

moneyadvice**scotland**

Scotland's Money Charity

**“To be the driving force towards
financial wellbeing for the people of Scotland”**

Role: Finance Officer

Responsible to: Chief Operations Officer

Salary: £27,500 (pro-rata) £13,750

Hours: Part-time (18 hours a week, 36 hours FTE). We are a flexible working employer. We operate a four-day working week.

Location: Mainly working from home, but some travel for meetings will be required.

About MAS

Money Advice Scotland is Scotland's money charity. Established in 1989, the organisation has grown significantly but retains its core activities in promoting free independent debt advice and personal finance education. Our mission is “to be the driving force towards the financial wellbeing for the people of Scotland”. Our vision is “A fairer Scotland where people are not stigmatised by debt”. We are a vibrant organisation whose staff want to be the leader, and not the follower. We believe that people in debt deserve to be treated fairly and with dignity. And we believe we will achieve that by supporting the advice workforce, empowering citizens to get help and support, and advocating for fairer policy.

The organisation has a five-year strategy in place, which includes the following strategic objectives:

- 1.** Lead the delivery of money advice training and education.
- 2.** Improve financial health and wellbeing.
- 3.** Influence social and public policy.
- 4.** Advance the availability of digital services and products

Role profile

We're looking for an experienced Finance Officer with a strong background in payroll operations, combined with the flexibility to support our financial accounts function in areas such as ledgers, reconciliations, and cashbook management.

Purpose

To undertake duties specifically relating to financial processes and payroll.

Payroll

1. To prepare the monthly payroll and ensure the organisation's PAYE & RTI are filed on a timely basis.
2. Manage cashflow processes.
3. Accurately input, verify, and process payroll data ensuring updates from the leadership team
4. Ensure timely payment to employees.
5. Provide clear, timely guidance on payroll queries to staff, managers, and HR colleagues.
6. Prepare regular and ad hoc payroll reports, including month and year end reports.
7. Liaise with external bodies (e.g. HMRC, pension providers) regarding PAYE, NI, SSP, SMP, and other statutory obligations.
8. Keep payroll practices up to date with relevant legislative and policy changes, ensuring internal compliance.
9. Ensure salary entries onto QuickBooks with regular reconciliations.
10. Oversee the organisation salary sacrifice pension scheme.

Financial

- 1.** To keep the financial records accurately and efficiently and in accordance with the generally accepted accounting practices.
- 2.** Updating and maintaining QuickBooks.
- 3.** To support the leadership team to enable them to uphold their financial responsibilities to the organisation as a whole and to liaise with them on a regular basis.
- 4.** To present financial information to the Board where required and liaise with the Treasurer.
- 5.** To prepare monthly management accounts and compare them to budgets and explain any variances that may arise and reconciliation of balance sheet accounts.
- 6.** Ensure effective allocations are processed.
- 7.** Work with the CEO and COO on project budgets.
- 8.** Liaise with the Auditors in planning and ensuring efficient annual audit.
- 9.** To carry out banking and bank reconciliations.
- 10.** To raise invoices to funders and customers and ensure debt control procedures are observed.
- 11.** Process creditor's invoices and ensure timely payments are made.
- 12.** Ensure the credit card reconciliation.
- 13.** Maintain and update the fixed asset register and process depreciation.
- 14.** Prepare prepayments and accruals.
- 15.** Ensure effective internal controls are maintained.
- 16.** Update the risk register for financial risks.
- 17.** Advise Managers on effective budget management.
- 18.** Maintain contracts of the organisation's utilities and ensure competitive rates are sourced before the next renewal.
- 19.** Advise management on any areas that would attract cost savings.

Person Specification

	Essential	Desirable
Qualifications and experience	<ul style="list-style-type: none"> • Qualified to HNC Accountancy level or equivalent. • At least three years' experience in a similar role. 	<ul style="list-style-type: none"> • Professional qualifications e.g. AAT.
Knowledge and understanding	<ul style="list-style-type: none"> • Qualified to HNC Accountancy level or equivalent. • Good bookkeeping, payroll and accounting skills. • Understanding of internal controls. • Experience of using accountancy and payroll packages. • Good communication skills. • Understanding of HMRC/ regulatory requirements. 	<ul style="list-style-type: none"> • Experience of using Quick Books or equivalent. • Experience of third sector accounting.
Personal attributes/other	<ul style="list-style-type: none"> • Proficient with Microsoft Office products. • A commitment to equality of opportunity. • An understanding of the need for confidentiality and sensitivity. • Flexible, approachable, enthusiastic and creative. 	

Evaluation and analysis	<ul style="list-style-type: none"> • Strong attention to detail • Strong analytical skills 	
Autonomy and accountability	<ul style="list-style-type: none"> • Ability to work using own initiative • Comfortable working to deadlines • Ability to work in a team as well as individually 	
Values and attitudes	<ul style="list-style-type: none"> • A commitment to our purpose 	

How to apply

If you are interested in this opportunity, we would love to hear from you. Please email your CV and a covering letter highlighting your skills, experience, and enthusiasm for the role to janine@moneyadvicescotland.org.uk

Closing date

Applications must be received by **Friday 3rd October 2025**.