

Charity
bank

December 2025

Head of Change



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:	Head of Change
Contract:	Perm
Location:	Tonbridge
Responsible to:	CIO
Direct Reports:	x1 Business Analyst
Date:	December 2025

Overall Purpose of the Role:

- To lead the development and execution of a modern, enterprise-wide change capability that enables the bank to deliver value at pace. This role is responsible for defining and embedding a hybrid delivery model, managing a strategically aligned change portfolio, and building internal capability to ensure change is business-led, customer-centric, and outcome-driven.
- You'll ensure the right change gets delivered in the right way – balancing agility with control, enabling speed to value, and supporting transformation aligned with the bank's mission.
- Champion change management education, ensuring all stakeholders understand the change process, their roles, and the value of structured change.

Key Accountabilities:

- Design and embed a hybrid change delivery model: A scalable, flexible change framework is in place - supporting both product-led initiatives and centrally managed, cross-cutting change. The model is understood, adopted, and adds value.
- Ensure all change initiatives are aligned with the bank's Enterprise Architecture, collaborating closely with the Head of IT to maintain architectural integrity and avoid technical debt.
- Work in partnership with the Head of Data, Integrations, and AI to ensure all change initiatives comply with data governance, integration standards, and ethical AI practices
- Lead end-to-end change delivery: High-priority initiatives are delivered on time, within budget, and to expected outcomes. Agile and product-led ways of working are embedded and maturing across the organisation.
- Manage a strategic change portfolio: Change investments are prioritised, governed, and tracked transparently. Benefits realisation is visible and drives future decision-making.
- Drive agile and customer journey-led transformation: Teams design and deliver around customer value, not process. Agile disciplines are used pragmatically and consistently across business and tech.
- Provide Board and ExCo with actionable insight: Change performance and portfolio value are reported clearly. Leadership trusts the data and uses it to make informed trade-offs and steer decisions.
- Build change capability across the organisation: Business units have stronger ownership of change. Internal talent is developed, external dependency reduced, and delivery capability improves year-on-year.

- Ensure effective change governance and compliance: Governance is lean but robust. Regulatory and internal audit requirements are consistently met without slowing down delivery.
- Own vendor and partner delivery relationships: Key strategic technology partners are aligned to roadmap priorities. SLAs, commercial outcomes, and collaboration are actively managed and optimised.
- Foster a continuous improvement culture: Lessons are captured and acted on. The change function learns and evolves, driving improvements in both speed and predictability.
- Define and track metrics for change process effectiveness, adoption, and continuous improvement.

Key Contacts

Internally:

- Direct reports
- CIO and wider Technology team
- Executive Committee
- Functional heads (e.g., Lending, Savings, Marketing, Risk, Operations, Finance)
- IT service owners

Externally:

- System integrators and third-party solution providers
- Regulators and auditors (as required for Change queries or reviews)

Other Requirements:

- Flexibility to work extended hours on occasion to meet critical delivery deadlines or regulatory reporting cycles.

Person Specification

Experience

Essential:

- 5+ years of experience in financial services, with a strong track record in SME specialist commercial lending (high-growth and/or challenger bank environment).
- Proven experience in leading and embedding scaled Agile delivery frameworks (e.g. SAFe-lite, hybrid agile models) in real-world financial services settings.
- Deep understanding of product-led, and customer-centric delivery practices applied pragmatically to support business outcomes.
- Demonstrated expertise in banking (especially lending and credit) transformation including customer journey redesign (borrower, broker, solicitor), platform modernisation, AI/automation assisted loan origination and in-life servicing, workflow, and predictive decisioning.
- Strong background in portfolio and investment management including prioritisation frameworks, cost management, benefits tracking, and portfolio-level risk management.
- Strong ePMO experience – ideally having set up and led successful ePMO teams.
- Skilled in designing and delivering insightful reporting to ExCo and Board audiences - linking change performance with strategic decision-making.
- Experience in leading complex, multi-vendor product transformations - aligning roadmaps, resolving dependencies, and managing delivery risks across supplier ecosystems.
- Ownership of strategic technology vendor relationships, including SaaS platforms, hosting providers, and system integrators with clear focus on value and service performance.
- Successful delivery of business-led change initiatives across multiple functions (e.g. Risk, Compliance, Finance, Operations), not limited to technology domains.
- Expertise in lean, risk-aware change governance balancing delivery pace with regulatory and audit expectations (e.g. FCA, PRA compliance).
- Experience building internal change and delivery capability across P3M disciplines (Project, Programme & Portfolio Management).
- Knowledge of regulatory change delivery and engagement with internal audit functions.
- Background in culture-led change, including stakeholder engagement, behavioural adoption, and leadership enablement.
- Proficient in delivery tooling (e.g. Asana, Jira, Confluence, Power BI, MS Project, or equivalent).
- Strong understanding of enterprise architecture principles and their application in change delivery.

Desirable:

- Experience delivering change within a purpose-led, social impact, or not-for-profit financial institution.
- Familiarity with ESG-linked transformation or impact-led portfolio prioritisation frameworks.
- Hands-on experience in a Product-led business (as a Product Owner or Product Manager), ideally within lending and credit, with full ownership of product lifecycle and value delivery.
- Understanding of data-driven change insight - using delivery metrics (e.g. throughput, cycle time, benefits burn-up) to inform decisions.
- Experience with AI governance, ethical data use, and explainability within credit or customer-facing systems.
- Experience in cost-to-income ratio optimisation through change and technology investment.
- Exposure to cloud-based technology environments and DevOps-aligned delivery models.
- Knowledge of data governance, integration, and AI/automation standards relevant to banking operations.

Skills

- **Strategic Thinking:** Able to align change delivery with organisational goals and social impact priorities.
- **Delivery Leadership:** Build trust & find common ground with stakeholders, Strong grasp of agile frameworks, ceremonies, and mindsets, with the ability to lead blended delivery models (agile, hybrid, traditional).
- **Product & Customer-Centric Thinking:** Skilled in defining value propositions, mapping customer journeys, and delivering outcomes over outputs.
- **Portfolio Management:** Proficient in managing change portfolios, prioritising investment, and optimising resource allocation.
- **Benefits Realisation:** Capable of designing and tracking benefits frameworks to ensure measurable value delivery.
- **Lean Governance & Risk Management:** Balances speed with assurance; builds governance that enables rather than restricts.
- **Commercial & Vendor Management:** Experienced in owning relationships with SaaS vendors, system integrators, and service providers.
- **Data & Insight Orientation:** Uses delivery and portfolio data to drive action, reporting, and continuous improvement.
- **Influencing & Stakeholder Engagement:** Communicates with clarity and credibility at all levels, including ExCo and Board.
- **Coaching & Capability Building:** Develops others through mentoring, training, and hands-on support; uplifts internal change capability.
- **Adaptability & Problem Solving:** Operates effectively in ambiguity, shifting priorities, and evolving strategic contexts.
- **Collaboration & Cross-Functional Leadership:** Brings together business, technology, and support functions to enable cohesive delivery.

Knowledge

- Deep understanding of SME commercial, products, customer needs, and lifecycle.
- Knowledge of agile and hybrid delivery methodologies (e.g. Scrum, SAFe, Kanban), including practical application beyond IT.
- Familiarity with product management principles, customer journey mapping, and human-centred design approaches.
- Strong grasp of enterprise change frameworks, portfolio management practices, and investment governance.
- Understanding of regulatory expectations in financial services (e.g. PRA, FCA) and their impact on change delivery.
- Awareness of AI, analytics, and automation use cases in credit decisioning, servicing, and operational transformation.
- Knowledge of SaaS platforms, hosting environments, and system integration models relevant to banking operations.
- Familiarity with tools and platforms used in change and delivery management (e.g. Jira, Confluence, Power BI, MS Project).
- Insight into social impact, ESG, and purpose-led strategy in the financial services context.
- Awareness of data governance, AI explainability, and ethical considerations in digital transformation.
- Knowledge of internal audit, risk, and compliance functions and how they interact with change initiatives.

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
- **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)
- **Electric Vehicle Lease (Salary Exchange)** - Go green and save on Tax and NI. Subject to eligibility criteria.
- **Group Income Protection**
- **Car or Season Ticket Loan Scheme**
- **Cycle to Work and Cycle Loan Scheme**
- **Computer Loan Scheme**





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
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Charity Bank borrower, Leigh
Miners Rangers.