PKF Kendons

Virtual CFO (vCFO) Services

Service Offerings

As your Virtual CFO, PKF Kendons will deliver strategic financial leadership without the overhead of a full-time executive. Our services are tailored to your needs and requirements based on business size, complexity, and lifecycle stage. The following are the core service components:

Financial Strategy and Planning

- Strategic financial goal-setting
- Long-term financial modelling and scenario planning
- Budget preparation and monitoring
- Capital structuring and funding advice

Cash Flow & Working Capital Management

- Cash flow forecasting
- Cash management strategies
- Debtor/creditor management improvement
- Inventory and working capital cycle optimisation

Management Reporting & Insights

- Preparation of monthly/quarterly management reports
- Financial performance dashboards and KPIs
- Variance analysis and commentary
- Board and investor reporting

Finance Function Suite

- Bookkeeping services and bank reconciliations
- Processing supplier invoices and scheduling payments (A/P Function)
- Preparing and filing GST, FBT, RWT returns
- Payroll management and processing

Governance & Risk Management

- Financial risk assessment and mitigation strategies
- Policy and procedure development (e.g. delegations, controls)
- Audit preparation and liaison
- Compliance oversight (IRD, Companies Office, AML)

Profitability & Margin Analysis

- Gross margin and product/service line profitability analysis
- Pricing model reviews
- Cost structure analysis and efficiency recommendations

Business Growth & Scaling Support

- Scenario analysis for scaling options
- Mergers & Acquisition readiness and support
- Structuring advice for new entities or divisions
- Due diligence in strategic partnerships

External Stakeholder Liaison

- Investor, bank and lender communication support
- Support in capital raising or refinancing efforts
- Representing the finance function to external stakeholders

Contact us today to book a free consultation

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Value Proposition

Strategic Financial Leadership Without Full-Time Cost

Gain the benefit of seasoned CFO-level insight at a fraction of the cost of a full-time executive—perfect for growing SMEs that need guidance but cannot yet justify internal hiring.

Decision-Making Confidence

Access to real-time insights and financial modelling helps business owners make proactive, informed decisions with reduced financial risk.

Improved Financial Discipline

Ongoing performance tracking, cost control, and risk mitigation systems lead to tighter governance and operational resilience.

Scalability & Growth Enablement

Supports businesses in preparing for growth, attracting investors, or undergoing strategic transitions (e.g. expansion, sale, mergers).

Customised, Scalable Engagement

Services are modular and can evolve as the business grows—from foundational reporting through to full strategic advisory roles.

Initial Steps

- **Scope Session**: Define what roles the Virtual CFO will fulfil.
- **Information Gathering**: Review of existing financial management practices.
- **Implementation Plan**: Define cadence and deliverables.
- **Initial Engagement**: Attend first strategy/board meeting or management session.