

**Application Pack**

**Lending Officer**

**November 2020**



**Company Profile**

Kingdom Bank’s history is traced back to the 1950’s when Pastor George Oldershaw was planting new Pentecostal Churches across the UK within the Assemblies of God Fellowship. As congregations became established he was keen to help them purchase affordable, quality premises but found the high street banks nervous of lending. His solution was to establish a fund where more established churches would deposit money and the newer fellowships would borrow.

In 1954 the fund became a registered charity known as Assemblies of God Property Trust and the organisation saw slow but steady growth. In 2005 Kingdom Bank was launched as a wholly owned subsidiary of the charity, and obtained a UK banking licence. The Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

In April 2020 the Bank was acquired by a new group of evangelical Christian investors comprising the charity Stewardship and a handful of individuals. The investors are keen to see the Bank thrive in supporting church growth over the next decade, especially by funding evangelical churches’ property projects: church plants, building renovations and mortgages for Christian workers’ housing.

The business of the Bank therefore primarily consists of mortgage and secured lending to churches and charities. In conjunction with this the Bank provides a range of savings and investment accounts, designed to be the natural choice for local churches and individual Christians, and an insurance broking service specialising in churches and charities.

As a Christian Bank we have values by which we live and work which leads us to show genuine care and concern for our colleagues, customers and suppliers. Most Bank meetings will include prayer, as we are clear that, “unless the Lord builds the house, those who build it labour in vain.” (Psalm 127)

**MAIN TERMS AND CONDITIONS**

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| 1. **Hours of Employment**

Full time 35 hours per week between 8.30 am and 5.30 pm. 28 days (starting) paid holiday including statutory holidays  |
| 1. **Place of Employment**

The Bank’s office is at RuddingtonFields Business Park, Mere Way, Ruddington Nottingham NG11 6J |
| 1. **Remuneration package**
	1. Salary £22,500
	2. Salary Sacrifice Scheme Auto Enrolment Pension Scheme – company matched contribution of up to 6 %.
 |
| 1. **Probation**
	1. The post is subject to 6 months’ probation.
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| 1. **Occupational Requirement**
	1. This vacancy has been assessed as carrying an occupational requirement for the post holder to be a practising Christian.
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# **JOB DESCRIPTION**

## **Job Title:** Lending Officer

## **Department**: Lending

## **Reports to** Head of Lending

## **Date:**  November 2020

### **Job Role**

To provide support, offering a high quality, proactive responsive service to the Bank’s customers in accordance with our Ethics Policy.

### **Principle Accountabilities**

Process requests from new and existing customers accurately adhering to departmental procedures.

Process data and transactions accurately to customer records and accounts.

Assist with ongoing lending enquiries & applications.

 Update and maintain in-house databases.

Participate in the general work of the office as required by the Line Manager.

### **Knowledge, Experience and Skills**

Good working knowledge of Microsoft Office products including Word and Excel.

 A good knowledge of administration and office working practices.

 Accurate data entry skills.

Excellent communication skills with the ability to deal professionally and effectively with potential customers over the telephone, in person and in writing.

 An ability to learn how to use the relevant software to serve customers.

 A thorough understanding of Kingdom Bank's Anti-Money Laundering Policy.

 Experience in Mortgage and Commercial Borrowing administration is desirable

 Willingness to obtain CeMAP qualification within 12 months

 There is an operational requirement for the successful applicant to be a practising Christian.

### **Assignment and Planning Work**

Prepare documents for delivery to clients.

Handle correspondence, emails and telephone calls from potential clients and external professional

firms within agreed timescales.

Prioritise work to achieve target response times and as directed by your Line Manager.

### **Supervision of Others**

None

### **Other Working Relationships**

Excellent level of customer service.

Good working relationship with service providers and external professional firms.

Good working relationship with other members of staff in the office and working from home.

Guidance will be provided by the Line Manager for all situations not covered by these procedures.

### **Decision Making Authorities**

None

 Person Specification

Role

|  |  |  |
| --- | --- | --- |
| Lending Officer | Essential | Desirable |
|  |  |  |
| Experience |  |  |
| 1. Administration and office experience
 | X |  |
| 1. Experience in mortgage and commercial borrowing administration
 |  | X |
| 1. CeMAP qualified (willingness to work towards)
 |  | X |
| 1. Experience of financial services products
 | X |  |
|  |  |  |
|  |  |  |
| Knowledge |  |  |
| 1. Working knowledge of Microsoft products
 | X |  |
|  |  |  |
| Skills |  |  |
| 1. Accurate data entry skills
 | X |  |
| 1. Excellent communication skills
 | X |  |
| 1. Ability to learn the Bank’s software systems
 | X |  |
| 1. Able to work in a busy environment, providing clear and timely information to a consistently high standard to a number of customers contemporaneously
 |  | X |
|  |  |  |
|  |  |  |
| Qualifications |  |  |
| 1. Minimum of GCSE in Maths and English plus 3 other subjects grades A-C or equivalent grades 9 - 4
 | X |  |
| 1. CeMAP
 |  | X |
|  |  |  |
|  |  |  |
| Motivation |  |  |
| 1. Demonstrates drives and enthusiasm
 | X |  |
| 1. Self-motivated with pro-active approach to work
 | X |  |
|  |  |  |
|  |  |  |
| Personal Qualities |  |  |
| 1. Shows initiative and flexibility
 | X |  |
| 1. Proactive with an ability to add value
 | X |  |
| 1. Self-disciplined and able to work on own initiative to meet targets and deadlines
 | X |  |
| 1. Adhere to our Code of Conduct in line with our Occupational Requirement under the Equality Act 2010 for the job holder to be a committed Christian
 | X |  |

**MISSION STATEMENT**

**To glorify the Lord Jesus Christ by providing distinctive Savings, Loans, Insurance and Investment products which advance his Kingdom, changing lives.**

**Ethics and Values**

For Kingdom Bank, everything we do flows from our faith which makes us distinctly different from almost every other bank – we aim to place the Lord Jesus Christ at the centre of our business with the goal of seeing lives changed as a result of the work of the churches and organisations we serve and the profits we give away to good causes.

Our ethics and values follow naturally from this aim…

Values

*1.* Keeping God at the centre

We set aside time to seek and glorify God through weekly prayer, Board devotions and annual retreats for directors and staff.

We fulfil our calling by embracing biblical principles with integrity and accountability.

*2.* Valuing people properly

We treat customers as we would want to be treated – with respect and honesty, providing straightforward products designed to meet their needs.

We encourage every member of our team to grow and develop while always giving outstanding personal service to customers.

*3.* Handling finance responsibly

We provide a secure home for savings and only lend to customers responsibly.

We manage all the resources we use wisely since everything belongs to God.

*4.* Changing lives for good

We use financial services to support Christian churches and charities.

**Code of Conduct (adapted from the Evangelical Alliance Basis of Faith)**

I recognise that Kingdom Bank is a Christian organisation, committed to glorifying our Lord Jesus Christ, advancing the Kingdom of God and conducting itself in accordance with the truths of the Christian Faith as written in the Bible. In order to achieve these goals it expects its Board of Directors and staff to share this commitment, expressed in its key values of:

* Keeping God at the Centre
* Valuing People Properly
* Handling Finance Responsibly
* Changing Lives for Good

I confirm that I am fully aware of the Financial Conduct Authority’s (FCA) individual rules and how they apply to me in my role.

I therefore agree that:

**1. Keeping God at the centre**

* I will seek to work out my personal faith through my work on a day to day basis.
* I will welcome the opportunity to participate in regular prayer meetings and occasional services of worship.
* I will always seek to ensure my personal conduct does not compromise Kingdom Bank’s values.
* I will always act with integrity when interacting with clients, auditors, regulators and others. I will be open and cooperative with the FCA, PRA and other regulators.

We treat customers as we would want to be treated – with respect and honesty.

We fulfil our calling by embracing biblical principles with integrity and accountability.

**2. Valuing people properly**

* I will treat my colleagues, customers, advisers and suppliers fairly and with respect, recognising them as individuals made in the image of God.
* I will always ensure that when designing, developing, advising or selling a product customers individual wishes and requirements are considered and respected,

We provide straightforward products which meet customers’ needs.

We encourage every member of our team to grow and develop while always seeking to give outstanding personal service to customers.

**3. Handling finance responsibly**

* I will manage my personal finances with honesty and integrity and promise to seek advice should I have difficulty in maintaining my commitments.
* I will declare any personal or family interest in matters of business which may impact my work at Kingdom Bank.
* I will ensure that I use all Kingdom Bank’s information, funds and resources entrusted to me in a responsible and cost effective manner and follow the appropriate policy and procedure.
* I will always act with due skill, care and diligence.

We provide a secure home for savings and only lend to customers responsibly.

We manage all the resources we use wisely since everything belongs to God.

**4. Changing lives for good**

* I will support Kingdom Bank’s mission to utilise God’s resources entrusted to our care to bring about positive changes in the lives of our customers or those people served by them.

We use financial services to support Christian churches and charities.

**Evangelical Alliance Basis of faith**

All our members agree that the below statements are true.

**WE BELIEVE IN...**

1. The one true God who lives eternally in three persons—the Father, the Son and the Holy Spirit.
2. The love, grace and sovereignty of God in creating, sustaining, ruling, redeeming and judging the world.
3. The divine inspiration and supreme authority of the Old and New Testament Scriptures, which are the written Word of God—fully trustworthy for faith and conduct.
4. The dignity of all people, made male and female in God's image to love, be holy and care for creation, yet corrupted by sin, which incurs divine wrath and judgement.
5. The incarnation of God’s eternal Son, the Lord Jesus Christ—born of the virgin Mary; truly divine and truly human, yet without sin.
6. The atoning sacrifice of Christ on the cross: dying in our place, paying the price of sin and defeating evil, so reconciling us with God.
7. The bodily resurrection of Christ, the first fruits of our resurrection; his ascension to the Father, and his reign and mediation as the only Saviour of the world.
8. The justification of sinners solely by the grace of God through faith in Christ.
9. The ministry of God the Holy Spirit, who leads us to repentance, unites us with Christ through new birth, empowers our discipleship and enables our witness.
10. The Church, the body of Christ both local and universal, the priesthood of all believers—given life by the Spirit and endowed with the Spirit's gifts to worship God and proclaim the gospel, promoting justice and love.
11. The personal and visible return of Jesus Christ to fulfil the purposes of God, who will raise all people to judgement, bring eternal life to the redeemed and eternal condemnation to the lost, and establish a new heaven and new earth.

See <http://www.eauk.org/connect/about-us/basis-of-faith.cfm>

 Application Form

Lending Officer

*Please complete this MS Word document, save and email to the address quoted below. Please note as ‘table’ the boxes will expand to allow you to add further text.*

|  |
| --- |
| Personal Details |
| Title |  |  |
| Surname |  | First Name |  |
| Address |  |
|  |
|  | Post Code |  |
| Telephone | Daytime |  | Evening |  |
| Email |  |
|  |
| Please declare if you have been subject to the following  |
| A judgement debt (or pending) | YES | NO |
| A scheme arrangement with a creditor | YES | NO |
| Conviction of a criminal offence, including motoring | YES | NO |
| If the answer to any of the above is YES please provide full details |
|  |
| Do you have a driving licence and access to a car? | YES | NO |
| The successful candidate must agree to a pre-employment background check |
| Please confirm your agreement by ticking this box | YES | NO |
| Please confirm you are eligible to work in the UK  | YES | NO |
|  |  |  |  |  |
| Interview |
| Are there any adjustments that we may be required to make if you are invited for Interview? If YES, please give details: | YES | NO |
|  |
|  |  |  |  |  |
| Educational Qualifications |
| Please give details of your highest level of education. You may be asked to present the original certificates issued to you by the examining body for verification and copying. |
| Education/Qualification(including level) | Results & grade | Provider | Date of study from (month/year) | Date of study to (month/year) |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| Professional Qualifications/Membership |
| Qualification/professional body | Level | Date attained | Current membership status |
|  |  |  |  |  |
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| --- |
| Employment history – current most recent main employment  |
| Please provide a full C.V. |
| Job Title |  |
| Employers name |  |
| Address |  |
|  |
|  | Post Code |  |
| Current (most recent) Employment |
| Salary |  | Benefits |  |
| Date of appointment |  | Notice Period |  |
| Date of leaving (if applicable) |  | Reason for leaving |  |
| Brief description of duties |
|  |
|  |  |  |  |  |
| Job description |
| Please describe how you meet the requirements of the post (as detailed in the Job Description). Use specific examples where possible. |
|  |
| Person Specification |
| Please comment on your Christian faith and describe how you will be able to meet the requirements of the Person Specification. We consider we have an Occupational Requirement under the Equality Act 2010 for the post holder to be a committed Christian. |
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|  |
| Hobbies & Interests |
| At Kingdom Bank we believe individuals achieve their best through a balanced approach to life including professional, physical, personal and spiritual needs. Please tell us about your interests and your Church involvement. |
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|  |  |  |  |  |
| Passion |
| Please explain why you would like to become the Lending Officer at Kingdom Bank |
|  |
| Comments |
| Please feel free to make any other comments to explain why you think you are the best applicant for this post. |
|  |
|  |
| References |
| It is our policy to take up at least two personal references for short listed applicants, and to confirm your work history. Please provide the names and addresses of referees who can comment on your suitability for this post. (If you attend a church then one of them should be your Church Leader). On a separate sheet, please provide the names, addresses, email and telephone details of your employment history for the past five years. If you do not wish us to contact any of the referees prior to interview or confirm your work history prior to an interview please tell us here. |
|  | Church Leader/Personal Referee | Personal Referee |
| Contact Name |  |  |
| Job Title |  |  |
| Organisation |  |  |
| Address |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| Telephone |  |  |
| Email address |  |  |
| May we contact prior to interview? |  |  |

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| --- |
| Staff Privacy NoticeKingdom Bank Ltd issues this privacy notice in the interests of transparency over how we use (“process”) the personal data that we collect from job applicants/employees (“you”).Data held Data is categorised Personal data and Special Category data, definitions of which can be viewed at: <https://ico.org.uk/for-organisations/guide-to-data-protection/key-definitions/>We will also hold personal data relating to other individuals which you have provided to us. For job applicants this will be for referees, for employees this will be next of kin contact details. By providing your consent below you confirm that you have their permission to provide us with this information.Data ControllerThe data controller is Kingdom Bank Limited and as data controller has appointed a Data Protections Officer who can be contacted at: DPO@kingdom.bank or Kingdom Bank Ltd, Ruddington Fields Business Park, Mere Way, Ruddington, NG11 6JS. Purpose of processing the data It is necessary for us to process personal data of both job applicants and employees for the following reasons:1. in order to identify the individual for the purposes of recruitment;
2. to maintain that information for the general purposes of the ongoing employment relationship including performing the employment contract and maintaining the health and safety of individuals on our premises.

Our legal basis for processing personal data of applicants and staff is: 1. for the purpose of carrying out the employment contract or to take steps to enter into an employment contract;
2. necessary to comply with a legal obligation;
3. necessary to protect the vital interests of an individual (for example the health and safety of staff); and/or
4. is necessary for the purposes of our “legitimate interests” as the data controller (except where such interests are overridden by the interests, rights or freedoms of the individual).

Our “legitimate interests” for these purposes are:1. assessing suitability for employment and then carrying out the employment contract;
2. safeguarding the health and safety of job applicants and employees;
3. ensuring network and information security.

We may from time to time need to process special category data, for example medical records or other information relating to the health and well being of an individual. In that case we will either obtain the explicit consent of the individual to the processing of such data or we may consider the processing of that data as being necessary for carrying out our obligations as an employer. That will be assessed on a case by case basis.There is no strict statutory or contractual requirement for you to provide data to us but if you do not provide at least that data that is necessary for us to assess suitability for employment and then to conduct the employment relationship then it will not practically be possible for us to employ you. We do not envisage that your data would be transferred to a third country. We will keep personal data for no longer than is strictly necessary, having regard to the original purpose for which the data was processed. In some cases we will be legally obliged to keep your data for a set period. Your rights in relation to your personal data* The right to be informed (informing the data subject how the data is processed).
* The right of access (subject access requests).
* The right to rectification (correct inaccurate data).
* The right to erasure (right to be forgotten).
* The right to restrict processing.
* The right to data portability (receive data in a machine-readable format and to transmit to another data controller without hindrance).
* The right to object (withdraw consent).
* Rights in relation to automated decision making and profiling.

ComplaintsWhere you take the view that your personal data are processed in a way that does not comply with the GDPR, you have a specific right to lodge a complaint with the relevant supervisory authority. The supervisory authority will then inform you of the progress and outcome of your complaint. The supervisory authority in the UK is the ICO. |

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| --- |
| Please will you provide your explicit consent by signing below:Consent I acknowledge the bank’s requirement to retain my personal / contact details to enable legitimate contact by any means as and when required. I am happy for the bank to retain my personal information for the purposes of recruitment, This includes authorising Kingdom Bank to conduct a reference check with my present and previous employer(s) and I am aware that Kingdom Bank will be supplying personal information for reference purposes.I am happy for the bank to retain my personal information for the general purposes of the ongoing employment and I confirm that I have permission from my registered next of kin to use their personal information as an emergency contact. Please √  |

*Kingdom Bank Limited is registered in England and Wales No. 4346834. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: Ruddington Fields Business Park, Mere Way, Ruddington, Nottingham, NG11 6JS. Our Financial Services Register number is 400972. The Financial Services Register can be viewed at https://register.fca.org.uk/*