

# Finance Assistant Job Profile

*CAP celebrates the value of diversity and our aim is for our workforce to be as inclusive as possible as well as representing the communities we serve. With this in mind, we welcome and encourage job applications from people of all backgrounds. We particularly welcome applications from candidates from black and ethnic minority backgrounds. We are committed to continue building an environment that embraces diversity and includes all.*

## Context:

CAP is a national charity that is driven to help release people from debt, poverty and their causes through partnering with local churches. We do this by providing a variety of services: CAP Debt Help, CAP Job Clubs, CAP Release Groups and CAP Life Skills. We also help churches teach basic budgeting and money management skills through our CAP Money course. Our debt help service involves holding client assets and, since April 2014, has been regulated by the Financial Conduct Authority. The continued success of our work rests on a bedrock of vital background functions, which includes the finance department.

## Purpose:

This role sits within the finance function and includes support within, primarily, client money, along with supporting the Charity finance function.

**Client Money:** This element of the role is concerned with all aspects of managing the Client Accounts, including daily payouts to priority and non-priority creditors and client withdrawals, uploading bank statements and performing reconciliations within our software, and dealing with enquiries concerning payment allocation and other matters.

**Charity Finance:** This element of the role assists in the accurate accounting of the charity finances, primarily in the processing of expenditure invoices and expense claims and the allocation of income, including income reconciliation, setting up new accounts, campaigns and income changes.

## Personality:

We are dedicated, enthusiastic and take a professional approach to our work, within a relaxed, supportive environment. **The role reports to the Head of Finance Operations/ Head of Financial Planning & Analysis.**

## Passion:

We are extremely passionate about providing excellent service to our multitude of internal and external stakeholders.

## Role:

## Accountabilities:

### Client Money Related

- Daily loading of the six Client Account bank statements into bespoke software
- Daily internal and external reconciliations of the Client Accounts, ready for sign off by the Client Money Finance Manager or the Head of Finance Operations.
- Processing daily payouts to creditors; client withdrawals; and daily urgent payments, including uploading into BACS ready for authorisation, ready for sign off by a senior member of the Finance Operations Team/Finance Business Partnering Team.
- Maintenance of the Insolvency fees/grants spreadsheet, along with accounts monitoring, returning payments, chasing BACS details, transferring funds
- Managing the client suspense account, investigation and allocation of missing and other payments, liaising with creditors (non-priority debts) and Charity Debt Advisors (priority debts)
- Recognise and log any CASS breaches
- Maintenance of the priority and non-priority creditor address books
- Responding to workflows and dealing with client enquiries, including returning of funds, and contacting clients in connection with client money in closed accounts
- Administration of current account switch services for clients
- Maintenance of payments and fairshare inbox
- Preparation of all monthly Fairshare (sales) invoices for the charity, and proactive review of ledgers to suggest which companies should move to quarterly invoicing. Ensure fairshare spreadsheets kept up to date, and work with the External Affairs team to ensure payment by companies. Ensure correct allocation on Finance and CRM systems.
- Testing of proposed HOPE system changes on the test system, and feedback on any issues
- Continuous improvement: ongoing review of own tasks to see if they can be made more efficient
- Ensuring own tasks are documented and available to other team members in case cover needed

### **Charity Money Related**

- Loading statements and reconciliation of the Income and Expenses bank account in the absence of the Assistant Financial Accountant
- Preparation of the weekly payment runs for suppliers and employee expenses
- Raising ad-hoc payments to suppliers and employees on Lloyds Commercial Banking
- Processing claims via the online expenses system and ensuring expenses are correctly authorised including setting up accounts
- Ensuring monthly charge card statements are processed and correctly authorised
- Shared maintenance of the finance and income inboxes
- Shared maintenance of the Fixed Asset Register
- Maintenance of petty cash system (cash tin and on accounting system), ensuring cash ready for charity staff who request funds
- Preparation of monthly/year end nominal account reconciliations
- Supporting the Assistant Financial Accountant with all income and other tasks when needed

- Continuous improvement: ongoing review of own tasks to see if they can be made more efficient
- Ensuring own tasks are documented and available to other team members in case cover is needed
- Banking of cheques, charity vouchers and cash receipts prepared by Supporter care team
- Submission of Direct Debit & mandate set up (AUDDIS) reports onto BACS and resolution of any errors or rejections, including assisting with yearly AUDDIS
- Daily download and upload to Inspire (CRM system) of BACS reports (unpaid Direct Debits and cancellations)
- Matching of all income transactions from daily bank statement on Inspire , using data loader for banked dates Direct Debit matching, sending thank you letters and emails, setting up new accounts, campaigns and income changes
- Reconcile the income as listed on Inspire with the income in the bank each month, ensuring everything has been recorded accurately and amending any errors
- Processing Gift aid after income match & reconciled
- Creating and processing invoices for payments for yearly Fairshare and other Misc invoices
- Processing post, filing and archiving records
- Ensure Finance Support Hub, Confluence and Greenroom are kept up to date with policies, procedures & yearly insurance documents
- Purchase orders

### **Measurable outputs:**

- Daily reconciliations completed and balanced by 9.30am each morning
- Daily client payouts completed successfully
- Responses to post, email, and telephone queries within agreed time frame
- Insolvency fees/grant spreadsheet updated daily, funds transferred when necessary within 1 working day, payments returned within agreed time frame, and queries answered as a priority
- Minimisation of number and value of items remaining in suspense account
- Check all areas of work, including the complaints log and foreseeable harm spreadsheets, weekly for indications of CASS breaches
- Number of workflows completed
- New payee information added to address book within agreed timescale
- Fairshare invoices prepared by fixed day of month
- Minimal instances of non-payment by Fairshare companies
- Testing of HOPE test system proposed changes completed to agreed time
- Purchase Ledger updated by fixed day of month
- Suppliers and expenses paid promptly within agreed SLA
- Charge cards correctly approved, coded, and added to the system by the 5th working day of the month
- Minimal errors on inputting invoices and payments
- Ensuring all cheques and cash are banked within three days of receipt in Finance, once checked by Supporter Care

- Direct Debit & AUDDIS reports submitted to BACS by deadlines
- Process and allocate income on Inspire, reconciliation completed and previous month closed by third working day of the month
- Written procedures documented to enable cover when on leave or sick

## Culture

- Clearly live out and embrace the cultural values of CAP.
- Clearly demonstrate a heart and passion for the charity.
- Sincere acceptance, understanding and practice of the Christian ethos and purpose of the charity.

## Other responsibilities include:

- Being willing to pray with staff and fully engaged with our Christ-centred culture.
- Encouraging friends, family and other contacts to support the charity through the Life Changer program, and other fundraising initiatives.
- Attendance at annual CAP staff conferences.
- Completing all compulsory CAP training within given timescales.
- This role falls within the scope of the FCA's conduct rules, and you will be provided with training as to how these apply to the role. It is your responsibility to ensure that you follow these conduct rules.

The above job profile is a guide to the work you may be required to undertake but does not form part of your contract of employment. It may change from time to time to reflect changing circumstances.

## Person:

### Education:

- GCSE Maths and English

Desirable: studying towards an accountancy qualification (AAT, etc)

### Experience:

#### Essential

- General office and administrative experience, including IT
- Telephone based customer service
- Experience of working to tight deadlines
- Experience of working independently
- Experience of working with computers

#### Desirable

- Experience of working in a finance environment

- Experience of accounting software
- Experience of using payment systems
- Prior experience of working in a CASS 11 environment

### **Skills/abilities:**

- Ability to work accurately, quickly and with attention to detail whilst under time pressure
- Excellent administration skills
- Excellent communication skills
- Ability to prioritise time, tasks and attention effectively
- Confident IT user including Excel and accounting software
- Excellent numeracy skills
- Confident and friendly telephone manner
- Good problem solving skills
- Ability to work independently and proactively
- A love for detail and excellence
- Ability to work well as part of a team

### **Christian commitment:**

- The candidate must be able to give both verbal assent to and practical demonstration of Christians Against Poverty's Statement of Faith and Core Values.
- Must be able to actively participate in prayer and worship, whether individual, small group or corporately, as an expression of their own personal faith and in line with CAP's Statement of Faith.

All adults working in or on behalf of CAP have a responsibility to safeguard and promote the welfare of children and adults. This includes:

- A responsibility to ensure a safe environment in which CAP services can be delivered.
- Identifying children and adults where there may be safeguarding concerns.
- Following the CAP *Safeguarding policy* in addressing any concerns appropriately.