

Job Description

Job Title:	Finance Officer
Job type:	Permanent, full-time
Hours:	9am–5pm, Mon – Fri (Flexible working time can be available by agreement) Total hours per week are 35
Location:	Birmingham
Reporting to:	Executive Director and Head of Compliance

Summary

Working as a key member of the Bira Bank <https://bira.co.uk/services/bank/> team you will be responsible for the financial accounting and book keeping relating to the operation of the bank. This will include daily routine work such as ledger posting but also the maintenance and extraction of data from our banking system and the completion of regulatory returns. The work will also support the sales and marketing activities of the bank team by extracting and presenting data as part of the management reporting processes of the bank. N.B. The regulatory aspect of the job will be a key component where we expect to have to provide training to the successful applicant.

Key responsibilities

1. Complete daily account posting activity maintaining the loan and depositor ledgers of the bank
2. Process Direct Debits on AUDDIS and collect payments 4 times per month
3. Update bank records to open and close accounts (loans and savings)
4. Maintain daily records to support liquidity monitoring and prepare and keep cash flow forecasts up to date
5. Keep all accounting ledgers up to date
6. Monitor income and cost performance against budget and support the Managing Director in the production of forecasts
7. Extract data from the banks systems and use that data to populate the various regulatory returns required to meet Financial Conduct Authority and Prudential Regulation Authority Requirements
8. Maintain any databases that are required by the bank to monitor in house Key Risk Indicators
9. Collate and present management information as required to support the Board of the Bank this will include data required to monitor sales and other Key Performance Measures
10. Have the ability to produce Management Accounts
11. Prepare quarterly VAT returns
12. Attend meetings to present data to the wider bira bank team
13. Be a valuable team player and provide support to the wider Bira Bank team particularly in supporting the financial or data management aspect of any projects
14. Carry out CRM data work, cleansing and updating where necessary
15. Any other activities expected of the individual as requested by the Executive Director or Head of Compliance
16. Actively support good communication practices with colleagues and promote and maintain good teamwork.
17. Be aware of and comply with the rules relating to your employment as detailed in the staff handbook.
18. Be aware of and comply with the Health & Safety regulations of bira.
19. Be aware of and comply with the Fire Regulations within bira's offices.
20. To actively support the Equal Opportunities Policy of bira.

Person Specification

Criteria	Essential	Desirable
Qualifications	<ul style="list-style-type: none"> A good level of general education with a formal accounting qualification or part qualification or extensive experience in financial accounting 	<ul style="list-style-type: none"> Part or fully qualified by AAT or other recognised accounting body
Experience	<ul style="list-style-type: none"> Demonstrable working experience in the finance department of a business or public service <u>or</u> in a finance business <u>or</u> other regulated business environment 	<ul style="list-style-type: none"> Experience of working in a business to consumer operation Experience of working within a banking or financial services company environment
Skills & Abilities	<ul style="list-style-type: none"> Excellent core book keeping skills Knowledge and experience of database management Experience of creating and using complex spreadsheets and pivot tables with the ability to present data graphically Accuracy and an eye for detail Good organisational skills with an ability to multi-task and meet deadlines, particularly when meeting strict reporting deadlines for numerous Bank of England and other Government bodies' returns Strong analytical skills and data-driven thinking Enthusiasm to learn new things and to keep up to date on technical developments particularly in the regulatory realm Good working knowledge of Microsoft Office including Word, Outlook and PowerPoint Excellent project and time management skills; deadline driven To be able to work on multiple project streams, managing conflicting priorities and responsibilities 	<ul style="list-style-type: none"> Experience of loan finance Experience of working with SQL based systems Experience of processing Direct Debits Experience of working with Sage
Personal Attributes & Characteristics	<ul style="list-style-type: none"> Proactive in recommending improvements Enthusiastic and willing to support the wider team A natural methodical problem solver 	
Additional Requirements	<ul style="list-style-type: none"> Standard hours are 9am to 5pm Monday to Friday. However, within the constraints of a 35 hour working week some flexibility on working time may be possible by agreement 	