

Full-Time vs. Fractional Nonprofit CFO

Use this chart to help your nonprofit determine whether a full-time CFO or a fractional/outsourced CFO is the best fit based on your organization's size, complexity, and growth goals.

Feature	Full-Time Nonprofit CFO	Fractional/Outsourced Nonprofit CFO
Cost	\$120K–\$200K+ annually + benefits	Typically billed hourly or monthly (flexible)
Commitment	40+ hours/week	5–20 hours/week or project-based
Best For	Large or complex nonprofits	Small to mid-sized or growing nonprofits
Scope	Full operational and strategic oversight	Focused support in strategy, audit, grants
On-Site Presence	In-office or hybrid	Virtual or occasional on-site
Scalability	Less flexible	Easily scalable as needs change
Special Projects	Often stretched with daily tasks	Ideal for audits, grant setup, restructuring