



# Fractional CFO Client Guidebook

## *A Practical Guide for Getting the Most Out of Your CFO Partnership*

### 1. Welcome & Overview

#### Welcome to Your Fractional CFO Partnership

Thank you for choosing REH for your Fractional CFO Service. This guidebook explains what to expect, how we work together, and how to maximize the value of your strategic financial support.

Our goal is to transform your financial data into clear insights and actionable strategies that help your business grow with confidence.

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### 2. What a Fractional CFO Does

Your Fractional CFO provides:

#### Strategic Leadership

- Long-term financial planning
- Goal setting and accountability
- Business forecasting and modeling

#### Financial Management

- Cash flow optimization
- Budget creation & monitoring
- Profitability analysis

#### Insights & Reporting

- Monthly/quarterly financial review meetings
- KPI dashboards
- Clear recommendations and next steps



## Decision Support

- Pricing strategy
  - Hiring & compensation planning
  - Capital expenditures & financing
  - Tax and compliance alignment (in partnership with your CPA)
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## 3. What's Included in Your Service

(You can customize this to fit your **Core** vs **Premier** packages.)

### Core Plan (Quarterly)

- Quarterly CFO strategy meeting
- Quarterly forecast update
- Quarterly KPI scorecard review
- Cash flow guidance
- Email support

### Premier Plan (Monthly)

- Monthly CFO strategy meetings
- Monthly forecast adjustments
- KPI dashboard updated monthly
- Cash flow tracking
- Unlimited email support
- Priority scheduling



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## 4. How Our Engagement Works

### Onboarding Timeline

#### Week 1–2:

- Kickoff call
- Review bookkeeping setup
- Upload prior financials
- Set goals and KPIs

#### Week 3–4:

- Create forecast and budget
- Build dashboard
- First CFO strategy meeting

### Ongoing Rhythm

Monthly or quarterly rhythm depending on plan:

1. **Financial review**
2. **KPIs and trends review**
3. **Forecast & budget updates**
4. **Action plan for next period**

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## 5. Your Responsibilities as the Client

A successful CFO partnership requires accurate and timely information. You agree to:

- Provide all financial documents on schedule



- Avoid intermixing personal and business finances
  - Notify us of major decisions before acting (hiring, loans, pricing changes, big purchases)
  - Maintain clean, up-to-date bookkeeping (unless REH handles bookkeeping)
  - Attend scheduled CFO meetings
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## 6. What You Can Expect From Us

- Clear and timely communication
  - Straightforward explanations, not accounting jargon
  - Forward-looking advice—not just historical reporting
  - Honest feedback to help you make the best decisions
  - Support tailored to your goals and industry
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## 7. Tools & Technology We Use

Depending on your service level, we may use:

- QuickBooks Online
  - Financial dashboards
  - Cash flow forecasting tools
  - Secure document portals
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## 8. KPIs We Monitor

We tailor KPIs to your business, but common ones include:

### Profitability

- Gross Margin
- Net Profit Margin
- Operating Profit Margin

### Cash Flow

- Operating Cash Flow
- Burn Rate
- Cash Runway

### Efficiency

- Revenue per Employee
- Utilization Rate
- Realization Rate

### Growth Indicators

- Monthly Recurring Revenue
  - Average Revenue Per Customer
  - Customer acquisition cost
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## 9. Meeting Agendas

### Monthly CFO Meeting (Premier)

1. Review financial statements
2. Review KPIs
3. Cash flow and forecast updates
4. Strategy discussion
5. Action items

### Quarterly CFO Meeting (Core)

1. Quarterly financial review
2. Updated budget vs actual
3. Annualized projections
4. Strategic planning
5. Goal setting for next quarter

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## 10. Typical Yearly CFO Roadmap

**Q1:** Budget, forecast, tax prep planning

**Q2:** Margin optimization & cash flow tightening

**Q3:** Growth planning & operations review

**Q4:** Year-end tax strategy + next year budget

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## 11. When to Reach Out Between Meetings

Contact us if you are considering:

- Hiring a new employee
- Changing pricing or product mix
- Applying for a loan or line of credit
- Purchasing new equipment or vehicles
- Adding or discontinuing a service line
- Opening an additional location

We are here to help with smart, finance-backed decision making.

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## 12. Frequently Asked Questions (FAQ)

### **Q: What is the difference between bookkeeping and CFO work?**

Bookkeeping records history. CFO work improves the future.

### **Q: Do I have to make every recommendation you suggest?**

No—our job is to advise; your job is to choose what fits your business.

### **Q: Will you talk with my CPA?**

Absolutely. We coordinate with your tax accountant to create alignment.

### **Q: Can you help with forecasting hiring and payroll?**

Yes. Hiring planning is a major part of the CFO function.

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### **13. Communication & Availability**

- Preferred communication: email or portal
  - Standard response time: 1–2 business days
  - Priority response for Premier clients
  - Emergency issues: contact us directly
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### **14. Terms & Expectations**

- Monthly or quarterly billing
  - Meeting cancellation policy
  - Confidentiality and data security
  - Scope of work boundaries (what's included/not included)
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### **15. Next Steps**

At the end of this guidebook, you will find:

- A checklist to prepare for your first CFO meeting
- A list of documents to upload
- Your personalized service schedule