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Fractional/Interim Turnaround CFO Remote Multi-Lender Cash Restructuring

Hiring organization
FD Capital

Employment Type
Part-time

Beginning of employment
1st September 2026

Duration of employment
Perm

Industry
Merchanting

Job Location
Nottingahm

Working Hours
9-5

Base Salary
£ 500 - £ 500

Date posted
August 23, 2026

Valid through
31.08.2026

Description

Location: Remote (UK-based, occasional travel for lender/board meetings)
Commitment: 2–3 days per week initially, with flexibility to scale as the situation stabilises
Sector: DIY and building materials retail/merchanting
Engagement type: Fractional/interim, contract or day-rate basis
Start: Immediate

FD Capital has been retained to find a hands-on, experienced turnaround CFO for a trading UK building supplies business generating approximately £600,000 in monthly revenue with strong, regular daily customer receipts. The company has built up around £750,000 of short-term debt spread across several alternative lenders, and the current daily and weekly repayment schedule is placing significant pressure on working capital.

This is a genuine stabilisation mandate rather than a governance or reporting role. The business is trading and has real underlying strength — the priority is to bring immediate cash discipline, renegotiate the debt-service burden down to a sustainable level, and protect the trading operation while that work is done.

Responsibilities

What the role involves

You'll be the most senior finance person in the building, working directly with the owner/director from day one. The early weeks will be intensive and hands-on; this is not a role for someone who wants to delegate the detail.

Build and maintain a rolling 13-week cash-flow forecast, with daily cash control and visibility from the outset
Map every lending facility in detail — balances, rates, security, repayment mechanics, cross-default provisions — and identify where the real pressure points sit
Lead direct negotiations with multiple alternative lenders simultaneously to secure reduced or extended repayment terms that the business can actually service out of trading cash flow
Explore and where appropriate lead debt consolidation or refinancing options to replace the current fragmented, high-frequency repayment structure with something sustainable
Manage supplier relationships and working capital alongside the lender work, sequencing payments and communications so neither negotiation undermines the other
Provide the owner/director with clear, evidence-based options and recommendations at each stage — this is a business that needs a steady hand as much as technical skill
Build the reporting and controls needed to demonstrate to lenders that the business is being run with discipline and that a revised repayment profile will hold

Qualifications

What we're looking for

Demonstrable experience leading 13-week cash-flow forecasting and daily cash management in a live pressure situation, not just as a reporting exercise

A track record of negotiating directly with alternative/short-term lenders — merchant cash advance, invoice finance, asset-based lending or similar — including securing revised repayment terms

Experience with debt consolidation or refinancing in an SME context

Genuine turnaround experience in owner-managed SMEs, ideally including situations where the business was trading profitably at an operational level but under acute short-term cash pressure

Comfortable being hands-on — reviewing transactions, reconciliations and lender correspondence directly rather than delegating

Sector experience in e-commerce, construction materials, building supplies or merchanting is strongly preferred but not essential for the right turnaround profile

Professionally qualified (ACA, ACCA, CIMA or equivalent) preferred

Able to start quickly and commit the necessary time in the early weeks, even where the nominal commitment is 2–3 days per week

Why this role

This is a chance to make a fast, visible difference to a trading business with real revenue and real customer demand — the problem is the debt structure, not the underlying trade. For a turnaround CFO who enjoys being the calm, credible voice in the room with lenders, and who can build control and confidence quickly, this is exactly the kind of mandate that plays to those strengths.

Contacts

FD Capital are a leading Turnaround FD Recruiter.