



**START
SOMETHING**

YOUR NEW ROLE AT THE TRUST

JOB TITLE:	Credit and Performance Manager	PAY BAND:
FUNCTION:	Finance & Performance	Support Delivering Specialist/Managerial Technical Lead/Function Head Senior Leadership Team
THE TEAM:	A key role required to meet financial governance guidelines, compliance & assurance within a FCA framework. Providing expertise to UK Delivery Teams and reporting to the Head of Credit and Performance within the Finance & Performance Directorate.	











WHERE YOU WILL FIT

CEO	CFO	Head of Credit and Performance	Credit and Performance Manager
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HOW DOES THIS ROLE IMPACT YOUNG PEOPLE?

Since 1976, our Delivery Teams have given over 1 million young people hope for the future. You will support this team and be directed by the Head of Credit and Performance to ensure a superb service is offered to young people. Ensuring the best possible advice, guidance and support is offered to young people and the colleagues that support them.

WHAT WILL YOU DO?

-  Delivering excellence in funding decisions. Promote and communicate best practice for assessing applications amongst the team and wider organisation.
-  Assess funding applications from young people in line with our Lending Money & Grant Giving to Young People Policy & third-party policies meet compliance and assurance standards.
-  Developing relationships with internal stakeholders to ensure the Enterprise programme engages the Ensure young people who need us most.
-  Manage & record risk - Assess funding decisions, AML/KYC concerns, affordability, viability & eligibility of young people. Applying risk categorisation from case file reviews.
-  Report on trends emerging from case file reviews to the Head of Credit and Performance to improve quality standards.
-  Support Delivery Teams to deliver against contracted activity which results in 100% drawdown of funds enabling the organisation to continue our vital work for young people.
-  Ensure Delivery teams capture information on young people, volunteers & partners at each stage of their journey and any financial processing is accurate and robust.
-  Empower and train colleagues on FCA guidelines, process, and compliance to ensure we are confidently & legally providing a superb service to young people in a responsible way.
-  Advocate Equality, Diversity & Inclusion (EDI) & continue to encourage positive change through the implementation of a team action plan that supports our overall aims within EDI.
-  Responsible for actively contributing to an equitable, diverse, and inclusive workplace.

THE SKILLS YOU'LL BRING



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All of the roles at The Trust are key to our success and there are certain skills we need to be successful. And while we will shortlist the most qualified people for the role, we ask everyone for a supporting statement. If you think you could do the role, but don't have all the desirable experience, we would still love to see an application from you.

WE REALLY NEED YOU TO HAVE THESE

Skills & Knowledge	Why do we need this?
Excellent people skills with the ability to build effective relationships internally and externally.	Success does not happen in a silo – you will need to work, inspire, and influence a range of teams across The Trust, as well as external stakeholder organisations to achieve success.
Developed planning and organisational skills.	You will be responsible for DAA approvals and planning your work schedule to meet the needs of young people, ensuring compliance with FCA regulations and overall delivery plan.
Proven analytical, problem solving and decision-making skills.	You will interpret a significant amount of financial information to assess the criteria and viability of loan & grant applications, driving data-based decisions on the approval process.
A strong understanding of the challenges young people within The Trust's target groups face.	This will be key when matching the needs of young people, partners, or volunteers to ensure the right support and provision are put in place.
Understanding of Enterprise and small business support landscape – including other funding/grant/loan provision	You will be providing a specific and tailored approach for young people, and it is essential to understand where The Prince's Trust fits in a competitive landscape.
Knowledge of Safeguarding, and Health & Safety practices and processes. Able to identify those young people with vulnerabilities.	To ensure The Trust safeguards staff, young people, partners, and volunteers. Also, apply FCA Guidelines for supporting those vulnerable applicants for funding.
Ability to maintain and develop a culture of excellence.	We must provide high-quality, safe & impactful service underpinned by our values and EDI framework with policies consistently communicated, understood, and monitored for compliance.
Experience	Why do we need this?
Operational management experience, with a proven track record of leading and motivating a diverse team.	You will be an important member of the leadership team and will lead and motivate teams across the UK to deliver consistently high-quality and impactful frontline services.
Experience in small business and/or period of self-employment.	You will be working with colleagues to empower and upskill their support for young people embarking on their Enterprise journey.
Experience in developing and managing the performance of delivery plans and funding applications/contracts.	You will support teams across the UK to maximise the impact of our services whilst ensuring complete income drawdown to meet the expectations of our funders and FCA regulations.

WE WOULD LOVE IT IF YOU COULD DO THIS

Experience	Why do we need this?
Successful track record of experience in both credit assessment and underwriting small business and personal loan applications gained in the financial services sector.	You will be assessing applications for funding of businesses.
Experience working with or as a volunteer.	We have over 5,000 volunteers who are the longest-serving and largest part of our team and play a critical role in supporting our activities.
Experience in managing a team over a diverse/large geography.	The roles cover all of the UK and your ability to successfully lead and motivate teams who are working remotely from you will be crucial to the success of our delivery plan.
Experience in delivering skills development/training.	You will be the first line of support for colleagues and volunteers on FCA regulations and will be required to support them with formal and informal training/guidance/coaching.
Skills & Knowledge	Why do we need this?
Professional qualification, or part qualification.	To demonstrate your professional experience - if not acquired already you will need to work immediately to DAA status via formal training.
Knowledge of the benefits system and how it impacts young people.	This is an important point when assessing any financial support, we may be able to offer and the direct impact it may have on any current benefit support young people currently receive.






WHAT DO WE EXPECT FROM YOU?



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OUR VALUES

Our values are at the heart of everything we do – they articulate who we are and how we work together to achieve our aims to help young people.

 Inspiring We lead by example	 Approachable We are open minded and value diversity	 Empowering We enable positive change	 Non-Judgemental We focus on the potential, not the past	 Passionate We are absolutely committed to supporting young people
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Here at The Prince's Trust, we're committed to equality, diversity, and inclusion. We want to be an organisation that's representative of the communities we serve, which is why we strive for diversity of age, gender identity, sexual orientation, physical or mental ability, ethnicity, and perspective. Our goal is to create an environment where everyone, from any background, can be themselves and do the best work of their lives.

We're a Stonewall Diversity Champion and we are Disability Confident employer. Our staff, volunteers and young people are supported by PT CAN (our Cultural Awareness Network), PT GEN (Gender Equality Network), PT DAWN (Disability & Wellbeing Network) and Pulse (LGBTQIA+ Network). For more information, [click here](#).

OUR BEHAVIOURS

We expect certain behaviours from you about how you interact with colleagues, our partners, young people & the public. As someone who works in at a specialist/managerial level, we would expect that you live these behaviours.

Leading by Example	Continuous Improvement	Effective Communication	One Team	Delivering Results
You inspire others through passion for what we do. You keep young people and our end goal in mind. You build trust in others through reliability and holding self-accountable for success. Resilient in the face of challenges, not taking constructive criticism personally. You're authentic and bring unique talents to work, encouraging others to do the same. You role model integrity and act according to our Values	You champion change initiatives and help others see the benefits and opportunities. You take an entrepreneurial approach to improving how we do things. You seek opportunities to enhance own development and build expertise. You role model a positive and constructive approach to giving & receiving feedback. You support others in adapting to change.	You're approachable, clear, and assertive. You cascade important and relevant information to others clearly and swiftly. You treat people as individuals, tailoring communication and influencing style accordingly. You communicate difficult messages and challenge others' thinking effectively. You listen to and empathise with others to understand the root of situations before responding	You role model effective and mutually supportive teamwork with colleagues You manage the expectations of others, gaining buy-in where required. You share knowledge and information. You build and invest in relationships across The Trust You use awareness of how your own team fits within the wider organisation to find solutions	You translate The Trust's long-term vision and strategy into actionable plans & targets. You take responsibility for making and implementing logical, data-based decisions. You're flexible and responsive as priorities and requirements change. You seek solutions and solve problems, empowering others to do the same

THE WELFARE OF OUR YOUNG PEOPLE

The Prince's Trust is committed to safeguarding and promoting the welfare of children and young people and expects all staff and volunteers to share this commitment. As part of this commitment, we undertake basic disclosure checks in accordance with the Codes of Practice for all roles within the Trust, and for our roles working directly with young people, at an enhanced level. Having a criminal record will not automatically exclude applicants.