

**JOIN US TO MAKE
A DIFFERENCE**
HEAD OF COMPLIANCE & RISK

INTRODUCTION

Are you looking for a new challenge where your role can really make a difference to help shape a better way of life for people? If so, this could be the job for you.

In this senior role as Head of Compliance & Risk, you will provide oversight and the running of both regulated and non-regulated processes designed to manage risk in the organisation.

We hope that this pack provides an informative overview of what we are looking for in this unique and exciting position.

WHO WE ARE

Resonance's overarching purpose is making investment a force for good and transforming lives through investment. Resonance is owned by four socially-minded organisations, directors and an Employee Benefit Trust. Our Vision, Mission and Values are on page 9.

Resonance is one of the UK's leading social impact investment companies. Since 2002 we have mobilised close to £500mn of useful investment and grant capital into the hands of over 300 social enterprises and charities, enabling them to grow their impact, and make a difference to the people and communities they serve.

Resonance is a proud B Corp member, listed in the NatWest SE100 – top 100 of social enterprises and has won a number of national awards.

The Resonance funds seek to deliver risk adjusted returns to investors as well as real and measurable social impact. You can see our latest annual social impact reports [on our website](#)

To find out more about what we do, [visit our website](#)



HEAD OF COMPLIANCE & RISK

SALARY:	£67K-£76K per annum (Band 7)
HOURS:	Full time/Part time considered. We operate a flexible, hybrid working style, with a 9-day working fortnight. We also highly value the time spent together with colleagues and encourage at least 2 days per week in the office
WORKING MODEL:	Hybrid with office base in Launceston (Cornwall) or Manchester. There is an option of London or Bristol offices for the right candidate
ANNUAL LEAVE:	25 Days (plus bank holiday)
COMPANY PENSION:	Salary Sacrifice available and the option for contributions to be paid into private pension
RESPONSIBLE TO:	Operations Director
CONTRACT:	Permanent

HERE'S WHY WE NEED YOU

PURPOSE

Resonance is actively growing, so you'll need to enjoy working in a fast-paced work environment. To deliver the regulated aspects of this work, Resonance has an FCA authorised subsidiary, Resonance Impact Investment Limited ('RIIL'). We also have specialist team members and robust processes covering financial control, regulatory compliance, communications and people practices.

RIIL operated as a 'Small Authorised UK AIFM (Sub-Threshold)' from its authorisation in 2013. It has successfully grown its funds under management to the scale where it had to apply to vary its permission to become a Full-Scope Alternative Investment Fund Manager. It is expected that this application will be approved by the end of 2026.

The Head of Compliance & Risk is a senior role within Resonance, reflecting our significant growth and potential, which brings together oversight and running of both regulated and non-regulated processes designed to manage risk in the organisation. If you have experience in fund and investment management compliance and risk management, and the desire to use this for social impact, we would like to hear from you.

WHO YOU WILL BE WORKING WITH

Relationships Internal: Operations Director, CEO, CIO, Assistant Compliance & Risk Manager, Leadership team, Funds teams, Finance team, Property Portfolio Management team, People team, Comms team and IT team.

Relationships External: FCA, Non-Executive Directors, Investors, Depositories, Fund Trustee Company, Fund Operator & Administrator, Lawyers and Auditors.

To ensure Resonance remains confidently compliant with FCA and other regulation and capable of managing the risks the business faces on a day-to-day basis.

RESPONSIBILITIES

One Key Function: The Head of Compliance & Risk's primary role is to bring together oversight and running of both regulated and non-regulated processes designed to manage risk in the organisation. This will cover Resonance's compliance as a FCA authorised firm but also extend to processes across the organisation which help us to manage risk.

CORE RESPONSIBILITIES

- To act as Compliance Officer for Resonance Impact Investment Limited (RIIL), ensuring ongoing compliance with all relevant regulation as a Full-Scope Alternative Investment Fund Manager.
- To act as Head of Risk for Resonance Limited and RIIL.
- To hold the FCA Senior Manager Functions SMF16 (Compliance Oversight) and SMF17 (Money Laundering Reporting Officer).
- To be the contact point for the FCA ensuring a good relationship is maintained.
- To ensure prudential requirements are met by ensuring that capital and liquidity requirements are understood and that capital and liquidity are monitored and forecast. As part of this, to maintain and update the ICARA process.
- To ensure accurate preparation and timely submission of FCA periodic reporting, in conjunction with the Finance team (including the AIF001 and AIF002 AIFMD annex IV reports).
- To ensure responses to FCA requests, in conjunction with relevant individuals.
- To ensure and monitor internal processes for compliance and risk management, in conjunction with relevant Resonance teams.
- To ensure accurate record keeping for all relevant processes, in conjunction with relevant teams, and utilising relevant IT systems.

- To review and approve the firm's financial promotions and other documents from a compliance and risk perspective. This includes investor slide-decks and presentations, fund information memoranda, annual social impact reports, quarterly fund investor reporting, newsletters and the website. This also involves training and enabling others to write compliant financial promotions.
- To support Investor Relations in respect of compliance, AML and risk areas of fund due diligence questionnaires from potential investors and their consultants.
- To oversee investor and borrower take-on procedures, in conjunction with relevant teams. Resonance funds have a relatively low number of relatively high value institutional investors.
- To provide regular reporting to the Resonance and RIIL Boards and the Risk, Audit & Governance sub-group on regulatory and risk issues, including a Group Risk Register.
- To ensure compliance with the following FCA regimes: Systems & Controls, Prudential, Senior Managers & Certification Regime, Fitness & Propriety, AIFM requirements (FUND/ALTS), Categorisation, Financial Promotions, Change in Control, ESG (in conjunction with ESG team) and Complaints.
- To liaise with external consultants, lawyers, auditors etc in respect of Resonance's compliance, AML and risk issues, including RIIL's annual financial audit (led by our Finance Team) and an internal controls assurance audit.
- To maintain and update the Compliance Manual, and provide specific training to staff on regulatory and risk issues as necessary.
- To maintain the suite of compliance, AML and risk policies and processes.
- To ensure completion of the Compliance Monitoring Plan and respond to and report findings as appropriate.
- To provide or ensure training for staff on compliance, AML and risk issues.
- To provide strategic input to the CEO and CIO on regulatory and risk issues relevant to Resonance's further business development.
- To manage the FCA fee data and invoicing process, ensuring correct fee pots and metrics, in conjunction with the Finance team.
- To review contracts which Resonance enters into from a compliance and risk perspective, in conjunction with the relevant teams.
- To manage and develop the Assistant Compliance & Risk Manager.
- N.B. property compliance is handled by the Property Portfolio Management team.

SECONDARY RESPONSIBILITIES

- Stakeholder management - participate in relevant meetings and compliance networking in the sector.
- Building understanding of how social impact investment interacts with mainstream financial regulation.
- General participation in Leadership team discussions.
- Arrange renewal of Professional Indemnity Insurance and fund insurance.

WHAT YOU'LL BRING

KEY STRENGTHS

- A solutions finder; not giving up at the first barrier but able to think creatively to identify commercial approaches to maintaining robust compliance and risk processes.
- A team player; working with people in and outside of the organisation to get the job done.
- Resilient; capable of maintaining motivation and focus despite setbacks, and the challenges of working in a small organisation.
- Strategic with attention to detail; capable of seeing and communicating the big picture and translating that into specific actions.
- Strong on process design, implementation and management; able to create processes which recognise the need for flexibility and personal responsibility, but which are also robust and self-correcting.
- Financially literate but socially motivated; not “in it for themselves” but still highly competent.
- Self-starter but capable of bringing people along with them.
- Empathetic in seeing the other side of the story and yet also holding people to account.

The Head of Compliance & Risk plays an important and senior role in the development of the company's business and delivery of its mission. The ideal candidate will therefore have relevant experience to be able to demonstrate the following skills and experience.

ESSENTIAL SKILLS & EXPERIENCE

- Detailed knowledge and understanding of the FCA, and the regulatory environment for fund management of alternative investment funds (ideally this would be in areas relevant to our activities of property funds investing in UK residential property and other funds investing in commercial loans / other financing for UK social enterprises, however it is recognised that someone with relevant experience in other fund areas could have necessary transferable skills).
- Previous responsibility for FCA compliance processes.
- Ability to demonstrate successful implementation of compliance and risk processes in a commercial environment.
- Ability to communicate complex issues at a senior level in an organisation.
- Excellent verbal and written communication and presentation skills.
- Good interpersonal skills; able to build effective relationships with different teams and individuals across the business.
- Able to prioritise work towards clear goals and performance targets.
- Able to work independently and demonstrate initiative and perseverance in seeing tasks or projects through to conclusion.
- Thorough and detailed approach to organising work and maintaining accurate records.

- Highly professional and ethical approach in representing the company and marketing its products.
- Willing to travel within the UK as required, and work with colleagues in multiple locations, both in person and remotely.
- Enthusiasm to work in an entrepreneurial and innovative environment.
- Desire to help address social issues through impact investment.
- Fully subscribes to Resonance's vision, mission and values.

DESIRABLE SKILLS & EXPERIENCE

- Experience in social investment.
- Knowledge or experience of relevant legal matters.
- Other relevant professional qualification.

WHAT NEXT

If you have the relevant skills and experience, please [submit your CV and cover letter](#).

The anticipated closing date for applications is midnight on 15 November 2026. Please note that this date is subject to change, and we reserve the right to close the vacancy early if we receive sufficient suitable applications.

Resonance is committed to promoting equality, diversity and inclusion and welcomes applications from all. We aim to provide a fair and inclusive recruitment process. If you require any reasonable adjustments during the application or interview process, please contact the People team: people@resonance.ltd.uk



WHAT IT FEELS LIKE TO WORK HERE

ENVIRONMENT & BENEFITS

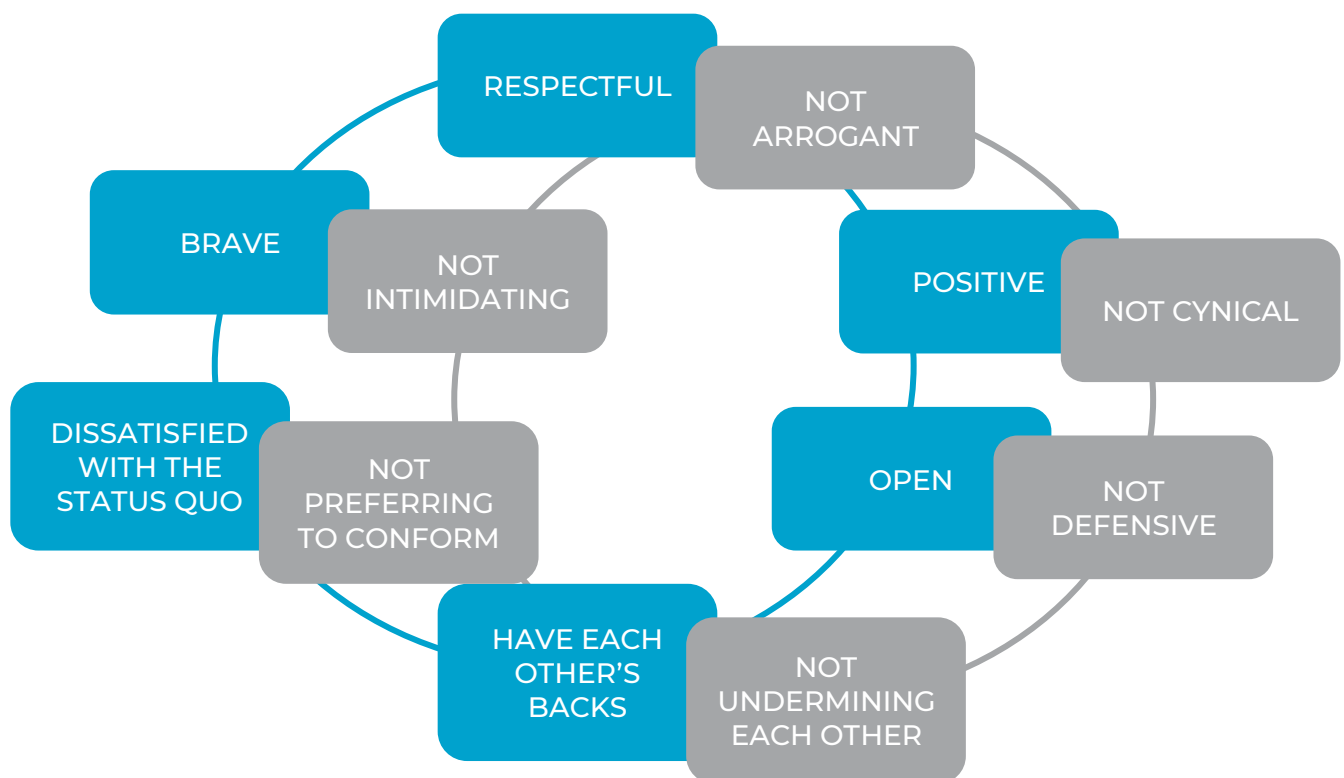
As well as working for an innovative, pioneering business with a strong social purpose and lots of variety we offer a competitive remuneration package, which includes participation for all staff in the Employee Benefit Trust.

We have a flexible working environment with our full-time colleagues working a 9-day fortnight and hybrid working, with days in the office increasingly designed to be opportunities to build understanding, trust and collaborative solutions.

Whilst we have an important job to do, we also prioritise keeping work fun, with regular offsites visiting and hearing from social enterprises and other stakeholders as well as time to engage with and celebrate milestones with colleagues.

Resonance is a growing company, so you'll need to enjoy working in a fast-paced work environment with a very friendly and supportive team.

OUR BEHAVIOURS



OUR VISION, MISSION & VALUES

OUR VISION

A world where...

- Capital serves people and communities
- All are empowered to invest in enterprise for positive social impact
- Resources are stewarded for future generations

OUR MISSION

- To **connect** capital to social enterprises
- To **find** creative **solutions** matching transformational enterprises with investors who share their values
- To **shift** market motivations, aligning commercial returns with social impact

OUR VALUES

- We are a **bridge**, not an institution
- We believe there is always a **solution**
- We build **trusting** and **transparent** relationships, one investment at a time
- When we strive for **mutual profit**, all of society benefits