



Charity
bank

June 2025

Business Analyst

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:	Business Analyst
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

Overall 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 Business Analyst will coordinate and manage requirements gathering, stakeholder engagement, and documentation of project objectives to align with the Bank's strategic goals. They will oversee the analysis and refinement of business processes, ensuring efficient workflows that enhance customer and user experiences. The Business Analyst will collaborate with cross-functional teams to support the delivery of projects and change initiatives, with an initial main focus on the development and enhancement of the end-to-end lending process followed by a wider overall business need expanding into Savings and other business areas. A deep understanding of the Bank's product suites, with a key focus initially on secured and unsecured lending, they will play a pivotal role in aligning operational improvements with customer needs and organizational priorities.

Dimensions of the Role

- To act as a liaison between business stakeholders, business and technical teams, ensuring clear and effective communication between the business areas.
- Identifying, analysing and documenting business requirements, proposing appropriate solutions.
- A deep understanding of all Charity Bank products with a key focus initially on our secured and unsecured lending and being able to clearly articulate the Bank's product suites in how they work, the process, types of clients, commercial drivers, and regulations.
- Bring to the table an in-depth knowledge of tire 1 and tire 2 industry trends including regulations, enabling valuable insights and recommendation for improvements.
- 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 management of risk for the Bank's products including management of the product governance processes, at launch, in-life, and end-of-life.
- Support the implementation and testing to ensure that solutions are developed and deployed effectively.
- Help deliver change, where approval has been given, ensuring best practices in change management, reporting and delivery are met.

Role Profile

Key Contacts:

Internally – Projects & Operational Resilience, IT, Lending Services, Credit, Marketing & Communications, Compliance, the Bank's committees, AML, 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 (gained at either a High Street bank or Tier 2 lender).
- Some unsocial hours when needs arise.

Key Deliverables:

- The right candidate will demonstrate a proficiency in detailing requirement specifications for functional and non-functional elements to present to stakeholders.
- Have experience in creating user cases and stories to provide effective communication on scenario-based deliverables
- Be able to clearly articulate the AS IS and TO BE journeys outlining desired outcomes and improvements, with a clear recommendation of elements to prioritize to provide optimal outcomes based on desired results.
- Create and deliver communication plans effectively to stakeholders ensuring all parties are fully aware of all messaging and requirements.
- 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.

Key Accountabilities:

- Conduct regular analysis and post 'go-live' management information following any change projects to ensure that key risk information is communicated effectively and supports 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.
- Deliver in a timely manner all initiatives relating to the Bank's gathering and/or management of its loans and savings, 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.
- Prepare and maintain documentation for existing processes in the business such as RACI, process maps etc.
- Provide regular updates to the Head of Projects and Operational Resilience for all live and recently completed change initiatives
- work with external stakeholders to understand and investigate feedback into the service, function, or product provided

- use data modelling practices to analyse your findings and create suggestions for strategic and operational improvements and changes. Also consider opportunities and potential risks attached to suggestions you make
- identify the processes and information technology required to introduce your recommendations
- gain agreement, usually from senior management, of the best method of introducing your recommendations to the business
- communicate the benefits of your recommendations across departments and with internal colleagues help to address any uncertainty and understand the needs of departments and the organisation as a whole
- produce written documentation to support your work, report on your findings and to present to stakeholders when necessary
- support staff and teams in making your recommended changes, including helping to resolve any issues
- ensure plans are made and processes are created to evaluate the impact of the changes made, including taking responsibility for overseeing and reporting on this evaluation

Person Specification

	Essential	Desirable
Experience	<ul style="list-style-type: none"> Minimum of 3 years relevant experience withing a financial institution Minimum of 3 years BA experience 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 Ability to create process flows and journeys 	<ul style="list-style-type: none"> Working in a commercial banking environment Working with charities or social enterprises Change management experience Experience within lending and savings journeys
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 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 	<ul style="list-style-type: none"> Salesforce knowledge Any technical qualifications on data analytics would be a plus (SQL, SAS, Python, etc) Knowledge of Visio or other similar workflow apps Some awareness of regulations with a key focus on payments, T&Cs and AML/KYC
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
1	1	1

DIRECTOR: JUSTIN TAGG FPS 24

CAM. G. MACGREGOR RESOLUTION 1080P

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).

Charity
bank

Charity Bank borrower, Leigh
Miners Rangers.