



Financial Operations Manager

Department:	Commercial and Propositions
Report to:	Financial Operations Senior Manager
Job Family:	
Career Family / Job Capsule:	
Key dimensions:	(£Budget, Team headcount FTE, any other relevant P&L metrics as they become available)
<p>Purpose of the role: responsible for all aspects of the cash management function, including liquidity requirements of the organisation and reporting to funders on their cash position.</p>	
<p>Key accountabilities:</p> <p><i>Cash management of operations</i></p> <p>Ensuring the organisation has sufficient liquidity for day-to-day operations</p> <ul style="list-style-type: none"> • Daily cash administration, management of current accounts • Management of banking relations • Forecasts, monitors and tracks cash flow • Ensuring adequate funding levels are maintained • Cash reconciliations of operational bank account <p><i>Cash Management of Client Accounts</i></p> <ul style="list-style-type: none"> • Daily cash reconciliations of borrower payments • Daily completion transfers • Key contact with funders • Ensuring funding structures are in place to support product requirements • Responsible for managing all financial aspects of funding 	<p>Skills / Experience / Knowledge:</p> <ul style="list-style-type: none"> • Experience in cash management and controls • Experience in mortgage loan systems • Advanced in Excel including VBA • Experience in scrutinizing data and analytics to interpret performance • Analytical mind with competent mathematical and Excel skills • Ambition to work with the senior management team to grow the company for the benefit of its customers, funders and shareholders • Self-starter, flexible, organised and proactive • Gravitas to present confidently in front of senior management and company owners • Commercial acumen • Integrity



Liquidity Policy and Control

Mitigation of the Finance department’s operational risks by ensuring processes are documented, and implementation of appropriate controls.

Management Information

Production of substantial management information from the loan system for decision-making by OFLM management, its head office, and funders.

To include:

- Responsible for monitoring performance of existing products, to enable development of new products
- Trend analysis on operations, products and funders
- Monthly financial reporting to funders
- Ad hoc reporting requirements as the business grows

Budgeting and forecasting

Working with the rest of the Finance Department in the production of budgets for financial control and forecasting for planning. Closely monitoring costs throughout the year.

Values

Define who we are as OneFamily. They come from the beliefs we hold, the way we behave and how we want to work together for our customers. For OneFamily this means:

- Better together
- Being your best
- Being innovative
- Champion the customer’s needs
- Doing what’s right

Our values are unique to our brand. They give us purpose and focus. They are vital in helping us all ‘do the right thing’. If we are confident that we are true to our values, then we can be sure that we are doing the best for our customers.



Adaptability	This job description is intended to provide a broad outline of the main responsibilities only. The post holder is required to be flexible in developing their role in agreement with their Line Manager. In addition, they may be required to carry out any other duties deemed appropriate within the role and expertise.
Performance Management	All employees have a responsibility to participate in regular one to ones with their manager and to identify performance standards of the post. As part of the performance management process every employee is responsible for participating in identifying their own training and development needs to meet the requirements of their role.
Health and Safety	Employees must be aware of the responsibilities placed on them under Health and Safety at Work Act 1974, and take reasonable care for the health and safety of themselves and of other people who may be affected by their acts or omissions at work.
Equality and Diversity	The Society is committed to building an environment where the diversity of its employees is valued, respected and seen as an asset to enabling delivery of the best possible service to our customers and colleagues. It is unlawful to discriminate directly or indirectly in recruitment or employment because of any of the nine 'protected characteristics' contained in the Equality Act 2010. These are age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, and sexual orientation. Failure to comply with organisational policies on equality and diversity may result in disciplinary action.
Confidentiality	The unauthorised use or disclosure of customer or other personal information is regarded as gross misconduct and will be subject to disciplinary procedures, and could result in a prosecution for an offence or action for civil damages under the General Data Protection Regulations. (GDPR)

Regulatory

- To comply, at all times, with all regulatory, statutory and legislative requirements so far as they relate to the role
- To abide by the Rules of the Society at all times
- To understand and comply with all Group Governance Policies, as appropriate to the role
- To delivery all apportioned and assigned accountabilities and responsibilities



Individual Conduct Rules	
Rule 1	You must act with integrity
Rule 2	You must act with due skill, care and diligence.
Rule 3	You must be open and cooperative with the FCA, the PRA and other regulators.
Rule 4	You must pay due regard to the interests of customers and treat them fairly.
Rule 5	You must observe proper standards of market conduct.

Declaration	
I hereby confirm that I have read and understood the content of this Job Description and Person Profile and I accept the content as an accurate description of the role which I am required to perform.	
Job holders full name:	
Job holders signature:	
Date:	