



CASTLEFIELD RECRUITMENT



Director of Finance

Candidate Pack

December 2025

We are Mosscafe St Vincent's Housing Group

We are Mosscafe St Vincent's Housing Group - or MSV for short, a social landlord working across the Northwest of England.

We own and manage almost 9,000 homes in Greater Manchester, Lancashire and West Yorkshire.

Our ethos and values place us right at the heart of communities, working with customers to deliver excellent landlord services and provide customers with a warm, safe home.

Keeping people safe is the most important thing we do!

We also focus on ensuring the customer voice is at the heart of a strong viable business. Engaging with customers and co-creating services means we can deliver a range of homes and services designed to meet the needs of a wide range of customers.

Our corporate strategy **'The MSV Way'**

commits to investing in People, Place and Performance with a focus on our Customer Promise "Healthy Homes and Fair and Friendly Services". The consumer standards for social housing provide the framework for MSV to ensure we are delivering high quality services with clear pathways for customers to be involved and provide feedback on those services.

As well as a large range of family and single persons' homes, we specialise in providing a safe and secure home for many marginalised people; for example, our Foyers for young people in Manchester and Blackburn and our schemes for care leavers, our Later Living schemes for the Over 55's and HAPPi schemes designed specifically for older people, supported housing for those with specific circumstances, and specialist housing for homeless and rough sleepers. This is in addition to the modern sought-after properties we build for people across the North-west.



About Us

MSV sprung to life in the 1960's as Mosscafe and St Vincent's, coming together in 2017 as MSV Housing.

We are one of the original Cathy Come Home organisations, building much needed new homes and tackling inequality with a firm belief in fairness, justice and access to opportunity. We were part of the housing revolution in the 60's and we have **built on this ever since**, respecting our heritage and developing our ambitions to do even more. The need for more homes, greater opportunities and breaking down barriers to equality are just as prevalent today and **we are determined to play our part.**

We have progressed over the last 60 years and now manage around 9,000 homes across the North.

Our part of the world and particularly Manchester, is known for innovation; and as **we are a proper northern business**, we seek to do things differently and better – honouring the past whilst innovating for the future. We are proud of our heritage and equally excited about the future and encourage fresh ideas to deliver better services and create lasting impact.

To find out more about MSV and what we stand for, please click [here](#).



About Us

Our **THREE** Priorities



PEOPLE

- **Excellent customer experience**, first time, all the time - sorted!
- A truly **inclusive and diverse** environment
- Professional people - always learning and everyone **the best they can be**

PLACE

- **Warm, healthy, safe and affordable homes** to start well, live well and age well
- **Investing in existing and new homes** that people feel proud to live in
- **Partnerships** for the good of our customers and communities

PERFORMANCE

- **A great business** - financially strong, well governed and assured
- **High performing** 'team of teams'
- **Doing things differently** - systems, insight and data for purpose

Equality, Diversity & Inclusion

MSV has a long-standing commitment to the principles of equality and fairness and a zero-tolerance approach to all forms of racism, discrimination, harassment and victimisation.

We hold the fundamental belief that everyone has the right to be treated with dignity and respect.

We value the benefits of a diverse workforce and Board that then reflects the diversity in our local communities. We ensure equal and fair practice in recruitment and employment, the provision of goods and services and decision making by offering tenancies, policies and procedures, terms and conditions of employment and procurement that are fair and equitable. We consider the needs of individuals and groups when developing policy and work with our partners to promote a culture of tolerance and respect in our local communities.

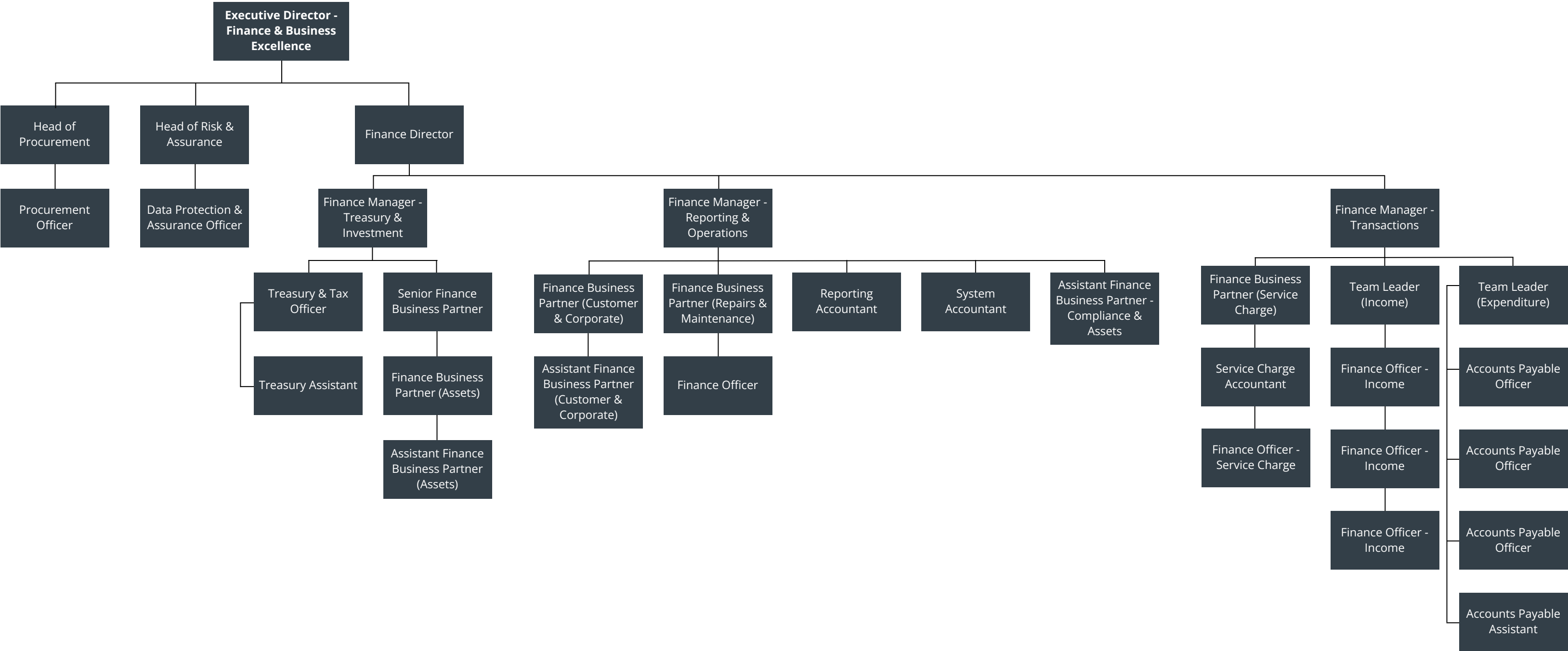
We actively promote equality and challenge unfair treatment and all forms of harassment and victimisation related to any of the nine protected characteristics:-

- Age
- Disability
- gender reassignment
- marriage and civil partnership
- pregnancy and maternity
- race (includes ethnic or national origins, colour or nationality)
- religion or belief (includes non-belief)
- sex
- sexual orientation

For full details about our EDI strategy, please click [here](#).



Organisation Structure



Job Description

Job Title	Director of Finance
Location	Agile (Greater Manchester)
Salary	£94,300 per annum
Responsible to:	Executive Director of Finance & Business Excellence
Responsible for:	3 Finance Manager - Treasury & Investment, Operations & Reporting and Transactions

This role profile details the expectations of a Director at MSV in terms of the skills, behaviours and attitude required to succeed.

The purpose of a Director is to ensure the smooth and efficient delivery of the business plan (MSV Way) in line with financial regulations and VFM principles and that MSV meets all regulatory requirements, delivering exceptional levels of service to our customers and our communities. Central to the Director role is our vision and our values and we expect postholders to 'do the decent thing, be customer focused, be open and transparent, be accountable, inclusive and kind and deliver services so that everyone can flourish'. In addition to the specific duties and tasks set out below, Directors will be measured on ensuring:

- that all regulatory and statutory requirements are met
- that complaints are dealt with in line with Housing Ombudsman requirements
- that risk management, compliance and best practice is demonstrated to the Board, Executive Team and stakeholders through management of the Asset & Liability Register, Risk Register, KPIs and legal framework
- a strategic approach to customer insight using up to date and accurate data to inform business planning and decision making
- effective liaison with external agencies, partners and other stakeholders representing the business and deputising for the Executive function
- strong leadership and challenge across functions to drive performance
- delivery of services and management of team structures in line with agreed budget parameters and contract arrangements
- successful delivery of the MSV Way

Job Description

Purpose of the Post

The Director of Finance is responsible for leading all aspects of the Group's financial management and control and ensuring the provision of appropriate guidance, information and support to enable the business to understand and manage its financial performance and operate within an effective financial control framework. In collaboration with the Executive Director of Finance and Business Excellence the role will ensure the Group's financial viability is maintained and all funder, regulatory, legal and other financial compliance requirements are met and ensure the overall delivery of the Group's objectives, taking care to deliver these by motivated and skilled staff, supported by effective policies and best practice.

Core Responsibilities

- Lead and inspire the Finance team to provide high quality, timely financial management information and support that delivers against strategic goals and meets the needs of the business
- Develop a robust framework of financial controls and work collaboratively with other senior leaders to ensure these are applied across the Group
- Employ effective financial and risk management to ensure the Group complies with regulatory and relevant standards
- Ensure effective treasury management and reporting for the Group, developing and implementing the Treasury Management Strategy and Policy and arrange new funding when necessary
- Lead the delivery of annual budgets, business plans and ongoing financial reporting that are of a high standard and meet the strategic, operational and compliance needs of the business.
- Develop and lead effective procurement practices throughout the Group
- Lead the development, review and implementation of the Delegatory Framework and other key financial policies (such as fraud prevention, money laundering, etc), practice, embedding throughout the Group, and providing appropriate training
- Work closely with managers within the Finance Team and across the business, ensuring an effective operational framework for the delivery of excellent, customer-focussed, comprehensive services that are legal, regulatory and funder compliant, and provide a consistent high-quality service to the business.

Job Description

Operational Finance

Business Partnering

- Motivate and lead the Finance Managers to:
 - lead the annual budget setting process, ensuring a robust timetable is produced and followed, responsibilities are assigned and the final budget is presented to the Executive Team and Board in a timely and appropriate manner
 - ensure the Business Partnering Team deliver a high quality service which continuously evolves to meet the needs of the business, and which supports senior leaders and operational managers across the business to effectively manage their service areas
 - ensure the Business Partnering Team produce timely, relevant and accurate financial management information to support the compilation of reports to Boards, Committees, Executives and Managers, and to support MSV to deliver its strategic objectives and influence decision making

Transactions

- Motivate and lead the Finance Manager to:
 - ensure the Rents and Service Charge (R&SC) team delivers a high quality service which continuously evolves to meet the needs of the business, and which supports senior leaders and operational managers across the business to effectively manage their service areas
 - oversee the compilation and delivery of the Annual SDR Return as required by the Regulator, facilitating cross-discipline collaboration where required and ensuring submissions are accurate and within required deadlines
 - develop and implement the annual Rent and Service Charges Policies to reflect Government, regulatory and legal requirements
 - collaborate and through working in partnership with relevant departments across MSV, lead the annual process for calculation and communication of rent and service charges, ensuring compliance with statutory and regulatory requirements and best practice
 - lead the annual analysis of rent and service charges increases and customer impact, to inform Board reporting and facilitate effective decision making in respect of the increases and methodologies to be applied
 - ensure the R&SC Team accurately process receipts and record financial transactions on a timely basis
 - develop and implement effective credit control processes for all aspects of non-rental income, ensuring the Income Team act as lead for the generation, management, accounting and reporting of all non-rental income streams
 - ensure the Payables Team accurately process invoices and record financial transactions on a timely basis.

Job Description

- ensure there are robust processes and controls in place for the effective management of the Payables service, and that the objectives of keeping the business safe and paying suppliers on time are met

Systems and Reporting

- Motivate and lead the Finance Managers to:
 - ensure the Business Partnering Team produce timely, relevant and accurate financial management information to support the compilation of reports to Boards, Committees, Executives and Managers, and to support MSV to deliver its strategic objectives and influence decision making
 - report the financial position of MSV and MSV Invest Limited to Boards in a timely and appropriate manner
 - lead the production of high-quality and timely Group financial statements which comply with all statutory, tax and regulatory requirements, liaising with the Group's auditors to ensure timely completion of the annual audit
 - ensure the Systems team develops finance service and systems improvement plans and delivers improvements to the finance systems to achieve greater efficiency and effectiveness
 - work collaboratively, sharing best practice from external partners, leading and promoting change management to successfully develop and deliver excellent service and key strategic projects

Financial Planning

- Motivate and lead the Finance Manager to:
 - ensure the Treasury Team deliver a high-quality service which continuously evolves to meet the needs of the business, and which supports senior leaders and operational managers across the business to effectively manage their service areas
 - oversee the compilation and delivery of the Quarterly Credit Survey as required by the Regulator, facilitating cross-discipline collaboration where required and ensuring submissions are accurate and within required deadlines
 - oversee the Groups tax compliance and planning, with support from the Treasury Team, including VAT, Corporation Tax, PAYE and CIS across the Group
 - work with the Treasury Team to ensure there are robust mechanisms in place for the effective monitoring and management of the Group's cash flows and investments, ensuring funds are properly managed, RCFs are utilised effectively to minimise interest costs, and cash requirements are identified on a timely basis
 - ensure there are effective management arrangements in place in relation to the loan portfolio, including the timely submission of returns, proactive monitoring of compliance with funders' loan covenants, and maintaining appropriate asset security cover at all times
 - ensure the relevant business partners support the effective financial appraisal, management and long-term planning of development and investment programmes

Job Description

- lead on the delivery and continuous improvement of long term financial planning, ensuring alignment with annual budget setting and which includes effective stress testing and scenario modelling to assess and ensure financial viability
- oversee the compilation and delivery of the Annual FVA Return as required by the Regulator, ensuring submissions are accurate and within required deadlines
- oversee the maintenance and accuracy of the Fixed Asset Register
- General responsibilities:
 - develop a robust framework of financial controls and work collaboratively with other senior leaders to ensure these are applied across the Group
 - ensure the timely, accurate completion and submission of financial and statistical returns to the regulator, funders and other key stakeholders, to meet various statutory, regulatory and contractual requirements
 - keep up to date with changes and best practice in relevant legislation and regulatory issues, recommending and implementing changes in policies and procedures that will improve compliance and service delivery
 - oversee the Group's Anti-Fraud and Bribery policies and procedures and deliver periodic training as necessary
 - manage and maintain the Finance Operational Risk Register, and deliver services within the Group's Risk Management Framework, ensuring risks are effectively managed
 - lead the production, collation and regular updating of financial information contained within the Assets & Liabilities Register
 - Ensure compliance with the Delegatory Framework and delegated authority limits at all times, ensuring these are effectively communicated and monitored, and providing periodic training as necessary
 - Support the Executive Director of Finance & Business Excellence in the accurate and timely production of the annual FFR Return, in line with regulatory requirements

Corporate Responsibilities

- To deliver high levels of customer services and be an advocate for MSV's WOW standards.
- Ensures that the customers perspectives is recognised and customer feedback is heard and used to improve satisfaction levels and service.
- To take a flexible approach to service delivery and be willing to undertake other reasonable duties to meet business needs.
- To comply with and positively contribute towards MSV's vision, policies and corporate standards including health and safety, safeguarding, equality and diversity and customer service.
- To apply the principles of data protection and always maintain the confidentiality, integrity and accuracy of the Group's data.

Job Description

- To support individual and other colleagues' health, safety and wellbeing.
- To represent the Group in a professional manner internally and externally.
- To attend relevant training and learning and development opportunities as required
- Any other reasonable duty that may be required

Leadership Responsibilities

- To provide effective leadership and to motivate team members to achieve high levels of performance and customer satisfaction.
- To lead, support and coach colleagues and to conduct quarterly coaching conversations ensuring appropriate training and qualifications are in place.
- To conduct regular team meetings and brief team members on all corporate communications.
- To implement People & Talent policies and procedures in relation to the management of the team, including recruitment and induction, managing attendance and employee relations.
- To deliver and support organisational change programmes and initiatives, actively engaging and maintaining effective communication and promoting wellbeing.
- To ensure that the team works closely and collaboratively with all other teams and areas
- Deputise for the Executive Director when required
- Ensure delivery of the Business Continuity Strategy in respect of operational area to ensure smooth continuity of the Group's work, plans and objectives

Personal Specification

A - Application | I - Interview | C - Certificate | T - Test

Criteria	Essential/ Desirable	Method of Assessment
Appropriate Professional Qualification		
Qualified Accountant (ACA / ACCA / CIMA / CIPFA)	E	A
Evidence of and commitment to continual professional, leadership and personal development.	E	A/I
Experience and Track Record		
Proven track record in a senior leadership management role delivering all aspects of the corporate finance service in a complex organisation.	E	A/I
Experience working within social housing.	D	A/I
Experience of leading budget setting and management.	E	A/I
Experience of successful business planning to deliver corporate objectives.	E	A/I
Experience of working collaboratively with multi-disciplinary teams to drive organisational change and development.	E	A/I
Experience of delivering financial support through a business partnering approach.	E	A/I
Experience of treasury operations.	D	A/I
Experience of cash flow management.	D	A/I
Experience of utilising technology and using data to drive performance and improve the customer experience.	E	A/I
Experience of operating at a senior manager level with ability to influence and negotiate with customers, stakeholders and other partners.	E	A/I
Ability to work strategically and experience of working within a delegated approval and decision-making framework.	E	A/I
Practical experience of formulating, implementing and reviewing strategies, policy and processes.	E	A/I

Personal Specification

Knowledge and Skills		
Ability to lead, motivate and inspire in line with MSV's values and culture.	E	A/I
Ability to plan, prioritise and organise effectively to meet changing needs.	E	A/I
Effective financial management, planning and budgetary control skills.	E	A/I
Sound understanding of financial controls, policies and procedures.	E	A/I
Knowledge of housing association finance and regulations.	D	A/I
Excellent IT skills including advanced use of Excel, knowledge and use of finance and feeder systems, relevant processes, dependencies and interfaces.	E	A/I
Knowledge of delivering strategies into operational outputs whilst working collaboratively in a busy team and cross functional business areas.	E	A/I
Experience of delivering quality work to fixed timescales and ability to prioritise competing tasks.	E	A/I
An appreciation of when to escalate issues to the Executive and the Board based on an assessment of risk to the business, but also how and when it is appropriate to lead on resolving day to day matters within your own directorate.	E	A/I
Ability to analyse complex data to produce reports and deliver information to a range of audiences.	D	A/I
Ability to work under pressure and meet deadlines without compromise to accuracy and attention to detail	E	A/I
Demonstrable leadership skills that show initiative and problem-solving skills	E	A/I
Have excellent communication skills with ability to apply these to leading people and influencing at all levels	E	A/I
Has experience of facing challenges, embedding and positively managing change	E	A/I
Persuasive skills in developing a customer focus where everyone understands the role they play in delivering excellent services to customers	E	A/I

Personal Specification

Establishes robust and thorough systems, processes and controls that encourages people to be accurate and meticulous when dealing with data and information.	E	A/I
Supports others to understand the importance of performance management, installing a rigorous and diligent approach.	E	A/I
Track record of innovation and creativity.	E	A/I
Excellent interpersonal and presentation skills (verbal and written) to enable effective communication in a variety of settings.	E	A/T
Strong Commercial and business acumen.	E	A/I
Monitors and manages risk.	E	A/I
WOW Customer Service Standards		
Demonstrates effective written and verbal communication skills with a range of people ensuring delivery is professional.	E	A/I
Show professionalism and respect to all internal and external stakeholders.	E	I
Take accountability to serve the customer in the required service level agreement.	E	I
Demonstrates understanding and empathy with the needs across diverse groups and individuals.	E	A/I
Demonstrates a positive attitude and an excellent customer focus to contribute to great customer service.	E	A/I
Personal Characteristics		
Willingness to travel across the Northwest	E	A/I
Demonstrates effective listening skills and ability to be empathetic	E	A/I
High levels of personal resilience and ability to deal with challenging situations.	E	A/I
Flexibility in approach and open to change / willingness to work time required to achieve results.	E	A/I
Trustworthy with High Levels of integrity.	E	A/I
Shares the values of MSV	E	A/I

Personal Specification

Balanced in decision making, reflective of context.	E	A/I
Very structured and organised in managing workloads and priorities	E	A/I
Enthusiastic about challenging situations i.e. welcoming the challenge.	E	A/I
Genuinely interested in development of others and themselves.	E	A/I
Not afraid to deal with difficult issues, conflict or poor performance.	E	A/I



CASTLEFIELD RECRUITMENT



Get in Touch

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