

JOB TITLE	Senior Management Accountant
REPORTS TO	Head of ALM then CFO in time
DATE REVIEWED	November 2025

JOB DESCRIPTION

CORE VALUES AND INDIVIDUAL CONDUCT RULES

Our five core values define what we're all about and what makes us tick. We are always looking to appoint brilliant people, who share them!

- ✓ **Make a lasting impression** – leave people better than before you found them
- ✓ **Proud of our past and excited about our future** – make sustainable decisions that last for generations
- ✓ **Passionate about people** – be warm, straight talking and genuine
- ✓ **Work together** – be a team player, celebrate success, be supportive and give your all
- ✓ **Deliver on promises** – if we say we'll do it, we will

As a Financial Services organisation, we expect all of our colleagues to adhere to the individual conduct rules outlined below:

- You must act with integrity
- You must act with due skill, care and diligence
- You must be open and cooperative with the FCA, the PRA and other regulators
- You must pay due regard to the interests of customers and treat them fairly
- You must observe proper standards of market conduct
- You must act to deliver good customer outcomes for retail customers

1 MAIN PURPOSE OF JOB:

To lead on all aspects of management accounting, including preparation of management accounts and cost budgeting/forecasting and planning, taxation and preparation of the Annual Report and Accounts.

2 DUTIES & KEY RESPONSIBILITIES

- Accounting and Reporting
 - Manage all accounting operations, systems and processes and continual development of the same including:
 - Cost Accounting and Revenue Recognition on an accruals basis in line with the applicable accounting framework, currently FRS102 but excluding Financial Instruments Accounting
 - Management and Reconciliation of the Nominal Ledger, including monthly Balance Sheet Reconciliations
 - Oversee Accounts Payable & Accounts Receivable operations, taking overall ownership of the Purchase Ledger and Sales Ledger modules of the Financial System, including management of system changes and approval of all invoice settlements
 - Oversee Cash management operations, taking overall ownership of the Cash Book module of the Financial System, including daily bank reconciliations
 - Mortgage and savings system reconciliation to both the bank accounts and the financial systems
 - Manage all banking, payment and back-office settlements, ensuring all payments are correctly authorised, input and reconciled in a timely manner
 - Maintain and follow fraud prevention procedures and systems
 - Ownership of accounting software
 - Produce monthly management accounts, compare to estimate and budget/forecast, analysing variances and drivers for the same, preparing commentary and related MI liaising with the Head of ALM prior to review by the CFO.
 - Lead on preparation of Draft Statutory Accounts and Notes liaising with the Head of ALM as appropriate.
- Costs: Budgeting, Forecasting and Decision Support
 - Ensure adherence to the Society framework for cost management and continual improvement of the same across the Society including:
 - Budgeting
 - Forecasting
 - Variance analysis
 - MI
 - Decision support
 - Liaise with managers to ensure they are fully cognisant of the cost implications of the activities under their control and engage with them to ensure constant focus on the efficiency of the operation under their control to minimise management expenses.
 - Develop and maintain a rolling forecast of cost and non-interest income to support financial planning.

Senior Management Accountant Job Description and Person Specification

- Report to the CFO and Executive Committee on the above and any action necessary to support focus and challenge on cost, in support of the strategic objective of maximisation of cost efficiency.
- Regulatory Reporting
 - Manage accurate production and timely submission of regulatory reporting relating to the Income Statement and the Balance Sheet and Intraday Reporting as needed.
- Change/Ad hoc, Payroll Oversight and Tax
 - Time reserved for ad hoc duties as agreed with the CFO to support change and ad-hoc projects as necessary within Finance or across the wider business.
 - Manage the payment of total remuneration to employees, in conjunction with third party service providers, ensuring complete accuracy and meeting all related HMRC requirements including reporting and settlement of tax.
 - Manage the payment of employee pension contributions to the pension provider and employer payments in respect of life assurance to the insurer.
 - Ensuring appropriate arrangements for HMRC compliance, including but not limited to PSA Agreements and Salary Sacrifice.
 - Manage the preparation and submission of information to External Tax Advisers to permit preparation of Corporation Tax Computations in the UK and Guernsey.
- People Management
 - Management of self and direct reports including Personal Development Review, general management and ensuring employee wellbeing

3 STANDARD EXPECTATIONS

All postholders across the Society are expected to adhere to the following expectations:

- Confidentiality - working within the Society the post holder may gain knowledge of confidential matters, such information must be regarded as strictly confidential and not disclosed further. Failure to observe this confidentiality clause could result in disciplinary action
- Codes of Conduct and Accountability - the post holder is expected to comply with FCA and PRA requirements, with specific reference to Senior Management and Certification regime (SMCR) and conduct rules for all staff.
- Health and Safety and Security - all employees have a duty for their own and others safety and to report any accidents, complaints or untoward incidents as per Marsden procedure.
- Valuing Diversity and Promoting Equality - as an equal opportunities employer all staff are required to comply with relevant policies and procedures.
- Training - staff have a duty to complete all required continuous professional development and training.

The range of duties and responsibilities outlined in this job description are indicative only and intended as a broad guideline of the range and type. They are subject to modification in the light of changing demands and development requirements of the post holder.

PERSON SPECIFICATION

Factors	Essential	Desirable
Education & Qualifications	• Qualified Professional Accounting Qualification	• Advanced Level Professional Banking/Treasury/Accounting Qualification
Knowledge, Skills & Abilities	• Able to deal with conflicting priorities and work autonomously • Work effectively in a complex and changing environment • Proficient in use of Excel • Commercial awareness and interpersonal/negotiation skills in liaison with managers on cost management related issues • Developed application of financial and management accounting in a management or senior management role gained through experience of operating at a supervisory/management level	• Advanced Excel • Understanding of accounting for Financial Institutions including Financial Instruments Accounting • Experience of Corporation Tax and VAT matters and management of payroll, pensions and related taxation issues • Advanced application of knowledge in a Financial Accounting function at a small medium sized bank/building society gained through advanced application in related work

Senior Management Accountant
Job Description and Person Specification

	• Understanding of financial and management accounting systems and payment systems • Ability to work independently and to deadlines with a high degree of accuracy	
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