

FOR FRACTIONAL CFOS

# Fractional CFOs: The \$5K Retainer Model

package it. position it. sell it on repeat.

How to package, position, and sell **\$5,000/month CFO retainers** — without relying on referrals, custom quotes, or low-value advisory work.

WHAT THIS MODEL IS

This is not another "grow your firm" guide. it's the model behind signing \$5K clients.

- Structure a premium, outcome-based retainer
- Attract better-fit clients on purpose
- Replace inconsistent referrals with a system

- Position your value before the sales call
- Protect scope so the margin survives
- Build predictable monthly revenue

stop quoting \$5K from scratch.

fewer, better clients.

## The \$5K retainer math

a \$5K practice doesn't need volume - it needs fewer, better clients.



the goal isn't more clients - it's higher-value clients, cleaner scope, better positioning, predictable revenue, and less delivery chaos. At \$5K/month, growth means **better** clients, not more of them.

### THE MODEL · 7 PARTS THAT MAKE \$5K OBVIOUS

<p><b>1 The \$5K Retainer Math</b> <i>fewer, better clients.</i></p> <p><b>THE MODEL</b> "6 clients at \$5K is \$30K/month. Growth isn't more volume — it's higher-value clients with cleaner scope."</p> <p>→ Most CFOs stay stuck because they think growth means <b>more</b> clients. At \$5K, growth means <b>better</b> clients.</p>	<p><b>2 The Premium Client Filter</b> <i>not every business is a fit.</i></p> <p><b>A STRONG \$5K CLIENT HAS</b> "Consistent revenue, operational complexity, cash-flow pressure, and real growth decisions to make."</p> <p>→ The wrong client makes \$5K feel expensive. The right client sees \$5K as <b>leverage</b>.</p>
<p><b>3 The Outcome-Based Offer</b> <i>sell decisions, not tasks.</i></p> <p><b>POSITION IT LIKE</b> "Protect margins, improve cash-flow visibility, support better hiring, and help the owner make cleaner growth decisions."</p> <p>→ Owners don't buy CFO tasks — they buy <b>better decisions</b>. Build the retainer around the decisions you enable.</p>	<p><b>4 The Clear Retainer Structure</b> <i>boundaries, not vagueness.</i></p> <p><b>A \$5K/MONTH STRUCTURE</b> "Monthly CFO review, cash-flow forecast, margin review, decision support, executive dashboard, priority list."</p> <p>→ Don't sell hours or unlimited access. Sell a structured <b>CFO operating rhythm</b>.</p>
<p><b>5 The Authority Positioning</b> <i>position earlier, not harder.</i></p> <p><b>MAKE THIS CLEAR</b> "I'm not here to replace your bookkeeper. I'm here to help you make better financial decisions as you grow."</p> <p>→ If you explain your value for the first time on the call, you're already behind. Bookkeepers manage records — <b>CFOs guide decisions</b>.</p>	<p><b>6 The Scope Protection Model</b> <i>protect the margin.</i></p> <p><b>DEFINE BEFORE THEY SIGN</b> "What's included — and what isn't. No silent bookkeeping cleanup, emergency reports, or 'quick questions' that become work."</p> <p>→ Unlimited support kills a \$5K retainer. A clear scope protects both sides — that's how <b>\$5K stays profitable</b>.</p>
<p><b>7 The Sales Conversation Shift</b> <i>sell the cost of inaction - not a list of services.</i></p> <p><b>ASK, DON'T PITCH</b> "What's unclear financially? What decisions are getting harder? Where is margin being compressed? What happens if nothing changes?"</p> <p>→ Don't convince them CFO services are valuable — help them see the <b>cost of operating without financial leadership</b>. When the pain is clear, the retainer makes sense. When it's vague, the price feels high.</p>	

## The full \$5K/month retainer structure

a defined operating rhythm - not hours, not "whatever they need"

Fractional CFO Retainer · Monthly Scope
\$5,000 / month

- 1 Monthly CFO Review**  
A strategic financial review focused on cash flow, margins, profitability, and key decisions.
- 2 Cash Flow Forecasting**  
A forward-looking view of cash pressure, upcoming obligations, and decision timing.
- 3 Profitability & Margin Review**  
A recurring review of where profit is being gained, lost, or compressed.
- 4 Decision Support**  
Guidance around hiring, pricing, expenses, growth, and operational finance.
- 5 Executive Dashboard**  
A simple, CEO-facing view of the numbers that actually matter.
- 6 Strategic Priority List**  
The highest-impact financial priorities for the next 30–90 days.

do not sell: Hours Unlimited access "Whatever they need" Sell a structured CFO operating rhythm.

**A STRONG \$5K CLIENT HAS:**

- Consistent revenue & operational complexity
- Cash-flow pressure and growth decisions to make
- Payroll, hiring, or margin uncertainty
- A founder making real financial decisions

**A WEAK-FIT CLIENT JUST WANTS:**

- × Bookkeeping help or basic reporting
- × Cheap financial support or one-off advice
- × Someone to "clean things up"
- × A low-cost alternative to hiring

the wrong client makes \$5K feel expensive - the right one sees it as leverage.

THE REAL SHIFT

Clients will pay \$5K. your offer just has to make it obvious.

STUCK AT \$2K BECAUSE YOU'RE:

- × Selling support instead of outcomes
- × Letting prospects define the scope
- × Quoting every retainer from scratch
- × Explaining your value too late

BUILT FOR \$5K WHEN YOU:

- Sell decisions, not tasks
- Define scope before they sign
- Position before the sales call
- Make the cost of inaction clear

fewer bad clients. cleaner retainers. predictable revenue.

WANT HELP BUILDING A CLEANER \$5K/MONTH RETAINER MODEL —

we'll show you what's weakening your offer.

## Apply for a Fractional CFO Growth Strategy Session

DESIGNED SPECIFICALLY FOR:

- Fractional CFOs, Virtual CFOs & independent CFO consultants
- Financial consultants & advisory-focused accountants
- CFOs moving beyond low-ticket, referral-based work

[Book a Free Strategy Session →](#)

We'll identify what's weakening your current retainer model, why prospects push back on price, where your positioning sounds too tactical, and how to structure a cleaner \$5K/month offer.

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