



## Fractional CFO Service for Landscaping Companies

### Why Landscaping Companies Are Prime Candidates for Fractional CFO Support

*Landscaping companies are excellent candidates for Fractional CFO services—especially when they're growing, adding crews, expanding service lines (maintenance, installs, hardscapes), or managing seasonal cash flow swings and rising labor, fuel, and material costs.*

*Landscaping businesses can look profitable on paper yet still struggle to cover payroll, equipment, and material purchases at the right time—particularly during slow seasons or rapid growth periods. A Fractional CFO brings financial clarity, structure, and forward-looking insight so landscaping business owners can scale confidently without financial surprises.*

### Here's Why Landscaping Businesses Need a Fractional CFO

#### **1** Seasonal Cash Flow & Billing Gaps

Cash flow in landscaping is rarely consistent. Many companies face:

- Seasonal revenue swings
- Delayed customer payments
- Monthly maintenance billing cycles
- Large upfront purchases for plants, mulch, sod, and materials
- Payroll that must be met weekly or bi-weekly
- Multiple jobs and crews competing for the same cash

Even profitable landscaping businesses can experience cash crunches during slow seasons or growth spurts.



### **A Fractional CFO helps landscapers:**

- Build rolling cash flow forecasts
- Plan for seasonal dips and peaks
- Smooth cash flow between maintenance and project work
- Avoid reactive borrowing or payroll stress
- Ensure growth doesn't outpace available cash

### **2 Job Costing & True Project Profitability**

Many landscapers know their revenue—but not their **true job profitability**.

Common issues include:

- Incomplete or inconsistent job costing
- Labor overruns not identified until the job is done
- Material waste eroding margins
- Fuel and equipment costs not allocated properly
- Profitable maintenance contracts subsidizing unprofitable install projects

### **A Fractional CFO will:**

- Analyze profitability by job, service type, and client
- Identify margin erosion early
- Improve job costing accuracy



- Separate fixed vs. variable costs
- Help determine which services and projects to prioritize—and which to avoid

Landscaping business owners are often surprised to learn which jobs are actually making them money.

### **3 Crew Planning, Utilization & Hiring Decisions**

Labor is one of the largest—and riskiest—costs in landscaping.

Owners regularly ask:

- When should we add another crew?
- Are we staffed correctly for our workload?
- Is overtime killing our margins?
- Can we afford to hire before the busy season?

#### **A Fractional CFO provides:**

- Labor cost analysis by job and service line
- Crew utilization modeling
- Break-even analysis for new hires
- Seasonal staffing and capacity planning
- Profit impact analysis of overtime vs. hiring

This ensures hiring decisions are data-driven—not gut-driven.



#### **4 Equipment, Vehicles & Capital Investments**

Landscaping businesses regularly invest in:

- Trucks and trailers
- Mowers, skid steers, and equipment
- Tools and machinery
- Technology and routing software
- Yard, shop, or storage expansions

#### **A Fractional CFO helps landscapers evaluate:**

- Lease vs. buy decisions
- Financing options and terms
- Equipment ROI by service type
- Impact of debt on cash flow
- Whether purchases align with growth strategy

Instead of guessing, owners get clarity on what they can afford—and what will actually pay off.

#### **5 Pricing Strategy, Change Orders & Margin Protection**

Underpricing is one of the biggest silent profit killers in landscaping.

Landscapers often struggle with:

- Bids that don't account for overhead



- Underpriced change orders and add-ons
- Scope creep without margin protection
- Rising labor and material costs not reflected in pricing

#### **A Fractional CFO helps landscaping businesses:**

- Set pricing that protects margins
- Build profit buffers into bids
- Improve change order tracking and approval
- Adjust pricing as costs fluctuate
- Understand minimum acceptable margins

This protects profit before the job even starts.

#### **6 KPI Tracking for Landscaping Businesses**

High-performing landscaping companies track the right metrics consistently.

A Fractional CFO helps track and interpret KPIs such as:

- Gross margin by job and service line
- Labor cost percentage
- Estimated vs. actual job variance
- Route and crew profitability
- Overhead as a percentage of revenue
- Cash-on-hand days



- Accounts receivable aging
- Equipment utilization rates

Most landscaping businesses don't track these consistently—and lose profit as a result.

## **7 Banking, Financing & Growth Support**

If your landscaping company plans to:

- Add crews or expand service areas
- Purchase major equipment
- Open a yard or shop
- Secure or renegotiate financing
- Prepare for acquisition or exit

### **You'll need:**

- Clean, accurate financial statements
- Cash flow forecasts and projections
- Job cost reports lenders trust
- A clear, data-backed growth plan

A Fractional CFO prepares and presents this information to banks and lenders—so you're positioned for approval, not rejection.



## ▶ **When a Landscaping Business Really Needs a Fractional CFO**

- Cash flow feels unpredictable
- Crews are busy but profit isn't growing
- Payroll feels stressful between seasons
- Jobs regularly go over budget
- Hiring decisions feel risky
- Equipment purchases strain cash
- You're preparing for expansion
- The owner is overwhelmed managing finances

## 💡 **Bottom Line**

**A Fractional CFO doesn't just "review the books."**

**They help landscaping businesses:**

- Stabilize and forecast cash flow
- Improve job profitability and margins
- Make smarter hiring and equipment decisions
- Price work profitably
- Prepare for growth and expansion
- Scale without financial chaos