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What a Fractional CFO Does for an Owner-Led Business

By Akanchya Acharya, CPA

Updated September 29, 2026 · Written for owners of service, creative, practice and trade businesses

The short answer

Owner-led businesses usually earn money unevenly (projects, deposits, reimbursements, draws) and spend it steadily (payroll, rent, contractors). A fractional CFO closes that gap with margin by client or job, a rolling cash forecast, pricing based on real costs, and a tax plan built around how the owner actually gets paid.

Why profitable businesses feel broke

Profit and cash are measured at different times. An agency advances production costs for weeks before a client pays. A practice waits on insurance reimbursements. A contractor funds materials before the next draw. The profit and loss statement can look healthy while the bank account is tight.

What changes first

- Margin by client, job, provider or service line, so you know which work to take more of
- A 13-week cash forecast, so you see tight weeks coming and plan for them
- Pricing built from real delivery costs
- Owner pay, S corp salary and retirement strategy set on purpose
- Lender-ready financials before you need the loan

Signs it's time

Revenue crossing about $1M, a first line of credit or loan covenant, an owner who can quote revenue but not margin, or a founder who is still the only person who knows where the money goes.

When it's too early: under about $500,000 of revenue, with simple operations and steady cash, accurate books and a yearly tax plan usually give you most of the value for far less.

General information based on federal law for tax year 2026, not tax advice for your situation. State rules vary.

Want this applied to your situation? Book a free 30-minute call with Akanchya Acharya, CPA at acharyacpa.com/contact or email akansha@acharyacpa.com.

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