Red Kite Community Housing

@redkitehousing

Business Planning & Treasury Analyst

Job Description

Pod: Finance

Stem: Finance

Reports to: Assistant Director- Finance

Direct reports: None

Key Responsibilities

This is a hands-on role with lead responsibility and accountability for:

- Production and maintenance of the 30 year Group Business Plan including the what-if scenario modelling, sensitivity analysis, and stress testing.
- Responsible for the submission against strict deadline to the Regulator of the Social Housing (RSH)
    - three annual submissions (SDR, FFR, FVA); and the
    - completion of the Quarterly Finance & Risk Survey.
- Short and long term cashflow monitoring and forecasting.
- Reporting on the compliance with the loan covenants, and the Treasury Management Policy including the Golden Rules.
- Maintain the asset security register of the Group's home and ensuring that the value of the investment portfolio is reported correctly and in timely manner.
- Maintain and report quarterly on the Assets & Liabilities Register.
- Contribute to the internal management information reporting regime and in the preparation of the annual financial statements.

Qualifications, Skills & Experience

Essential

- Qualified Accountant with full membership of either ACA, ACCA, or CIMA, with minimum 5 years post qualification experience.
- Experience of formulating long-term business plans, key assumptions/variables, what-if scenario modelling, stress testing, and variance analysis.
- Experience of extracting data from underlying management accounts and other financial records, to manipulate data into financial models, and interpret results using ratio analysis, trend analysis, margin analysis, etc.
- Experience of working in the social housing sector, including preparing regulatory returns (FFR and QFRS's) and submitting via NROSH+.
- Advanced excel skills (VLOOKUP's, pivot tables, etc.), and comfortable managing and analysing large complex datasets, to extract key information for management.
- Ability to appreciate, anticipate and manage business risks, and suggest mitigating actions.
- Proficient in writing concise business reports (including graphical outputs and dashboards) to Management, Committees and Board, on complex financial and treasury matters, so that these are understandable to non-financial colleagues.
- Proficient in using MS WORD and PowerPoint.

Desirable

- Experience of BRIXX business planning software
- Experience of preparing budgets, management accounting reporting and business partnering.
- Experience of cashflow forecasting and cashflow management.
- Knowledge of treasury management, capital markets and loans, including calculation and reporting of financial information including funding covenants such as EBITDA , gearing, interest cover.
- Experience of working with valuers to produce timely valuation of homes for asset security compliance.

Our Essentials

- Collaborate with the business and be responsible for the preparing and validating the inputs that include the long term planning assumptions that will enable the 30 year financial Business Plan to demonstrate the long term financial viability of the Group whilst delivering its Corporate Strategy and long term investment requirements.
- To perform sensitivity analysis and stress testing on the base Business Plan to demonstrate impact on Golden Rules, funding covenants, and headroom.
- To review, consider and propose Business Plan mitigations that are realistic, timebound and quantified to line management and Executive Leadership Team (ELT) and facilitate a process to get agreement and ownership.
- Prepare the first draft of Business Plan, Stress Testing and Mitigation, Committee and Board papers for review with line management.
- Translate the Group Business Plan and Financial Statements in the FFR and FVAs to enable the timely and accurate submissions to the RSH.
- Effectively manage and contribute to the annual SDR and the Quarterly Financial & Risk Survey submissions that result in them being summitted timely and accurately to the RSH.
- Work with Investment Management Accountant to monitor and forecast the short and long term cashflows that enables the Group to maintain the optimal cash & debt balances that complies the liquidity Golden Rules and enables liabilities to be settled as they fall due.
- Monitor and report quarterly on the performance against the Treasury Golden Rules and the Treasury Management Policy.
- Maintain an asset security register of the Group's homes by:
    - Working with external valuers annually to revalue the charged homes in accordance with each funding agreement, and
    - to undertake an annual desktop survey of all homes that have not been formally revalued in the financial year.
- Maintain a register of the investment properties of the Group that enables them to be reported accurately and in timely manner in the Financial Statements and Asset & Liabilities Register.
- Submit the required information to each Funder as required under their induvial funding agreement.

- Maintain and report on the Assets & Liabilities Register in a manner that supports its oversight whilst complying with the requirements of the RSH.
- Support the Senior Finance Manager in the timely and accurate publication of management information.
- Produce in a timely and accurate manner the treasury and other required information for the Financial Statements that is supported with the appropriate audit evidence.

General Responsibilities

This section outlines the broader responsibilities an organisational expectation what apply to all Red Kite employees, in addition to the role-specific requirements of the post.

a) **Tenant Focus -** Deliver a responsive, respectful, and inclusive service to Tenants, placing their needs at the centre of decision-making and always ensuring a positive Tenant experience.
b) **Compliance and Regulatory Standards -** Ensure all activities comply with relevant legislation, regulatory standards (including the Regulator of Social Housing), and internal policies, maintaining the highest standards of governance and accountability.
c) **Safeguarding -** Promote and safeguard the welfare of tenants and staff, recognising and appropriately responding to safeguarding concerns in line with Red Kite policies and statutory requirements.
d) **Health and Safety -** Take reasonable care for the health and safety of yourself and others, ensuring compliance with health and safety legislation, policies, and procedures at all times.
e) **Equity, Diversity, and Inclusion (EDI) -** Actively support equity, diversity, and inclusion, treating all individuals with dignity and respect, and contributing to an inclusive environment for employees and tenants.
f) **Values and Behaviours -** Demonstrate and promote organisational values and expected behaviours, contributing to a positive, collaborative, and high-performing culture.
g) **Data Protection and Confidentiality -** Handle all information in accordance with GDPR and data protection requirements, maintaining confidentiality and ensuring data integrity.
h) **Financial and Resource Responsibility -** Use organisational resources responsibly and, where applicable, operate within delegated financial limits to deliver value for money.
i) **Flexibility Clause -** Undertake any other duties commensurate with the role, as reasonably required, to support the effective delivery of services.
j) **Hybrid Working -** Work flexibly in line with organisational arrangements, balancing business needs with effective collaboration and service delivery.

k) **Commitment to Professional Development -** Maintain and develop professional knowledge and skills, participating in training and development opportunities as required.

This job description is subject to regular review and appropriate modification.