

Finance Manager @ Neem

About Us

Neem is a financial technology company with a strong purpose to enable millions of underserved people with access to financial wellness. As a Banking-as-a-Service (BaaS) platform, Neem enables businesses and brands to seamlessly integrate financial services into their offerings, revolutionising the way people manage their finances in Pakistan and other emerging markets. With Neem, we embed a comprehensive range of financial services, including payments infrastructure, insurance, and lending, directly into digital platforms across various sectors. Whether it's agriculture, MSMEs, e-commerce, utilities, or healthcare, we provide a seamless solution for businesses to enhance their services and extend financial access to their customers. 🌱

Our journey begins in PakistanPK however our vision extends far beyond its borders🌐. Our teams are based in Karachi and Islamabad with extended teams across Sri Lanka. With our globally experienced founders and a diverse team of operators and business builders, we bring a wealth of expertise from around the world to address the challenges of emerging markets.

At Neem, we believe in creating a responsible company where individuals feel safe and free to be themselves. We are not only committed to our customers but also to making a positive impact on the environment and society. We take our social and environmental responsibilities seriously and strive to build a better future for all. 🏠

To learn more about our mission, services, and impact, visit us at www.neem.io. Join us on this transformative journey towards financial wellness and empowerment. 🚀

What We're Looking For

We are looking for a **Finance Manager** to join our Neem Team in Karachi.

What We Offer

- Extensive hands-on experience in building pioneering digital fintech businesses with a strong vision for Pakistan and emerging markets, supported by a globally experienced team of operators and entrepreneurs
- A supportive and inclusive culture that fosters personal and professional growth, helping you discover your purpose and reach your full potential
- Competitive salary base
- Technology allowance
- Health and well-being allowance
- Employee stock options scheme
- We are office first culture, we do offer the option of flexible working hours or working from home where feasible, prioritizing collaboration and work-life balance.

Responsibilities

1. **Financial Reporting:**
 - Ensure accurate and timely preparation of financial statements in compliance with IFRS (International Financial Reporting Standards) and local regulations
 - Develop and implement internal controls to ensure regulatory compliance
2. **Revenue Assurance and Risk Management:**
 - Manage the revenue and receivable department, ensuring accurate and timely invoicing to customers
 - Manage and verify invoices in alignment with customer agreements
 - Monitor and reconcile customer balances, and resolve any discrepancies or issues promptly
 - Collaborate cross-functionally to gather data and ensure the accuracy of revenue and receivable records
 - Review and analyze revenue recognition, ensuring compliance with accounting standards and internal policies
 - Identify areas for process improvement and implement efficient systems for revenue and receivable management
 - Implement controls to mitigate the risk of fraud in the revenue and receivable processes
 - Develop and implement credit policies and procedures to manage credit risk
 - Monitor customer creditworthiness and implement appropriate risk mitigation strategies
 - Prepare regular reports and analyses on revenue, receivables, and collection performance
3. **Payables:**
 - Oversee the accounts payable department, ensuring accurate and timely processing of vendor invoices and payments in line with the vendor agreements and internal policies
 - Manage cash flow to optimize payment schedules and take advantage of early payment discounts
 - Continuously review and improve accounts payable processes, identify opportunities for cost savings and process optimization/automation where possible to enhance efficiency and accuracy
 - Prepare regular reports on accounts payable metrics, such as payment ageing, cash flow projections, and vendor performance
4. **Procurement:**
 - Support the Head of Finance in developing procurement policies and procedures in alignment with organizational objectives and industry best practices
 - Manage the procurement activities, including sourcing, negotiation, and contract management
5. **Budgeting and Forecasting:**
 - Collaborate with department heads to prepare budgets and long-term financial forecasts
 - Monitor and analyze financial performance against budgets on a monthly basis, identifying variances and providing recommendations for improvement
6. **Tax Planning and Regulatory Compliance:**
 - Ensure compliance with relevant tax laws, including the Companies Ordinance, Income Tax Laws, and NBFC regulations
7. **Treasury Management:**
 - Effectively manage the company's cash flow, liquidity, and financial risk through efficient treasury management practices
 - Optimize the utilization of funds, monitor investments, and maintain relationships with banking partners
8. **Stakeholder Management and Communication:**

- Collaborate with internal stakeholders and cross-functional teams to provide financial guidance and support
- Present financial results, forecasts, and insights to senior management, board members, and external stakeholders
- Foster strong relationships with auditors, tax advisors, regulatory authorities, and other external partners

Your Qualifications, Capabilities and Experience

- At least a bachelor's degree in finance, accounting, or a related field
- Professional qualifications such as CA, ACCA, or CPA will be preferred
- Minimum 5 years' experience in a similar role
- Strong understanding of International Financial Reporting Standards (IFRS) and practical application
- In-depth knowledge of laws and regulations governing financial institutions in Pakistan, including the Companies Ordinance, Income Tax Laws, and NBFC regulations
- Experience in financial modelling, data analysis, and forecasting with an ability to derive insights for future projections
- Excellent interpersonal and communication skills, with the ability to effectively collaborate and communicate financial information to diverse stakeholders
- Proactive and results-oriented mindset, with a strong sense of ownership, accountability, and the ability to work independently
- Strong analytical skills and attention to detail, with the ability to analyze complex financial data and provide strategic recommendations
- Proficiency in technology and digital tools
- You are aligned with our Neem core values and ready to show-up daily in sync with those principles (see below).

How To Apply For This Role

To apply for this role, please fill out the brief [Application Form](#) , and we will be in touch shortly for the next round of conversations if we see a good fit for the role.