



VOLUNTEERING WITH HIGHLAND COMMUNITIES CREDIT UNION

Highland Communities Credit Union is a not for profit, community cooperative, run by its members for its members.

Similar to banks, it provides a Savings and Loans service with a built in Life Insurance Policy. It differs from banks in that, all profit made on interest from loans is paid directly back into the Credit Union and no shareholders are rewarded. There are no large bonuses paid out and no risky investments.

The Credit unions main aim is to help people, by promoting saving and providing a responsible place to borrow money i.e. financial awareness. HCCU seeks to promote awareness through schools and businesses.

ASSISTING HIGHLAND COMMUNITIES CREDIT UNION IN THE PROVISION OF SERVICES.

Volunteers of HCCU deal with information that is both confidential and sensitive and it is ESSENTIAL that it is treated as such.

To volunteer with HCCU you must be a member of the credit union. You will also be required to sign a declaration of secrecy form. Directors may require further investigation. This is in order to be compliant with banking rules and regulations, data protection and respect to fellow credit union members.

DIRECTORS *(who are also volunteers)*

Directors are responsible for

- Supervision of volunteers and staff
- Compliance with the law and regulations set down by the FCA and PRA.
- Policies and Procedures
- Treasury Work
- Credit Control
- Anti-money laundering
- Business planning

Directors discuss the running of the Credit union. The agenda includes on-going activities, interest rates for loan, updates on law and regulations, the financial position, the bad debt, progression of the credit union.

Commitment

The directors meet once a month for a short meeting. Meetings take place at An Drochaid on the third Tuesday or one of four Saturday meetings (There is a schedule of dates.)

Beneficiaries

The people who benefit from the work carried out by volunteers are all the existing and prospective members of HCCU i.e the population of the Highlands.

HCCU believes that as a local not-for-profit organisation, we are helping the local economy as well as members who use our services.

If you would like to find out more or know someone who would benefit from this service, please get in touch.

Support and Accountability

Volunteers are supported by, and accountable to, the Office Manager, and ultimately to the Board of Directors.

Initial training will be carried out.

Training will also be periodically available to volunteers through other agencies e.g. ABCUL

Knowledge/Skills/Qualities/Experience

Essential

Basic numeracy skills

Ability to explain documents, and occasionally, policies.

Ability to work as part of a team

Accuracy

Desirable

Cash handling experience

Organisational skills

Friendly

Approachable

Benefits

- Meet new friends
- A chance to get involved in the operation of a local mutual group, and to impact policies and procedure
- Playing a worthwhile part in the local community.
- Learn new skills to enhance employability or for personal development.

For more information about Volunteering with Highland Communities Credit Union please contact Marion on 01397 700746 or marion.lcu@outlook.com