
JOB DESCRIPTION

Job Title: Head of Lending

Grade: F

Department: CAF Bank

(Business Development Resources reporting into this role also support CFSL and Caf Foundation products where appropriate)

Main purpose of job:

- To develop the strategic direction, lead and deliver management of the CAF Bank lending function including all 1st line functions. This will include:
 - managing a team including relationship directors and support staff,
 - driving the growth of CAF Bank lending, primarily through the provision of funding and finance solutions
 - develop, process and support the development of lending products.
 - increasing the customers managed through acquisitions and new business activity.
 - leading responsibility for delivery of whole of life activities within the lending arena
 - Developing and delivering the strategic goals of the Lending function

Responsible to: Chief Commercial Officer (Senior Management Function Holder)

Budgetary responsibilities: Lending Income and Cost budgets

Responsible for:

Direct Reports:

- Regional Director (North)
- Regional Director (South)
- Head of Portfolio and Direct Lending
- Lending Services Manager

Staff: Relationship Directors, Relationship Managers Lending Services Officers.

Key Job Responsibilities:

Drive the growth of CAF bank, primarily through the provision of funding and finance solutions

- Develop, with key stakeholders, the Bank's lending strategy and lending proposition, including the design and development of relevant products and services.
- Lead the growth and development of the lending proposition reflecting CAF Bank's range of charity funding and finance products.
- Responsible for driving the growth and impact of CAF Bank to the sector through the provision of funding and finance solutions for charities; for growing the business volumes and ensure the Business Development team meet their targets for assets under management through proactive development of customers, and for delivering CAF Banks income target across the agreed product lines.
- Contribute fully to the achievement of the Bank's lending targets by demonstrating the ability to analyse specific lending proposals / opportunities within the Bank's risk appetite, leading the submission of recommendations to the Bank's Credit Committee.
- Lead plans and activities to raise the profile and awareness of CAF Bank as a market leader for charity funding and finance solutions. Define and develop a client relationship management strategy to ensure delivery of the defined business growth, and sales manage the relationship team in delivery of business plans.
- Lead the preparation and agreement of plans and budgets to achieve business objectives, monitor progress against plans and budgets and take corrective action if necessary to get back on-track.
- Contribute fully to the management team's development, agreement and achievement of business plans, to the identification of performance opportunities, and participate in the development of strategies and policies to support and develop the business
- Attend as appropriate high level internal meetings and external forums to ensure the interests of the Team / Organisation are effectively represented, to facilitate business objectives, and to keep up to date with all relevant developments.

Develop processes & support the development of lending product.

- Manage the development of operational policies and procedures, ensuring the best practices are adopted and implemented, and that these are consistent with overall practices.
- Within the risk appetite of the bank, develop business process improvement to increase the quality and speed of processes at all stages of the lending life cycle.
- Play an active part in the development and improvement of lending products.

Manage the team including relationship directors and support staff,

- Drive, lead and motivate the relationship & lending services teams.
- Drive an appropriate conduct culture through the Lending and CRM Team, ensuring the right customer outcomes are delivered and all relationships are managed within the Bank's values, policies and risk appetite
- Manage assigned team to ensure it delivers performance objectives, assessing and reporting on all aspects of operation to facilitate overall business management, and continually reviewing operations to identify and achieve performance improvements.
- Against agreed resource levels, recruit, direct, lead, coach, develop and motivate staff to ensure the accountabilities of the team are delivered and to enable them to maximise their potential.
- Within the Training and Competency Framework, lead and drive the performance of the lending relationship management team & lending support functions.
- Develop and maintain consistent financial, regulatory and client management practices within the charity relationship team. Ensure support and guidance in all required area(s) of expertise is provided to assigned customers to meet their individual requirements and to resolve their enquiries and requests effectively.

Increasing the customers managed through acquisitions and new business activity.

- Strategic planning of managed client relationship activities to deliver CAF Bank's vision and mission.
- Undertake effective liaison with appropriate sector and professional bodies in support of business targets and CAF vision and mission by building and maintaining extensive and high-level professional and business networks in areas associated with assigned customers and / or play a specialist role in a sector to facilitate the securing, retention and growth of business.
- Engage with the CAF business development and client relationship teams to identify and develop cross-selling opportunities..
- Work with other teams and functions to contribute to the growth of product development, product management, market penetration and cross-selling opportunities.

Lead responsibility for delivery of whole of life activities within the lending function:

- Ensure compliance with statutory and regulatory requirements, plus other relevant internal / external standards and keep abreast of changes which may impact the business. To include internal compliance requirements and consultative selling approach.
- Escalate immediately breaches in risk limits and material risk exposures to the CRO and other appropriate senior management in a timely manner.
- Provide effective MI to the CCO influencing decisions that impact customer service, customer outcomes and complaints for the lending clients, through review of policies, process and procedural change within the Bank

Support the management of high value relationships

- Support key charity client relationships and negotiations to retain and secure business agreements. Ensure all customer situations are handled appropriately and in line with all procedures, standards, risk appetite and defined discretion, and that specialist knowledge, appropriate behaviours, negotiation skills (See also CAF's Behaviour framework) are applied to achieve as successful an outcome as the circumstances allow.
- By demonstrating specific expertise and knowledge of Charity sector contribute to the agreement, development and implementation of initiatives and plans to develop profitable business in the areas/sector(s).
- Manage and monitor the resolution of problems and queries for plus the analysis of issues and requirements and the identification and development of appropriate solutions and services to meet their needs.

Be a subject matter expert

- Keep up to date in all relevant areas (and ensure reporting staff do likewise) to be able to provide more effective services, seeking and sharing good practice and knowledge to support the continuous improvement of services provided and the maximisation of business performance.
- Maintain knowledge of regulatory and legal requirements relevant to the role. Support and promote compliance with those requirements within the role and the business.

Certification regime

This role is subject to the Certification Regime and the associated regulatory rules, including the need to be certified as fit and proper to perform it. Certificates will be reassessed on an annual basis, or in the event of a change in responsibilities. The Head of Lending Business Unit must also comply with the Individual Conduct Rules.

CAF Values and Behavioural Indicators

The CAF Values and Behavioural Indicators set out in a transparent and consistent manner the explanation of the performance expectations of all CAF People. Through the use of common language and common standard, it combines a set of behaviours with the required technical skills and knowledge needed to effectively perform in any given role in CAF. This is used for the assessment, management and development of performance of all our people across CAF

Please refer to the link: [CAF values and indicative behaviours](#) for the CAF Values and Behavioural Indicators.

Date: March 2026

PERSON SPECIFICATION

Job title: Head of Lending
Date: March 2026

Attributes	Essential ✓	Desirable ✓	How Evidenced [†]
Experience Experience of leading a team and relationship management for significant charity clients. Account management experience with large charities or equivalent. Management experience – dealing with all aspects of running a highly efficient and motivated team. Experience of networking, negotiating and influencing at a senior level and with high profile clients. Experience/knowledge of fundraising and financial requirements of charities. Experience/ knowledge of working with / in the voluntary sector. Experience of business forecasting and budget setting. Experience of developing a lending business, including into adjacent markets. Experience of designing and developing lending product.	✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓		R/E R/E R/E R/E R/E R/E R/E R/E R/E R/E
Qualifications High standard of numeracy and literacy.	✓		E
Training Customer Service Presentation Skills	✓ ✓		T T
Specialist skills/ability/knowledge Computer literate. Working knowledge of MS Office. Ability to interpret financial information (audited accounts) and submit lending applications. Knowledge of Investments market. Ability to lead initiatives/ plans to develop business in specialist areas. Strong planning and organisational skills. Strong commercial and financial understanding including legislative and regulatory requirements. Good understanding of charity strategy, objectives and key results areas. Significant understanding of the sector and understanding	✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓		T T T T T T T T T

of the political environment. Specialist in one or more area (sector, product, etc). Understanding of wider aspects/implications of problems and issues in a business context over a longer period.	✓ ✓ ✓		T T
Communication Negotiation & Persuasiveness. Effective communication at a senior level internally and externally with large customer organisations. Presentation skills (written & oral) to small & large groups. Ability to adapt style to audience.	✓ ✓ ✓ ✓		T T T T
Personal qualities Flexible. Organised. Proactive. Personal drive to exceed targets. Demonstrate a positive attitude with ability to motivate self and develop client relationships. Team worker.	✓ ✓ ✓ ✓ ✓ ✓		R/T R/T R/T R/T R/T R/T
Special conditions Working unsociable hours may be required on occasions. Willingness to travel.	✓ ✓		C C
Prior to Appointment All posts: • Credit Check • Sanctions Check • Basic DBS Check • Employment References • Medical Clearance • Right to Work in the UK FCA Approved Posts: • Standard DBS Check	✓ ✓ ✓ ✓ ✓ ✓ ✓		R/E

✓ Tick either the Essential or Desirable column as appropriate for each attribute

† Insert the code from the key below for how you intend to assess this requirement e.g. at interview, via references etc.

Key

R = References, E = Evidence/Certificates, A = Application, C = Competency Interview, T = Testing/Assessment