



Flexiti Financial

Flexiti has reimagined point-of-sale (POS) consumer financing to drive sales for retailers in-store and online. Through our award-winning platform, we deliver a POS financing experience across any device that is customer-centric, simple and intuitive. Without the need to integrate in to existing POS systems, retail partners can easily offer the same fast and paperless financing solution across all retail locations and sales channels to increase revenue and build loyalty through repeat purchases. With high approval rates, innovative products and services, flexible promotional offers and a partnership-first approach, Flexiti is helping people improve their lives through better financing. For more information, visit www.flexiti.com.

Chief Financial Officer

Flexiti Financial is looking for a Chief Financial Officer to join its Leadership team. The role serves as a business partner to the CEO on the organization's capital funding, financial planning and reporting and general strategy.

Summary

The CFO will play a strategic role in the overall financial management of Flexiti Financial. This position will partner with the CEO in the development and sustainment of the organization's financial, budgeting, and operational strategies. This position will develop strong relations throughout the organization, further strengthening the overall leadership and management initiatives for the finance team.

Responsibilities

- Day-to-day oversight of Finance team - treasury, accounting, financial planning and analysis, developing policy, overseeing operations, the company's financial strategy, and risk management. This will include direct responsibility for financial planning, analyzing metrics tied to strategy, developing and monitoring tracking systems, providing operational and programmatic support, implementing cost benefit analysis tools, reporting financial results and optimizing the capital structure. This position will also be responsible for reporting out the organization's financial performance to all stakeholders. The CFO will oversee the Finance & Administration team.
- Lead the Treasury function - work with institutional lenders to ensure we are meeting all reporting requirements and covenants. Constantly seek to optimize the capital structure by reducing cost of capital. Develop and implement a securitization strategy.
- Manage monthly and quarterly financial and management reviews with department heads and quarterly reporting for executive management, Stakeholders, and the Board of Directors.
- Oversee the management and coordination of all fiscal reporting activities, including but not limited to: company revenue/expense and balance sheet reports, and the development and monitoring of budgets.
- Analyze reports as needed, initiating corrective actions to minimize impact of variances.



- Serve as a key member of the executive leadership team, providing insight and direction on all financial matters to optimize the business as well as being a key participant in all strategic decisions. Develop productive relationships with finance leaders and lenders.
- Ensure that Flexiti Financial is engaged with key product, functional and channel leadership in delivering maximum customer loyalty, retention, and value.
- Provide leadership and oversight of the Flexiti Financials finance operations to the Board and Equity Partners. Lead all management reporting, budgeting, forecasting and variance analysis. Refine the annual operating plan as well as intermediate financial performance targets for Flexiti Financials lines of business to ensure rigorous operating performance standards. Ensure that systems exist to prepare appropriately detailed operational reports and financial statements for use at various levels of management.
- Prepare analysis and make recommendations for future planning and strategy to CEO and stakeholders, based on, but not limited to: Current economic trends, company operations, identified efficiencies and cost benefit analysis.
- In a fluid growth environment, develop and manage a comprehensive capital and liquidity strategy, including rigorous forecasting, that meets Flexiti's objectives. Manage any securitization processes as may be required.
- Manage the internal and external audit relationships. Oversee all accounting and reporting control processes to ensure the integrity of financial statements and the safeguarding of assets. Prepare appropriate communications on internal control statements and representations. Assess audit issues and resolve key recommendations. Assess and assimilate audit and control issues and communicate appropriately to senior management.

Qualifications

- Bachelor's degree in business administration or economics.
- A Chartered Accountancy (CA) or Chartered Public Accounting (CPA) designation would be an asset.
- 15+ years' experience.
- Experience within Treasury and Securitization.
- The successful candidate is currently a CFO or #2 senior finance executive who has been involved in developing and executing the financial strategy as well as overseeing the full range of finance and compliance functions and processes (e.g., financial reporting, statutory reporting, performance measurement and management, legal and regulatory operations, and shareholder relations) for an organization.
- Prior successful experience within an OFSI regulated entity an asset.
- Past experience with consumer credit cards or perhaps consumer lending is required.
- Proven ability to establish credible and productive working relationships with senior operating and financial executives.
- Prior exposure to high-growth environments.

The Perks

Below are just a few reasons why people love working here:

- Great and passionate people in a very supportive environment
- Fun offsite outings
- Comprehensive health and dental benefits



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- Competitive salary; commensurate with experience