



<https://www.fdcapital.co.uk/job/chief-financial-officer-smf16-and-smf17-permanent-remote/>

Chief Financial Officer (SMF16 and SMF17) – Permanent, Remote

Description

The Role

FD Capital is recruiting a Chief Financial Officer for an entrepreneurial, remote-first business authorised and regulated by the FCA. This is a genuinely rare combined mandate: you will own the finance function in full and hold both SMF16 and SMF17 personally, rather than these functions sitting with a separate compliance hire. You will step in for an outgoing CFO who has carried this combined role successfully, and the firm is looking for continuity of that model – one senior finance and compliance leader, rather than splitting the responsibility across two people.

Responsibilities

What You Will Own

Finance leadership

Day-to-day ownership of the finance function, including management accounts, cash flow and reporting to the leadership team

Statutory accounts and audit management

Budgeting, forecasting and board-level financial reporting

Compliance oversight (SMF16)

Personal accountability for the firm's systems and controls around FCA compliance
Ownership of the compliance monitoring programme and regulatory reporting calendar

Acting as the firm's primary point of contact for FCA supervisory engagement

Money Laundering Reporting Officer (SMF17)

Ownership of the firm's AML and financial crime framework

Customer due diligence oversight, sanctions screening and suspicious activity reporting

Preparation of the annual MLRO report

Qualifications

What We're Looking For

Qualified accountant (ACA, ACCA or CIMA)

Current or previous approval as SMF16 and/or SMF17, or clear readiness to be approved into both via Form A

Demonstrable, hands-on experience of FCA compliance and AML frameworks within a regulated firm – not solely delegated or overseen at a distance

Comfortable working as a sole senior finance and compliance leader in a small, fast-moving, remote-first business, without a large supporting team

Right mindset for an entrepreneurial environment: pragmatic, hands-on, and confident making judgement calls without extensive process behind you

Why This Role

This is a genuine opportunity to hold full ownership of both the finance function and the firm's most senior regulatory functions in one role, working closely with the leadership team rather than being one voice among a large finance department. The business operates on a fully remote, flexible basis and values judgement and

Hiring organization

FD Capital

Employment Type

Full-time

Beginning of employment

1st September 2026

Duration of employment

Perm

Industry

Financial Services

Job Location

Remote work from: United Kingdom

Working Hours

9-5

Base Salary

£ 90,000 - £ 100,000

Date posted

August 20, 2026

Valid through

31.08.2026

experience over rigid process.

Job Benefits

Salary £100K