https://www.fdcapital.co.uk/job/fractional-finance-director-cryptoasset/

Fractional Finance Director – Cryptoasset Firm

Description
London (hybrid) · One day per week initially, moving to two or three · £700–£900 per day · Start: immediate

We are recruiting a hands-on Fractional Finance Director for a UK cryptoasset business preparing for authorisation under the FCA's new regime for digital assets. This is a build role at an early-stage, investor-funded company, and it is deliberately not a management appointment. The person we place will do the work personally.

Read that carefully before you apply, because it is the single point on which this search has already turned away strong candidates. There is no finance team to lead. Day-to-day accounting and financial planning sit with an outsourced provider and will continue to. What the business lacks is one qualified, regulator-credible practitioner who will personally design, build and operate the framework that governs the assets backing what the company issues, and carry it through to authorisation.

The business

Our client is an institutional-facing cryptoasset firm based in the UK. It is pre-revenue, funded by its investors, and expects to begin generating income once it moves into live operation over the next six to nine months. The team is small and the culture is one of people doing things themselves rather than directing others.

The company is preparing for the FCA authorisation gateway, which opens in September 2026. Everything about this role points at that date. The frameworks you build will be read by the regulator, and the quality of that work is a determinant of whether the business gets through.

Responsibilities

What you will actually be doing

This is the section worth dwelling on, because the distinction between owning a process and supervising one matters more here than it does in most fractional briefs.

- Designing and then operating the framework governing the reserve assets held against what the business issues, covering composition, adequacy, segregation and custody arrangements
- Writing the underlying policies and procedures yourself rather than reviewing drafts produced by others
- Building the reconciliation processes that evidence segregation, and running them until they can be handed to someone else
- Modelling liquidity and running stress scenarios against redemption demand, including redemption at par
- Preparing the regulatory submissions and the supporting schedules behind

Hiring organization
FD Capital

Employment Type
Part-time

Beginning of employment
14th September 2026

Duration of employment
Perm

Industry
Financial Services

Job Location
London, South East, United Kingdom

Working Hours
9-5

Base Salary
£ 700 - £ 900

Date posted
August 28, 2026

Valid through
14.09.2026

them

- Managing treasury, counterparty and custodian relationships on a practical, day-to-day basis
- Producing the board and investor reporting on the regulated side of the business
- Sitting in front of the FCA and being credible in that room

You will be working in spreadsheets, drafting documents, and getting into the detail of the numbers. If your last three roles have involved reviewing work rather than producing it, this will not suit you and the client will identify that quickly.

Qualifications

Who this role is for

The strongest fit is a qualified accountant who has been the finance function inside a small, FCA-regulated business — a payments firm, an e-money institution, a cryptoasset firm or a regulated fintech — and who built the regulatory finance infrastructure with their own hands. Often that means having joined as one of the first few employees, having taken the business through an authorisation or licensing process, and having personally written the policies, performed the reconciliations and filed the returns.

Equally well suited are experienced practitioners from a prudential or regulatory background who have moved into independent work and still do their own delivery: people who have built safeguarding or client-asset frameworks for regulated firms and stayed close to the mechanics.

Who this role is not for

We would rather be direct than waste your time. This is unlikely to work if you are looking for a portfolio of board-level engagements, if your recent experience is directing teams across multiple jurisdictions, or if your value proposition rests on financial planning and analysis. The client has an outsourced provider covering FP&A, budgeting, forecasting and management reporting, and adding a second layer of that is not what they are buying.

Essential requirements

- Qualified accountant — ICAEW, ACCA or CIMA
- Senior finance experience gained inside an FCA-regulated firm, at a level that carries credibility with the regulator
- Direct experience of an FCA authorisation, licensing or variation-of-permission process, and a clear understanding of what a firm must evidence to succeed
- Demonstrable willingness and ability to perform the work personally, including reconciliations, policy drafting and modelling
- Comfort operating in a pre-revenue, investor-funded business where processes do not yet exist
- Availability to commit one day per week now, with capacity to move to two or three

Desirable

- Experience of safeguarding, client money or client asset frameworks,

whether under CASS, the e-money regime or the emerging cryptoasset rules
- Familiarity with the FCA's stablecoin and cryptoasset policy statements published in June 2026, and with the Bank of England's separate approach to systemic issuers
- Treasury and liquidity management in a regulated context
- An established track record of fractional or interim delivery
- Prudential reporting experience, including ICAAP, capital adequacy or liquidity reporting, which translates closely to reserve adequacy work

Job Benefits

Why this is an interesting engagement

The UK's cryptoasset regime is new, and the number of people who have built regulated finance infrastructure inside it is very small. Whoever takes this role will be doing work that has genuinely not been done many times before, at a firm positioned early in the market, with direct exposure to the regulator throughout. For the right practitioner it is a credential as much as an engagement.

It also has room to grow. The commitment starts at one day a week because that reflects where the business is today, not a ceiling on the relationship. As the company moves toward live operation and revenue, the expectation is that the days increase.

If you would like background on the regulatory landscape before applying, our Stablecoin Issuer Compliance Guide sets out how the UK regime works, what the backing and redemption rules require, and where the FCA's remit ends and the Bank of England's begins.

Practical details

- **Basis:** Fractional, ongoing, via limited company or umbrella
- **Commitment:** One day per week initially, increasing to two or three
- **Rate:** £700–£900 per day, depending on experience
- **Location:** London, hybrid, with regular on-site presence expected
- **Start:** Immediate
- **Reporting:** To the founders and board