Pavic Consulting LLC

When Should a Small Business Hire a Fractional CFO?

The Smart Path to Financial Leadership Without the Full-Time Cost

Free Resource from Pavic Consulting – Helping Small Businesses Stay Compliant & Organized

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As a small business owner, you wear many hats: CEO, marketer, salesperson, and often the bookkeeper too. But as your company grows, the financial complexity can quickly outpace your spreadsheet skills. That's when a **fractional CFO** becomes not just helpful — but essential.

At Pavic Consulting LLC, we help growing businesses transition from DIY finance to strategic growth with part-time CFO expertise. Here's exactly when to make the move, what you gain, and why it's one of the smartest investments you can make.

When It's Time to Hire a Fractional CFO

Look for **3 or more** of these signs — they're red flags that your business is outgrowing its current financial setup:

Warning Sign	What It Means
Revenue > $1M and growing fast	Cash flow, forecasting, and investor questions get complex.
You're planning to raise capital	Banks and investors want clean books, 3-year projections, and KPI dashboards.
Profit margins are shrinking	You need cost analysis and pricing strategy — not just "we made money this month."
Payroll, taxes, or compliance eat your time	You're missing deductions or risking penalties.
You can't answer "What's our burn rate?"	Without data, you're flying blind.
Your bookkeeper says "I don't do strategy"	Bookkeepers record history. CFOs shape the future.

The Advantages of a Fractional CFO

Benefit	Full-Time CFO ($150K–$300K/yr)	Fractional CFO ($3K–$10K/mo)
Cost	High salary + benefits + equity	Pay only for hours used
Expertise	One person's experience	20+ years across industries
Flexibility	40+ hrs/week (even if not needed)	Scale up/down with growth
Speed	3–6 month hiring process	Onboard in 1–2 weeks
Focus	May get pulled into ops	100% strategic finance

Ready to stop guessing and start growing? Contact us.

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The Added Value: What a Fractional CFO Actually Does

Think of them as your part-time financial co-founder. Here's what changes when they're on board:

1. Cash Flow Mastery

- 13-week cash flow forecast (updated weekly)
- Vendor payment optimization (save 2–5% with early-pay discounts)
- Line of credit setup before you need it

2. Investor-Ready Financials

- Clean P&L, balance sheet, and cap table
- SaaS metrics dashboard (MRR, LTV, CAC, Churn)
- Pitch deck with unit economics

3. Tax & Compliance Superpowers

- R&D tax credit identification (up to $250K for tech firms)
- Sales tax nexus audit (avoid $50K+ surprises)
- 401(k) or SEP-IRA setup for tax savings

4. Strategic Pricing & Profitability

- Product-line profitability analysis
- Dynamic pricing models
- Break-even analysis per customer segment

5. Exit or Succession Planning

- 3-year EBITDA growth plan
- Valuation modeling (DCF, multiples)
- Clean books = 20–30% higher sale price

How It Works at Pavic Consulting

Phase	What We Deliver	Timeframe
Month 1: Diagnostic	Financial health audit, KPI dashboard, cash flow model	2–3 weeks
Month 2: Strategy	Growth plan, tax optimization, funding roadmap	4 weeks
Month 3+: Execution	Monthly reviews, investor updates, scenario planning	Ongoing

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Is a Fractional CFO Right for You?

Yes, if you:

- Have **$750K–$10M** in revenue
- Want **CFO-level strategy** without the salary
- Are **preparing for funding, sale, or scale**

No, if you:

- Are pre-revenue or < $500K
- Only need bookkeeping (hire a bookkeeper, a service we also provide at Pavic Consulting LLC)

Next Step: Free 15-Minute Financial Health Check

Let's look at your numbers — no cost, no pitch. We'll review:

- Your last 3 months of P&L
- Cash flow gaps
- 1 quick win to boost profit

Book Your Free Chat Now

Don't let financial chaos cap your growth.

A fractional CFO isn't a luxury — it's leverage.

Explore our Resources page.

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