

Charity  
bank

January 2026

# Senior Impact Relationship Manager (Specialist Sectors)



# 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.



# 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

<b>Job Title:</b>	<b>Senior Impact Relationship Manager (Specialist Sectors)</b>
<b>Contract:</b>	<b>Permanent, Full-time</b>
<b>Location:</b>	<b>Home based, includes regular travel across South of England</b>
<b>Responsible to:</b>	<b>Director of Business Development &amp; Borrower Experience</b>

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## Purpose of the Role

As a social purpose bank, Charity Bank exists to use money for good — lending to organisations that strengthen communities, enrich lives, and protect the planet. This key role combines specialist commercial insight with a deep understanding of social purpose across a range of charities, social enterprises, and mission-driven organisations across the UK — ensuring every loan is sound, sustainable, and maximises positive social impact.

The Senior Impact Relationship Manager plays a central role delivering our mission by originating, structuring, and completing loans between £1 million and £10+ million nationally across one of our Specialist Sector teams;

- **Housing, Support & Healthcare** – Social and Supported Housing & Residential Care
- **Communities, Faith, Culture & Education** – Commercial Assets for Community Use
- **Sustainable Real Estate & SME** – Private Organisations delivering High Social/Community Impact

This role will be focused on the **Communities, Faith, Culture & Education** sector, however relevant experience across Housing, Real Estate or Property Development lending will also be highly desirable.

## Key Responsibilities

### Business Development & Relationship Management

- Proactively source and originate new lending opportunities from charities, social enterprises, registered landlords and impact-led private housing and community-based organisations.
- Build and maintain strong relationships with senior leaders, boards, and advisers across the social sector, understanding their needs, challenges, and ambitions, suggesting innovative solutions.
- Develop a high-quality lending pipeline of opportunities aligned with Charity Bank's strategic priorities and risk appetite across both existing professional and social sector networks and the paid intermediary's channel capable of delivering ~£20M drawn lending p.a.
- Represent Charity Bank externally — speaking at sector events, networks, and partnership forums — acting as an ambassador for values-based banking.
- Liaise with public sector bodies, including Government and local authorities, with a view to developing our lending activities.

### Structuring, Credit and Execution

- Undertake client site visits and lead the structuring and negotiation of complex transactions within delegated authorities and policy frameworks, preparing and presenting high-quality credit papers to delegated authorities or committees with clarity and confidence.
- Work collaboratively with credit, risk, legal, and impact colleagues to progress cases efficiently from approval to drawdown, managing the due diligence and documentation processes, ensuring compliance with legal, regulatory, and internal policy standards.

## Onboarding & Portfolio Transition

- Support early-stage borrower engagement, ensuring loan purpose and impact are clearly defined and monitored and ensuring smooth onboarding + handover to the portfolio management team post completion.
- Maintain oversight of key portfolio relationships where appropriate, supporting renewals and restructures as required.
- 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.

## Social Impact & Values

- Ensure all lending activity aligns with Charity Bank's mission to use money for good and demonstrates measurable social or environmental impact.
- Collaborate with the Impact team to articulate and evidence the difference our lending makes.
- Uphold Charity Bank's values — fairness, integrity, transparency, and partnership — in every aspect of client engagement.

## Key Performance Indicators

- Individual contribution towards high value new bilateral lending opportunities originated inc. property development proposals (new to bank opportunities p.a. between £1m–£7.5M).
- Partnering with the Head of Structured Finance to deliver syndicated opportunities (>£7.5M).
- Conversion rates from enquiry to approval and drawdown.
- Quality of credit submissions and adherence to policy and timescales.
- Borrower satisfaction, time to cash and positive impact outcomes evidenced post-lending.
- Contribution to a collaborative, learning-oriented team culture.

## Other Requirements

- Delivering stretching financial key performance indicators including Approvals, Drawdowns, Fees and Returns as well as Impact based KPI's (Social & Environmental).
- Regular travel across the United Kingdom.
- Occasional long hours and overnight stays.

# Person Specification

## Essential Experience

- Significant experience (typically 10+ years) in business development of property lending or impact finance, with exposure to transactions in the £1m–£14m range.
- Demonstrated success in originating, structuring, and completing loans to mission-led organisations.
- Strong credit and financial analysis capability, with the ability to articulate both risk and impact rationale clearly.
- Proven experience working with complex borrowers inc. charities, housing associations, CICs, or community orgs.
- Proven experience of property development finance and associated legal documentation.
- Attention to detail on credit stewardship matters including conditions precedent/subsequent and annual renewals + strong awareness of relevant regulatory frameworks and practices.

## Desirable Experience

- Understanding of the needs of and issues facing social sector loan applicants and existing networks in the UK charity and social enterprise space.
- Syndicated lending experience.

## Attainments

- Professional training in commercial lending and/or higher education in a business discipline.

## Special Aptitudes

- Commercially astute yet values-driven, balancing risk with mission.
- Excellent communication and stakeholder skills, able to engage confidently with senior executives and trustees.
- Analytical, highly numerate and detail-oriented, with sound judgement and pragmatic problem-solving skills.
- Organised and self-motivated, capable of managing multiple opportunities simultaneously.
- Collaborative team player who shares knowledge generously and supports colleagues across departments.
- Strong organisational skills, excellent at prioritising and managing own time.
- In depth understanding of financial models of delivery and ability to interpret MI from borrowers.
- An early adopter of technology and applications to improve speed and productivity including CRM and tools.
- Self-reliant and able to work independently and on their own initiative with minimum support.
- Liaison with the Marketing Team to create content in support of the Business Development effort.

## Disposition

- Results oriented – motivated to achieve personal targets to support the overall success of Charity Bank.
- Excellent inter-personal skills and emotional intelligence.
- Excited by the opportunity to lead values-based banking.
- Enthusiasm to promote the mission of Charity Bank.
- Supports the principles of equality of opportunity, and values diversity and difference.

## Thinking Style

- Pragmatic and practical, solutions-focused.
- A high degree of personal integrity; engenders trust and authority with colleagues and stakeholders.
- Flexible in style and approach, able to adapt to new situations and/or changing priorities requiring new skills.

# 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](http://www.charitybank.org). Join us in redefining the workplace and making a lasting impact.



# 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 the opportunity to 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**



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Charity Bank borrower, Leigh  
Miners Rangers .