



Kingdom Bank
where savings build churches

APPOINTMENT OF
**BUSINESS DEVELOPMENT
DIRECTOR**





INTRODUCTION

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 commitment is *'Changing Lives for Good'* through our business of banking.

This is a dynamic moment for Kingdom Bank as we seek to dramatically increase our services to Christian churches, charities and individuals. We need a gifted Business Development Director to join us to bring the maximum benefit to our customers and to fulfil the aspirations we share as a Board and Staff Team. This demands that we continue strengthening internally as well as broadening our external profile and partnerships. We have a business plan that expects and invests in expansion over the coming years and we are seeking the right candidate to help deliver this.

Our CEO Chris Sheldon joined Kingdom Bank initially in a management position just ahead of our formal launch as a bank. Having journeyed with us for 15 years, the Board Directors have accepted Chris' initiative to begin thinking about his succession plans with a view of his own exit in 2019. We recognise the need to add a further senior team member who will add leadership and their technical expertise, but also hopefully offer a succession option.

We are focused on developing new relationships with churches and charities seeking mortgages or lending and more relationships with insurance and savings clients. We are excited to expand into a new area of business for us: residential loans for Christians dedicating themselves to Christian charity work through various missions and residential loans for charities needing residential housing as part of their service offering.

These are the important, exciting and dynamic strands of our context at Kingdom Bank: there are so many opportunities for our services to bring blessing; we are determined to continue growing; we will enhance and diversify our service offering; we want to be intentional about succession planning; we seek to add leaders to strengthen our corporate culture and team effectiveness.

The Business Development Director will be passionate to invest their gifts in Kingdom Bank in order to see our work expand its reach and missional impact significantly. We are seeking a business-minded sales and marketing leader who loves to see things grow and is willing to help us strengthen our work as we lengthen it. Ideally you will have some exposure to and certainly great interest in the variety of church and charitable Christian missions across the UK. We are also seeking someone with leadership gifts, to be a central part of shaping our corporate development and inspiring our team culture for many years to come.

The Business Development Director will help us realise our desire to advance God's kingdom by expanding the capacity we have to serve many more Christians through our banking services.





ABOUT KINGDOM BANK

History

Kingdom Bank's history is traced back to the 1950s when Pastor George Oldershaw was fulfilling his calling to plant 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. The organisation saw slow but steady growth.

On 1st January 2005 Kingdom Bank was launched as a wholly owned subsidiary of the Charity and ready to serve the whole Christian community in the UK. Today the Bank remains wholly owned by Assemblies of God Property Trust, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Banking Services:

As a Christian Bank we have values by which we live and work which lead us to show genuine care and concern for our colleagues, customers and suppliers.

The principal business of the Bank consists of mortgage and secured lending to churches and charities that provide practical help and support to people in need both physically and spiritually. In conjunction with this the Bank provides a range of savings and investment accounts, designed to be the natural choice for churchgoers and an insurance broking service specialising in churches and charities.

Mortgages:

We love churches that are growing and need more space. It means that their ministry is expanding. At Kingdom Bank we are specialists in helping churches grow their buildings by helping finance the purchase, building and redevelopment of churches and other church buildings.

We specialise too in providing secured lending to charities that are also looking to buy, build or extend their premises.

Kingdom Bank has a history of working with organisations and people who are bringing life and hope to places where it seems there is none. Many of these projects do this through providing housing for people who otherwise have nowhere to go. Through our Social Return Mortgage products we are providing the finance for projects which are providing accommodation for ex-offenders, asylum seekers and people battling addictions. In a similar vein, through our Social Enterprise Mortgages, we fund projects aimed at transforming communities. In the past these have included the financing of venues that would not otherwise exist such as Youth Centres, Nursery centres, Housing schemes and Skateparks.

We are focused on developing new relationships with churches and Christian charities seeking mortgages or lending. We are excited to expand into a new area of business for us: residential mortgages for Christians dedicating themselves to Christian charity work; and mortgages for Christian charities needing residential housing as part of their service offering.

As a Christian Bank we delight in helping Ministers, Church Workers and Missionaries to invest in properties through Buy-to-Let Mortgages that generate an income to support missions and provide a sustainable plan for the future.

At the end of 2016 our mortgage book reached £36m.

Savings:

We offer a wide range of savings accounts for individuals including Cash ISAs and accounts for churches, charities and individuals. We then use the savings from our customers to support our mortgage lending.

At the end of 2016 our deposits totalled £44m.

Insurance:

We recognise that churches, charities and associations are doing more than ever before in their communities: running food banks, debt centres, libraries and a whole range of social events. All of these carry differing degrees of risk. As experienced insurance advisers we are able to review requirements, advise on options and develop a bespoke cover for churches, start-ups and large organisations.





OUR VALUES

Our values shape the way we do business.

Keeping God at the centre

We set time aside 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.

Valuing people properly

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

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

Handling finance responsibly

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

Changing lives for good

We use financial services to support Christian churches and charities. We use our profits so that we can generously support Christian causes.

ROLE DESCRIPTION

Kingdom Bank is now seeking to appoint a Business Development Director who will be ambitious to see us maximise the potential of our banking services, creating a blessing for many Christians, Churches and Charitable Missions as they bring good news to countless neighbourhoods across the UK.

The key purpose of this role is to help us bless many more people through realisation of our growth plans. The Business Development Director will strategically market and pro-actively sell the Bank's full product range in accordance with our Mission Statement.

The key areas of leadership required are:

Visionary and Strategic Growth Leadership

- Helping set our growth targets and then delivering on these goals.
- Developing and implementing a compelling vision and strategy for Kingdom Bank's external relationships.
- Raising the profile of Kingdom Bank.
- Proactively developing and maintaining a network of contacts, prospects and introducers; ensuring that Kingdom Bank builds relationships of purpose; and developing strategic relationships with leaders of various charities and networks.
- Creatively envisioning and seeking out opportunities to present the Bank and its products to a wide range of possible clients.
- Inspiring many to see the ways in which the Bank's services can enable kingdom opportunities.

Operational Management of Growth

- Wisely linking all marketing activity to sales activity, and managing the distribution of opportunities across the relevant teams ensuring we deliver on and exceed our clients' expectations.
- Overseeing our digital marketing campaigns across different media.
- Leading the strategic alignment of our resources to achieve the greatest expansion of our service offerings and missional impact.
- Leading the evaluation, monitoring and review of the growth strategy's success.
- Maintaining and developing systems and processes for managing the sales.

Organisational Leadership

- Fully contributing to the Leadership Team in its role of providing strategic direction and leadership to Kingdom Bank.
- Supporting the CEO, providing business growth expertise and working effectively with the Board of Directors.
- Adding to our team ethos and culture of missional vision and professional service excellence.
- Bringing a goal oriented approach to help other team members stay focussed in their contributions to help Kingdom Bank make a step change in service expansion over the coming years.
- Working with the team to foster an organisational culture that is client-focused, externally orientated, innovative, creative and fully aligned with Kingdom Bank's mission and values.
- Developing, challenging, supporting and coaching team members, encouraging personal and professional growth and keeping an eye out for future talent.





PERSON SPECIFICATION

Given an occupational requirement for this role to be filled by a Christian, we are seeking candidates with a personal and active Christian Faith, who integrate prayer and faith into their vocation.

You would also be able to demonstrate:

Personal Qualities

- Faith-rooted motivation to deliver positive change through finance
- A team player approach, and a love and enjoyment of people
- Commercial acumen, understanding stewardship and investment as kingdom terms
- Strategic vision, good judgement and a Christian approach to leadership
- Ability to speak one's mind, challenge constructively and hold one's own amongst others
- Highest standards of integrity and probity
- Enterprise, initiative and commitment to excellence in all areas

Sales and Marketing Experience

- Successful experience of business development in relevant financial services products: commercial and personal lending; savings accounts and general insurance.
- Successful in achieving targets
- Experienced sales manager/team leader
- Knowledge of the Church & Christian market place
- Good networker
- Good presentational skills
- Experience of digital marketing campaigns

Leadership Experience

- Experienced department manager/team leader
- Experienced Line Manager
- Contributor to Business Planning and objective setting

We are open to seeing if gifted growth leaders from outside the banking sector might transition into our context; however an ideal candidate is likely to have previous experience selling banking services. There could certainly be internal support given to orienting a hungry learner into the nature of our business, and external help given to securing banking qualifications over time. Therefore, we would list as preferable but not essential, the following criteria:

- Banking experience covering savings and lending
- Experienced in SME commercial lending
- Experience of personal mortgage lending
- Experience of insurance broking

REGULATORY APPROVAL

The post is proposed as an Executive Director with appointment to the Bank's Board. This will require the successful candidate to be approved by the Regulatory Authorities prior to taking up their duties. This process requires completion on enhanced due diligence including regulatory references and DBS checks. The Regulator will expect to interview the candidate before approval.

For the right candidate with limited regulatory experience a period of employment prior to nomination to the Board maybe suitable and will be discussed during the recruitment process.

HOW TO APPLY

Applications should be sent by email to KingdomBank@macaulaysearch.com

The closing date for applications is 12pm on Thursday 28th September 2017.

Your application should comprise:

- A full CV, including educational and professional qualifications, a full employment history showing the more significant positions, responsibilities held and relevant achievements;
- A covering note of not more than one and a half pages summarising your proven ability related to the person specification; please do mention your personal faith fulfilment of the occupational requirement and why our Christian identity motivates your application;
- A daytime, evening and/or mobile telephone numbers (to be used with discretion).

THE PROCESS

Macaulay Search has been engaged as advisor on this appointment. A selection of candidates will be invited to be interviewed in early October by the appointment panel of CEO Chris Sheldon and Board Members David Swanney, Malcolm Hayes, and Robert Hyde.

