
JOB DESCRIPTION

Job Title: Relationship Director

Grade: D

Department: CAF Bank Customer and Lending Unit

Main purpose of the job: To contribute to the growth of CAF Bank within the charity & social purpose sector, primarily through the provision of funding and finance solutions, growing assets under management and increasing the customers managed through acquisitions and new business activity.

To undertake Business development to maximise the opportunities available to CAF Bank & other associated entities.

To undertake relationship management with assigned customers to deliver customer satisfaction and to maximise income and business development objectives in line with agreed business strategy and business objectives.

To work with colleagues across the organisation to deliver the required customer solutions.

Treating Customers Fairly responsibilities: Demonstrate a good understanding of and maintain TCF requirements relevant to the role paying regard to the interests of customers and ensuring customers are treated fairly

Conduct Rules: This role is subject to the Conduct Rules.

Responsible to: Head of Portfolio & Direct Lending or Regional Director as appropriate.

Responsible for: Mentoring of staff and overseeing activities (not line management)

Decision Making Authority: Makes decisions in relation to assigned customers / portfolio within CAF guidelines and in conformance with all regulatory / legal requirements

Key Dependencies / Relationships:

- *Within CAF:* With supporting colleagues, peers and above in relation to the resolution of customer issues, opportunities and possible developments
- *External:* With potential customers, portfolio customers and influential individuals within the Charity and other relevant sectors

Key Job Responsibilities:

Business development & relationship management.

- Identification, development and successful conversion of business development opportunities to fulfil the Bank's business goals
- Demonstrate a thorough understanding of, and promote, CAF Bank & other associated entities' services for clients; leading to the achievement of business goals.
- Contribute fully to the achievement of the Bank's lending targets including demonstrating the ability to analyse lending proposals within the Bank's risk appetite, leading to the submission of recommendations to the Bank's Credit Committee.
- Manage the pre and post sanction process for assigned customers, including working to support drawdowns, monitoring and regular client reviews.
- Ensure the current and future business needs of assigned customers are researched and understood in depth, to improve customer satisfaction and to achievement of business goals.
- Manage and monitor the resolution of problems and queries for assigned customers plus the analysis of issues and requirements and the identification and development of appropriate solutions and services to meet their needs.
- Ensure all customer situations are handled appropriately and in line with all procedures, standards 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.
- Ensure support in all required area(s) of expertise is provided to customers to meet their individual requirements and to resolve their enquiries and requests effectively.
- Undertake effective liaison with appropriate external and internal introducers of business in support of business targets and CAF Bank vision and mission, within CAF Bank & CAF's Risk Appetite.
- Build and maintaining extensive and high-level professional and business networks.
- Support plans and activities to raise the profile and awareness of CAF Bank as a market leader for social purpose & charity funding and finance solutions.
- By demonstrating specific expertise and knowledge of region, customers and the Social Purpose & Charity sector; contribute to the development and implementation of initiatives and plans to develop customer satisfaction & profitable business in the areas/sector(s)

Operations and Risk Management

- Ensure that the right customer outcomes are delivered and all relationships are managed within the Bank's policies and risk appetite
- Using CAF computerised systems, and other CAF approved working practices, maintain up to date and accurate records of client contact and achievements. Ensure effective use of the CRM / Phoenix and other business tools.
- Adhere to operational policies and procedures, adopting best practices including, but not limited to, confidentiality, data security, IT security, treating customer fairly & personal conduct.
- Comply with statutory and regulatory requirements, plus other relevant internal & external standards, This includes internal compliance requirements and STEP consultative selling approach.
- Keep up to date in all relevant areas, including technical, legal & regulatory 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.

Ways of working

- Be able to work independently, or without direct supervision, when required in order to fulfil these roles.
- Support the preparation and agreement of plans, monitor progress and take corrective action if necessary to get back on-track.
- Work collegiately with colleagues within and outside the Customer & Lending Unit in order to provide service and support to clients.
- Attend as appropriate 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

Other Tasks

- Undertake other appropriate roles or tasks as delegated by line management,.

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: Feb 2026

PERSON SPECIFICATION

Job title: Relationship Director

Date: Feb 2026

Attributes	Essential ✓	Desirable ✓	How Evidenced [†]
Experience <ul style="list-style-type: none"> experience of leading a team and experience of relationship management for significant charity clients or similar organisations. account management experience with large charities or equivalent Relevant financial services experience Experience of business forecasting and budget setting 	 ✓ ✓ ✓ ✓	 ✓	R E C
Qualifications <ul style="list-style-type: none"> High standard of numeracy and literacy Financial services qualifications including ACIB, CeMAP, LIBF qualifications. Fundraising or charitable services qualifications. 	 ✓	 ✓ ✓	E
Training <ul style="list-style-type: none"> Customer Service Presentation Skills 	 ✓ ✓		T
Specialist Skills/ Ability/Knowledge <ul style="list-style-type: none"> Computer literate Working knowledge of MS Office Experience/knowledge of fundraising and financial requirements of charities Experience/ knowledge of working with / in the voluntary sector Ability to interpret financial information (audited accounts) and submit lending applications Specialist product knowledge Leadership skills Ability to build business and professional networks Good commercial and financial understanding, including legislative and regulatory requirements 	 ✓ ✓ ✓ ✓ ✓	 ✓ ✓ ✓	A T
Communication <ul style="list-style-type: none"> Negotiation & persuasiveness Dealing with clients at a senior level Presentation skills (written & oral) to small & large groups Ability to adapt style to audience 	 ✓ ✓ ✓ ✓		A T C
Personal Qualities <ul style="list-style-type: none"> Flexible Organised Proactive Personal drive to exceed targets Demonstrate a positive attitude Ability to client relationships Team worker Well-developed planning and organisation skills. 	 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓		R T C

<ul style="list-style-type: none"> Ability to work independently Ability to self-manage working patterns & prioritisation. 	✓ ✓		
Special Conditions <ul style="list-style-type: none"> Some unsociable hours Willingness to travel 	✓ ✓		C
Prior to Appointment All posts: <ul style="list-style-type: none"> Credit Check Dow Jones Check Basic DBS Check Employment References Medical Clearance Right to Work in the UK FCA Approved Posts: <ul style="list-style-type: none"> 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