

# What a Fractional CFO Can Accomplish in the First 90 Days

**Most businesses do not need a full-time CFO. They do need CFO-level thinking.**

**The better question is not “Do I need a CFO?”**

It is: What could a strong CFO actually accomplish inside my business, quickly?

The answer is significant.

A well-structured fractional CFO engagement should deliver clarity, control, and forward momentum within the first 90 days. This is not about advice alone. It is about measurable change.

The work typically follows a four-step framework:

**Discovery → Strategy → Execution → Optimization**

## **Step 1: Discovery (Weeks 1–4)**

### **Understand Reality Before Making Decisions**

This phase sets the foundation. Strong CFOs do not begin with recommendations. They begin with understanding.

#### **What happens in discovery?**

- Rebuild or validate financials
- Clean up inconsistencies and errors
- Normalize earnings to reflect true EBITDA
- Build a full financial model
  - Historical performance
  - Revenue drivers
  - Cost structure
  - Cash flow dynamics



- Analyze the business at a granular level
  - How revenue is generated
  - Key customers and products
  - Pricing and margin structure
  - Operational bottlenecks
- Identify risks and opportunities
  - Cash flow pressure points
  - Margin leakage
  - Customer concentration
  - Inefficiencies

#### **Outcome:**

A clear, objective view of where the business actually stands, both financially and operationally.

Most owners underestimate how much is uncovered in this phase.

## Step 2: Strategy (Weeks 4–6)

### Align the Business Around Clear Priorities

Once the facts are clear, the next step is direction.

This phase answers:

- Where are we going?
- What needs to change?
- What matters most right now?

### What happens in strategy?

- Define financial targets
  - Revenue
  - EBITDA
  - Cash flow
- Prioritize initiatives
  - Pricing improvements
  - Cost structure changes
  - Growth opportunities
  - Operational improvements
- Evaluate capital needs
  - Debt versus equity
  - Working capital requirements
  - Investment priorities
- Build a roadmap
  - 90-day priorities
  - 12-month plan
  - Longer-term direction

### Outcome:

A focused plan that connects strategy directly to financial outcomes. No ambiguity. No drifting priorities. Clear direction.



## Step 3: Execution (Weeks 6–12)

### Where Value is Actually Created

This is where many advisors stop. A true CFO begins here. Execution means doing the work, not just recommending it.

### What happens in execution?

- Implement financial reporting
  - Monthly reporting packages
  - KPI dashboards
  - Variance analysis
- Improve cash management
  - Cash forecasting
  - Working capital optimization
  - Banking alignment
- Drive operational improvements
  - Pricing adjustments
  - Cost control initiatives
  - Process improvements
- Support key decisions
  - Hiring
  - Investments
  - Strategic opportunities
- Clean up financial systems
  - Chart of accounts
  - Revenue recognition
  - Inventory and cost tracking

### A Key Differentiator:

The combination of strategy and hands-on execution.

This includes:

- Reviewing and booking journal entries
- Building and refining financial models
- Working directly in accounting and ERP systems
- Performing detailed data analysis using tools like Excel and SQL
- Fixing issues at the source

### Outcome:

Improved visibility, stronger control, and measurable financial improvement. The business begins to operate with structure and intention.

## Step 4: Optimization (Begins by Day 90)

### Build a System that Sustains Performance

Once the foundation is in place, the focus shifts to consistency.

What happens in optimization?

- Establish a cadence
  - Monthly financial reviews
  - Quarterly strategy sessions
- Refine KPIs and reporting
- Improve forecasting accuracy
- Strengthen scenario planning
- Hold leadership accountable
- Adjust strategy based on data

#### Outcome:

A business that operates on systems rather than reaction.

- Reactive becomes proactive
- Inconsistent becomes predictable
- Founder-dependent becomes scalable

## The Bigger Picture

**A fractional CFO is not an expense. It is leverage.**

The first 90 days are about:

- Understanding the business
- Taking action
- Creating a clear plan
- Building a system that drives performance

## Bottom Line

In 90 days, the right fractional CFO does more than identify issues. They help fix them, implement structure, and ensure the business does not fall back into the same patterns.

When that CFO operates at both the strategic and operational levels, the impact is not theoretical. It is real, measurable, and immediate.

## What You Should Expect After 90 Days

A strong engagement delivers:

1. Financial Clarity
  - Clean, reliable financials
  - Clear understanding of profitability and cash flow
2. Strategic Direction
  - Defined priorities
  - Aligned leadership
3. Operational Control
  - Structured reporting
  - Improved processes
  - Better decision-making
4. Momentum
  - Key initiatives in motion
  - Measurable progress
5. A Scalable System
  - Defined reporting cadence
  - Ongoing accountability
  - Continuous improvement

# THE FIRST 90 DAYS WITH A FRACTIONAL CFO



A proven four-step framework to create clarity, control, and momentum.



## WHAT YOU SHOULD EXPECT AFTER 90 DAYS

- FINANCIAL CLARITY**  
 Clean financials. Clear understanding of performance and cash flow.
- STRATEGIC DIRECTION**  
 Defined priorities. Aligned and confident team.
- OPERATIONAL CONTROL**  
 Structured reporting. Better processes. Smarter decisions.
- MOMENTUM**  
 Key initiatives underway. Measurable progress.
- A SCALABLE SYSTEM**  
 Ongoing accountability. Continuous improvement.



**THE BIGGER PICTURE** Understand the business. Create a plan. Take action. Build a system that drives performance.

**90 days of focused action. A foundation for long-term value.**