



SIMORA

FRACTIONAL CFO & STRATEGIC ADVISORY

A 10-MINUTE FINANCE SELF-ASSESSMENT

Eight questions that tell you whether senior finance help would pay for itself this year.

A practical decision tool for founders and leadership teams who have outgrown basic reporting, but are not ready - or do not need - a full-time CFO.

Insight. Perspective. Growth.

SIMORA GUIDE / 2026



MARK YES WHEN THE STATEMENT DESCRIBES YOUR BUSINESS TODAY

Where senior finance support can create measurable value

The test is not whether your bookkeeping works. It is whether finance is helping leadership make faster, better decisions about cash, margin, investment and growth.

You can see revenue, but not which customers, products or channels actually create profit.

01

You know the top line, yet pricing, discounting and mix decisions still rely on instinct because true contribution margin is unclear.

POTENTIAL PAYBACK PATH

Margin visibility, better pricing discipline, cleaner customer/product mix and fewer low-return commitments.

☐
YES☐ NOT
SURE☐
NO

Your cash forecast does not reliably show what will happen 8-13 weeks from now.

02

Cash surprises still appear after decisions are already made, or the forecast is too high-level to show when action is needed.

POTENTIAL PAYBACK PATH

Earlier working-capital actions, fewer last-minute funding decisions and more confidence around hiring, inventory and spend.

☐
YES☐ NOT
SURE☐
NO

Hiring, capex or major spend decisions are made without a clear scenario model.

03

Leadership can debate the upside, but cannot quickly see the impact on runway, break-even timing or downside risk.

POTENTIAL PAYBACK PATH

Better timing of investment, clearer trade-offs and fewer decisions that must be reversed when assumptions change.

☐
YES☐ NOT
SURE☐
NO

Monthly reporting arrives too late - or still requires the CEO to interpret what it means.

04

Reports show history, but do not clearly explain what changed, why it changed and what management should do next.

POTENTIAL PAYBACK PATH

Faster corrective action, stronger accountability and less executive time spent turning numbers into a management narrative.

☐
YES☐ NOT
SURE☐
NO

LOOK FOR RECURRING FRICTION, NOT ONE-OFF EXCEPTIONS

The second half of the payback case

Senior finance support becomes more valuable when the business is growing faster than its finance operating model - especially when leadership, lenders, investors or the board need a clearer forward view.

Financing, lender, investor or board conversations take too much leadership time to prepare.

05

The numbers can be produced, but the story, sensitivities and supporting analysis are rebuilt each time from scratch.

POTENTIAL PAYBACK PATH

Stronger capital readiness, fewer rushed requests and a repeatable financial narrative for external stakeholders.

☐ YES☐ NOT SURE☐ NO

Finance depends on one person, one spreadsheet or too many manual workarounds.

06

Close, forecasting or reporting feels fragile, and management worries about what happens if a key person is unavailable.

POTENTIAL PAYBACK PATH

Cleaner processes, reduced key-person risk, better controls and less rework across finance and operations.

☐ YES☐ NOT SURE☐ NO

Your team tracks many KPIs, but cannot agree which few should drive decisions each week.

07

Dashboards exist, yet priorities shift because metrics are not tied tightly enough to cash, margin, capacity or growth economics.

POTENTIAL PAYBACK PATH

A smaller management scorecard, faster operating decisions and tighter links between commercial activity and financial outcomes.

☐ YES☐ NOT SURE☐ NO

The founder or CEO is still acting as the bridge between accounting, operations and strategic finance.

08

Important finance work gets done, but only because a senior operator keeps connecting the pieces personally.

POTENTIAL PAYBACK PATH

Leadership time returned to customers, growth and people - while finance gets a clearer owner and operating cadence.

☐ YES☐ NOT SURE☐ NO

COUNT YOUR YES ANSWERS

What your answers are telling you

This is a screening tool, not a guarantee of ROI. The useful question is whether a senior finance resource has a credible path to create more value than it costs over the next 12 months.

0-1

LIKELY ADEQUATE FOR NOW

Your current setup may be enough if reporting is timely, cash is visible and leadership can make major decisions without finance becoming a bottleneck.

2-3

FOCUSED OPPORTUNITY

There may be a strong case for targeted fractional support around one or two high-value issues rather than a broad finance transformation.

4+

MULTIPLE VALUE LEVERS

Several finance decisions are competing for leadership attention. A structured senior finance role may create value across more than one area at once.

Where the 12-month payback usually comes from

- 1

Margin and pricing

Contribution analysis, pricing discipline, customer/product mix and cost-to-serve visibility.
- 2

Cash and working capital

Receivables, payables, inventory, cash forecasting and earlier intervention before a squeeze.
- 3

Capital and investment choices

Scenario modelling for hiring, capex, fundraising, debt and growth initiatives.
- 4

Leadership capacity

Fewer hours spent interpreting reports, coordinating finance work or preparing stakeholder materials.

The payback equation

Conservative value captured in 12 months - annual cost of senior finance support = expected net benefit

Use only value you can defend. If the case relies on optimistic growth assumptions, it is not yet a payback case.

VALUE LEVER	12-MONTH OPPORTUNITY	EVIDENCE / CONFIDENCE
Margin / pricing improvement	<div></div>	LOW / MED / HIGH
Working-capital or cash benefit	<div></div>	LOW / MED / HIGH
Avoided cost, rework or unnecessary hire	<div></div>	LOW / MED / HIGH
Leadership time / decision speed	<div></div>	LOW / MED / HIGH

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If the numbers say senior finance help should pay for itself, quantify the case before you hire it.

Simora helps growing businesses turn financial information into clearer decisions. A focused finance diagnostic can identify the two or three issues with the highest 12-month value potential - and test whether fractional CFO support has a credible payback case before you commit.

- Clarify cash visibility, runway and working-capital pressure points.
- Identify where pricing, margin or mix is obscuring true economics.
- Build decision scenarios around hiring, investment and capital.
- Define the management reporting and KPI rhythm leadership actually needs.
- Map the right finance operating model for the next stage of growth.

Azadeh Aghajani

FOUNDER - FCA

Azadeh@GoSimora.com

+1 (646) 420-6596

GoSimora.com

OUR PERSPECTIVE

*Because what's ahead
is greater when you
have the right guide.*

Strategic finance for a stronger tomorrow.

