

Angela Kos

FCCA, MSc, FCMI

CONTACT

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SUMMARY

Looking to share my skills and experience in a Non-Executive capacity, to provide added value and strengthen Board effectiveness.

A highly experienced finance professional, a Fellow of the Association of Chartered Certified Accountants and graduate from Loughborough University with an MSc degree in Leadership and Management, and a Fellow of the Chartered Management Institute.

Over 23 years' experience working in financial services at a UK Building Society, responsible for Financial Resources, Regulatory Reporting, Treasury, Secretarial & Governance, HR, Training, Facilities and Health & Safety.

Extensive experience held in governance arrangements including chairmanship of management committees.

Experience gained from being a Whistleblowing Officer.

Experience also gained from working in the role as a school governor at a primary school for 18 months.

CHARACTER

Hard working, committed, ambitious, efficient, self-motivation and takes a respected professional approach with the company's interest at heart.

EXPERIENCE

The Chorley & District Building Society Finance Director

Apr 2013 to Oct 2022

To support the Board of Directors' overall strategic aims and objectives by preparing and maintaining the Society's Business Plans, Internal Capital Adequacy Process and accountable for the Society's financial resources, reporting the financial position to the Board.

Director Responsibilities

- Serving as a Board member in the capacity of SMF 3; Executive Director, to always comply with the appropriate regulator's principles of business and fundamental rule, Statement of Principles and Code of Practice for Approved Persons (APER).
- Meeting and maintaining the standards under the appropriate regulator's fitness and propriety rules as stipulated in the Senior Manager's Regime and to always comply with Regulatory Conduct Rules for both senior managers and individuals

Finance Director Responsibilities

- For the financial resources of the Society reporting directly to the Board as SMF 2: Chief Finance Function
- Preparation of Society's Annual Report, Accounts, and Summary Financial Statement
- Preparation of the Society's corporate plan and forecasts
- Production of monthly management accounts
- Oversight of stress and scenario testing
- Preparation of the Society's ICAAP and Pillar 3 disclosure report
- Oversight of the regulatory return compilation and submission process
- Monitoring of financial risk management and capital early warning indicators
- To be a voting member of the Crisis Management Committee
- For making a formal request to the Chairman to invoke the Recovery & Resolution Plan and/or Liquidity Contingency Plan
- Oversight of the Society's corporation tax compliance
- Ensuring the finance function is appropriately resourced

Secretarial Responsibilities

- Ensuring that the Board and management are advised, and kept up to date, on their statutory, corporate governance and other duties
- Arranging the Annual General Meeting
- Placing adequate insurance arrangements
- For calling and minute taking of all meetings
- Administering the members voting rights and retain voting records

Treasury Back Office Responsibilities

- Production of treasury related risk monitoring reports
- Settlement of treasury transactions
- Monitoring of general, liquidity and funding early warning indicators

Treasury Front Office Responsibilities

- Ensuring the Society has sufficient liquidity and funding for both expected and unexpected events
- Oversight of liquidity, funding, and derivative dealing
- Assessing of the liquidity alert level

HR, Training, Premises and Facilities Responsibilities

- Ensuring the Society meets its obligations under the Senior Management Regime and certification rules
- Oversight of the HR function
- Oversight of premises and facilities including health & safety

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EDUCATION

2019

Fellow of the Chartered Management Institute (ACMI)

2018

Master of Science degree in Leadership and Management (MSc)
(*Loughborough University*)

2011

Fellowship into the ACCA (FCCA)

2008

ACCA practising certificate acquired.

2006

ACCA Qualification

1996

Runshaw College (*Leyland, Lancs*)
A Level's (Accountancy, Mathematics, Information Technology and Business Studies)

REFERENCES

Available upon request

PERSONAL

I enjoy Family time, Yoga, Swimming and Cooking.

The Chorley & District Building Society
General Manager Finance & Risk

May 2012 to Apr 2013

Key accountabilities held for supporting the Society's overall strategic aims and objectives in preparing and maintaining Corporate Business Plans and an Internal Capital Adequacy Process. Maintaining the Society's financial records, preparing monthly management accounts and the Annual Business Report and Accounts and ensuring regulatory and statutory returns of financial information are submitted accurately and timely.

Responsibilities

- Preparation and regular update of the Corporate Business Plan
- Preparation of scenario analysis on the Society's Business Plan
- Present the Society's ICAAP to the Board of Directors and senior management
- Capital Planning and stress testing
- Credit risk report compilation
- Member of the following management committees: Product, ALCO, Credit, Risk & Compliance
- Attendance at the Board Audit Risk and Compliance Committee
- Oversight of the finance department
- Oversight of the Annual Report, Accounts and Summary Financial Statement
- Preparation of Board reports and relevant management information
- Oversight of the regulatory return compilation and submission process
- Oversight of the preparation of the Society's tax affairs
- Oversight of the Treasury Back Office function
- Oversight of the Payroll function
- Prepare and upkeep various Policy statements on behalf of the Board of Directors

The Chorley & District Building Society
Head of Finance Planning & Analysis

Sep 2009 to Apr 2012

Responsibilities

- Preparation of Society's annual Corporate Plan, update and present to the Board of Directors on a quarterly basis.
- Analyse the Society's balance sheet in terms of its risk profile
- Maintain and update the Society regulatory capital position and Internal Capital Adequacy Assessment Processes (ICAAP)
- Prepare and upkeep various Policy statements on behalf of the Board of Directors
- Compile forecasts around the Society's risk appetite and regulatory limits as set by the Financial Services Authority
- Produce management information and analysis of core income and expenditure streams for management decision making
- Maintain an awareness of the economic environment
- Attend monthly management committee meetings such as Product Committee, Assets and Liabilities Management Committee, Risk and Compliance Committee and Credit Committee.
- Undertake performance reviews of staff on an annual basis
- Liaise with regulators with regards to the Society financial & regulatory reporting

The Chorley & District Building Society
Head of Audit, Compliance, Risk and Projects

Aug 2007 to Aug 2009

Duce Chartered Certified Accountants and Registered Auditors
Senior Audit and Accounts Manager

Mar 2007 to Aug 2007

The Chorley & District Building Society
Finance Manager

Jun 1999 to Feb 2007

Harrison Salmon Associates, Chartered Accountants & Registered Auditors
Trainee Accountant

Jun 1996 to Jun 1999