



Job Description

Chief financial officer, Unifi

Title:	Chief Financial Officer (CFO)
Salary Range:	Negotiable depending on candidate profile, includes long term incentives
Start date:	1 October 2023
Place of work:	The Vineyard, 1 Devon Valley Rd, Stellenbosch, South Africa
Remote work:	Hybrid model: four mandatory office days per week
Reporting to:	CEO

Unifi is a fast-growing finance and technology company operating in Zambia, South Africa, Uganda and Kenya. Unifi delivers personal lending products through online, mobile phone and branch channels. The company is well supported by strong shareholders and a board of directors with vast experience in entrepreneurship and lending.

Unifi is recruiting a new chief financial officer to assume ownership and responsibility of the financial health of Unifi. The CFO's responsibilities include but are not limited to: financial reporting & controls, regulatory compliance, budgeting, cash-flow management, financial planning and analysis, scenario modelling, advising the CEO on corporate finance matters, capital & tax structuring and planning, debt and equity financing, and handling corporate governance. In addition to being the financial custodian, the CFO will advise the CEO and the Board of Directors on the overall strategic direction of the business.

The ideal candidate must balance financial diligence with entrepreneurial energy, be analytically adept, and have a passion for African business. A healthy spirit of adventure and sense of humour would be helpful. Flexibility to travel will be required.

Learn more about Unifi at:

www.unifi.credit/about

<https://www.youtube.com/watch?v=vl32BzxAHfA&t=26s>

<https://www.youtube.com/watch?v=Gf1ZiPpfSc&t=188s>

Responsibilities

- Strategy, leadership & management
 - Managing, monitoring, and motivating a high-performance finance team, including those within the operating subsidiaries
 - Breeding operational excellence through best practise recruitment, training, and performance management processes
 - Contributing to overall business executive management and leadership programs
- Operational process improvement
 - Review and improve finance workflows and processes.
 - Systemise processes where applicable.
- Business development, financial performance & analysis
 - Interrogating and overseeing new territorial expansions.
 - Evaluating new products and innovations from a commercial perspective.
 - Produce financial analysis & insights using financial metrics.
 - Collaborate internally on profit modelling & product pricing work streams.



unifi

- Assume ownership of corporate finance, fundraising & the group wide treasury functions.
- Advise the CEO and Board on capital & entity structures.
- Assume responsibility for tax optimisation, including transfer pricing policies.

- Financial reporting & control
 - Manage the teams that produce management accounts & financial reporting, including related reconciliations & substantiation processes.
 - Advise and report on cost control initiatives across the group.
 - Ownership of tax, exchange control, corporate governance & other regulatory compliance.
 - Oversight of production of accurate and audited annual financial statements.
 - Oversight and input of internal financial controls
 - Oversight of bank account access and maintenance.
 - Ownership of group wide annual budgeting & monthly cash forecasting.

- Financial operations
 - Management of payroll functions & systems
 - Optimisation of journal entry, bookkeeping, clearing & suspense account processes.
 - Optimisation and systemisation of procurement, expense approval and accounts payable processes.
 - Ongoing review of the accounting system (general ledger) to ensure it is fit for purpose for Unifi, as well as the maintenance of the chart of accounts and other finance structures.
 - Oversight of cash management, ensuring all businesses are funded and managing cash efficiently.

Requirements

- Postgraduate Degree in Accounting (CA SA), or equivalent
- Experience as a CFO (or equivalent) for 5+ years
- Lending industry experience not required
- Flexibility for occasional travel
- Passion for Africa and willingness to work in the developing world context

To apply send CV to careers@unifi.credit.