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| **Secure Trust Bank Finance Business Partner – Commercial Finance**  |
| **Job Level**: Level 6**Career Path:** Indiviudal Contributor**Core Job Title:** Senior Professional 1**Reporting** **To**: Head of Business Partners**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. |

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| **Job Description** | ***Job Purpose**** Business Partner for Commercial Finance. The role is responsible for supporting the provision of insightful analysis, accurate forecasting and business case financial appraisal for Commercial Finance.

***Key Responsibilities*** * Responsible for the Group’s budgeting and forecasting processes for Commercial Finance , ensuring cross division and function alignment with strategic goals and efficient allocation of resources.
* Responsible for all non-customer related management information to the Commercial Finance Divisional MD and management team
* Drive the analysis and insight reporting to improve business and financial outcomes, ensuring that the business receives appropriate support and challenge; and provide oversight over the financial results.
* Support in the evaluation of the financial outcomes (both pre and post) for projects presented at the Investment Committee.
* Act as contacts for external audit queries and issues.

***Key Interfaces**** Commercial Finance Divisional MD and management team
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| **Specification** | ***Skills/Knowledge/Experience**** Significant experience in Business Partnering in Financial Services (preferably with working capital finance - Invoice Discounting/Factoring 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, and 2-5 years post qualification

***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
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