



Homebuilder Fractional CFO...



CASE STUDY

How a Growing Home Builder Gained Financial Mastery with a Fractional CFO



MASTERY

FRACTIONAL CFO SERVICES

At Mastery Fractional CFO Services, we transform financial chaos into strategic clarity—partnering with you to unlock confident decision-making, sustainable growth, and peace of mind.

Winnipeg, Manitoba, Canada



masterycfo.com



info@masterycfo.com

FRACTIONAL CFO CASE STUDY

TURNING PRECISION ON THE JOB SITE INTO STRATEGIC FINANCIAL CLARITY

CLIENT SNAPSHOT

Company: A Custom Home & Cottage Builder

Annual Revenue: \$10M in FYE 2024 at engagement; projected \$12M in FYE 2025

Stage: Scaling/ Growth

THE CHALLENGE: OPERATIONAL EXCELLENCE, BUT STRATEGIC BLIND SPOTS

This growing custom home builder had mastered operational control. With job costing handled through BuilderTrend, their CEO could track every hour, material, and change order in real time. Margins were consistent. On-site financial management was dialed in.

But when it came to connecting the dots between long-term goals and short-term actions, things weren't as clear.

"We're really good at understanding each project. But we're not sure if our sales numbers, functional areas, and overhead plan all line up. Something's missing when it comes to budgeting and long-term planning."

The leadership team lacked a proper financial roadmap. They had an *idea* about what they wanted, but didn't have a financial structure for measuring progress or adjusting course.

THE SOLUTION: BRIDGING THE GAP BETWEEN VISION AND EXECUTION

Mastery Fractional CFO Services began with a full review of the company's financial statements, verifying the integrity of their bookkeeping and identifying both strengths and gaps. From there, the work unfolded in three key phases:

1. STRATEGIC BUDGETING & ROLLING FORECASTS

- Rebuilt their annual budget into a more robust, scenario-based model.
- Introduced a rolling forecast to adapt to real-time changes.
- Designed financial dashboards that highlighted the metrics that mattered most.

2. KPI-DRIVEN DECISION MAKING

- Identified and tracked key performance indicators tied to growth goals.
- Built scenario bridges showing how to get from current state to desired outcomes.
- Worked with leadership on business development, HR strategy, and marketing investment decisions.


3. SHIFTING THE OVERHEAD MINDSET

Leadership was cautious about expanding overhead costs as revenue climbed. They feared locking themselves into a fixed cost base. But Mastery showed them many of their costs, like marketing, were actually discretionary, and could be flexed based on revenue performance.

They didn't need to fear growth. Once Mastery CFO demonstrated how strategic spending could support sustainable expansion without undue risk, they embraced the approach and took action immediately.

THE RESULTS: STRATEGIC CONFIDENCE & RAPID IMPACT

- **Immediate traction:** Within the first few weeks, new dashboards and forecasts gave the team better visibility.
- **Increased trust:** Within one month, they upgraded to a higher service package with Mastery CFO to deepen the engagement.
- **Improved decisions:** The team discovered their previous data wasn't giving them what they needed — now they're making smarter, faster choices. Guided by Mastery CFO's analysis, they made strategic marketing investments that led to significant revenue growth, a stronger bottom line, and a confident path to scalable growth.

 *"If I knew earlier how much difference this would make, I would've hired a fractional CFO years ago."* – Co-owner & CEO, Custom Home Builder

ONGOING PARTNERSHIP

The custom builder now relies on Mastery Fractional CFO Services for high-level strategic guidance—from financial planning to HR and growth initiatives. With tighter cash flow control, reduced risk, and clearer financial insights, they've evolved from simply building homes and cottages to building a stronger, more resilient business.

WHY MASTERY FRACTIONAL CFO SERVICES

We deliver executive-level financial leadership to help your business grow profitably and achieve your vision of success. Our team specializes in supporting custom home builders and other construction, and trades businesses, guiding them through growth, improving cash flow, and enabling confident, data-driven decision-making.

MEET OUR LEADER

Ryan Chenier, Founder and CEO, leads Mastery Fractional CFO Services with a hands-on approach. He and our team partner directly with small to mid-sized businesses, delivering the financial insight and leadership needed to fuel profitable growth—especially when hiring a full-time CFO isn't an option.



🧠 “I expected financial leadership, but I’ve been surprised by how much value Ryan and his team have brought across our entire company — from sales and marketing to HR. Their strategies are helping not just finance, but all of our departments grow in alignment.” – Co-owner & CEO, Custom Home Builder

KEY TAKEAWAYS

PARTNERSHIP WITH MASTERY FRACTIONAL CFO SERVICES

Custom Home Builder
\$10M–\$12M Revenue
Scaling Stage

"Mastery CFO didn't just help our finance team, their strategic input is now shaping how every department grows together."

– Co-owner & CEO, Custom Home
Builder

From Operational to Strategic

Elevated day-to-day project excellence into long-term financial clarity.

Smarter, Faster Decisions

Introduced dashboards and rolling forecasts to drive confident action.

Revenue Growth + Profitability

Strategic marketing investments led to significant sales growth and a stronger bottom line.

Scalable Growth Framework

Built a scalable financial framework aligned with the leadership's vision using scenario-based budgeting.

Stronger Partnership

Client upgraded to a higher service package within 30 days — now relies on Mastery CFO for ongoing strategic guidance.

UPDATE - One Year Later: Financial Results with Mastery CFO

After one year with Mastery Fractional CFO Services, the financial results provide a clear view of how the business has performed with disciplined execution and stronger financial leadership in place.

Key highlights (year-over-year results):

- Revenue increased from \$8.6M to \$12.5M (+45%)
- Gross profit (dollars) increased from \$2.1M to \$2.9M
- Net profit increased from \$452K to \$1.11M (+145%)
- Equity strengthened from \$1.33M to \$1.74M

The balance sheet remained solid, with total assets of approximately \$2.6M and **no long-term debt** outstanding at year-end.

What stands out is not just the pace of growth, but the **quality of that growth**. Revenue expanded meaningfully while profitability more than doubled in absolute dollars, gross profit increased, and equity strengthened. These results were achieved while absorbing greater operational complexity—an environment that often exposes weak systems.

From a financial perspective, the business is now **larger, more profitable, better capitalized, and more resilient**, positioned to support continued growth from a position of strength.



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+204-898-3417

