Senior Risk Manager

July 2026

Charity bank

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 purpose organisations.

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:	**Senior Risk Manager**
Contract:	Permanent Full-Time (4-day week)
Location:	Office base, Tonbridge (hybrid working available)
Reports to:	Chief Risk Officer
Direct Reports:	None
Date:	July 2026

Overall Purpose of the Role

This is a second line of defence role, supporting the CRO in the oversight, monitoring and challenge of financial and prudential risks at the bank, so it can meet its regulatory and legal requirements. The job-holder will support the development and implementation of a comprehensive and proportionate risk management framework, ensuring the right balance between risk and reward and that the culture of risk awareness is aligned with Charity Bank's risk appetite and values. The role will provide effective risk challenge to the business and communicate clearly to key stakeholders on the bank's risk profile, helping to ensure that risk and internal audit arrangements meet regulatory expectations.

This is a new role at the bank so the role-holder will have some scope to shape and develop the role.

Dimensions of the Role

- The role sits within the second line of defence (Risk oversight) with particular focus on financial, prudential, market and operational risk.
- The role-holder may be asked to deputise for the CRO when required.
- The role has no direct reports at present, but this may change if the Risk team expands.
- Internal contacts: most departments but in particular Finance, Treasury, Savings and Credit; Chairs of Audit Committee (AuditCo) and Risk Committee (RiskCo)
- External contacts: PRA, FCA, internal audit and other professional advisers as required.
- The role-holder will be expected to attend the Asset & Liability Committee (ALCo) and may be asked to attend and present at other committees such as Executive Committee (ExCo), RiskCo, AuditCo and Board.

Other Requirements

- Work within and promote the bank's policies and good risk management practices.
- Occasional requirements for long/unsociable hours may be required to meet business or regulatory deadlines.

Key Accountabilities

Risk Strategy

- Develop and embed a strong risk vision, culture and strategy for Charity Bank, integrating risk management into the policies, processes and culture of Charity Bank.
- Identify and support proportionate risk-taking opportunities, while monitoring Charity Bank's internal control environment to ensure it remains appropriately designed and resourced for the nature, scale and complexity of its business activities.
- Regularly review Charity Bank's risk management framework to ensure that it meets business requirements, that arrangements are in place for the identification, assessment, quantification, mitigation and reporting of risks across the business and that it is compliant with prevailing regulatory standards.

- Assist in setting and monitoring of risk appetites, thresholds and limits. Implement effective risk reporting to management, Board and Board committees to evidence compliance with risk appetite, reporting on any exceptions on a timely basis.
- Work with the CRO to ensure risk assurance arrangements are in place and are appropriate, effective and in line with the three lines of defence risk model.
- Review business strategy and initiatives in the context of agreed risk appetite and tolerance, providing appropriate challenge.

Financial & Operational Risk

- Ensure appropriate quantitative methodologies for risk are in place across the bank for key prudential risks, including credit, liquidity/treasury and market/interest rate risk.
- Ensure appropriate stress and scenario testing is undertaken and consistent with regulatory expectations for the markets and environment in which the bank operates.
- Provide oversight and, where appropriate, challenge of the liquidity/interest rate risk policies owned by the CFO.
- In conjunction with the relevant departments, undertake second line reviews of the ICAAP, ILAAP, Recovery Plan, Solvent Exit Analysis, Resolution Pack, and other regulatory documents as required, providing input, challenge and oversight to their production.
- Oversee the co-ordination, analysis and reporting of operational risk, including the review of department risk registers, and the management of risk events, incidents and associated actions.
- Support the CRO and the front-line on identifying and managing the financial risks arising from climate change.
- Oversee the management of the Model Risk Policy including monitoring, reporting and, where applicable, validation of models.
- Support the oversight of operational resilience, outsourcing/third party risk management and change risk.

Other

- Keep up to date with prevailing PRA and FCA regulatory requirements and, where appropriate, respond to questionnaires and Consultation Papers ensuring that the business is taking action to adapt to the changing regulatory landscape.
- Monitor the effectiveness of regulatory reporting processes, ensuring that arrangements are in place to deliver regulatory returns, advices, notifications and applications accurately and within the required deadlines.
- Support the CRO in developing a good working relationship with the PRA supervision team and promote an open and effective working relationship with the PRA, FCA and other regulatory bodies as required.
- Work with the CRO, Chair of the Audit Committee and the outsourced Internal Audit function to agree, oversee and monitor the delivery of an appropriate annual internal audit plan.
- Support the CRO on ad hoc projects.

Person Specification

Experience

- Substantial experience in risk management within a UK regulated banking environment, including developing and delivering banking risk management frameworks, and providing effective second line oversight, management and challenge of financial, prudential, market and operational risks.
- Excellent knowledge of PRA/FCA rules and guidance and experience of liaising effectively with the regulator.
- Knowledge of other risk management including operational resilience, outsourcing/third party risk management and climate risk would be advantageous.

Skills

- An ability to deliver results and outcomes.
- Excellent numeracy and attention to detail.
- Strong people-management skills: able to deliver against plans by influencing, leading, empowering and developing others.
- Ability to initiate and manage change.
- Display sound judgement and political awareness.
- Pragmatic approach while maintaining risk standards.
- Able to manage competing priorities and balance stakeholder interests with regulatory and risk considerations.
- Computer literate and IT aware.
- Excellent presentational skills and effective verbal/written communication skills, including the ability to clearly communicate complex risk matters.
- Strong analytical skills, including critical review of financial statements, budgets, business plans and financial models.
- Critical thinking and problem-solving skills.
- Ability to work on own initiative and as part of a team.

Knowledge

- Understanding of the needs of and issues facing social sector organisations/the third sector.
- Understanding of banking operational processes, governance and regulatory reporting requirements.

Disposition & Thinking Style

- Supports the principles of equality of opportunity, showing respect for diversity and differences.
- High degree of personal integrity and ability to engender trust.
- Flexible and adaptable, with ability to acquire new skills and respond effectively to changing regulatory expectations.
- Driven, tenacious, and solutions focused.
- Discretion, confidence and resilience.
- Excited by the opportunity to work for a values-based bank.
- Enthusiasm for promoting the mission and values of Charity Bank.

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 Insurance** – 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**

Charity Bank borrower, Strength and Learning Through Horses.

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Charity Bank borrower, Leigh Miners Rangers.