

Charity
bank

March 2026

Credit Data Specialist



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 £630 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,
Kent Wildlife Trust.

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: Credit Data Specialist

Contract: Permanent, Full-Time (flexible working considered)

Location: Office base, Tonbridge (hybrid working available)

Responsible to: Senior Credit Manager and Credit Controller

Direct reports: None

Date: March 2026

Overall Purpose of the Role

The Credit Data Specialist is responsible for managing credit risk, maintaining data integrity, and providing analytical insights to support strategic decision-making. This role combines expertise in credit portfolio management, regulatory compliance, and advanced data analytics to ensure robust risk management and operational efficiency. The role requires very strong attention to detail, analytical, organisational and communication skills, with a focus on data maintenance and reporting.

Charity Bank is on an active modernisation journey, adopting software engineering practices including version control (git) and cloud-based data platforms such as Databricks. You'll help shape this evolution while working with modern analytical tooling including Python and SQL.

Dimensions of the Role

Key Contacts:

- Internal: Credit, Lending Services, Impact Lending, Social Impact Investment Solutions, Finance, Regulatory and Liquidity.
- External: legal and accounting professionals, auditors and regulators.

Key Accountabilities

Credit Portfolio and Risk Management

- Monitor and maintain loan portfolio data, ensuring accuracy, month-end reconciliation, and data integrity.
- Develop and maintain credit scoring models, stress testing, impairment models (e.g., IFRS9, ICAAP), and risk assessment tools.
- Identify early warning indicators in credit portfolios and recommend risk mitigation strategies.
- Ensure compliance with regulatory requirements (e.g., Basel 3.1, PRA) and Treating Customers Fairly (TCF) principles.

Role Profile

Data Analysis and Reporting

- Compile, validate, and analyse portfolio and financial data to support reporting and audits.
- Produce monthly, quarterly, and regulatory returns (e.g., PRA Loan Book Data returns).
- Use advanced analytics and automation tools (SQL, Python, Power BI, Tableau) for data analysis, reporting and automation.

Model Governance and Process Improvement

- Maintain, review, and enhance credit and impairment models, ensuring robust documentation and controls.
- Contribute to process efficiencies and improvements within lending end-to-end journey and data quality.

Collaboration and Stakeholder Engagement

- Work cross-functionally with finance, IT, Risk and Compliance, and Marketing teams to resolve data issues and optimise risk management tools.
- Manage administration of credit committees, including arranging meetings, preparing packs and taking minutes.
- Represent Credit in internal and external meetings
- Support Credit on ad hoc strategic and analytical projects.
- Support Credit in developing effective practical uses for artificial intelligence.

Person Specification

Experience

Essential:

- Minimum 3-5 years' experience in financial services, banking, or credit department.
- Experience in credit risk management and portfolio management and analysis including early warning identification and risk mitigation.
- Experience in data analysis, modelling and reporting.
- Use of advanced analytics and automation tools such as SQL, Python, Power BI and Tableau.
- Data validation, reconciliation, and reporting for audits and regulatory reporting.

Desirable:

- Experience with UK charities, social sector or voluntary sector organisations.
- Development and application of credit scoring models and risk assessment tools.
- Experience in end-to-end project delivery.
- Understanding of UK bank regulation and reporting (such as Basel 3.1, PRA returns, IFRS9).
- Familiarity with software engineering practices including version control (git) and automated testing
- Experience with modern data platforms (Databricks, Snowflake, or similar)

Attainments

Essential:

- Strong academic background, educated to A Level standard with good GCSE passes in Maths and English.
- Advanced Excel skills and proficiency in MS Office applications.
- Experience with advanced analytics and automation tools such as SQL, Python, Power BI and Tableau.

Desirable:

- Bachelor's degree or higher in Finance, Economics, Data Science or related field.
- Professional certifications such as CFA, FRM, or equivalent.
- Interest in banking, credit, and/or treasury.

Special Aptitudes

- Excellent numerical and analytical skills.
- Meticulous attention to detail and commitment to data integrity and accuracy.
- Advanced Excel and technical financial modelling skills (technical proficiency in financial modelling and credit analysis software).
- Strong organisational and time management skills; able to prioritise and meet deadlines.
- Ability to work independently and as part of a team.
- Excellent communicator – both orally and written.
- Problem-solving and critical thinking abilities.
- Ability to identify and assess risk, proposing mitigation strategies.
- Advanced analytical and quantitative skills, including scenario and stress testing.
- Continuous learning, adaptability, and high ethical and professional standards.
- Empathy for the bank's mission and values.

Person Specification

Disposition

- Outstanding interpersonal skills; able to establish effective, high-value relationships.
- Supports equality of opportunity and respects diversity.
- Focused, methodical, organised, calm under pressure, and deadline-driven.
- High degree of personal integrity; engenders trust with staff and peers.
- Aptitude for self-development and ongoing learning.
- Flexible, helpful, and professional.

Thinking Style

- Logical, analytical, and detail-conscious.
- Flexible and adaptable; able to respond to new situations and 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. 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 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**





PROD. CHARITY BANK - LEIGH

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DIRECTOR: JUSTIN TAGG FPS 24

CAM. GREGOR RESOLUTION 1080P

DATE: Day

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.