

BUSINESS FINANCE

DO NOT LET VISION OUTFRAN FINANCE: A CEO'S PLAYBOOK

If you are a CEO, here is a hard truth: *vision without finance is wishful thinking*. Too many small companies operate without a real budget, and when nobody is assigned responsibility for paying for the plan, strategy rarely produces results. No one ever accomplished a plan that was never defined. *Saying "I want to grow" is not a plan; without a target, "grow" is hope, and hope rarely survives reality.*

At the top of every healthy company sits a simple triangle of responsibility: the chief executive sets the vision, the operations leader designs the processes and systems that translate that vision into repeatable work, and the finance leader asks the blunt question most leaders avoid until it becomes urgent—how do we pay for it. When those three roles are clear and aligned, strategy becomes execution; when they are unclear or missing, leadership drifts into wishful budgets, constant firefighting and stalled growth.

In many companies the CEO fills more than one of these roles, and *that reality creates a chronic problem*. When the

founder or chief executive must own vision, operations and finance, prioritization breaks down and time becomes the scarce resource. Important finance work is often pushed aside, which allows small problems to compound into real risk.

Finance requires attention before it becomes an emergency. Missed payments do not wait for a planning meeting. A covenant breach does not wait for a board review. The sooner finance is treated as a strategic function that advises and enables the business, the sooner the company can act rather than react.

The finance leader is not simply a bookkeeper or a tax filer. A capable CFO translates vision into cash plans, frames the tradeoffs leadership must accept, builds decision trees for both upside and downside scenarios, and defines the hard boundaries that protect runway. The finance function documents processes, trains leaders in financial tradeoffs, and holds the organization accountable to the plan.

Not every company can afford a full-time CFO on day one, and many firms will not need a full-time finance executive for several years. A fractional CFO delivers the same senior financial leadership on a schedule that matches company stage and budget. Fractional engagements produce the playbook a company needs now, document internal controls and processes, embed disciplined reporting and decision protocols, and train the internal team so that when the company is ready to hire full time it inherits a functioning finance operation rather than loose notes.



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A fractional CFO creates value quickly across four areas:

1. **Clarity on strategy and capital choices.** A fractional CFO forces the conversation from vague ambition to concrete choices: which investments matter, which tradeoffs leadership will accept, and how success will be measured in dollars and days.
2. **Decision discipline.** A fractional CFO installs triggers and preapproved actions and builds decision trees that enable rapid, coordinated responses when thresholds are reached.
3. **Investor and lender readiness.** A fractional CFO prepares credible forecasts and defensible narratives so that conversations with capital providers are shorter and terms are more favorable when financing becomes necessary.
4. **Cost-effective senior skill.** A fractional CFO supplies experienced financial leadership on a flexible schedule, allowing companies to access strategic finance during launches, market tests or capital events without the full-time payroll burden.

Signals that it is time to move from fractional to full-time finance are concrete. Typical triggers include multiple simultaneous strategic initiatives that demand daily finance leadership, revenue and headcount growth that makes fragmented ownership risky, recurring investor or lender reporting that consumes leadership time, or a chief executive spending excessive hours firefighting finance instead of leading growth. A good fractional CFO documents the role, establishes the KPIs, builds the systems, and delivers a clean handoff so a full-time hire onboards into structure rather than chaos.

If you want to begin this work quickly, take these practical steps this month:

- **Name the triangle and assign ownership.** Identify who owns vision, who owns operations and who owns finance today.
- **Select three drivers.** Choose the three metrics that matter most to your business, such as sales volume, profit margin and customer-payment timing.

- **Model one strategic question.** Pick a single, consequential finance question: “Can we afford to hire X?” or “What happens if sales fall ten percent?” Have a fractional CFO produce brief, actionable scenario views and the decision tree tied to each trigger.
- **Lock in immediate plays.** Establish one agreed action for an upside trigger and one immediate action for a downside trigger; place those plays on the monthly leadership slide so they are visible and owned.
- **Measure and hold to commitments.** Track the outcomes that matter such as cash runway in days, time to decision, stakeholder satisfaction and hold the team accountable.

A brief word on CPAs: certified public accountants perform essential work. Taxes must be correct and financial statements must be accurate. Strategic finance requires a different skill set. A CPA keeps the company compliant and honest. A CFO keeps the company funded, scalable and prepared for the next decision.

Do not let vision sit at the top of the triangle while finance sits in the corner. A fractional CFO closes that gap quickly and affordably by building the playbook, enforcing the discipline and helping you decide when to make the role permanent. Hire the expertise your company needs now so growth is not limited by what you can afford tomorrow.

Do not let vision outrun finance. Name your triangle, pick three drivers, build one decision tree and bring in the finance leadership that will protect cash and speed decisions. Create the runway you need for real, repeatable growth.

Jeff Solomon is the founder and owner of **CFO On The Go**, a fractional CFO practice built on the belief that every business deserves strategic financial leadership. We work part time and on demand with growing companies to map the triangle—vision, operations and finance—and to translate strategy into cash plans. We build the playbook you need now: identify your three critical drivers, model upside and downside scenarios, and create decision trees that your leadership team can execute. That approach protects cash, speeds decisions and creates the runway you need to scale.