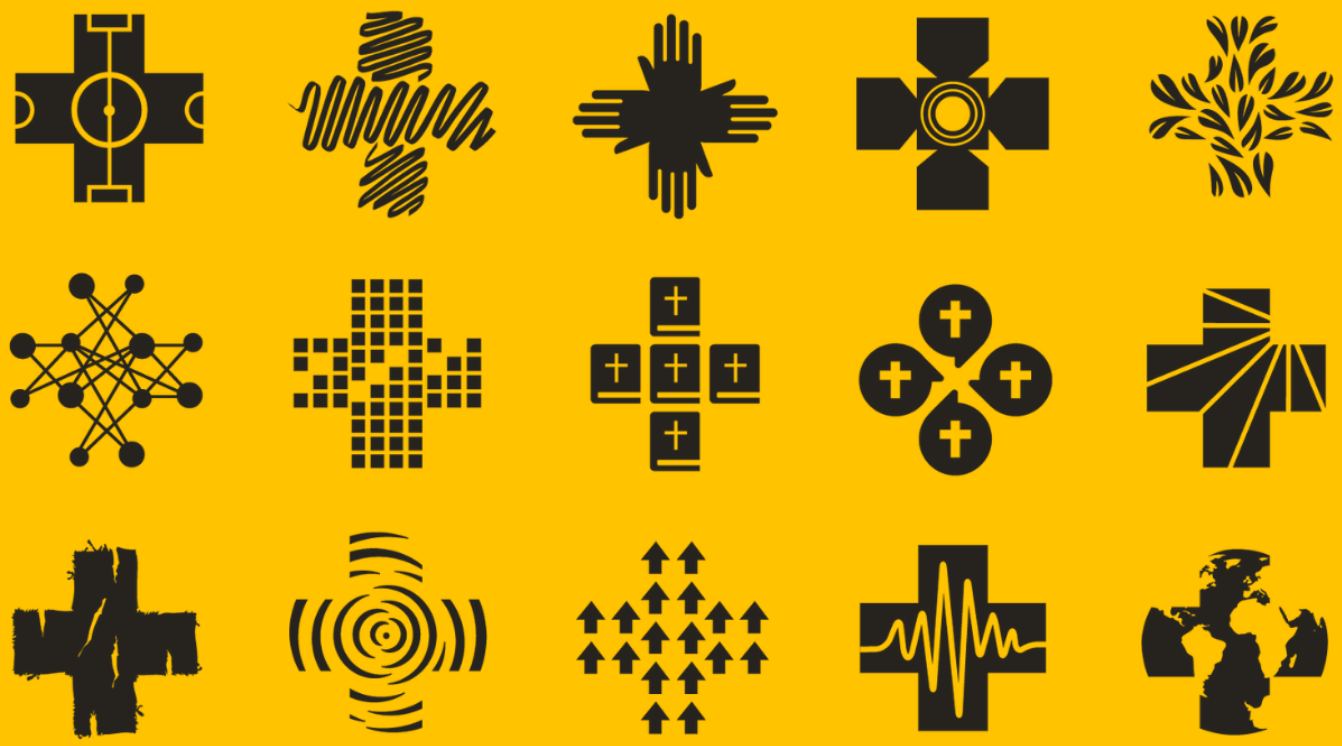
Stewardship

Active generosity

Lending Operations Manager (Church & Charity Lending)

Role Description and Recruitment Pack



Contents

Contents 2

Role overview 3

Why this position is important to us 3

The impact you will have in this role 3

Welcome to Stewardship 4

Our vision, mission and values 4

Job detail 5

Overview 5

Main responsibilities, to include, but not limited to: 5

Desired skills and experience 6

What success will look like 7

Working for us 8

How to apply 9

Role overview

Title:	Lending Operations Manager (Church & Charity Lending)
Hours:	Full time, 35 hours per week.
Contract:	Permanent
Location:	1 Lamb's Passage, London, EC1Y 8AB *There is flexibility for hybrid working depending on the role and organisational requirements. During your probationary period, we ask that you work from the office two days each week, allowing time to settle into the role and work closely with the team.*
Reports to:	Head of Investments and Lending
Salary:	£38,000 to £43,000 per annum dependent on experience
Closing date:	31 January 2027 at 9am Applications will be assessed upon receipt. Early applications are encouraged and the advert will close once suitable applicants have been selected.

Why this position is important to us

Stewardship provides secured lending to churches, charities and Christian organisations, helping them acquire, develop and improve the buildings and facilities through which they serve their communities. The Lending Operations Manager will ensure that this lending is completed, administered and monitored accurately throughout the loan lifecycle.

This role will provide clear operational ownership from approved application and completion through drawdown, servicing, amendment, repayment and redemption. It will also release Relationship Managers to focus more fully on borrower relationships, origination and growth.

The successful candidate will combine hands-on lending operations experience with strong control, data and stakeholder-management skills. They will be the principal subject-matter expert for the loan management system and a key operational partner to Lending Relationship Managers, Legal, Finance, Customer Operations and external advisers.

The impact you will have in this role

Your work will help ensure that approved transactions are implemented correctly, borrower records remain current, completion files are audit-ready, operational risks are escalated promptly and management information can be relied upon.

The role offers the opportunity to lead the continuous improvement of an important operational function while serving churches and charities with care, clarity and professionalism. You will strengthen the borrower experience, improve data quality and reporting, and embed consistent procedures and controls across the lending lifecycle. You will also identify inefficiencies, redesign workflows and use technology, including Microsoft Copilot and Salesforce, to reduce manual effort, improve turnaround times and build greater operational resilience.

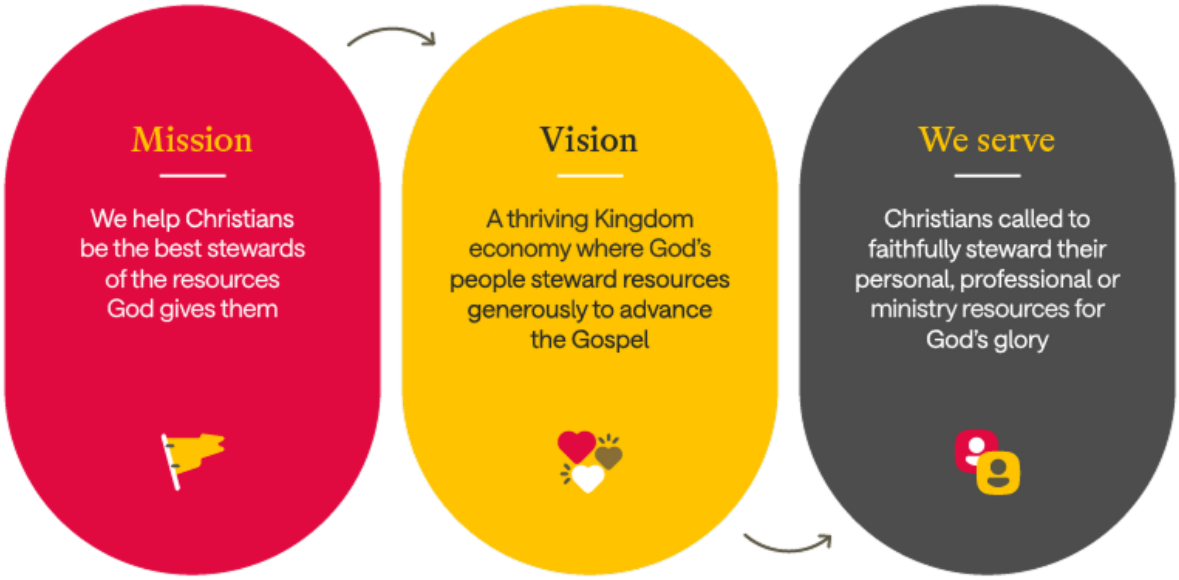
Welcome to Stewardship

Stewardship serves Christian donors, workers, charities and churches in the UK and beyond called to faithfully steward their personal, professional or ministry resources for God's glory.

Founded over a century ago by a small group of Christians who partnered to facilitate financial support for Christian ministries, today we help over 30,000 people experience the joy of generosity, giving more than £100 million each year in support of over 6,000 charities, 4,000 churches and 2,000 Christian workers.

Our vision, mission and values

Our vision is to a thriving Kingdom economy where God's people steward resources generously to advance the Gospel. We help Christians be the best stewards of the resources God gives them.



Our four core values underpin all the work we do at Stewardship:



To find out more about Stewardship, watch this introductory video:

Job detail

Overview

The Lending Operations Manager is responsible for the effective operational management and control of Stewardship's Church & Charity Lending portfolio throughout the loan lifecycle, from approved application and completion through servicing, monitoring, amendment, repayment and redemption.

The role is accountable for the accuracy, completeness and currency of the loan management system, pipeline and supporting records, and for ensuring that approved loan transactions are recorded and executed accurately, promptly and with appropriate evidence and authority. Working closely with Lending Relationship Managers, Legal and Finance, the role manages completions and funding, maintains effective procedures and controls, supports a responsive borrower experience and provides reliable portfolio and governance reporting.

Main responsibilities, to include, but not limited to:

- Act as operational owner and subject-matter expert for the loan management system, maintaining accurate borrower, facility, repayment, security and interest records throughout the loan lifecycle.
- Coordinate approved loans from decision to funding, ensuring client checks, conditions precedent and required documentation are completed before funds are released.
- Deliver timely servicing, including drawdowns, payments, direct-debit collections, interest-rate changes, amendments, reschedules and other approved adjustments.
- Manage loan redemptions, settlement and security releases, incl. DS1 and AP1 documentation.
- Maintain complete, current and audit-ready borrower files, statements and completion records.
- Complete month-end transaction checks and reconcile the loan book with Finance.
- Track information undertakings, covenants and ongoing loan conditions; obtain information on time and route it to the relevant Relationship Manager for review.
- Monitor insurance for secured properties and escalate documentation, covenant, operational or coverage issues promptly.
- Manage the lending shared inbox and operational work queues, acting as a principal operational contact during completion, servicing, amendment and redemption.
- Track applications, completions, servicing requests and borrower interactions against agreed service levels, ensuring delays and actions have clear ownership.
- Produce accurate monthly KPIs and the Lending Overview, highlighting portfolio activity, service performance, operational issues and emerging risks.
- Coordinate the Lending Sub-Committee and lending matters for the Finance and Investment Committee, including agendas, papers, minutes and action tracking.
- Own and improve lending procedures, process maps, checklists and controls so that policy, delegated authorities and legal and compliance requirements are implemented consistently.
- Undertake other reasonable duties required to support the effective operation of the Church & Charity Lending function.

Desired skills and experience

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.

Skills and experience	Essential	Desirable
Meet our Occupational Requirement to be a practising Christian, an active member of a local church, with a clear personal commitment to our Ethos Statement.	✓	
Have the Right to Work in the UK. Please note that we do not offer sponsorship arrangements.	✓	
Experience in secured lending, commercial mortgages, loan servicing, loan administration or comparable lending operations.	✓	
Experience managing the operational integrity of a loan portfolio or loan-management system.	✓	
Experience coordinating loan documentation, conditions precedent, completion and funding.		✓
Understanding of legal charges, facility documentation, valuations, insurance and security-registration processes.		✓
Strong knowledge of transaction controls, reconciliations, audit trails and financial-data integrity.		✓
Experience maintaining pipeline, portfolio and management information, and producing reliable KPI or governance reporting.		✓
Experience developing procedures, checklists, controls and service standards.	✓	
Experience of lending to churches, charities, social enterprises or other purpose-led organisations.		✓
Understanding of charity legal structures, governing documents and trustee decision-making.		✓
Experience of commercial-property or development lending, arrears, waivers, forbearance, refinancing or restructuring.		✓
Experience acting as business owner or super-user for a loan-management system, improving or automating lending processes, or supporting audit and committee governance.		✓

What success will look like

- Loan-management-system records are accurate, complete and current.
- No material loan transaction is executed without appropriate instruction and authority.
- Approved transactions are recorded and implemented promptly and correctly.
- Loan-book and Finance records are reconciled within agreed timescales.
- Completion files contain complete evidence of approvals and conditions, and no funding request proceeds while material requirements remain unresolved.
- Covenant, insurance, condition and security requirements are monitored and escalated promptly.
- Borrower servicing requests are completed within agreed service standards.
- Lending Committee, audit and management information is accurate and timely.
- Critical operational processes remain documented, controlled and resilient.

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, hybrid working is possible in this role During your probationary period, we ask that you work from the office two days each week, allowing time to settle into the role and work closely with the team.

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

We are a Living Wage Employer

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 email Joan Gray, our People, Culture & Place Administrator, on:

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.