

The Multibank Charity



Job Description: Charity Accountant

Reporting to: Finance Director

Location: Remote / Hybrid

Salary: £40,000 – £43,000 (depending on experience)

Job Purpose

This role is responsible for the full day-to-day running of the finance function in a small charity, ensuring accurate financial records, strong controls, and timely reporting.

Working closely with a part-time Finance Director, the postholder will:

- Deliver all core financial operations
- Produce high-quality management information
- Maintain compliance with charity regulations
- Support financial planning and decision-making
- Manage and analyse the financial performance of the charity's trading arm

Key Responsibilities

Day-to-Day Financial Management

- Manage the full purchase ledger process including supplier onboarding, invoice processing, payment runs, and reconciliations.
- Oversee sales ledger including invoicing, income tracking, and debt management.
- Process and review employee expenses ensuring compliance with policy.
- Maintain accurate and up-to-date accounting records in the finance system.
- Perform monthly bank reconciliations and investigate any discrepancies.
- Monitor cash balances weekly and manage short-term liquidity.
- Produce monthly cash flow with a rolling 12-month forecast.
- Ensure all transactions are correctly coded, including fund and project allocations.

Management Accounts & Reporting

Produce & develop targeted management reporting and management accounts for FD to review & once agreed circulate to relevant managers as part of a business partnership approach with the operational teams

- Prepare monthly management accounts within agreed deadlines.
- Produce detailed variance analysis against budget and forecast.
- Provide clear written commentary explaining financial performance.



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- Develop and maintain reporting packs for senior management and Trustees.
- Ensure reporting reflects both charitable and trading activities.

Budgeting & Forecasting

- Support the annual budgeting process including data gathering and consolidation.
- Work closely with budget holders to develop realistic and robust budgets.
- Update forecasts regularly to reflect operational changes.
- Model financial scenarios to support decision-making.

Financial Control & Compliance

- Maintain strong financial controls across all financial processes.
- Ensure compliance with charity accounting standards and internal policies.
- Maintain audit-ready documentation and clear audit trails.
- Support development and periodic review of finance policies.

Year End & Audit

- Lead preparation of year-end accounts and support schedules in collaboration with the Finance Director.
- Prepare audit files and reconciliations.
- Liaise with the external auditors alongside the Finance Director.

Fund & Grant Accounting

- Track and monitor restricted and unrestricted funds.
- Ensure accurate allocation of income and expenditure.
- Prepare financial reports for funders.
- Monitor compliance with funding agreements and conditions.

Payroll & HMRC Compliance

- Manage payroll process or liaise with outsourced providers.
- Ensure accurate payroll postings into the accounts.
- Oversee PAYE, pensions, and statutory submissions.
- Ensure compliance with HMRC requirements.

HMRC Taxation Compliance

- Manage & submit gift aid returns on a quarterly basis after approval to HMRC to improve cash flow.
- Produce & submit VAT returns after approvals to HMRC.

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- Produce input for Corporation Tax to Finance Director when required.
- Ensure compliance with HMRC requirements for all taxation related matters.

Trading Financial Management & Analysis

- Manage all financial aspects of the trading subsidiary or activities.
- Maintain separate accounting records where required.
- Prepare monthly management accounts for the trading arm.
- Analyse revenue streams, cost base, and profitability.
- Monitor margins, contribution, and cost recovery.
- Support pricing strategies and commercial decision-making.
- Monitor cash flow and working capital specific to trading activities.
- Ensure compliance with corporation tax, VAT, and other applicable regulations.
- Consolidate trading arm results into group/charity reporting.
- Provide insights to support growth and financial sustainability of trading activities.

System & Process Improvements

- Maintain and optimise accounting systems (e.g., Xero).
- Identify opportunities for automation and efficiency improvements.
- Support system upgrades or new implementations.
- Improve reporting structures and chart of accounts where needed.

Stakeholder Support

- Act as key finance contact for internal stakeholders.
- Support non-finance managers with budget and financial queries.
- Provide financial input into funding bids and business cases.
- Deliver basic financial training where required.

Support to Finance Director

- Support preparation of board and committee reports.
- Assist with financial planning and strategic analysis.
- Provide reliable and timely financial data to inform decisions.
- Support risk management and financial sustainability planning.



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Person Specification

Essential

- Qualified or part-qualified accountant or qualified by experience.
- Experience in a hands-on finance role
- Experience producing management accounts & all statutory returns for a charity.
- Strong accounting knowledge
- Good excel and accounting systems experience

Desirable

- Experience in the charity or social impact sector
- Experience in small organisations desirable
- Business Partnering Experience

Skills

- Excellent written and verbal communication skills
- Strong attention to detail
- Ability to analyse data and improve performance reporting

Personal Attributes

- Passion for the charity's mission and impact
- Collaborative and team-oriented
- Able to manage competing priorities effectively
- Adaptable and comfortable working in a fast-paced environment

Key Performance Indicators

- Timely and accurate reporting & statutory returns
- Strong financial control
- Accurate budgeting & forecasting
- Effective management of trading arm performance alongside the Operations Manager