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| **Secure Trust Bank  Reporting Accountant** | |
| **Job Level**: Level 5  **Career Path:** Individual Contributor  **Core Job Title:** Reporting Accountant  **Reporting** **To**: Head of External Reporting & Tax  **Certified Role:** No  **Location**: Flexible, hybrid work pattern | |
| 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***  The role is responsible for supporting the delivery of the Group's consolidated and subsidiary financial statements, advising on complex technical accounting matters and the production of Tax returns and compliance with Tax regulation.  As a member of the external reporting team, the successful candidate will have contact with numerous stakeholders at varying levels of seniority within the business and externally (external auditors and tax advisers).  ***Key Responsibilities***  **Annual report & Accounts, Interim Accounts and Profit Verification:**  A critical member of the external reporting and tax team responsible for, amongst other items, the Annual Report and Accounts and Interim Accounts. Responsibilities include:   * Support the production of the consolidated results and financial statements for the Group and its subsidiaries. * Prepare accurate and timely disclosures to a high standard for first review * Monitor the receipt of internal deliverables, and review these, to support the reporting process. * Liaise with the external auditors, monitor the adherence to their client request list and ensure these are provided on time. Provide timely responses to their queries. As a member of the external reporting team, your role requires you to facilitate a smooth audit process which includes project management, timely delivery of information and explanations to auditors and good communication. * Work closely with the regulatory reporting team to provide data needed for Regulatory Returns/ provide explanations as needed * Review month and period end outputs to understand movements as these ultimately feed in to the ARA and Interim Accounts. * Pick up adhoc tasks as required to support the smooth running of the regular reporting processes. * Understand the taxes applicable to the Group, reporting timelines and how the Group maintains compliance with its tax requirements. Familiarity with UK Corporation Tax and VAT is helpful.   **Technical accounting**  Demonstrate knowledge of accounting standards that are relevant to the Group e.g. IFRS 9, IFRS 2, IFRS 5 among others. Responsibilities include   * Support the preparation of technical accounting papers, as required. Research accounting treatment for transactions, prepare drafts of accounting papers for review, that demonstrate an understanding of the accounting implications, consideration of alternatives and so on. * Understand and challenge existing accounting treatment in respect of key judgements and rationalise to external auditors. * Perform analysis on model outputs/ calculated outputs including variance analysis to identify inaccuracies/ discrepancies in reporting.   ***Key Interfaces***   * External audit * Tax compliance team * Stakeholders within other Finance teams (Financial Control, FP&A, Regulatory Reporting) and other business areas that feed into the reporting process. |
| **Specification** | ***Skills/Knowledge/Experience***   * FS Experience desirable * Technical accounting knowledge (IFRS) * Ability to interpret complex and detailed accounting, tax or regulatory requirements and apply them to the Group’s circumstances * Experience in producing Annual Reports and Interim Reports and subsidiary accounts * Familiarity with the Listing Rules as they apply to the Bank   ***Qualifications***   * Accounting qualification: ACA, ACCA or CIMA, and 1-2 years post qualification   ***Competencies***  In addition to STB’s core values below, this role is suited to an accountant who:   * Demonstrates attention to detail in their own work and when reviewing the output of other teams and identifies inconsistencies and inaccuracies in such information * Can challenge when information doesn’t look accurate and work with stakeholders to get to the right answer * Is a strong communicator who can articulate key messages both with internal and external stakeholders * Has a strong sense of accountability. Uses personal initiative to progress work and demonstrates an understanding and awareness of deadlines. * 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 |