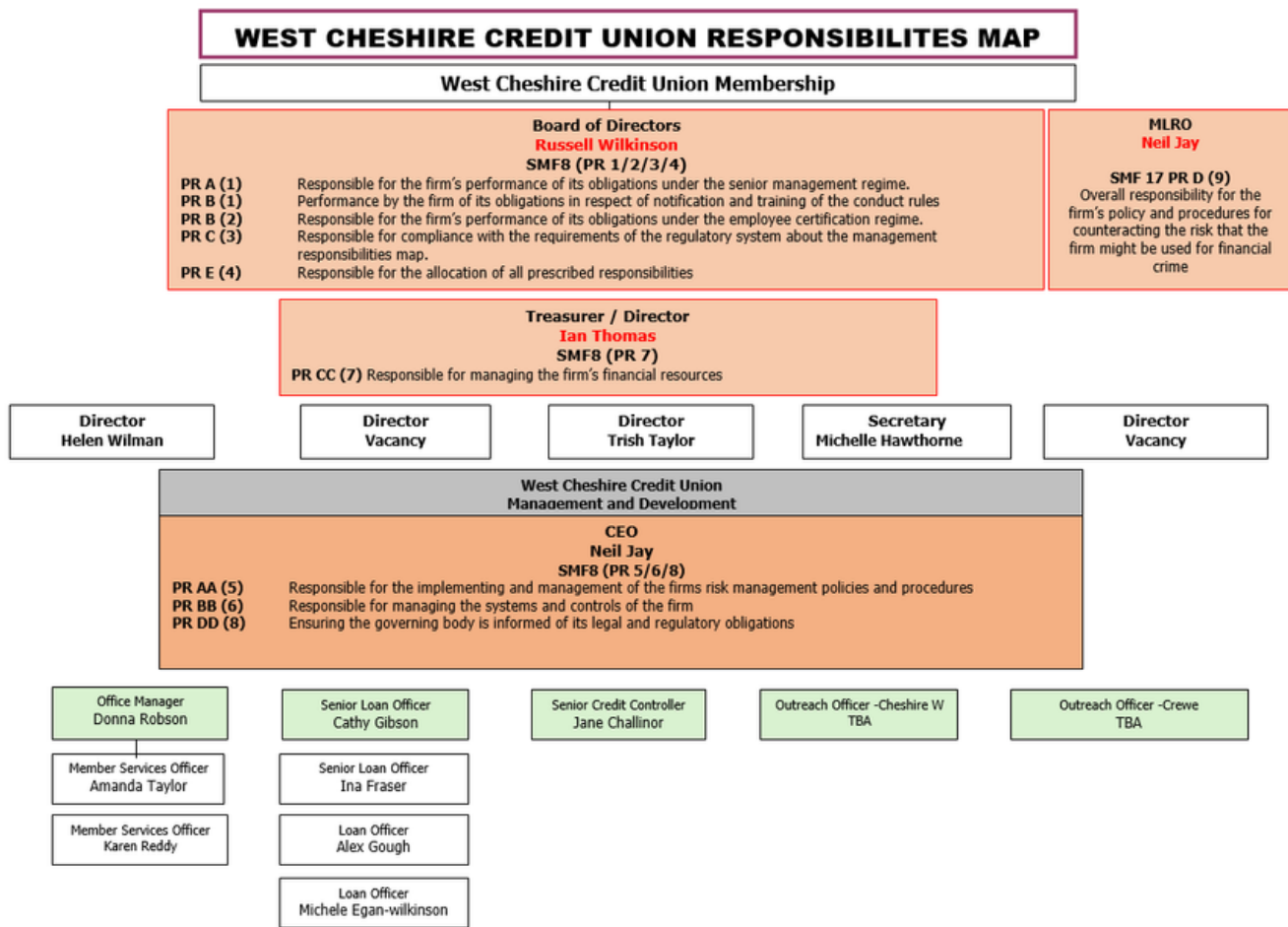
Strong partnerships across the voluntary, housing, and public sectors.

Continued focus on financial wellbeing, with services that include savings, low-cost credit, budgeting tools, and education.

The credit union remains committed to ethical, not-for-profit financial services, and continues to expand its role as a trusted provider in the financial ecosystem of West Cheshire.



Our Current Organisational Structure



Current Data – Savings / Loans / Membership

Savings

- £1,908,463

Loan Portfolio

- £1,148,018

Membership

- 4702 Adults
- 183 Juniors

Our Supporting Partners



Role Specification: Chief Executive Officer

Job Title: Chief Executive Officer (CEO)

Reports to: Board of Directors

Location: Chester

Contract: Full-time

Salary: £40,000 – £45,000 based on experience.

Purpose of the Role

The Chief Executive Officer will lead the Credit Union through a period of growth and change, responsible for the business plan and strategic direction in collaboration with the Board. Ensure West Cheshire Credit Union continues to deliver ethical, accessible, and high-quality financial services to its members. Responsible for the leadership, management and motivation of the existing team which consists of ten members of staff. The CEO will drive sustainable growth, uphold strong governance, and ensure the Credit Union remains resilient, member focused, aligned with cooperative / mutual values.

Key Responsibilities

1. Strategic Leadership

- Develop, communicate, and deliver the Credit Union's business plan in collaboration with the Board.
- Identify emerging opportunities and risks, ensuring the organisation stays agile and future focused.
- Lead the evolution of services, including digital transformation and member experience improvements.
- Responsible for the commercial success of the Credit Union, it's year on year Business Plan and Profit and Loss.

2. Governance & Compliance

- Ensure full compliance with all regulatory requirements, including those of the PRA, FCA, and other governing bodies.
- Maintain a strong governance culture, ensuring policies, processes, and internal controls are robust and fit for purpose.
- Provide timely, accurate reports to the Board and support informed decision-making.

3. Financial Management

- Oversee the financial health of the Credit Union, ensuring sustainable growth, prudent budgeting, and effective risk management.
- Ensure member funds are safeguarded and used responsibly in line with mutual principles.
- Lead on financial planning, forecasting, and performance monitoring.

4. Operational & Organisational Leadership

- Manage day-to-day operations to ensure efficiency, quality, and consistency across all services.
- Lead, motivate, and develop staff and volunteers, cultivating an inclusive, positive, and high-performing culture.
- Ensure systems, processes, and technologies support modern, secure, and member-focused service delivery.

5. Member & Community Engagement

- Responsible for the establishment and maintenance of all external stakeholders including local authorities, charities, commercial partners and any other stakeholders.
- Strengthen community partnerships, working with local organisations, employers, and stakeholders to expand reach and impact.
- Act as a credible ambassador for West Cheshire Credit Union.

6. Growth & Development

- Drive membership growth and develop new products or services that support financial wellbeing.
- Explore partnerships, funding opportunities, and innovations that expand organisational sustainability.
- Lead marketing, communications, and outreach efforts to enhance visibility and trust.

Person Specification: Chief Executive Officer

West Cheshire Credit Union

Essential Criteria

Qualifications & Knowledge

- Degree-level education or equivalent senior leadership experience.
- Strong understanding of financial management, budgeting, and organisational performance.
- Knowledge of governance, regulatory compliance, and risk management, ideally within a regulated environment.
- Understanding of ethical finance, mutual principles, or community focused service delivery.

Experience

- Proven track record in a senior leadership role, managing teams and organisational performance.
- Experience of developing and delivering strategic plans.
- Demonstrable experience working with Boards or governing bodies.
- Experience in leading organisational change, improvement, or modernisation projects.
- Experience in building external partnerships and representing an organisation publicly.

Skills & Competencies

- Strong strategic thinking and decision making skills.
- Excellent communication, interpersonal, and stakeholder management abilities.
- Ability to inspire, motivate, and develop staff and volunteers.
- Strong sense and understanding of face to face sales skills.
- Proven problem solving skills and the ability to manage complex issues.
- High level of financial literacy and data driven decision making.
- Ability to maintain confidentiality, operate with integrity, and handle sensitive situations.

Personal Attributes

- Commitment to the values of credit unions and ethical financial services.
- Member focused mindset with an understanding of community needs.
- Resilience, adaptability, and a calm approach under pressure.
- Proactive, collaborative, and able to work effectively with diverse groups.

Desirable Criteria

Qualifications & Knowledge

- Professional qualifications in finance, leadership, governance, or related fields (e.g., ILM, credit union qualifications).
- Understanding of the UK credit union sector and its regulatory landscape.

Experience

- Leadership experience within a credit union, mutual, cooperative, or social enterprise environment.
- Experience delivering digital transformation or service modernisation projects.
- Experience securing funding, grants, or partnership agreements.
- Experience in community engagement, financial inclusion, or member focused service design.

Skills & Competencies

- Ability to analyse and interpret regulatory guidance and apply it within a credit union context.
- Media or public-speaking experience.
- Experience in using financial services technology and data systems.

Personal Attributes

- Passion for social impact, financial wellbeing, and community empowerment.
- Innovative mindset, with the ability to identify new opportunities for growth and improvement.

Our Business Plan Priorities 2025 – 2027

The next three years will see West Credit Union build on its strong foundation, guided by seven strategic priorities:

Membership Growth:

Increase active membership by 25% (over a three year period) through community engagement, payroll partnerships, and targeted marketing.

Lending Expansion:

Grow the loan book and loan product range while maintaining strong credit control and supporting members with affordable lending solutions.

Digital Transformation: Modernise systems to enhance member experience, expand online access, and improve operational efficiency.

Financial Sustainability:

Strengthen capital reserves, achieve a consistent annual surplus, and reinvest profits into improving services and member benefits.

Community and Social Impact:

Deepen partnerships with all stakeholders, including local councils, housing associations, and schools to promote financial education and inclusion.

Legislative and Regulatory Compliance:

Ensuring the Credit Union meets all its obligations in this regard.

Maintaining high levels of staff welfare:

Including the introduction of performance related pay, against a real living wage and to work in a safe and modern environment.



The Recruitment Process / Timeline

How to Apply:

Please send your CV along with a covering letter explaining how your experience matches that of the role specification.

Send to: Russell.wilkinson@wccu.co.uk

Application Deadline:

Friday 19th December 2025

Interviews:

Successful shortlisted candidates will be invited for interview week commencing 12th January 2026.

Candidates will be required to deliver a presentation (not exceeding 20 minutes) demonstrating how they propose to deliver the main priorities of our Business Plan over the next three years.

Additional Information:

The successful candidate will be required to undertake both a DBS check, alongside a credit reference agency check.

It is also a requirement that the candidate (once appointed) will undertake a Senior Management Role under the Financial Conduct Authority, adopting an SMF8 function.



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