



Micro CFO for Small Business

Entrepreneurial appeal

As a small business owner you have a lot to worry about: staff, products, services, customers, marketing, and the list goes on. The next step in adding confidence to your operation is finding a financial leadership partner. That's where **WHITE LABEL CFO's** Micro CFO Service comes in.

It can be very expensive to hire a CFO in-house. Even an experienced financial analyst will cost over \$70,000 with benefits, and you'll never be able to keep them busy for 40 hours every week. Instead, our **Micro CFO** option gives you the best of both worlds. A highly experienced financial operations professional at an affordable price. These packages are designed to offer:

- Comprehensive financial guidance for your specific needs
- Clear and actionable for busy business owners
- Flexible, with add-on options for additional services as desired (annual planning, compensation strategies, etc.)
- High-value relative to traditional CFO pricing (\$3,000–\$8,000/month market range)
- Price-conscious for small business owners

Your opportunity

When you partner with this white-label desk, you can take the offering deeper with every client. Better outcomes deepen the relationship. That supports retention and opens further work as clients hire, expand, raise capital, or look at acquisition and exit.

The benefits are not just a boost of revenue for your firm, but from additional opportunities and longer relationships as your clients become capable of hiring more employees, expand operations, seek additional funding, and explore acquisition and exit (M&A or retirement) opportunities.

Next steps

Consider the package options on the next page and contact Jim Pappalardo. If you submitted your info, we will reach out to you soon! When we connect, we will get an understanding of what you need and what you want to accomplish with our partnership.

Jim@WhiteLabelCFO.com · 386-845-3800



Service packages

Package 1 – Snapshot

\$375 / month

Monthly dashboard and quarterly review. Target client: an owner who wants clear numbers without deep finance jargon.

Deliverables:

- Monthly mini dashboard (3 KPIs). Potential KPIs include monthly revenue, gross profit margin %, operating cash flow, net margin %, days sales outstanding (DSO), or optional custom metrics.
- Monthly cash-position snapshot
- Quarterly phone call
- Brief written commentary (“half-pager”) with summary and focus topics each quarter

Package 2 – Foundation

\$575 / month

Monthly review and outlook. Target client: an owner who wants to know, “What do I need to start focusing on?”

Deliverables:

- Standard dashboard (5 KPIs): monthly revenue, gross profit margin %, operating cash flow, net margin %, DSO, industry-specific metrics, staffing metrics.
- 90-day cash outlook
- Brief written commentary (“half-pager”) with summary and focus topics each quarter
- Decision-making support — evaluate spending and pricing decisions
- Monthly 15-minute phone call

Package 3 – Growth

\$750 / month

Monthly MD&A. Target client: an owner who wants narrative insight — what the numbers mean and what to do next.

Deliverables:

- Custom dashboard (5–6 KPIs) from the same KPI menu, including industry and staffing metrics.
- MD&A-style memo: performance vs. budget and prior year; drivers of revenue, margin, and expense changes; liquidity and cash; risks and opportunities; 2–3 prioritized recommendations.
- Expanded decision support: spending, hiring, pricing, crew or location expansion.
- Monthly 30-minute strategy call

Package 4 – Strategic Partner

\$950 / month

Quarterly strategy plus annual budget. Target client: an owner thinking about growth, hiring, a new location, financing, or a strategic pivot.

Deliverables:

- MD&A-style memo covering performance vs. budget and prior year, drivers, liquidity, risks and opportunities, and 2–3 prioritized recommendations.
- Full custom executive dashboard (6+ KPIs).
- Expanded decision support: spending, hiring, pricing, crew or location expansion.
- Light annual budget / long-range plan, plus a semi-annual reforecast.
- Monthly 30-minute strategy call
- Additional 30-minute strategy session each quarter
- Compensation plan design