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**JOB PROFILE**

February 2019

**Job Title:** Lending Officer  
**Contract:** Permanent  
**Location:** Home-based / Tonbridge  
**Responsible to:** Director of Lending

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**OVERALL PURPOSE OF THE ROLE:**

The Lending Officer is responsible for supporting the Director of Lending in growing Charity Bank's loan book through the conversion of new borrowing opportunities into attractive loans, the effective management of existing borrowing and third party relationships, and the effective management of new enquiries received by Head Office.

Key priorities include:

- Working alongside the Director of Lending, to develop new lending opportunities within Charity Bank's risk appetite and criteria into drawn loans.
- Manage existing relationships and borrowers, as agreed with the Director of Lending
- In conjunction with the Director of Lending, manage relationships with other lenders, both social and mainstream, with a view to cross-referring (where outside our risk appetite) or working in partnership.
- Manage relationships with sector bodies, umbrella organisations and brokers with a view to generating loan referrals
- Be a champion for actual and potential customers in the social sector.
- Meet business development targets as agreed with the Director of Lending.
- Other tasks as may be directed by the Director of Lending

**Contacts:**

- Internal contacts –Director of Lending, Chief Executive, Members of the Executive Committee including Director of Credit, Head of Marketing and Communications and other regional team members, Loan Assessors, and Loans Administration and Credit staff.
- External contacts – Government, public sector bodies, grant-makers, umbrella organisations, social finance intermediaries, other lenders, accountants & support services, and Charity Bank clients.

**Other Requirements:**

- Some unsocial hours when needs arise.
- Travel within the UK

## **KEY ACCOUNTABILITIES:**

- Assess the risks associated with a loan application, review the business plans / financial information relating to a potential borrower, and liaise with its trustees /managers / directors. Accompany the Director of Lending on client visits, to both existing and potential borrowers.
- Support the Director of Lending in the preparation of Business Acceptance Panels memos, Indicative Terms and the calling of Deal Teams.
- Assist the Director of Lending in structuring deals with both senior and junior lenders.
- Provide support to other members of the Banking Team to ensure that credit applications are completed in a timely and efficient manner.
- Provide support to other members of the Banking Team, where required, to ensure that approved loans are processed quickly and efficiently through to final drawdown.
- Support the Credit Department in the production of annual reviews by seeking answers to questions where appropriate. At all times maintain and manage the relationship with the borrower.
- Be responsible for the full and accurate utilisation of the CRM system.
- Accept and record initial loan enquiries made to Charity Bank by entering them on to the CRM system and allocating, where appropriate, to the regional team;
- Respond to consultations and calls for evidence, as directed by Executive Committee members.
- As directed by the Director of Lending manage a portfolio of borrowers.
- Undertake external activities, to raise awareness of Charity Bank's role and mission.
- Support the marketing and PR activity of the Communications Team.
- Identify opportunities to raise awareness of Charity Bank and its activities with government and other stakeholders.
- Meet targets set by the Director of Lending with appropriate training and support.

## PERSON PROFILE

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- Experience**
- 5 years' relevant experience with a strong background in banking or similar organisation.
  - Experience of lending, credit analysis, in a commercial environment
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- Attainments**
- Banking qualification (or qualified by experience)
  - Analytical skills including review of annual reports and accounts
  - Knowledge of company law and accounting policies and standards
  - Knowledge of government and local authority funding
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- Special Aptitudes**
- Excellent communicator – both orally and written
  - Strong organisational skills, excellent at prioritising and managing own time
  - Highly numerate and computer-literate; comfortable using technology
  - Proven skills and experience in banking, lending and business development
  - A self-starter
  - Ability to establish credibility and respect quickly
  - Adept at knowing when to involve or seek guidance from their manager
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- Disposition**
- Empathetic; remains calm in the face of other people's emotions
  - Excellent Interpersonal skills and emotional intelligence
  - Influencing skills – good at getting a message across
  - Self-reliant and able to work on own initiative
  - Discreet and tactful
  - Quick to understand and cautious in expressing judgement
  - Finds practical solutions
  - Integrity
  - Energy and willingness to travel, sometimes at short notice when circumstances require

- Motivation**
- Motivated to achieve personal targets to support the overall success of Charity Bank – results-oriented
  - Committed to own continuing personal development
  - Ethical approach with a passion for charities and the social economy
  - A champion of good practice and people development
  - Leads by example, and sets own personal high standards
  - Intellectually able and self-motivated
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- Thinking Style**
- Able to analyse a problem and present options to resolve it
  - Creative, innovative and change-orientated
  - Pragmatic approach to problem-solving
  - Well-organised and systematic in approach. Detail conscious
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- Circumstances**
- Able to work longer hours occasionally to meet deadlines