

Focus CPA Explains Why California Growth-Stage Businesses Are Choosing Fractional CFO Services in 2026

Focus CPA explains why growth-stage California businesses are turning to fractional CFO services instead of a costly full-time hire in 2026.

CALIFORNIA, CA, UNITED STATES, August 25, 2026 /EINPresswire.com/ -- Firm Says the Shift Reflects a Broader Trend Among Businesses Seeking Financial Leadership Without a Full-Time Executive Hire



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— Amit Chandel, President and Chief Tax Strategist, Focus CPA Group

[Focus CPA](#) Group, led by Amit Chandel, CPA and LLM (Tax), is reporting a consistent shift among California growth-stage businesses that need senior financial leadership but are not yet positioned for the cost and commitment of a full-time hire. Fractional CFO services have become a common middle path for businesses navigating this stage of growth, the firm says.

The Gap Between Bookkeeping and a Full-Time CFO

Many growing businesses reach a point where basic bookkeeping and tax preparation are no longer sufficient, but the business is not yet large enough to justify a full-time CFO salary, which in California often runs well into six figures before benefits and equity are factored in. This gap leaves business owners navigating increasingly complex financial decisions, including cash flow forecasting, fundraising, pricing, and profitability analysis, often without the strategic financial guidance those decisions require.

"There's a specific stage almost every growing business goes through where the financial decisions get a lot more complicated, but the business still isn't at the size where a full-time CFO makes financial sense," said Amit Chandel, Founder and Chief Tax Strategist at Focus CPA Group. "That's exactly the gap fractional CFO services are built for. Business owners get strategic thinking without carrying a six-figure salary for someone who isn't needed in the building forty hours a week."

What a Fractional CFO Does

An [outsourced CFO](#) typically provides the same strategic functions as a full-time hire, including cash flow forecasting, financial modeling, budgeting, fundraising support, margin analysis, and board or investor reporting, but on a scaled schedule matched to what the business actually needs, whether that is a few days a month or a few days a week.

This differs meaningfully from bookkeeping or controller-level work, which focuses on recording and organizing financial transactions accurately. A fractional CFO instead interprets those numbers, identifies trends, flags risk, and helps ownership make forward-looking decisions about pricing, hiring, capital allocation, and growth strategy.

Why Timing Matters

Businesses often wait too long to bring in this level of financial guidance, typically until a specific pain point forces the issue, such as a difficult fundraising round, an unexpected cash shortage, or a major decision ownership does not feel equipped to evaluate alone.

"The businesses that get the most value out of a fractional CFO are usually the ones that bring one in before there's a crisis, not after," Chandel noted. "If a business is already scrambling to answer investor questions, or ownership can't confidently explain why margins moved, that's usually a sign they've waited longer than they should have. The earlier this kind of financial oversight gets built into how the business operates, the fewer surprises there are down the road."

[Virtual CFO Services](#) and the Shift Toward Remote Financial Leadership

The rise of virtual CFO services has made this option considerably more accessible than it was even a few years ago. Cloud-based accounting systems, real-time financial dashboards, and remote collaboration tools now allow a CFO to provide the same level of insight and oversight without a physical presence in the office, widening the pool of businesses that can realistically access senior-level financial guidance.

This shift has been particularly relevant for California businesses managing higher operating costs, where access to CFO-level expertise without a full-time salary commitment has a more direct impact on overall profitability.

Signs a Business May Benefit From CFO Support

Several indicators tend to suggest a business has outgrown basic bookkeeping support and would benefit from CFO-level involvement. These include difficulty forecasting cash flow more than a few weeks out, uncertainty about which products, services, or clients are actually profitable, plans to raise outside capital or take on debt financing, rapid headcount growth without a clear financial framework guiding it, and a general pattern of financial decisions being made reactively rather than strategically.

"None of these signs on their own means a business needs a CFO tomorrow," Chandel said. "But when a few of them show up at the same time, that's usually a business that would benefit from financial consulting at a more strategic level than what bookkeeping or basic tax preparation provides."

Evaluating the Right Fit

Not every growing business needs the same level of engagement. The right arrangement depends heavily on the business's complexity, growth trajectory, and whether it is preparing for a specific event such as a capital raise, an acquisition, or a major expansion. Fractional and outsourced CFO arrangements have grown in popularity in part because they allow businesses to scale financial oversight up or down as circumstances change, rather than committing to a fixed executive salary regardless of need.

About Focus CPA Group

Focus CPA Group, founded by Amit Chandel in 1993, is a California-based CPA and advisory firm serving business owners, professionals, and high-net-worth individuals. The firm provides comprehensive accounting, bookkeeping, tax planning, business valuation, wealth management, and CFO-level advisory services.

Focus CPA also established SWAT Advisors in 2023 as a specialized subsidiary focused on proactive tax planning and strategic tax optimization for high-income business owners and professionals. Both entities draw on decades of California tax expertise to help clients navigate federal and state tax requirements while building sustainable wealth. For more information, visit our website.

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