



FROM CHAOS TO CLARITY

The Fractional CFO's Business
Finance Guide for Scaling Companies



ROCKBRIDGE
CFO



ABOUT THIS GUIDE

You didn't start your business to become a finance expert. But as your company grows, you realize financial chaos doesn't help you scale.

You're making big decisions daily. Yet the numbers you rely on are either outdated, unclear, or worse, just plain wrong.

This guide is for founders, CEOs, and operators scaling past \$1M who know something isn't working but aren't sure where to start. It's for the business leader who wants clarity, control, and confidence when it comes to their company's financial foundation.

At Rockbridge CFO, we help companies just like yours go from reactive to strategic. This playbook distills what we've learned from years in the trenches helping founders clean up their numbers, build reporting that drives decisions, and get their financial house in order.

Let's get started.

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About Rockbridge CFO

SIGNS YOU'RE IN FINANCIAL CHAOS

How do you know when it's time to get serious about your finance function?

You're not alone if you recognize these signs:

- You're managing cash from your bank balance instead of a forecast.
- No monthly close process so numbers change after the fact.
- Margins are murky. You can't say with confidence what's driving profitability.
- Invoices are late. And so is cash coming in.
- You're flying blind. Key decisions happen without financial insight.
- Finance lives in spreadsheets which are fragile, manual, and always out of date.
- Your ops and finance teams don't speak the same language.

If any of that sounds familiar, take a breath. This guide will walk you through how to reset.





SELF-ASSESSMENT SCORECARD

Rate each statement below from 1 (Never true) to 5 (Always true):

1. I understand my gross margin by client, service, or product.
2. I get accurate financial reports within 10 days of month-end.
3. I can confidently forecast my cash position 8 weeks out.
4. My team sticks to a regular monthly close process.
5. Finance helps drive strategy, not just reporting.

Score <15? You're likely in chaos. Let's change that.

THE 90-DAY FINANCIAL RESET

We break the path to clarity into 3 core phases:

1

Phase 1: Stabilize (Weeks 1–4)

- Reconcile all bank and credit card accounts
- Clean up the chart of accounts
- Review and categorize overdue AP and AR
- Build a 12-week rolling cash forecast
- Identify urgent billing, payroll, or tax risks

2

Phase 2: Organize (Weeks 5–8)

- Implement a lightweight close process
- Define your core financial reporting package
- Document recurring finance tasks (who does what and when)
- Meet weekly to review cash and metrics

3

Phase 3: Strategize (Weeks 9–12)

- Analyze margin by client, project, or business unit
- Add commentary to monthly financial reports
- Create budget vs. actual reporting
- Identify pricing, cost, or staffing issues based on trends
- Present insights to leadership to guide real decisions

Each phase builds on the last.

The goal: move from messy data to useful insight.



MUST-HAVE REPORTS AND METRICS

What you measure drives how you lead. And if you're not seeing the right numbers, or you don't trust them, you're flying blind.

Here are the foundational reports and metrics every scaling company needs to make smart, confident decisions:

Monthly P&L with Commentary

Why it matters:

Numbers are meaningless without context. A monthly P&L should show more than just revenue and expenses. It should tell the story of the business.

- Include budget vs. actuals
- Highlight margin trends and big swings
- Add brief commentary: "Why is this number up/down?"

Blind spot: Founders often focus only on top-line revenue. But declining margins or rising overhead quietly kill profit.

Rolling 12-Week Cash Forecast

Why it matters:

Cash is oxygen and most companies misjudge how much runway they actually have.

- Shows inflows and outflows week by week
- Includes upcoming payroll, tax payments, vendor bills
- Helps spot problems before you run out of options

Blind spot: Many companies only track cash monthly or not at all. That's how surprises happen.

Margin by Client, Project or Channel

Why it matters:

Not all revenue is created equal. You need to know what work is actually profitable.

- Break out gross margin by client or project
- Tag delivery costs accurately
- Highlight underperforming or high-effort clients

Blind spot: Teams assume all clients are equally profitable. They're not.



MUST-HAVE REPORTS AND METRICS

Rolling Forecast (Revenue & Expenses)

Why it matters:

Budgets get stale fast. A rolling forecast adapts to new data, shifting priorities, and market changes so you can lead proactively.

- Forecast revenue, COGS, and expenses monthly or quarterly
- Adjust based on pipeline, churn, or hiring plans
- Use it to model different scenarios

Blind spot: Relying on a static annual budget leaves you reactive instead of prepared.

Revenue Concentration & Churn

Why it matters:

If 50% of your revenue comes from one client and they leave, your entire business is at risk.

- Top 10 clients by revenue
- Churn rate (logo and revenue churn)
- New client acquisition vs. expansion

Blind spot: No visibility into client risk = no contingency planning.

Revenue per FTE/ Cost per FTE

Why it matters:

Especially for service businesses like BPOs, this is a powerful way to understand efficiency.

- Revenue per FTE shows productivity and pricing power
- Cost per FTE tracks changes in labor, benefits, and delivery cost
- Helps right-size staffing and pricing

Blind spot: Many leaders don't connect headcount changes to profitability until it's too late.

BEHIND-THE-SCENES FIXES

You don't always need a massive overhaul. Sometimes, the biggest improvements come from a few surgical changes

Move from Cash to Accrual

The fix: Stop booking revenue only when cash hits the bank. Match revenue and costs to the period they occur.

The result: You'll finally see real margins and profitability.

Fix Your Invoicing Cadence

The fix: Set billing rules that align with delivery. Don't wait until end-of-month to invoice.

The result: Improved cash flow and fewer cash squeezes.

Tighten Up Scope & Delivery Tracking

The fix: Use your P&L to uncover when you're overdelivering for free. Build in change order triggers.

The result: Stop bleeding margin due to scope creep.

Get Control of Pricing Strategy

The fix: Do a margin analysis by client or offer. Identify your true cost to serve.

The result: Charge what the work is worth and walk away from bad-fit business.

Align Finance with Ops

The fix: Build simple dashboards that connect finance to delivery and resource planning.

The result: You can forecast not just dollars, but capacity, hiring needs, and profitability.

HOW TO KNOW IT'S TIME FOR A CFO



There's a point in every founder's journey where bookkeeping and basic reporting just aren't enough.

It's not about how many zeros are in your revenue.

It's about the complexity of your decisions and whether your numbers are helping or hurting them.

Here's how to know you've hit that point.



HOW TO KNOW IT'S TIME FOR A CFO



You're spending more time in spreadsheets than in strategy

You're manually pulling data from multiple places, trying to cobble together insights. It's inefficient and risky.

CFO fix: We centralize reporting and build tools so you get answers fast, without wrangling data.

Cash surprises are way too common

You're unsure if there's enough to cover payroll, tax payments, or a large vendor invoice.

CFO fix: A rolling forecast eliminates panic and gives you proactive control.

You're prepping for fundraising or an exit

Investors want clean books, clear metrics, and smart projections. You need to tell a credible financial story.

CFO fix: We prep the data, shape the story, and support the process.

You're scaling teams, services, or geographies

Growth is good but if your financial infrastructure doesn't scale with you, it can break things.

CFO fix: We help design systems, processes, and insights that grow with you.

You're making gut-based decisions—and it's starting to backfire

You're unsure which services are most profitable. You're hiring without knowing your burn rate. You're winging pricing.

CFO fix: We turn financial chaos into clarity so your decisions are driven by data, not guesses.



DECISION MATRIX: DO YOU NEED A BOOKKEEPER, CONTROLLER OR CFO?

Function	Bookkeeper	Controller	CFO
Recordkeeping	✓	✓	✓ (delegates)
Month-End Close	? (basic only)	✓	✓ (reviews/guides)
Financial Reporting	? (system generated)	✓	✓ (with insights)
Budgeting/Forecasting	✗	?	✓
Strategy & Insight	✗	✗	✓
Scenario Planning	✗	✗	✓
Investor Readiness	✗	? (may assist)	✓

THE ROCKBRIDGE TOOLKIT

Tools that bring structure to the chaos



Company (Internal)

- **Cash Flow Forecast Template:** Simple but powerful 12-week rolling forecast
- **Monthly Reporting Package:** Includes P&L with commentary, KPI dashboard, management insights
- **Financial Health Scorecard:** Self-assessment checklist to identify where you are in the chaos



Third-Party Tools We Like (and actually use)

- **Microsoft Business Central:** Great for companies outgrowing QuickBooks
- **Planful:** For budgeting, forecasting & reporting
- **iSolved:** For HR/Payroll
- **HubSpot:** For aligning finance with pipeline



FINAL THOUGHTS + WHAT'S NEXT



Clarity isn't just a financial state. It's a leadership advantage.

It gives you the confidence to grow, hire, price, and invest, without second-guessing your numbers.

It gives your team the ability to act without fear.

It gives your company resilience in uncertainty.

At **Rockbridge CFO**, this is what we do:

- We bring fractional CFO leadership to companies ready to scale with confidence.
- We help you clean up the chaos, see clearly, and move forward.
- We build systems that support smart decisions, not just reports that sit in a folder.

If you're scaling and know your finance function isn't keeping up—**let's talk**.

No pitch. No pressure. Just a conversation.



ABOUT ROCKBRIDGE CFO

At Rockbridge CFO, we believe finance should be a strategic advantage—not a source of stress. We partner with founders and executive teams who are scaling fast but lack the financial clarity, structure, and insight to support that growth. From forecasting and margin analysis to building out reporting and systems that actually work, we bring CFO-level thinking to the table—without the full-time cost. Our approach is practical, transparent, and built to deliver confident decision-making at every stage of scale.

Rockbridge CFO is led by Laresa McIntyre, a seasoned finance executive with over 20 years of experience driving results in high-growth companies, particularly in the BPO and service sectors. Known for her ability to turn chaos into clarity, Laresa combines strategic thinking with operational know-how to help founders move faster—with their financial house firmly in order. She founded Rockbridge to give scaling businesses access to the financial leadership they need—without the overhead they don't.



Phone

561.762.5526

Mail

info@rockbridgecfo.com

Site

www.rockbridgecfo.com

Address

2000 PGA Blvd. Ste. 4440-350

Palm Beach Gardens, FL 33408