Senior Lending Manager, North
May 2022
About Charity Bank

Charity Bank is the loans and savings bank for people who want to make the world a better place.

Our vision is for a society that fosters vibrant communities and a healthy planet, giving every individual the opportunity to thrive. Charity Bank is ‘of the sector and for the sector’, 100% owned by charities and social purpose investors and dedicated to supporting UK charities and social enterprises.

We use our savers’ money to make much needed loans to enterprising organisations working to create lasting social change in communities across the UK. Since 2002, we have used the money saved with us to provide over £400 million of loan finance to a wide range of organisations across the arts, community, education, environment, faith, health, housing, regeneration, social care and sports sectors.

Our loans are used for a wide range of purposes, from providing accommodation for vulnerable refugees to action sports centres for young people looking for a safe place to skate to residential and respite care centres for those with profound disabilities.

Our co-workers are inspired by the organisations that we support and highly motivated to better equip these charities and social enterprises to help the disadvantaged, enrich lives and make our communities better places to live.
Why **work for us?**

No matter what your role is at Charity Bank, you will be making an essential contribution to the positive social value creation that is the very reason for Charity Bank’s existence.

For every loan that we make and the impact that this has on the organisations we lend to and the people that they serve, we can all say, “Wow, look what we helped to create!”

If your values align with Charity Bank’s, the role matches what you are looking for, and our mission and work excites you – we invite you to apply to join us!

**Equality, Diversity and Inclusion**

At Charity Bank, we want our team to reflect the diverse communities, organisations, and people that we work with. We are committed to being an inclusive employer and great place to work and we strongly encourage applicants from diverse backgrounds to apply.

We have implemented policies to support this aim and are proud to offer flexible working practices and a caring culture. If you need any reasonable adjustments for any part of the recruitment process and/or working environment, please let us know, in confidence, so we can discuss these with you.
OVERALL PURPOSE OF THE ROLE:

The Senior Lending Manager is responsible for increasing the growth in Charity Bank’s lending book by cultivating relationships with target charities, social enterprises and referral sources in order to identify and secure new lending opportunities and then convert these opportunities into high-quality, socially impactful loan assets. They will work very closely with the Director of Lending to optimise business development efforts in the North of England and Scotland and maximise new lending productivity by undertaking the development of referrals and opportunities generated either by themselves or by other Banking Team members into loan applications (‘deal writing’), thereby contributing to aggregate team lending targets. The Senior Lending Manager will also develop and implement new sub-sector business development strategies and generally raise the profile of Charity Bank’s role and mission.

Key priorities include:

• Identify and secure new lending opportunities in Charity Bank’s target markets and within the bank’s risk appetite and criteria.
• Research and develop sub-sector business development strategies and provide expertise to the Banking team and Exco.
• Undertake thorough credit due diligence and analysis, prepare credit applications and oversee loan transactions through legal documentation and completion.
• Meet annual individual business development targets and contribute to team targets as agreed with the Director of Lending and/or other relevant Senior Managers.
• In collaboration with colleagues, constantly striving for improvement in internal process and the customer’s experience.
• Actively manage existing relationships with borrowers, sector bodies and other referral sources.
• Be a champion for actual and potential customers in the social sector, identifying barriers to access to finance and proposing, piloting and supporting innovative solutions.
• Develop and maintain relationships with third parties who may be a source of business for Charity Bank, including umbrella and representative organisations, trusts and foundations, and professional firms or service providers, active or potentially active in the region.
• Undertake activities, including speaking at appropriate conferences, to raise awareness of Charity Bank’s profile and presence across the region and to promote Charity Bank’s role and mission.
• Manage relationships with other lenders, both social and mainstream, with a view to cross-referring (where outside our risk appetite) and/or sharing loan deals (where beyond our lending capacity) and vice versa.
• Liaise with various public sector bodies, including Government and local authorities, with a view to developing our lending activities in the region.
• Market Charity Bank’s savings products.
• Support the marketing and PR activity of the Communications and Marketing Team.
• Other tasks as may be directed by the Director of Lending or other relevant Senior Managers.

Contacts:

• Internal contacts – Director of Lending, Chief Executive, Director of Credit and Director of Marketing and Communications, Credit Controllers and Managers, Lending Services personnel and other team members.
• External contacts – Government, public sector bodies, grant-makers, umbrella organisations, social finance intermediaries, other lenders, accountants & support services, and Charity Bank clients.

Other Requirements:

• Travel within the UK.
Key Accountabilities

**Business Development, Credit Assessment and Transaction Management**

- Meet annual individual business development targets and contribute to Team targets as agreed with the Director of Lending and/or other relevant Senior Managers, with appropriate training and support.
- Manage and develop both existing and new introducers of business to Charity Bank.
- Develop relationships with ethical and high street lenders to the social sector, social finance intermediaries and other organisations that have complementary business objectives to Charity Bank.
- Develop and enhance the profile of Charity Bank to potential borrowers and depositors throughout the region by direct and indirect marketing, seeking business opportunities through speaking at and attending conferences and external events and by pursuing networking opportunities. Create and maintain contact with the regional press and media under guidelines set by the Marketing Department.
- Completion of loan applications from introduction to credit committee presentation, ensuring that Charity Bank’s standards are met and consistently applied. Undertake thorough credit due diligence and analysis, manage “Deal Teams” in preparing credit applications and overseeing loan transactions through legal documentation and completion.
- Manage a portfolio of borrowers including regular monitoring visits.
- Preparation of annual reviews until such time as accounts are transferred to the Portfolio Management Unit.
- Responsible for the full and accurate utilisation of the bank’s CRM system.

**Deal Writer**

- Whilst developing their own business development contacts and opportunities and growing a portfolio of new loans, it is expected that the Senior Lending Manager will contribute significantly to aggregate Team targets, principally as a Deal Writer for the Team.
- Assess the risks associated with a loan application, including site visits for fact-finding, review the business plans / financial information relating to a potential borrower and liaise with their trustees /managers / directors.
- Make loan recommendations with appropriate risk analysis of good quality to the Credit Team.
- Work with Charity Bank staff, appointed professional firms and borrowers to ensure that approved loans are processed quickly and efficiently through to final drawdown.
- Support the Portfolio Management Unit in the production of annual reviews by seeking answers to questions where appropriate. At all times maintain the relationship with the borrower. Identify borrowers who are or may be suffering credit stress and who represent an actual or potentially impaired exposure for Charity Bank and support the Credit Team in any work-out action that may be required.
## Person Specification

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<th>Essential</th>
<th>Desirable</th>
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<td><strong>Experience</strong></td>
<td>• Over 5 years’ relevant experience with a strong background in banking or similar organisation&lt;br&gt;• Proven business development skills and track record&lt;br&gt;• Proven experience of negotiating and influencing at a senior level&lt;br&gt;• Proven experience of lending, credit analysis, including unsecured lending in a commercial environment</td>
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<td><strong>Attainments</strong></td>
<td>• Banking qualification (or qualified by experience)&lt;br&gt;• Analytical skills including review of annual reports and accounts&lt;br&gt;• Knowledge of company law and accounting policies and standards&lt;br&gt;• Knowledge of government and local authority funding&lt;br&gt;• Knowledge of the social and charity sector</td>
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<td><strong>Special Aptitudes</strong></td>
<td>• Excellent communicator – both orally and written&lt;br&gt;• Strong organisational skills, excellent at prioritising and managing own time&lt;br&gt;• Highly numerate and computer literate, comfortable using computer applications&lt;br&gt;• Proven skills and experience in banking, lending and business development&lt;br&gt;• A team player with well-developed interpersonal skills, able to communicate and work effectively with both senior managers and directors as well as support staff&lt;br&gt;• A self-starter&lt;br&gt;• Ability to establish credibility and respect quickly&lt;br&gt;• Adept at knowing when to involve or seek guidance from their manager</td>
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## Person Specification

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<th>Disposition</th>
<th>Motivation</th>
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<td>Empathetic; remains calm in the face of other people’s emotions</td>
<td>Driven by a desire to use their skills to contribute to positive social change</td>
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<td>Excellent Interpersonal skills and emotional intelligence</td>
<td>Motivated to over-achieve personal targets to support the overall success of Charity Bank — results orientated</td>
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<td>Influencing skills – good at getting a message across</td>
<td>Committed to own continuing personal development</td>
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<td>Self-reliant and able to work on own initiative</td>
<td>A champion of good practice and people development</td>
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<td>Discreet and tactful</td>
<td>Leads by example and sets own personal high standards.</td>
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<td>Quick to understand and cautious in expressing judgement</td>
<td>Intellectual and self-motivated</td>
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<td>Finds practical solutions</td>
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<td>Integrity</td>
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<td>Willingness to travel, sometimes at short notice when circumstances require.</td>
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<th>Thinking Style</th>
<th>Circumstances</th>
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<td>Able to analyse a problem and present options to resolve it</td>
<td>Prepared to work longer hours when required to meet deadlines and achieve objectives</td>
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<td>Creative, innovative and change-orientated</td>
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<td>Pragmatic approach to problem-solving</td>
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<td>Well-organised and systematic in approach. Detail conscious</td>
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<td>Does not waiver in pursuit of good outcomes in the best interest of the Bank</td>
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*Does not waiver in pursuit of good outcomes in the best interests of the Bank*
The benefits

In addition to salary Charity Bank offers a generous benefits package.

Available at point of joining:

- **Employee Assistance Programme** – Health/Work/Life concerns 24/365
- **Perkbox** – employee discounts and deals to help save money
- **Contributory Pension Scheme** – auto enrolment in place
- **Annual Leave** – 25 days per annum plus bank holidays, pro-rata in year of joining (and also for part-time), with opportunity in increase to a maximum of 30 days (pro-rata)

Available after successful trial period:

- **Life Assurance** – 3 x salary paid to beneficiaries if death in service
- **WeCare** – free access to online 24/7 GP and Second Medical Opinion service
- **Private Medical Cover**
- **Car or Season Ticket Loan Scheme**
- **Computer Loan Scheme**
- **Give as You Earn Scheme** – charity donations of up to £250 pa are matched by Charity Bank
- **Additional Annual Leave Purchase Scheme** – up to 5 days (pro rata)
- **Personal Days** – 2 additional paid days leave per annum (pro-rata)
- **Volunteering** – opportunity to volunteer at a charity, social enterprise or community group up to a maximum of 50 hours per annum
Registered Office:
The Charity Bank Limited, Fosse House, 182 High Street, Tonbridge, TN9 1BE. Company registered in England and Wales No. 4350018. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 207701. Member of the Financial Services Compensations Scheme (FSCS).