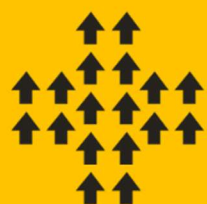


Lending Administrator

Role Description and Recruitment Pack



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Role overview

Title:	Lending Administrator
Hours:	Full time, 35 hours per week, although we can be flexible for the right candidate.
Contract:	Permanent
Location:	1 Lamb's Passage, London, EC1Y 8AB There is some flexibility to work remotely, although you must be able to work in the office at least two days per month, or as the organisation requires.
Reports to:	Head of Church & Charity Lending
Salary:	£25,000 - £27,000 p.a. depending on skills and experience
Closing Date:	Monday 10 th June 2024, 9am Interviews week beginning 17th June 2024

Why this position is important to us.

For over 30 years, Stewardship has been lending funds to churches and charities to enable Kingdom work. Today, we lend to over 100 organisations and the loan book stands at circa £25m. We have plans in place and growing demand from those we serve, that over the next couple of years, we are anticipating this to grow by as much as 50%.

We are looking for a Lending Administrator to help us support our work lending to churches and charities across the UK. This role is crucial in enabling the Church and Charity Lending team to operate even more effectively and for Stewardship to execute the plans we have to grow the loan book and manage and monitor the existing loan book, ensuring we are able to lend safely and provide a good customer experience to our lending clients.

We have already undergone a significant change over the past few years in our ability to service customers, provide bespoke solutions, improve the governance around lending and scale our lending book, and this role will help us take the next step in scaling lending even further, ultimately increasing the Kingdom impact we're able to have in the process.

The impact you will have in this role.

You will have the opportunity to have a huge impact! By using your administrative knowledge and experience to support work across the organisation, this drives Kingdom impact and enables Stewardship to continue to be a part of God's plan of generosity and gospel hope.

- By supporting the Church and Charity Lending Team, you will help ensure we continue to lend safely and responsibly, allowing us to release funds to organisations with a mission to make Jesus known on earth.
- By being a key point of contact with our church and charity clients (both prospective and existing), you will help to navigate the process, enabling them to take the action required.
- Through reporting to trustees, you will help key audiences understand the loan book's performance from a financial and risk perspective, enabling them to take action when required.

Welcome to Stewardship

Big or small. First or last. Given or received. We make every gift count.

We're a place where connection happens - where those called to give meet those called to go. A community of generous stewards uniting to use all God has given us to love Him, love one another, and love our neighbours as ourselves.

We help Christians give and we strengthen the causes they give to.
We call this **Active Generosity**.

Our vision and values

Our vision is for the world to encounter Jesus through the generosity of His church.

At our core, as believers in Jesus Christ, are the biblical values of:



Generosity
expressed with
Joy



Relationship
strengthened with
Understanding



Integrity
demonstrated with
Justice



Service
delivered with
Excellence

For over 100 years, we've helped Christians, charities and churches activate generosity, resource their calling and make a difference in Jesus' name.

In 1906, Stewardship was created by a small group of Christians uniting to release generous gifts and financial support to Christian ministries in the UK and overseas. Among their number were professionals and philanthropists, chemists and church planters, factory workers and evangelists, with each giving as they were able.

Today we help over 30,000 Christians experience the joy of being 'actively generous', supporting over 4,000 churches, 2,300 Christian workers and 6,000 charities.

Our methods have changed, but our mission remains the same.

Job detail

Overview

To continue to build our capability as a dynamic Church and Charity Lending team, continuing to build our ability to lend safely and with Kingdom impact to churches and charities across the UK. The role is critical in ensuring that the administration of the team is managed and organised to a high standard, helping to maintain accurate and up-to-date records, as well as providing a great customer service to those we serve. The role holder will contribute to a culture of collaboration, transparency, and excellence, while building and maintaining relationships across the organisation with a friendly, approachable and can-do attitude.

Main responsibilities

- **Lending Team Administration** – Work with the Church and Charity Lending team to provide administration support, to ensure the smooth running of the team. This includes managing the team inbox, setting up and maintaining client files, doing client ID checks, managing client statements, overseeing the client record management, being responsible for liaising with the land registry and other duties to assist the team as necessary.
- **Enquirer and Client communications** – Being a key point of contact for new or existing lending clients, handling internal and external communications, ensuring a great customer experience from start to finish. Your fantastic communication skills will help the team nurture and develop great client relationships.
- **Service Provider communications** – You will use your experience with dealing with external service providers to help liaise with trusted solicitors, valuers, and insurance companies to progress lending cases to completion and follow up with any queries as necessary.
- **Reporting** – Assisting the Head of Church & Charity Lending with reporting responsibilities. This will include assisting with the organisation of and reporting to the Lending Sub-Committee and Finance and Investment Committee, reporting to external auditors, minute taking at Lending Sub-Committee meetings, and any other duties which may be required.
- **Risk monitoring and compliance** – You will use your excellent administration skills to help monitor ongoing loan conditions and risk management of the loan book, helping the team maintain rigorous control over the loan book. You will also ensure that procedures for lending are monitored and followed through to help the team ensure compliance throughout.

- **Management of the loan administration system** – You will work with the head of Church & Charity lending to help maintain the loan administration system which keeps our loan agreements up to date. This will involve the set up of loan agreements, executing transactions, the set up and execution of direct debits, month end procedures, Interest rate changes and rescheduling of loan agreements.

It's all about you...

We recognise that to be great at your role, there are certain characteristics that are important and others that enable a good fit within our existing team and culture:

- As a committed Christian and active church member, you are looking for a means to build your career in a way that puts your growing technical expertise to good use.
- You take pride in what you do, aiming to deliver the highest possible service to both your internal and external customers and have a keen eye for detail, often noticing when something is not quite right. You can prioritise competing tasks.
- You are self-directed and exhibit initiative. Once a goal has been set, you are motivated to find out what needs doing and the drive and tenacity to work it through to completion.
- You enjoy having a wide variety of tasks (including routine processing) and can work on your own, but equally comfortable in a team environment.
- You enjoy working within a talented team towards delivering something bigger than the sum of the individual efforts.
- You have strong problem-solving skills, are naturally analytical and can think clearly and logically.
- You have good organisational skills and a methodical approach.
- You are confident in evaluating and implementing process changes and efficiencies.
- You will be a practicing Christian and be able to clearly demonstrate a personal commitment to the mission, principles, values, and practices contained in our Ethos Statement. You should also be able to demonstrate enthusiasm for the Christian purposes of the organisation and a readiness to support and contribute to its ethos.

Desired skills and experience

Skills and experience	Essential	Desirable
You will meet our Occupational Requirement to be a practicing Christian as an active member of a local church and be able to clearly demonstrate a personal commitment to the mission, principles, values and practices contained in our Ethos Statement.	✓	
Have the Right to Work in the UK (we do not offer sponsorship arrangements).	✓	
You enjoy working with numbers and are able to communicate complex things simply both verbally and in writing.	✓	
You have experience of and enjoy working with Microsoft applications, preferably at an advanced level for MS Excel.	✓	
Experience of consistently meeting deadlines and reporting requirements.	✓	
Experience in exercising independent judgement, and able to give tactful and relevant advice, written or oral, and knowing the limits of your knowledge.	✓	
Experience of working with supervisory staff and undertaking delegated work for them to review.	✓	
Experience using a loan management system.		✓
Able to take initiative and lead process improvement projects.		✓
Familiar with Office 365 capabilities.		✓
Experience of working as part of a lending team.		✓

Working for us

Q. What are the usual working hours?

A. Stewardship's normal office hours are 9am to 5pm, Monday to Friday, but you may be required to work flexibly between 8am and 6pm in accordance with the needs of the organisation.

Q. How much Annual Leave do you offer?

A. All full-time employees receive 27 days Annual Leave, and 8 days bank holiday leave.

Q. What are the pension arrangements?

A. Stewardship offers a generous pension contribution; the equivalent of 10% of your gross annual salary into a group personal pension scheme (applicable after 3 months service).

A salary sacrifice scheme for personal contributions is also available.

Q. Is it possible to work from home?

A. Yes, we are happy to offer flexibility for this role but would expect you to be able to work in our London office for a minimum of 2 days each month, or as required by the organisation.

Q. What staff benefits do you offer?

A. Once probation has been passed, there are number of benefits available to staff:

- Subsidised exercise membership
 - Hybrid and flexible working options
 - Contribution to your charitable giving account
 - Generous leave allowances
 - Long service awards
 - Participation in the Cycle to Work Scheme
 - Death in Service benefit (4x annual salary)
 - Option to join a Health Cash Plan
 - Interest-free season ticket loan
-



How to apply



Occupational Requirement (OR)

As a result of our Christian ethos, this post is covered by an Occupational Requirement (OR) under Part 1 of Schedule 9 to the Equality Act 2010. The successful applicant will be expected to be a practising Christian and to clearly demonstrate a personal commitment to the mission, principles, values and practices contained in our Ethos Statement, by:

- Active membership of local church congregation.
- An understanding of the faith aspects of the work of Christian charities, including the preparedness to pray with colleagues, where appropriate.



Contact us.

For any questions or to arrange an informal conversation about this role, please contact Joan Gray, our People, Culture & Place Administrator, on:

Telephone: 020 8502 5600 extension 307

Email: careers@stewardship.org.uk



How to apply for this position

You can apply online for this role at www.stewardship.org.uk/about-us/careers

Please remember to also upload a copy of your C.V. along with a covering letter that demonstrates what you would bring to this role, to Stewardship and how you fulfil the Occupational Requirement.