

Charity
bank

January 2025

Lending Product & Change Manager



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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 £350 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.



Charity Bank borrower, Magpas Air Ambulance.



Charity Bank borrower,
Extern Homes.

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.



Values

Working in harmony

Mutual respect

Being the change

Role Profile

Job Title:	Lending Product and Change Manager
Contract:	Permanent, full-time (32 hours per week)
Location:	Hybrid: minimum, on average, of 2 days per week in the Tonbridge Office
Responsible to:	Head of Projects and Operational Resilience

Purpose of the Role

Charity Bank, wholly owned by charities and social purpose investors, is entirely focused on supporting UK charities and social enterprises. In 2025, Charity Bank is embarking on the next phase of its strategic development, aiming to enhance our social impact by significantly increasing the volume and value of secured loans to customers in order to support property acquisition, development/refurbishment and working capital needs in sectors such as Social & Supported Housing, Health & Social Care and Community Based Organisations.

The Lending Product and Change Manager will co-ordinate and manage the lending product backlog at Charity Bank with responsibility for delivery of projects and change items through the lifecycle in line with our project and change management policies. The Lending Product and Change Manager will take responsibility for all aspects of product administration (setup, monitoring and reporting) and will support both the Head of Projects and Operational Resilience and Director of Business Development and Borrower Experience with the development of the end to end lending journey with a focus on delivering enhanced customer experiences and internal productivity gains.

Dimensions of the Role

Projects:

- Responsibility for systems and process implementation, and best practices that optimise efficiency, effectiveness, and overall performance. To include the automation of tasks and controls where possible and production of management information.
- The role holder will need to be comfortable leading both the design and presentation of ideas with a range of stakeholders with the aim of driving continuous improvement to both customer and user experience.
- Support the definition and delivery of product strategy and distribution channels.
- Responsible for overseeing the prioritisation of development of the Bank's principal CRM tool (Salesforce).
- Provide input and ensure adherence to the Bank's strategic Plan.
- Keep on the pulse of the market, competitor, technology, and change – and bring this knowledge to the wider team and business.
- Maintain a rigorous understanding of both secured and unsecured lending, the Bank's product suites – how they work, the process, types of clients, commercial drivers, and regulations.
- Support the management of risk for the Bank's products including management of the product governance processes, at launch, in-life, and end-of-life.
- Act as the project manager to help deliver change, where approval has been given, ensuring best practices in change management, reporting and delivery are met.

Role Profile

Operational Resilience:

- Support the development of materials across the lending journey that can be utilised for a business continuity scenario testing exercise.
- Keep up to date with regulations and bring this knowledge to the wider team and business.
- Maintain a rigorous understanding of the Bank's policies and processes around operational resilience.
- Support staff and Head of Projects and Operational Resilience with mapping out important business services, risk appetite analysis and updating any Business Continuity documentation.

Key Contacts:

Internally – Projects & Operational Resilience, IT, Lending Services, Credit, Marketing & Communications, Compliance (Risk & AML), the Bank's committees, IT and Finance teams. On occasion Savings Operations and Savings Product.

Externally – Borrowers, outsourced providers, auditors and networks.

Other Requirements:

- Deep understanding and experience with the development of secured lending products and services to SME borrowers.
- Some unsocial hours when needs arise.
- the appointee may be required to attend the Tonbridge office more than 2 days per week where a project requires onsite support.

Key Deliverables:

- The right candidate will demonstrate a proficiency in leveraging technology and automation tools for optimising lending operations. They should possess a solid understanding of lending systems, integrated software and data solutions and architecture and have input into the development and improvement of digital channels for borrowers to support the origination of secured lending across a wide range of borrower personas.
- To actively explore opportunities to streamline processes, digitalise manual tasks and think innovatively on how technology can support the Bank's loans operations, reduce costs, make the Bank greener and enhance the overall borrower and CB user experience.
- From the lending perspective to lead on the implementation of technology projects such as; onboarding journey, document management, updates to the core bank system, mobile app etc.

Key Accountabilities:

Projects

- Provide regular analysis and post 'go-live' MI following any change projects to ensure key information on risks are communicated effectively and aid strategic decision making.
- Accountability to ensure the Bank's suite of operating manuals and workflow checklists are updated to include new processes arising from change projects.
- Co-ordinate the delivery of projects and initiatives relating to the Bank's gathering and/or management of its loans, such as any changes to products or new product offerings. Deploy and apply appropriate project management skills and disciplines to ensure timely, efficient and cost-effective delivery of those projects. Provide support for other projects across the wider bank as required.
- Support the Bank's suite of lending reporting to meet the requirements defined in project and change management policies.
- Prepare and maintain a library of suitable training for new and existing project managers in the business and provide guidance.
- responsible for documenting change and ensuring training and embedding of change to end users.
- Monitor releases and developments to any project software used by the Bank or could be used to assist the Head of projects and Operational Resilience in selecting the most appropriate features and customisations for the Charity Bank project portfolio.
- Feed into the bi-monthly project status reports and internal newsletter for review.
- Support in developing the bi-monthly project committee decks on Convene for review.
- Develop monthly (or more frequently as required) project check-ins for all live projects to inform status reporting.
- Support record-keeping relating to projects and keep internal and external stakeholders to agreed timelines and deliverables.
- Develop quarterly departmental check-ins to monitor workload and future loading projections for review.
- Where required, attend and develop draft minutes for the project committee.
- Support the Bank's suite of policies concerning Projects and Change.

Operational resilience

- Within the Lending and Borrower journey:
 - Support Key topics including mapping important business services, setting impact tolerances, and addressing third-party vulnerabilities within the borrower journey.
 - Support the Bank's suite of policies concerning operational resilience.
- Work with colleagues to ensure the Bank's outsourcing register is maintained in line with policy and regulations.

Person Specification

	Essential	Desirable
Experience	<ul style="list-style-type: none"> Minimum of 3 years relevant experience withing a financial institution for borrower and lending journey as a product manager Minimum of 3 years project management experience Delivering reporting for senior management Knowledge of KYC, Anti Money Laundering, ongoing screening checks etc. Knowledge of Salesforce and/or another system that supports delivery of an end-to-end journey for loans. Negotiating and influencing a variety of internal audiences and stakeholders Knowledge of operational resilience regulations 	<ul style="list-style-type: none"> Working in a commercial banking environment Working with charities or social enterprises Change management experience.
Attainments	<ul style="list-style-type: none"> Minimum of 5 relevant GCSEs (grade 4-9 or A - C) or equivalent qualifications. 	<ul style="list-style-type: none"> Degree/Professional qualification
Special Aptitudes	<ul style="list-style-type: none"> MS Office suite Project planning – exposure to PRINCE, ITIL or similar Experience of manipulating data to provide information A self-starter, able to work on own initiative to deliver high quality outcomes within agreed timescales. Meticulous attention to detail, highly organised, systematic in approach Able to analyse significant bodies of data - identifying trends, themes and actionable insight. High level of common sense, sound judgement, practical and pragmatic Computer-literate: strong excel skills. Excellent presentation and verbal and written communication skills, to be able to inform and persuade both orally and in writing and communicate effectively with a variety of audiences. Numerically competent Ability to produce comprehensive report. Negotiating and influencing skills Persistence, an eye for detail Outsourcing register/Important business service mapping experience 	<ul style="list-style-type: none"> Working with a portfolio of projects to provide portfolio reporting Salesforce knowledge Any technical qualifications on data analytics would be a plus (SQL, SAS, Python, etc) Any experience with implementing project or portfolio management tools.
Disposition	<ul style="list-style-type: none"> Confident and able to engage at all levels. Influencing skills – good at getting a message across A self-starter and team player, but able to work on own initiative. A strong understanding of Charity Bank’s mission and values 	<ul style="list-style-type: none"> Resourceful and self-starter
Thinking Style	<ul style="list-style-type: none"> Well-organised and systematic in approach. Detail-conscious and determined to get the right outcome with the required quality. Strategic thinker 	
Circumstances	<ul style="list-style-type: none"> Some unsociable working hours/overnight stays 	

The Four-Day Week

Redefining Work-Life Balance

At Charity Bank, we prioritise the well-being of our team members alongside the pursuit of our social mission. The Charity Bank four-day week is an innovative initiative that sets us apart in fostering a thriving workplace culture.

Why the Charity Bank Four-Day Week?

Our belief is simple: a supported and motivated team delivers exceptional customer service and propels us toward our social goals. By offering all staff the opportunity to work four days a week with full-time pay, we prioritise a healthy work-life balance, boost morale, and enhance overall job satisfaction.

How it works:

Our four-day week consists of 32 hours, typically spread across four eight-hour days, allowing employees the flexibility to choose either a Friday or Monday as their day off.

Days off are protected and treated like weekends, ensuring uninterrupted personal time. The arrangement is flexible, adapting to part-time employees on a pro-rata basis.

Commitment to Productivity and Continuous Improvement:

The four-day week is not merely a benefit but a mutual commitment. In exchange for increased productivity, we challenge established ways of working, constantly seeking opportunities to improve processes and enhance efficiency across the team and organisation.

Key Features:

1. **Work-Life Balance:** Our four-day week promotes an improved work-life balance, granting more time for personal pursuits, family, and self-care.
2. **Full Pay:** Despite fewer hours, employees receive equal compensation, recognising and rewarding their commitment.
3. **Productivity Boost:** The strategic four-day week enhances productivity, with studies showing increased focus, creativity, and efficiency.
4. **Equality and Diversity:** Our four-day week and flexible working policy align with our goal of fostering an inclusive and positive employee experience. We actively promote equal opportunity, attract diverse talent, and support personal growth.
5. **Social Mission Support:** Prioritising team well-being empowers contributions to our social mission, creating a positive ripple effect for both employees and the communities we serve.

For more information and FAQs, visit www.charitybank.org. Join us in redefining the workplace and making a lasting impact.



Charity Bank borrower, René House CIC.

The benefits

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

- **Annual Leave** – 160 hours per annum plus bank holidays, pro-rata in year of joining (and also for part-time), with opportunity in increase to a maximum of 192 hours per annum (pro-rata)
- **Four Day Week** - supporting work-life balance.
- **WeCare** – free access to online 24/7 GP and Second Medical Opinion service
- **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
- **Life Assurance** – 4 x salary paid to beneficiaries if death in service
- **Private Medical Cover**, subject to eligibility criteria
- **Enhanced absence payments** - including maternity, paternity, adoption, shared parental leave, and sickness, subject to eligibility criteria
- **Give as You Earn Scheme** – charity donations of up to £250 per annum are matched by Charity Bank
- **Additional Annual Leave Purchase Scheme** – up to 32 hours per annum (pro-rata) to a maximum of 224 hours per annum, (pro-rata)
- **Group Income Protection**
- **Car or Season Ticket Loan Scheme**
- **Cycle to Work and Cycle Loan Scheme**
- **Computer Loan Scheme**





PROD. CHARITY BANK - LEIGH

ROLL

SCENE

TAKE

DIRECTOR:

JUSTIN TAGG

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CAM.

G. MACGREGOR

RESOLUTION

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Registered Office:

The Charity Bank Limited, Fosse House, 182 High Street, Tonbridge, TN9 1BE. Company registered in England and Wales No. 4330018. 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 Compensation Scheme (FSCS).

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Charity Bank borrower, Leigh Miners Rangers.