

Job Title:	Finance Manager		
Department:	Property, Enterprise & Regeneration	Grade:	Grade 8
Section:	Business Services	Date reviewed:	April 2019
Reporting To:	Head of Business Services	Ref no:	

## Purpose of Job

As a member of the Association's Leadership Team you will play a full role in the implementation and achievement of Queens Cross's strategic objectives and vision of being a leader in providing excellent housing and community services and creating and sustaining vibrant communities.

To provide financial and specialist legal knowledge and expertise for the effective management of arrears, ensuring Queens Cross Housing Association's subsidiaries and related companies are financially secure and can develop and grow.

To manage the financial processes which allow accurate, timely invoices to be issued to owners ensuring compliance with the Property Factors (Scotland) Act 2011, title deeds, the Factoring Code of Conduct and our Written Statement of Service to owners.

To support the Head of Business Services manage the delivery of an excellent service to factored owners and tenants of mid-market properties and Workspace commercial units, driving efficiencies and service improvements including contributing to the creation and review of relevant policies and procedures, ensuring customers receive high quality services that represent good value for money.

## Context & Scope

The Business Services Department provides services to Queens Cross Housing Association's wholly owned subsidiaries, Queens Cross Factoring Ltd and Queens Cross Workspace and its related companies.

Queens Cross Factoring provides a comprehensive property management service to approximately 2,500 owners in mainly traditional and new build tenemental properties in the north west area of Glasgow. The company has a current turnover of £1.9m and has been trading since 2005.

Queens Cross Workspace Ltd is a charity that owns and manages a total of 70 commercial properties or 100,000 of lettable commercial space in the local area. The company has been trading since 1985 and has an annual turnover of £850k.

The post-holder will play a key role in the preparation of management accounts, budgets, financial analysis for departmental and Board reporting and regulatory returns.

The post-holder is responsible for the development of the finance section of the department, ensuring efficiency in all financial aspects of the commercial businesses as well as building excellent customer and working relationships and engaging promptly to address areas of poor performance.

## Major Tasks & Job Activities

- Manage all aspects of the arrears process to ensure income maximisation
- Lead the issuing of quarterly billing to 2,700 owners and monthly to 77 commercial tenants and 12 mid-market rent tenants
- Manage financial processes, ensuring efficient application and monitoring to ensure accurate and timeous records are maintained.
- Work with colleagues in other departments to ensure effective recharging and co-ordination of projects which impact or involve factored properties.
- To line manage and support staff in the delivery of an excellent customer focused service.

- Provide information for Property Factors Registration and ARC Returns
- To develop, implement, monitor and review policies and procedures including financial procedures and controls, arrears management and bad debts.
- To provide quarterly management reports and Key Performance Indicators (KPI's) for the Head of Department, Executive Team and the Board and attend Board Meetings.
- To ensure that customer complaints or disputes are dealt with in accordance with agreed timescales and that learning points from them are used to improve service

#### Service Provision

- To actively manage the arrears process; deciding best course of action including negotiating arrangements, carrying out traces, visiting properties, arranging Notice of Potential Liability for costs, inhibitions, sequestration and liquidation including attendance at Court.
- Provide input to meeting Departmental Plan objectives, report to Queens Cross Factoring and Queens Cross Workspace Boards.
- Work with colleagues in other departments to ensure effective co-ordination of projects which impact or involve factored property or the Workspace commercial property.
- Lead for Factoring's property management system – RPM and provide system training and support to other staff members to develop the system
- Responsible for the preparation and ensure timely submission of VAT returns for QCF and QCWS to HMRC
- Assist with the financial and accounting and reporting processes including reconciliation of nominal ledger accounts.

#### People Management

- To manage staff (Finance Assistants, Finance Graduate and an Admin Assistant) to deliver the objectives and the annual service plan.
- To indirectly manage internal resources where appropriate, external consultants and contractors.
- To support, motivate and manage the team in the delivery of services to ensure that a high standard of customer care is provided.
- To manage the performance of individuals within the team, including holding 6-weekly Performance and Development Conversations, providing useful feedback on performance and coaching as required.
- To identify training needs and provide staff with learning and development opportunities.
- To address any performance or capability that may arise.

#### Performance Management

- Establish and adhere to arrears management policy and budget targets
- Communicate regularly with directors, head of departments and board members, reporting on progress of works and staff performance.
- Responsible for the monitoring and achieving of departmental KPI's and PI's
- Input into corporate documentation such as risk registers and business planning
- Regularly review and develop policies and procedures to provide a robust framework and excellent service delivery.
- Facilitate and coordinate performance and quality audit checks on projects using internal corporate resources and external validation and implement recommendations from audit reviews

#### Planning & Organising

- Engage with the customers, Focus Groups, residents groups, the Board and other stakeholders to develop services.
- Prepare and present detailed briefings for staff and owners
- Manage and support staff to plan and deliver auditing and other regulatory compliance.

#### Value for Money

- Identify inefficiencies and look for ways to improve working practices to ensure value for money

- Work within defined limits of financial authority.
- Manage the procurement of new contracts in line with policies and procedures
- Monitor and improve customer satisfaction levels with the finance and arrears service.
- Audit and authorise invoices, identifying any discrepancies and communicate these to stakeholders in a timely manner.
- Costing and benchmarking.

#### Relationship Building

- Liaise with internal departments and external agencies to assist in the provision of a comprehensive customer service.
- Carry out investigations in response to all enquiries and complaints and provide comprehensive response within established timescales.
- Establish excellent communications with a wide range of customers; factored owners, shared owners, commercial tenants and tenants.
- Interact with staff, external agencies and contractors influencing decisions, resolving conflict and motivating and developing staff

### Other Tasks & Activities

#### Health and Safety

Understand your responsibilities as an employee under Health & Safety legislation

- Understand how to manage and control health and safety risks in relation to your role
- Ensure that all company activities are discharged in a safe manner, minimising risk at all times.
- Undertake compulsory annual online training modules on various H&S themes
- Undertake H&S training as required to fulfil the full responsibilities of this role
- Undertake Role Based Risk Assessment reviews annually, or as required, for any staff line managed
- Maintain a current knowledge of landlord and Property Factoring responsibilities

#### Training

- Be responsible for identifying your own training requirements in relation to the role and proactively seek ways to improve your own knowledge and skills;
- Attend training and personal development courses as and when required by the Association;
- Understand your own responsibilities under the ICT User policy
- Maximise the use of ICT facilities and technology initiatives and contribute to their development where appropriate.

#### Equality & Diversity

Observe and promote Equality & Diversity and Customer First policies at all times.

- Tailor your service delivery to the needs of individual customers
- Make a difference to customers by delivering on commitments
- Take ownership for delivering a first-class customer experience
- Look for solutions when issues or complaints arise

#### Sustainability

- Assist in the company's aim to reduce the negative impact of services on the environment by considering the sustainability of activities and resources employed.

#### Other

Carry out any other duties which may be reasonably requested by your line manager and undertake any other duties subsequently allocated by the Association's management;  
The duties of the post will be reviewed and modified in line with the demands of the service.

Category	Essential Criteria	Desirable Criteria
Experience	Minimum of 5 years' experience in finance role Setting and managing of budgets Developing and implementing policies and procedures Complaints handling Experience of working to deadlines and prioritising workloads Managing staff to achieve high performance.	Working within a housing association or property management/factoring service  Use of a property management system  Ability to read Title Deeds
Knowledge, qualifications and education	Educated to degree level or at least 5 years' relevant financial experience Advanced knowledge of arrears management process Knowledge of Scottish law and court process VAT	Part qualified Accountant Knowledge of Factoring legislation
Skills, abilities and behaviours	Takes ownership of service delivery Models the behaviours required to deliver customer service excellence Problem solving Ability to motivate and engage effectively with people at all levels Exceptional interpersonal and communication skills and the ability to effectively deal with difficult customers in a calm and professional manner. Confident in key decision making and dispute resolution Strong organisational and time management skills with the ability to effectively manage a busy day to day workload and competing priorities. Excellent negotiation skills Good team player Proactive and hardworking Well organised, systematic and able to finish things off Ability to analyse, interpret, explain and summarise data and issues in a logical manner. High level of accuracy and attention to detail. Excellent IT skills (Excel, Word, Outlook, CSV files and Powerpoint) Ability to work under pressure and to manage a considerable workload whilst working to deadlines.	Committed to personal development

Other Requirements	Attend Board meetings out with normal working hours	Driving License

Key dimension category	Details
Level of communication required	<p>The post holder is required to be a professional representative of Queens Cross to customers.</p> <p>The post holder will maintain relationships internal/external stakeholders including the Board, solicitors, bank, auditors and HMRC.</p> <p>The post holder will be required to communicate with internal/external customers face to face, in writing or by telephone.</p> <p>The post holder will draft policies and procedures, prepare reports for the Board and present at Board Meetings.</p> <p>Ability to listen, understand and respond appropriately to customer complaints.</p> <p>The post holder is often in a position of trust with sensitive personal financial details and must be able to deal with empathy and diplomacy with customers in challenging conversations.</p>
Authorities & Limitations	<p>Operates independently and uses own initiative on a daily basis</p> <p>Responsible for creating policies and procedures related to role</p> <p>Responsible for assessing and managing operational risks on a daily basis</p> <p>Responsible for decision making in the running of the day to day financial aspects of the subsidiaries, particularly arrears which can be complex and involves dealing with a number of competing priorities</p> <p>Strong ability to negotiate and authorise payment arrangements with owners, tenants, shared owners and commercial tenants. Negotiation has a large impact on maximising income and profit levels</p> <p>Will authorise spend within agreed financial limits -£5k</p>
Line management responsibilities	Direct line manager to 2 Credit Control Assistants and 1 Finance Assistant.
Financial resources responsibilities	<p>Managing income maximisation of £2.8m</p> <p>Budget processing, budget monitoring, and budget setting responsibilities.</p>
Customers and other Stakeholders	As part of the arrears management process, the post holder will regularly deal with anxious or irate customers who are experiencing significant issues relating to their financial position.
Analytical thinking and problem solving	<p>Responsible for problem solving in relation to:</p> <p>Analysis of financial information and performance data</p> <p>Arrears cases</p> <p>Investigating and responding positively to complaints from customers in relations to the service and can develop solutions to meet individual requirements</p>
Complexity of Work	<p>Responsible for problem solving technical/complex/recurring financial issues, and planning and implementation of financially related projects.</p> <p>Responsible for planning and organising of several concurrent work streams, to achieve progress in line with the annual Business Plan</p> <p>Manage the procurement, delivery and communication of financial audit and budgetary and related programmes of work.</p> <p>Appraises options to ensure best value in the delivery of arrears and other financial processes.</p>

	<p>Scoping and evaluation of contracts and tenders to decide best approach to delivery and best value solutions.</p> <p>Complete statutory returns eg quarterly VAT returns</p>
Working Environment	<p>The post is 85% office based but will involve visiting properties to carry out arrears calls, meetings with customers in the office, attendance at evening meetings and occasional attendance at court. The post holder will deal with a wide range of customers some who may be emotionally upset.</p>
Emotional Demands	<p>Regular, moderate emotional upset</p> <p>Rare, significant emotional upset</p>
Problem solving and complexity of work	<p>Varied role with requirement of significant accounting and legal knowledge. Impact of work on invoicing and cash reserves on financial stability of businesses. Produces reports and statistical information on complex issues. Undertakes improvement to existing processes.</p>
Physical Resources, Procurement and Information	<p>Light demand</p> <p>Handling of sensitive information</p>