

The Fractional Growth Engine

How on-demand CFOs drive expansion
in an uncertain economy

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Growing fast. Nobody could say by how much.

5,500+ invoices in draft, never posted

8 entities, never consolidated

1/2 an ERP migration, half finished

Back to basics: revenue reconciliation, bank reconciliation, the right team.



PROBLEMS FOR CFOS: WHERE THEY NEED HELP

Six pressures. All at once.



Costs up, pricing power down

Margin has to come from inside



Grow, but invest less

Same targets, less capex, fewer hires



Banks lending less

More selectively, and dearer



Regional complexity

Transfer pricing, e-tax, BOI, cross-border



Transformation expected now

AI, ERP, automation, same budget



No internal resources

Senior finance talent scarce; the team is full

TWO SITUATIONS, ONE ANSWER

Two gaps, one model



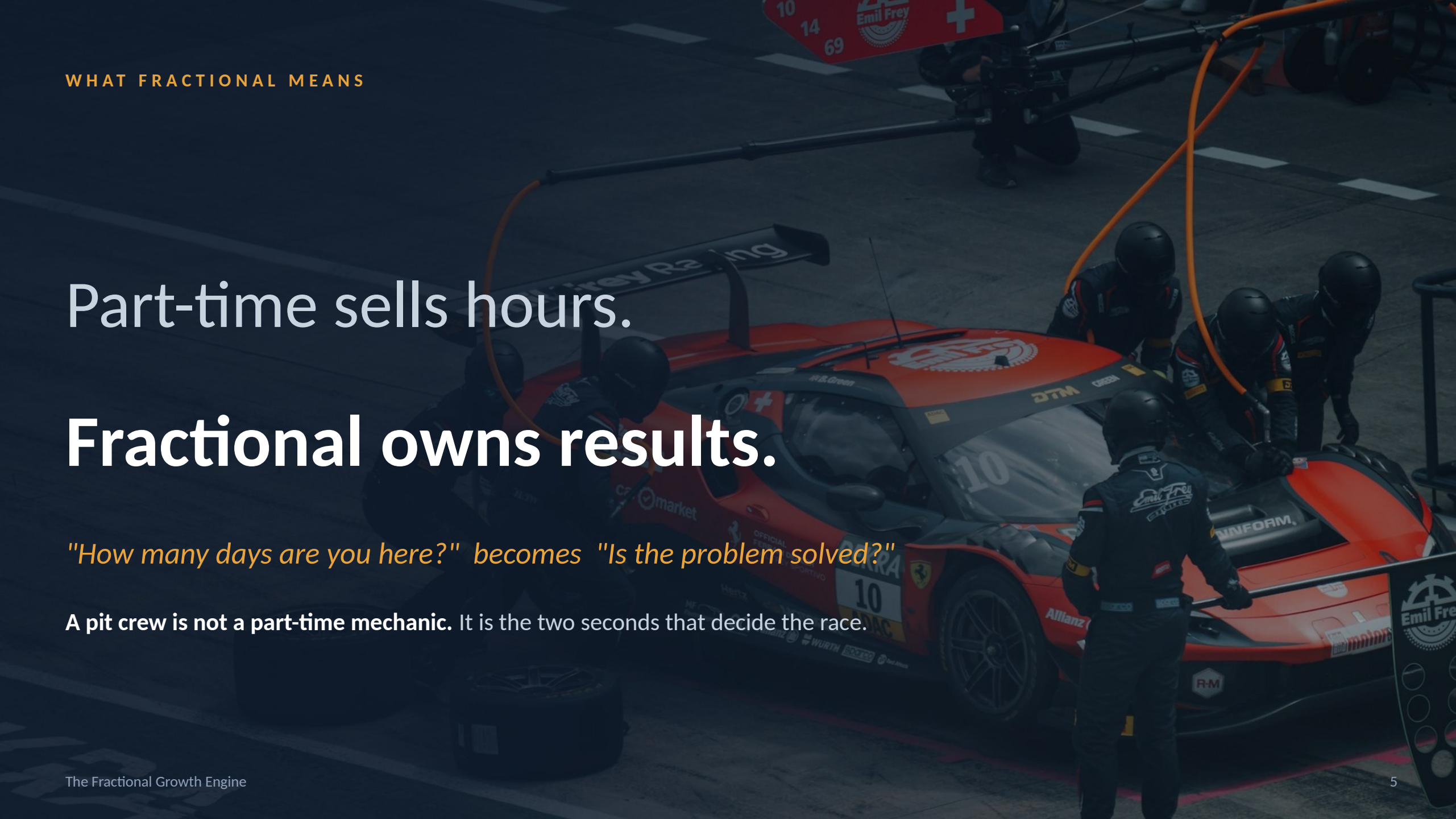
The seat is empty,
or filled by a
chief accountant

You don't know what you don't know. See what a CFO achieves before you bet on a full-time hire.



The seat is full,
the transformation
is not staffed

ERP, consolidation, automation, e-tax, M&A. You don't need another CFO. You need more CFO hands.

A red Ferrari Formula 1 car is shown in a pit stop. Several crew members in black uniforms and helmets are working on the car. A large orange hose is connected to the car. The car has the number 10 on its side and various sponsor logos including 'Emil Frey', 'Allianz', and 'WURTH'. The background is dark and out of focus.

WHAT FRACTIONAL MEANS

Part-time sells hours.

Fractional owns results.

"How many days are you here?" becomes "Is the problem solved?"

A pit crew is not a part-time mechanic. It is the two seconds that decide the race.

WHY IT WORKS

What you only get from outside



Speed

Senior, paid by the day, 90 days to show results. Urgency is built in.



Candour

Not on the payroll. Free to say what nobody on payroll will.



Peer

A partner to the CEO, or to the CFO. Not a subordinate, not a vendor.

Not less CFO. More CFO per hour, with an expiry date that keeps everyone honest.



HOW IT WORKS: AI TAKES THE ROUTINE

AI is eating the bottom layer

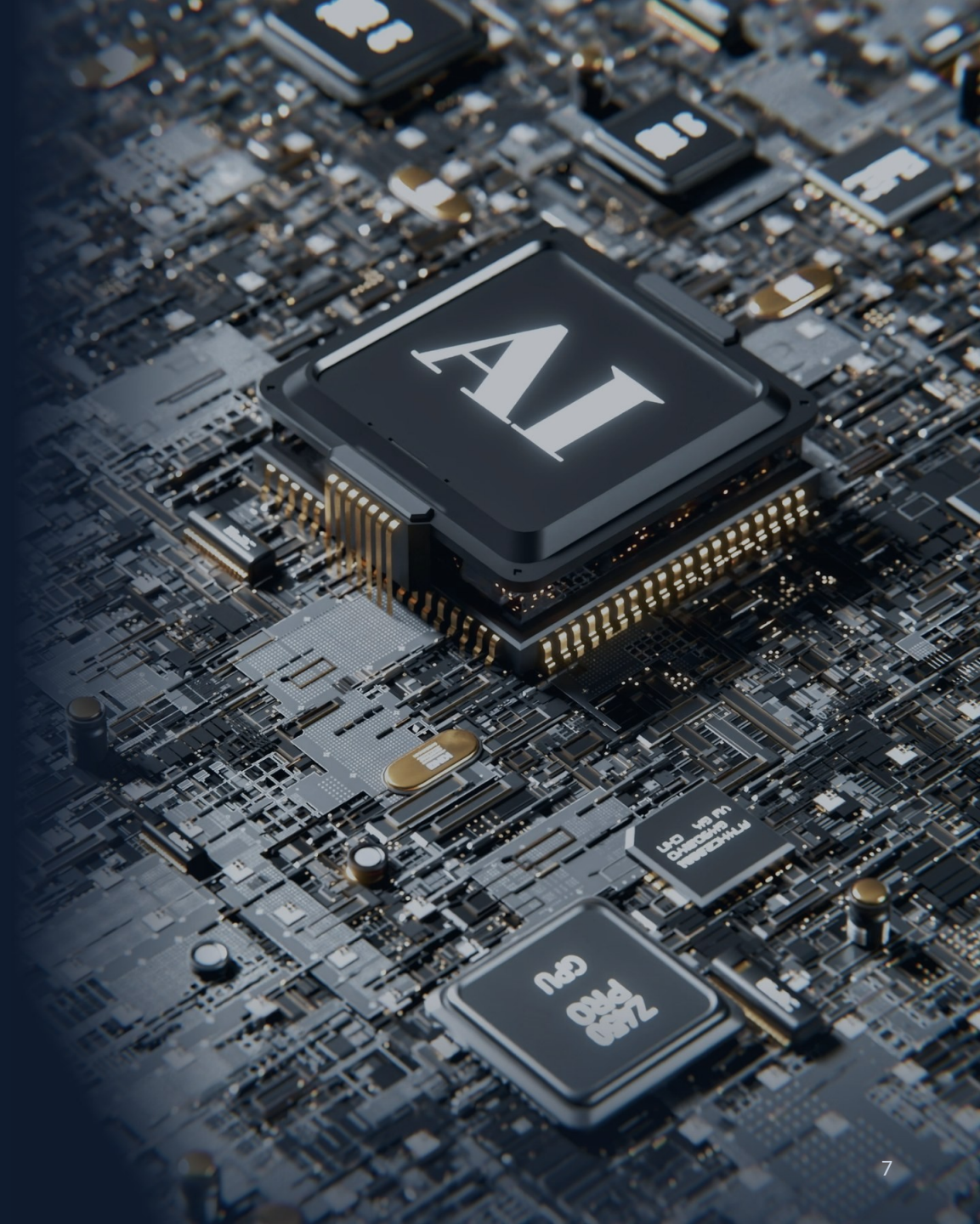
Judgment *scarce*

Control *the middle: close, data, systems*

Transactions *automated*

6 accountants → 3 and a system

Transactions get automated. Control and judgment stay scarce, and that is what a fractional CFO supplies.



Two people. Not one.



Financial Controller

David

Close, data quality, the ERP and its integrations, SOPs, the team.

makes the numbers trustworthy



Fractional CFO

Jerome

Time with the owner or the group CFO: strategy, cash, capital, risk.

makes the numbers useful

A system, a controller, and a CFO's judgment. In that order of volume, and the reverse order of value.

01

See

Get the number.

OWNER

Reconciled revenue, reconciled bank, a 13-week cash forecast, one page every Monday. Know by how much.

CFO

Every entity on one page, one version of the truth, a close under ten days.

MONDAY

Build the 13-week cash forecast this week, even if it is ugly.

02

Decide

Call the strategy.

OWNER

What to fund, what to say no to, pricing, the scenarios that break the plan. Bankable before you need the bank.

CFO

The steering committee and the capital allocation the group CFO has no time for.

MONDAY

List the three scenarios that would break the plan, and what you would do in each.

03

Build

Hand the car back.

OWNER

The chief accountant, the systems, the SOPs, and an exit that defines done. It runs without me.

CFO

The migration lands, the team owns it, the extra hands leave.

MONDAY

Name the one person who should be one level up in twelve months.

See. Decide. Build. Repeat. That is the engine.

WHERE IT GOES WRONG

Four ways to waste a fractional CFO



Hidden numbers

no candour



Needs full-time

too many outcomes



Acts like a consultant

a report is not a result



No mandate

an expensive analyst

The test: the outcome, the date and who signs off, on one page.

A tool in your hands



A project with a deadline

ERP migration, process optimisation, M&A integration, a carve-out.



An interim bridge

A vacancy, a search, or a market where you have no senior people yet.



An outside eye

Finance health check, due diligence, fraud forensics.

Not a threat to your seat. Senior hands you can switch on for a defined job, and switch off when it is done.



IN ONE PAGE

Growing fast. Now they know by how much.

OWNERS

Buy results, not hours.

CFOS

More CFO hands, not another CFO.

EVERYONE

See. Decide. Build. Repeat.

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