

Fractional CFO ROI Calculator

Compare the true cost of a full-time CFO vs a Fractional CFO through Accounting Brains. Fill in your numbers — the savings speak for themselves.

FULL-TIME CFO COST (ANNUAL)

Base salary	\$200,000 – \$300,000
Benefits & health insurance (25%)	\$50,000 – \$75,000
Employer payroll taxes (8%)	\$16,000 – \$24,000
Equity / bonus (10-20%)	\$20,000 – \$60,000
Office, equipment, software	\$10,000 – \$20,000
Recruitment cost (one-time)	\$30,000 – \$50,000
Total Year 1 Cost	\$326K – \$529K

FRACTIONAL CFO COST (ANNUAL)

Fractional CFO retainer (10-20 hrs/wk)	\$3,000 – \$8,000/mo
CFO + Senior Accountant bundle	\$4,500 – \$10,000/mo
Full Finance Function outsourced	\$6,000 – \$15,000/mo
No recruitment cost	\$0
No benefits, equity or taxes	\$0

Your Estimated Annual Saving

\$230K+

saved annually vs a full-time CFO hire

Full-time CFO (mid estimate)	\$420,000
Fractional CFO (mid estimate)	\$66,000
Annual saving	\$354,000
5-year saving	\$1.77M

** Based on US market mid-range estimates. Savings vary by company size, scope, and location. India-based Global Delivery Center rates apply.*

WHAT YOU GET WITH FRACTIONAL CFO

- Monthly financial close, P&L, Balance Sheet, Cash Flow statement
- Cash flow forecasting and working capital management
- Board / investor reporting and KPI dashboards
- Budgeting, variance analysis, and scenario planning
- Tax coordination, audit support, and compliance oversight
- Multi-jurisdiction support: US, Canada, UAE, Australia

Cancel anytime, scale up/down

Included

- Live monthly review calls with your dedicated team
- Scalable — add capacity without headcount risk

Total Annual Cost

\$36K – \$96K