

MASTERY FRACTIONAL CFO



Strategic CFO Services for Construction Companies



Ryan Chenier, MBA

Founder and CEO

Mastery Fractional CFO Services

Executive-level financial leadership for construction companies, at a fraction of the cost of a full-time CFO.

- Gain clarity. Take control of your numbers.
- Make confident, data-backed decisions.
- Build a stronger, more profitable business.

+1 431 804 8121

info@masterycfo.com

www.masterycfo.com

Welcome to Mastery Fractional CFO Services

Founded in 2019 in Winnipeg, Mastery CFO serves construction companies across Canada.

Construction is a margin-thin, capital-intensive, project-driven business. Job costing matters. Cash flow timing matters. The difference between a good year and a great one often comes down to financial leadership most growing builders don't have in-house — and can't yet justify hiring full-time.

That's where Ryan Chenier and his team come in.

Ryan has spent the past seven years leading Mastery as a fractional CFO, and brings over a decade of prior experience selling complex, financially-driven solutions to CEOs and CFOs of \$10M–\$1B+ companies.

Together, they help construction owners turn job-site precision into company-wide financial clarity — so you can grow with confidence, protect your margins, and build a stronger business.

“I love business and working with other business people — I find it energizing and rewarding to help build better businesses.” - Ryan Chenier, Founder & CEO



What is a Fractional CFO?

When a \$10M custom home builder came to Mastery, they had operational excellence dialed in. Job costing through BuilderTrend tracked every hour, material, and change order in real time. Margins were consistent. The job site ran like clockwork.

What they didn't have was a financial structure connecting day-to-day execution to long-term strategy. They had ambition. They needed a roadmap.

That's exactly what a fractional CFO provides.

A fractional CFO (Chief Financial Officer) is a senior financial executive who delivers strategic leadership on a part-time or contract basis. For construction companies that are scaling fast or absorbing growing complexity—but aren't ready to commit to a full-time hire—it's the highest-leverage financial role you can add.

Mastery CFO helps construction companies:

- Build budgets, forecasts, and rolling cash flow models that actually drive decisions
- Tie job costing, overhead, and sales pipeline into one financial picture

- Improve cash flow and margin discipline across active projects
- Prepare for bonding, bank financing, expansion, or eventual sale
- Replace gut-feel decision-making with KPI-driven clarity

We don't operate at arm's length. The Mastery team becomes an embedded part of your leadership group—aligning financial strategy with business goals, owning outcomes, and helping you act on the numbers, not just understand them.

For the home builder above, the result one year later: revenue grew from \$8.6M to \$12.5M (+45%) and net profit climbed from \$452K to \$1.11M (+145%)—built on a stronger, more resilient financial foundation.

It's not just about financial oversight—it's about having a trusted guide who helps turn data into strategy, complexity into clarity, and potential into progress.

*"If I knew earlier how much difference this would make, I would've hired a fractional CFO years ago."
— Owner & CEO, Custom Home Builder (\$10M–\$12M revenue)*



How Does Mastery CFO Stand Out from Other Firms?

Mastery Fractional CFO Services offers more than traditional financial oversight. While many firms focus on compliance or historical reporting, Mastery brings forward-looking financial leadership. The team becomes an integrated part of your leadership structure, helping to implement strategies, forecast future outcomes, and drive measurable results.

What sets Mastery apart

- Construction specialization—custom home builders, contractors, and trades
- Execution support, not just analysis—we own outcomes alongside you
- Leadership, not arm's-length consulting
- Strategies tied directly to measurable business goals
- Senior expertise without the senior-executive payroll cost

The Mastery team embeds themselves within your business, building close working relationships with owners and key decision-makers. This allows them to identify financial blind spots, unlock growth opportunities, and support better decision-making from day one.

Whether you are preparing for expansion, recovering

from financial instability, or looking to make operations more efficient, Mastery's value lies in being proactive, flexible, and fully aligned with your goals.

A Commitment to Clarity, Partnership, and Results

Every engagement starts with understanding—your business model, your project pipeline, your market position, your ambitions. From there, we build the financial systems that turn complexity into clarity:

- Financial dashboards that highlight the metrics that actually drive your business
- Rolling forecasts and scenario models that adapt to real-time changes
- Tailored recommendations that prioritize what matters most this quarter
- Candid, accountable conversations that keep momentum on every initiative

Whether you're solving short-term cash flow pressure or building the long-term framework for scalable growth, Mastery adapts to your business—delivering clarity, confidence, and results.

"Their dedication to integrity and service is evident in every interaction."

— Jonathan Ames (Mastery client)



Testimonial

“Our journey with Mastery has been truly exceptional.

Mastery has brought unmatched financial & corporate expertise. What sets them apart is their strategic vision – they've not only helped define our corporate strategy but also helped our business set ambitious yet achievable goals.

Thanks to Mastery's guidance, we've experienced remarkable growth, surpassing 500% since starting to work together. Their hands-on support in identifying growth opportunities and overcoming obstacles has been a game-changer.

Their service and commitment to our success make them a 5-star choice for any business owner seeking financial excellence, strategic development & refining, and sustainable growth.

We highly recommend Mastery for any business.”

- Chris Lekkas, Co-Owner

Mastery CFO helped the shareholders at C&L prepare their company to sell, and C&L is now a division of Paramount Services Ltd.

Custom Home Builder

Case Study

Client snapshot: \$10–12M Revenue, Scaling stage

Key highlights after one year working with Mastery CFO:

- 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.

This was disciplined growth built on scenario-based budgeting, rolling forecasts, KPI-driven decisions, and a shift in mindset from “overhead is risk” to “strategic spend that fuels sustainable expansion.”

“Ryan was able to step in and take complete leadership of our finance department and give us so much more clarity and direction than we had before... the wealth of knowledge is incredible... I would highly recommend this company to anyone looking for fractional CFO services.”

- Custom Home Builder, Owner & CEO



Mastery CFO specializes in construction—custom home builders, contractors, and trades.

FAQs (Frequently Asked Questions)

Q: What exactly does a fractional CFO do—beyond what my accountant or bookkeeper handles?

A: While bookkeepers and accountants focus on tracking and compliance, a CFO looks ahead—forecasting cash flow, modeling different growth scenarios, managing financial risk, and helping you plan and execute with clarity. We help you act on your numbers—not just understand them.

Q: When is the right time to hire a fractional CFO?

A: If you're generating \$2M–\$40M in annual revenue, and finances are becoming too complex—or too important—for part-time attention, it's time. Whether you're scaling, preparing for bonding or bank financing, or just losing sleep over profit or cash flow, a fractional CFO brings senior leadership at a cost you can justify.

Q: How is Mastery different from other fractional CFO firms?

A: Most fractional CFO providers offer insights. We deliver execution. We embed with your team, specialize in construction, and own outcomes. Our clients see measurable results—improved margins, stronger cash flow, and confident growth decisions—not just better-looking reports.

Q: Do I need to change my accountant or bookkeeper?

A: Not at all. We complement your existing team. We work alongside accountants, bringing structure and clarity that makes their work easier too.

Q: How often will I hear from my CFO? What does the relationship look like?

A: Every relationship is structured around your needs—from twice-monthly strategic sessions to weekly collaboration on cash flow, financing, and growth planning. We're flexible, responsive, and available, without being on your payroll.

Q: What results can I expect?

A: Clients typically see improved cash flow, better financial visibility, stronger systems, and more confident decision-making within the first month. Over a year, the impact compounds—our home builder client grew revenue 45% and more than doubled net profit while strengthening their balance sheet.

Q: How much does it cost?

A: Most engagements are priced between \$3K–\$10K per month, depending on scope and complexity—a fraction of what a full-time CFO costs. Our clients typically realize ROI several times that investment within the first year, unlocking the next level of growth, profitability, and value. Every engagement starts with a discovery call and tailored proposal.

Frequently Asked Questions
(continued)

Q: What does the onboarding process look like?

A: Simple and streamlined. We start with a discovery session, build a custom onboarding plan, and most clients are fully onboarded within 30 days—with early wins delivered in weeks, not months.

Q: Can a fractional CFO help me make better decisions about growth and expansion?

A: Absolutely. We can be instrumental in helping you evaluate growth opportunities, assess risk, and model different financial outcomes before final decisions are made. Whether it's hiring, opening new locations, or seeking funding, Mastery guides the financial side of every major move.

Q: What if I've never worked with a CFO before?

A: Most of our clients are first-time CFO users. We avoid jargon, prioritize what matters most, and meet you where you are. You don't need to speak finance—we'll elevate your business from there.

Q: What kinds of business owners benefit most from this service?

A: Our clients are typically founders or CEOs who want financial clarity, operational control, and confidence in their growth decisions. They're experts in their business—but need a partner who brings financial expertise to the table. That's where Mastery comes in.

Ready to take control of your finances?

Schedule a free no-pressure discovery session and find out how Mastery can help you grow with confidence (contact info on next page).



Mastery
Fractional CFO Services



SERIOUS ABOUT SCALING? SO ARE WE.

Your Financial Co-Pilot for Growth

We partner with growing businesses (\$2M–\$40M+) that need executive-level financial guidance—without the full-time CFO price tag.

Achieve Your Vision of Success

Build a business that runs on numbers, not gut feel — with a financial co-pilot who has been through the cycles you're now navigating.

“Whether solving cash flow issues or building frameworks for growth, Mastery adapts to your business — delivering clarity, confidence, and results”

—Ryan Chenier, MBA, Founder & CEO of Mastery

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Mastery
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