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| **Secure Trust Bank  Group FP&A manager** | |
| **Job Level**: Level 6  **Career Path:** Indiviudal Contributor  **Core Job Title:** Senior Professional 1  **Reporting** **To**: FP&A Director  **Certified Role:** No  **Location**: Flexible | |
| Secure Trust Bank is an established, well-funded, and capitalised UK retail bank providing savings accounts and lending services to over a million customers. In 2022, the Group celebrated 70 years of helping consumers and businesses fulfil their ambitions.  Our customers are at the heart of everything we do, but we can’t achieve our customer-focused strategy without the right people in our team. At Secure Trust Bank, we know that people are our biggest investment, which is why a career with us is not just a job. It’s the chance to be part of something bigger, to add real value to the bank and to help us constantly improve in order to achieve our ambition of becoming the most trusted specialist lender in the UK. We believe in giving our staff autonomy, with initiative and exceptional performance recognised through a variety of individual and team awards and incentives. All our employees have a tangible impact on the group’s core values, and we are looking for candidates who are enthusiastic, proactive, and enjoy working in a fast-paced environment. | |
| **Job Description** | ***Job Purpose***   * Responsible for the reporting of monthly group financial results and group financial forecasts to the Board and Group Executive Committee (“ExCo”).   ***Key Responsibilities***   * Prepare the monthly group FP&A results to the Board and ExCo, and the Board MI to the Board. * Responsible for the Group’s budgeting and forecasting processes ensuring cross division and function alignment with strategic goals and efficient allocation of resources. * Prepare full analysis of the group financial performance against benchmarks: month on month, budget, forecast, year on year; delivering insight and driving management action. For example, the year on year analysis will form the basis of the external Investor Presentation. * Ensure that all the analysis and insight across the key metrics (e.g. Net Interest Margin, Risk Adjusted Margin, Cost: Income Ratio, etc.) is visible and transparent within an evolving Finance library working with the BI/MI team. * Oversee the (new) rolling monthly PBT/capital forecast process. * Maintain ongoing controls over the accuracy of the group results and metrics.   ***Key Interfaces***   * CFO, Strategy & Corporate Development team, FP&A team, Group Financial Control. |
| **Specification** | ***Skills/Knowledge/Experience***   * Financial experience in Banking is essential * The role would suit someone looking for a second move post qualification (minimum of 3 post qualification experience) * Ability to develop the understanding of the business drivers behind financial performance; * Expertise in communicating analytical conclusions through effective reporting and analysis; * Advanced Excel Skills, preferable to have TM1, Power BI and SQL knowledge; * A strong commercial acumen; * Ability to work under pressure, applying judgement to balance analytical rigour with expediency to meet deadlines;   ***Qualifications***   * Accounting qualification: ACA, ACCA or CIMA   ***Competencies***   * Risk Aware – We keep our customers and us safe and secure * Customer focused – Our customers are at the heart of everything we do * Ownership – We need to take personal responsibility * Performance Driven – To become the most trusted specialist lender in the UK we need to each take personal accountability for our performance * Teamwork – We achieve more when we work well together * Future Oriented - Embracing change and implementing good ideas gives us the competitive edge |