Essential Elements of CFO Services

Fractional CFO services that help your business grow with confidence



The 6 Essential Elements of CFO Services

Each element builds on the one before it, from planning through reporting.

01 Financial Planning & Analysis

02 Strategic Planning

03 Budgeting & Forecasting

04 Cash Flow Management

05 Process & Project Management

06 Financial Reporting

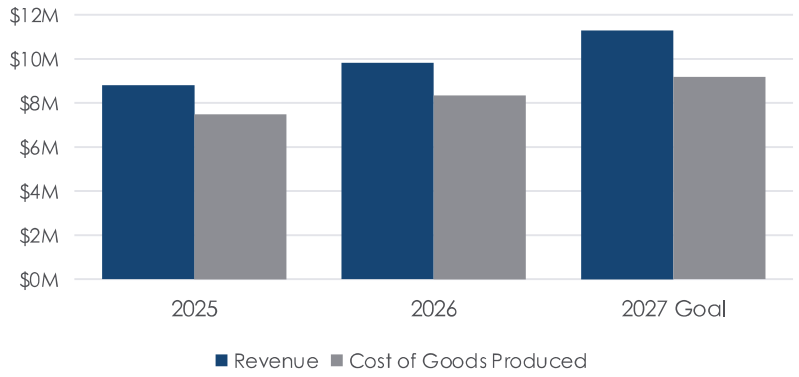
ELEMENT 01 / 06

Financial Planning & Analysis

Financial Planning and Analysis is the cornerstone of CFO services. We analyze revenue, cost, assets and liabilities to optimize stakeholder value.

Planning for profit and managing the balance sheet is the key to optimizing growth and reducing risk. Informed, data-driven decisions fuel growth. Growth leads to higher cash flow and business value.

Income Planning



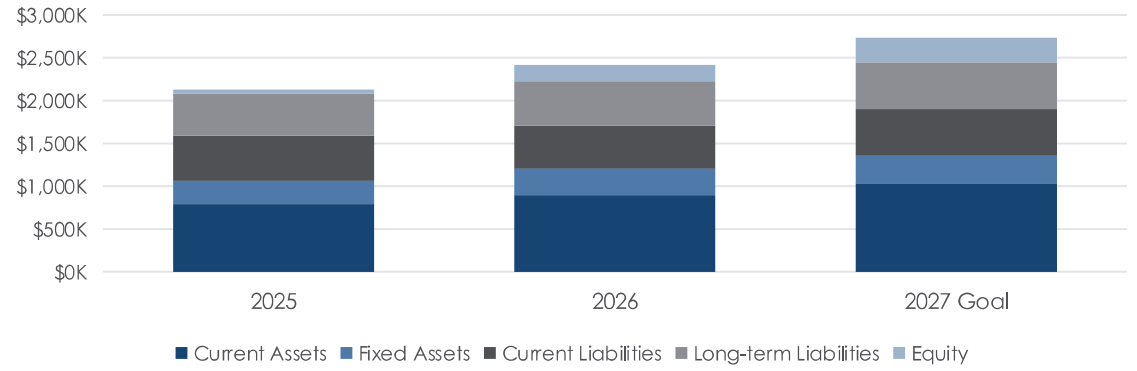
Net Income

$236,906
2025

$402,325
2026

$897,465
2027 Goal

Balance Sheet Management

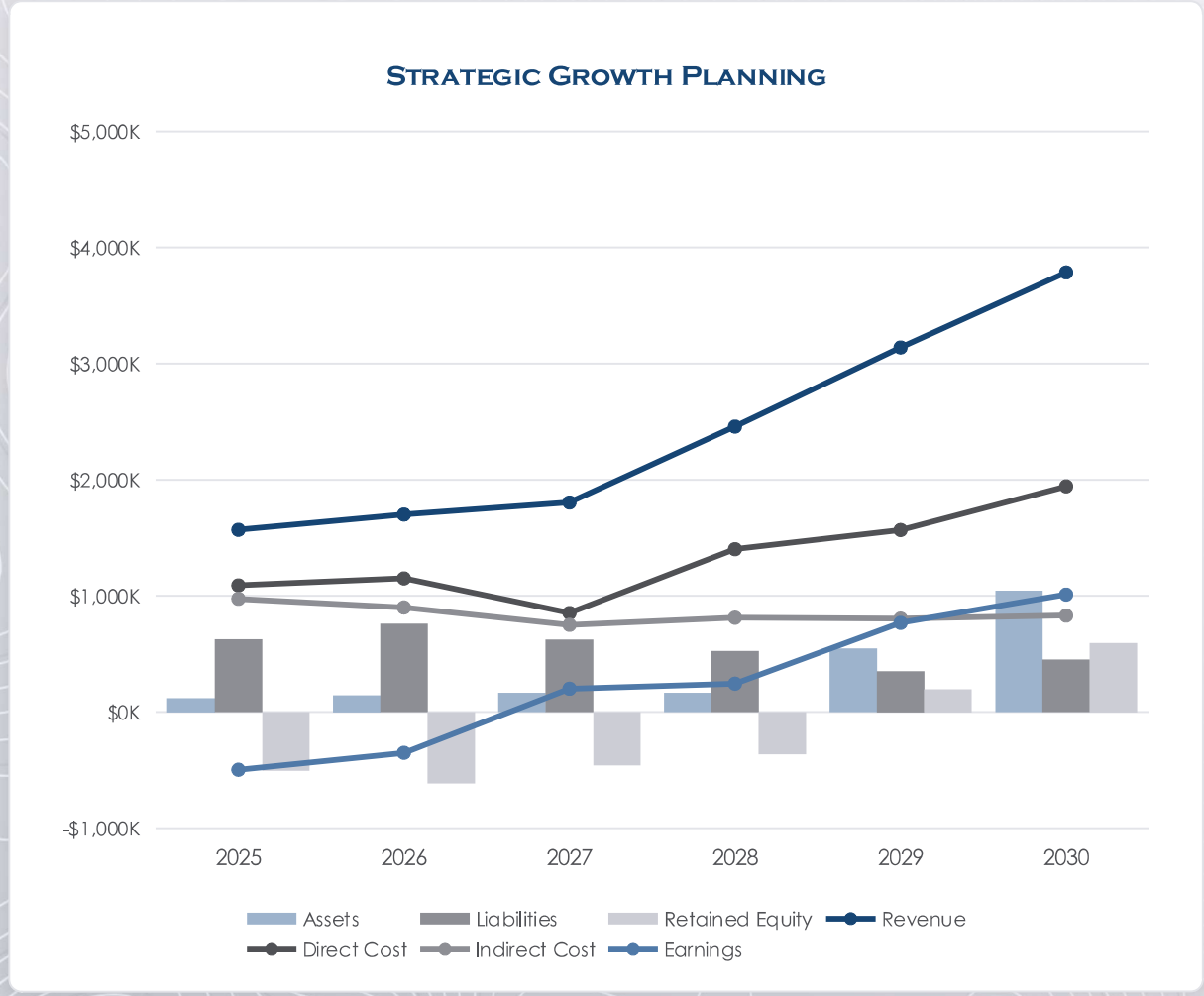


ELEMENT 02 / 06

Strategic Planning

Strategic planning provides a long-term plan for a business which aligns to stakeholder goals.

Goal setting is important to manage performance and expectations of stakeholders. Planning allows stakeholders and managers to make data-based assumptions to grow the business in a responsible manner.

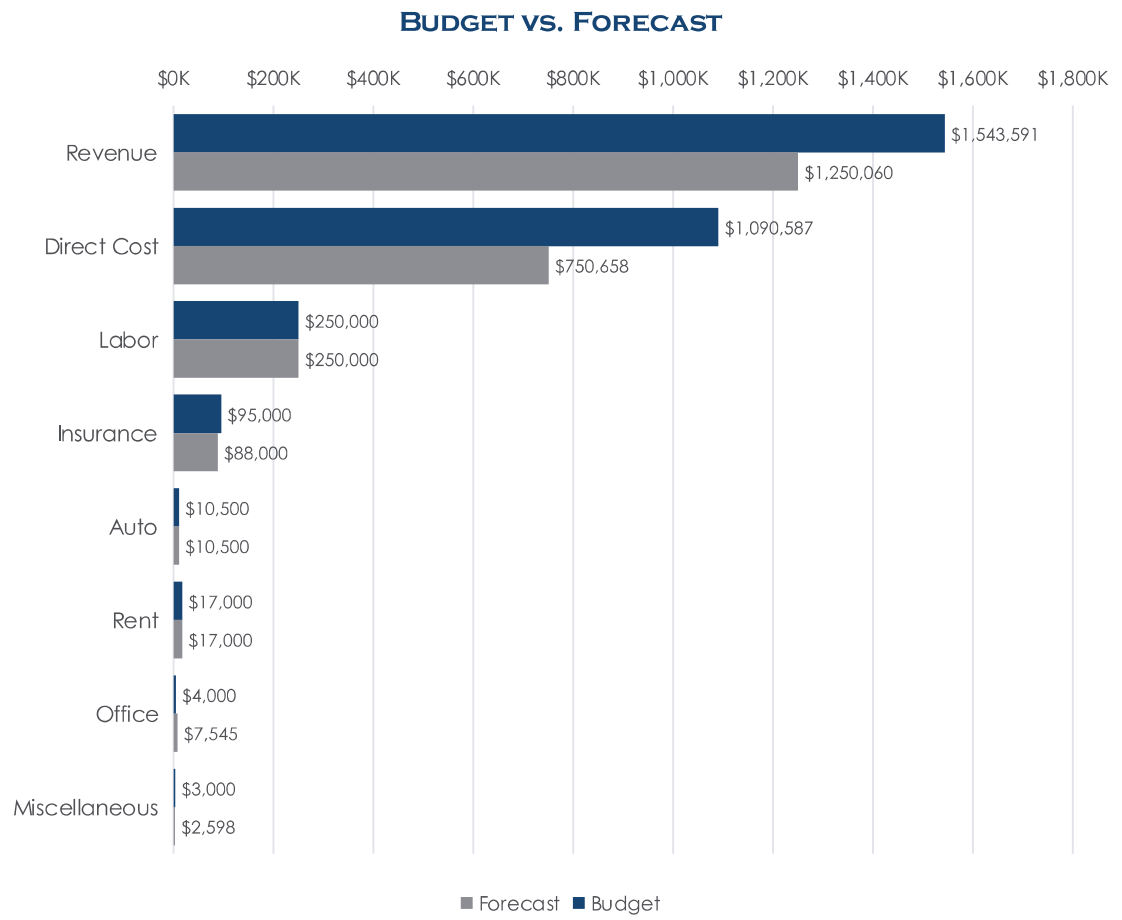


ELEMENT 03 / 06

Budgeting & Forecasting

Budgeting and forecasting are essential elements of a financial model. A good budget and forecast model is the tool which supports tactical and strategic planning decisions.

Managing the budget and forecast helps us recognize performance changes which are either an opportunity or a risk. The quicker we recognize either, the more effectively we can capitalize on or mitigate the cause.



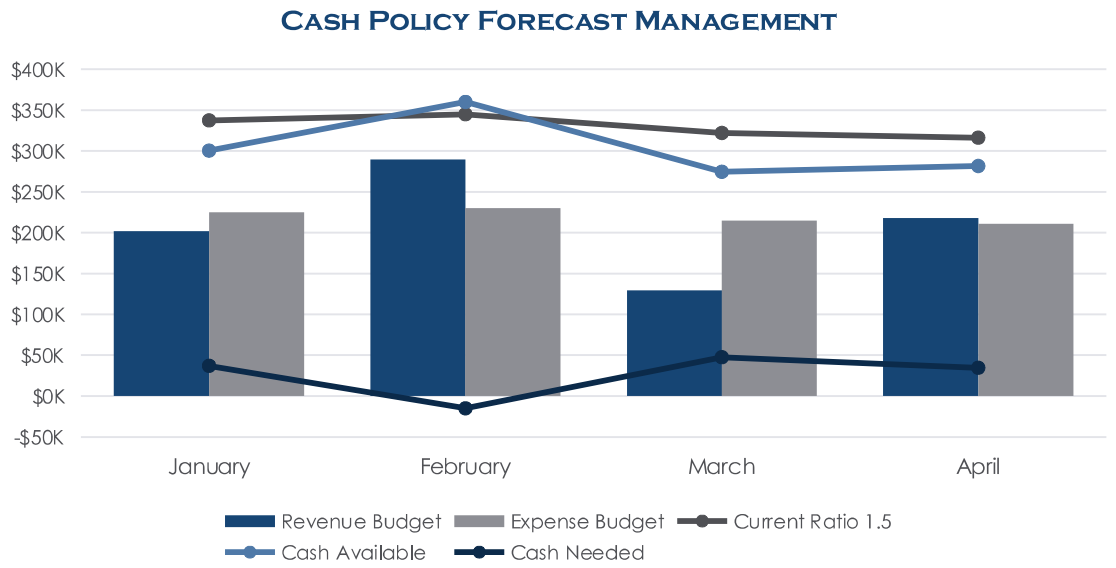
ELEMENT 04 / 06

Cash Flow Management

Cash assets are the life blood of a company. Managing this process starts with financial planning, budgeting and forecasting.

A cash policy developed with structure and statistics ensures cash is available to operate smoothly. It can plan for uneven, seasonal or disrupted cash flow.

Good cash policy management makes it possible to expand operations responsibly.



	January	February	March	April
Revenue Budget	$202,000	$289,520	$129,314	$217,964
Expense Budget	$225,000	$230,000	$214,754	$210,879
Current Ratio 1.5	$337,500	$345,000	$322,131	$316,319
Cash Needed	$36,995	-$15,025	$47,546	$34,649
Cash Available	$300,505	$360,025	$274,585	$281,670

ELEMENT 05 / 06

Process & Project Management

Managing processes and projects effectively is about continuous improvement.

Keys to improvement

- Actively managing processes and projects with a continuous improvement strategy
- Budgeting for controlled success
- Data management for trend and statistical analysis



Process Management	Week 1	Week 2	Week 3
Tasks per deliverable	10	10	10
Time per task avg (hr)	4	4	4
Labor count	2	2	3
Labor utility constraint	80	80	120
Time per deliverable expected	40	40	40
Deliverable time actual	75	85	95
Deliverables to task time	1.875	2.125	2.375
Deliverables required	2	2	4
Deliverable gap	0.125	-0.125	1.625
Cost of goods material	$10,000	$10,000	$20,000
Cost of direct labor	$7,500	$8,500	$14,250
Revenue	$20,000	$20,000	$40,000
Margin	**13%**	**8%**	**14%**

Project Management	Week Due	Requires	Plan Hrs	Goal Hrs
Deliverable 1	3		360	288
Deliverable 2	5	D1	240	192
Deliverable 3	8	D2	360	288
Deliverable 4	10	D1	480	384
Deliverable 5	15	D4	600	480
Project totals	**15**		**2,040**	**1,632**

ELEMENT 06 / 06

Financial Reporting for Management

Managerial reporting turns financial results into clear insight, so leaders can measure performance and make the next decision with confidence.

Measure Performance

Used for performance measuring and future decision making. Analyzing the financial results of previous decisions helps guide future decisions.

Separate Market From Decisions

Financials are impacted by decisions and market conditions. Understanding the difference between market impact and decision performance is an important distinction. Adjusting to a market is different than altering future decisions.

Grow While Managing Risk

Growth is as much about understanding risks as it is maximizing gains. Managerial reporting makes these distinctions clear to avoid or mitigate risks to growth.

Benefits of Partnering with a Fractional CFO

A fractional CFO is an executive partner who assists stakeholders and managers to make financial and business decisions to maximize growth while minimizing risk.

Business growth is essential at all stages in a business's life cycle. An early-stage business needs to show growth to finance expansion. Later-stage businesses need to show growth to get the highest financial value possible if they wish to sell or pass the business on to family or a partner.

At JKB Consulting we guide businesses to make growth decisions with the least risk possible. The six elements of CFO services use business data and modeling to make growth decisions. Business owners can focus on sales and operations while the fractional CFO reviews all financial and nonfinancial data to give insights and measure performance.

We want to be a partner to grow your business in a responsible manner. Our clients' success in reaching their goals is also our success.



Let's grow together.

JKB CONSULTING

FINANCIAL AND BUSINESS MANAGEMENT CONSULTING

Let's Talk About Your Business

JKB Consulting looks forward to speaking with you about your business needs. Contact us Monday through Friday, 7am to 5pm.

Phone 941-228-1181

Email Joshbaker@jkbusconservices.com

Website jkbusconservices.com

All data and graphics in this presentation are for illustrative purposes only and were created by JKB Consulting.