



Rutherford Cross



Golden Charter
Trust 

POSITION PROFILE

Senior Accountant



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The Golden Charter Trust was established in 1990 with the fundamental purpose to ingather, hold, and invest the money paid by plan holders who purchased funeral plans from Golden Charter Limited. The Trust exists for the protection of both the plan holders who have purchased funeral plans from Golden Charter Limited, and for the funeral directors who carry out funeral services in accordance with the purchased funeral plans.

The Trust is independent of Golden Charter Limited and its assets are held separately. The Trust is governed by a Trust Deed which was revised to meet the requirements of the Financial Conduct Authority regulation of the pre-paid funeral plan sector effective from 29 July 2022.

The Golden Charter Trust is managed by a Board of independent Trustees supported by an Executive Team, within which the role will sit. The Trust safeguards £1.2bn of funeral plan monies paid by circa 370,000 plan holders, for the duration of the funeral plan term, by investing in a diversified portfolio of asset classes with leading investment fund managers.

The Trust invest the money received with the aim of protecting plan holders so that they get the funeral they have paid for, and their families get peace of mind. The investment objective of the Trust is to invest the funds received with a view to ensuring that at all times, there are sufficient funds to meet the anticipated invoice costs of all outstanding and matured funeral plans.

The Golden Charter Trust is the biggest (independent funeral director) funeral plan trust in the UK and has access to top-quality advice in areas such as investment, tax, trust law and regulation.

The Trust's investments are held in a company, The Golden Charter Trust Limited, which is wholly owned by the Trust. Holding its investments in a company allows the Trust to conduct its investment business more efficiently. The statutory accounts of The Golden Charter Trust Limited are filed on public record at Companies House and are available to view on our website.

For more information on the Trust, please click on the hyperlink to the website:

[Golden Charter Trust](#)



Job Title:	Senior Accountant
Reports to:	Finance Manager
Location:	Bearsden (Hybrid & Flexible)

Position Overview

As The Golden Charter Trust continues on its journey, it has identified the need to appoint a newly created role of Senior Accountant. This is an exciting time to join the Trust as they have recently brought the maintenance of their accounting ledgers and records in-house utilising SAGE Intacct as their accounting package. Reporting into the Finance Manager, the role will have a varied scope and will be a highly visible role with interaction with Trustees, stakeholders, the trading company and suppliers.

This role is key to the financial operations of the Trust and is responsible for operating the end-to-end preparation and delivery of high-quality financial reporting output. The nature of the Trust's business operations is low volume/high value transactions. Specifically, the post holder will maintain the general ledger, operate the accounts payables and treasury processes and produce draft management accounts pack and supplementary analysis. Additionally, the Senior Accountant will support the Finance Manager in the year-end audit and statutory accounting processes, the review of tax returns, and other regulatory reporting requirements.

Being part of a small team, it is important the appointed candidate is reliable and willing to be flexible to cover other duties that support the financial and wider management and administration of the Trust when required. What comes with that is the opportunity to develop and grow in an environment that offers stewardship from senior members of the team. This role offers a high level of autonomy and ownership of aspects of the finance function.

The post holder will be a "super user" for the accounting system and take ownership of developing the functionality, reporting suite and user knowledge in the team. They will support team members to ensure the software is working effectively.

The role is based in Bearsden and the position will be hybrid, allowing the post holder to work from home depending on business requirements.



Responsibilities

General Ledger Maintenance:

- Ensure investment fund valuation movements, additions / disposals and income receipts and transactions are correctly captured in the Trust's accounts
- Prepare and post journals to the general ledger system
- Prepare Balance Sheet reconciliations
- Prepare monthly schedules to support the production of the management accounts
- Maintain a strong financial and reporting environment
- Take a leading role in optimising the team's use of the accounting software

Funeral Plan Maturity Payments and Accounts Payable:

- Perform a reasonableness check of maturity payment batches and confirm checks to payment authorisers for payment release
- Obtain manager / trustee approval of supplier invoices for payment and process each invoice in the payables ledger
- Set up payments on the online banking platform for authorisation in line with the Delegation of Authority

Management Reporting:

- Prepare monthly management accounts; ensuring internal reporting deadlines are met
- Prepare schedules and analysis as required to support the team and the Board in their duties

Financial Reporting:

- Work to the annual audit and accounts preparation timetable, providing support to the Finance Manager in the execution and engagement with auditors, finance service providers and investment advisors as appropriate
- Prepare information or schedules as required to support the preparation of the financial accounts and the audit work

Working Capital Management:

- Assist in monitoring the Trust's working capital, producing cash analysis including a daily banking summary, monthly six-month rolling cash flow projections and longer term cashflow forecasts for the Trust and compare them to actual cash flows

Tax Compliance:

- Support the Finance Manager in ensuring tax compliance requirements of the Trust are understood and delivered to the expected standard



Experience

- Qualified accountant / part-qualified accountant / qualified by experience
- Experience in year-end accounting processes and liaising with external auditors
- Experience working in a strong control environment
- Understanding of accounting principles and how to apply them
- Proficient in the use of Excel, Word, PowerPoint and Outlook
- Excellent communication skills
- Ability to work independently and as part of a team
- Strong analytical and problem-solving skills
- Working knowledge of a Cloud-based accounting package / SAGE would be advantageous
- Familiarity with matters of tax compliance would be desirable

Personal Attributes

- The aptitude to prioritise, plan and organise your own workload, and the ability to manage expectations and deadlines
- Be flexible to meet changing requirements as necessary to prioritise month-end tasks, ensuring deadlines are met
- Willingness to be a visible member of the team and to engage confidently with senior members of the organisation
- Building effective team relationships through trust and collaboration. Able to relate well to others and use interpersonal skills to achieve desired objectives
- Ability, confidence and professionalism to convey written and oral information clearly, concisely and persuasively

Impact & Influence

The Trust operate a close-knit team and this role is essential in the creation of the financial books and records of the Trust, as well as the corresponding management accounts. Joining the Trust at this juncture provides a great opportunity to shape the role and the design of the business processes, as well as the use of new software. The post holder will support the control and management of Trust financial operations and reporting, working with the Finance Manager to ensure that standards are set, monitored and managed, both internally and with respect to service providers.

The post holder is a point of contact for managing the relationship with the plan provider, Golden Charter Limited, on matters of common interest and also with financial and operational service providers and advisors, ensuring that they are provided with relevant information and that the needs of the Trust are being met.



Salary:	Up to £45k DOE
Company Pension:	Employer's pension contributions of 6%
Holiday Entitlement:	28 days holiday + 9 bank holidays
Additional Benefits:	Annual bonus scheme Hybrid working between home and Bearsden (free parking available) Death in service benefit (4x salary on minimum cover £200k) Exam study support or reimbursement of professional accountancy annual subscription
Hours:	35-hour week with flexible working hours - pattern can be agreed



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The Recruitment Process

- Initial interviews are with our retained advisors at Rutherford Cross
- First interview with Emma Gillan (Finance Manager) and Leo Gaughan (incumbent Executive Director) – competency and CV-based
- Second interview with Emma Gillan and Jennifer Reid (incoming Executive Director) – culture fit and follow-up from the first interview