Chief Executive Officer

St. Francis Credit Union

Closing date for receipt of applications:
Monday 19th October 2026 at 5pm

Apply online via IrishJobs

Role: Chief Executive Officer

Reporting to: Board of Directors

Location: Office Based, Friars Walk, Ennis, Co. Clare

Job Purpose

The CEO will report to the Board of Directors and will support the Board in designing, implementing and evolving the Board's long term strategic vision. The CEO will be responsible for the implementation of policies, management of operations, risk management, compliance, performance and day-to-day administration of the Credit Union's office and its staff, ensuring it performs and operates to the highest standards whilst ensuring compliance with regulatory requirements. They will always act within the policies as laid down by the Board, the Credit Union Act 1997 (as amended), and within the ethos/philosophy of the Credit Union.

Key Responsibilities

Board

- Propose strategies for Board consideration and implement the strategies and policies approved by the Board of Directors.
- Maintain effective, timely and transparent communication with the Board, providing the information and support required for informed decision-making.
- Report on the progress and implementation of strategic actions in line with established reporting arrangements.
- Support the Board in fulfilling its responsibilities for the direction, control and oversight of the credit union.

Governance, Risk & Compliance

- Embed a strong risk management culture and ensure robust financial, risk and compliance systems and controls across the credit union.
- Ensure compliance with all legal and regulatory obligations, including data protection, AML, employment law and health & safety.
- Maintain strong operational resilience across all areas of the Credit Union.
- Oversee compliance with Fitness and Probity, Minimum Competency, anti-money laundering, data protection, consumer protection and other relevant obligations.

Financial management

- Develop and present financial plans and budgets for Board approval and provide regular performance reports to the Board.
- Ensure accurate financial records, prudent reserve management and effective asset/liability, liquidity and investment management.
- Review and analyse financial performance and key reports, including management accounts, lending data and regulatory submissions, and present clear insight to support Board decision-making.

Business & Strategic Development

- Lead the strategic and business development of St Francis Credit Union, including marketing, product development and key partnerships.
- Identify opportunities for sustainable growth, service enhancement, digital transformation and member value.
- Advance initiatives to support loan book development, non-interest income generation and digital service enhancement.
- Lead key external relationships and shared service opportunities, ensuring effective engagement with the Central Bank, suppliers and representative bodies.
- Develop strategies to support the Credit Union's Green Agenda and sustainability objectives.

Leadership, People & Operational Excellence

- Lead the day-to-day management of the Credit Union, ensuring high standards of operational performance and quality member service.
- Communicate and deliver the business strategy across the Credit Union, ensuring alignment and clarity of organisational priorities.
- Foster a culture of professionalism, integrity and ethical leadership, acting as a role model for behaviours and standards.
- Maintain effective internal communication and constructive working relationships across the organisation.
- Develop, monitor and continuously improve policies, procedures, systems and processes to maximise organisational effectiveness and operational excellence.

Information Technology

- CEO should possess a strong working knowledge of information technology and digital systems relevant to the operations
- This knowledge should include but not limited to core banking platforms, cybersecurity, data protection, business continuity, digital member services, outsourcing arrangements, and IT governance.
- The CEO must be capable of understanding key IT risks, challenging and supporting senior management and external providers, overseeing technology-enabled change, and ensuring that IT strategy, investment, controls, and resilience are aligned with the credit union's strategic objectives, regulatory obligations, and the evolving needs of members.

Member, Community & Stakeholder Engagement

- Champion the credit union's member-first ethos and co-operative values.
- Ensure products, services and communications are fair, accessible and responsive to member needs.
- Represent the credit union professionally with members, community partners, representative bodies, regulators and other stakeholders.
- Support the credit union's role as a trusted financial services provider within its common bond and wider community.

Competencies Required

The ideal person will have an established and proven track record of success within a similar role, deputy to CEO role or other senior leadership positions within the credit union sector or other financial services sectors.

The successful candidate will have;

- Strong understanding of Credit Union regulations and Credit Union ethos.
- Significant senior leadership experience in financial services, credit unions, banking, mutuals or other regulated environment.
- Experienced in assessing and managing credit risk for large loans.
- Strategic judgement and commercial awareness.
- Competent IT skills and knowledge of technology development.
- Strong presentation, communication, interpersonal skills and stakeholder management skills.
- Financial acumen and analytical capability.
- Proven achievement in employee and performance management, and organisation development.
- Risk Management and Compliance experience.
- Significant senior leadership experience in financial services with a forward-looking and strategic growth mind-set.
- Demonstrable ability to devise, espouse and implement a strategic vision and change management.
- Possess exceptional people management, communication, motivational and interpersonal skills.
- Analytical and problem-solving capability.

Qualifications

- The ideal person will have a third level, relevant Degree (minimum level 8), and/or a relevant Professional Qualification (e.g., ACA, ACCA, CIMA)
- Hold a Central Bank Minimum Competency Qualification, e.g., QFA.
- And or other qualifications related to financial services, credit unions, management or business and possibly others such as IT, accountancy, law, finance, risk, compliance, or others.

The role is a CUPCF-2 (Manager/CEO) Pre-Approval Controlled Function under the Central Bank of Ireland's Fitness and Probity Regime. The successful candidate must continuously satisfy the Fitness and Probity Standards and all other applicable regulatory requirements as set out under Fitness and Probity legislation.

How to Apply

Please submit your application through the IrishJobs listing:

https://www.irishjobs.ie/job/chief-executive-officer-ceo/metamo-dac-job108053146

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