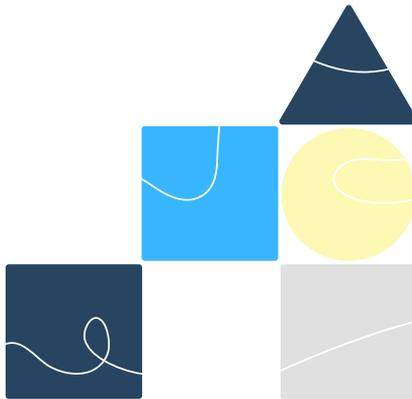




CFOs Playbook 2026

Liquidity, planning and
data governance to make
better decisions



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Introduction

The role of the Chief Financial Officer has changed for good.

In 2026, a CFO is no longer just the guardian of financial statements. Finance leaders are now expected to:

- Drive strategy and long-term growth
- Lead digital transformation and automation
- Ensure regulatory compliance in an increasingly complex landscape
- Turn data into insights that guide the entire company

At Dost, we see this shift every day. CFOs are moving from manual control to intelligent, automated operations. That's why this Playbook exists: it's not a theoretical framework, but a practical guide to help you modernize your finance function with real tools, examples and step-by-step actions.

What you'll get from this Playbook

By applying the ideas in the next pages, you will be able to:

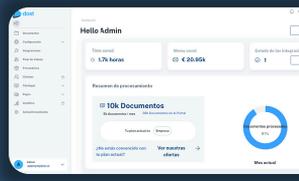
- Reduce manual tasks by up to 80% through automation and standardization
- Build a KPI model that actually supports decisions, not just reporting
- Implement AI-driven tools without losing control or compliance
- Turn your finance team into a strategic partner for the business
- Strengthen liquidity, planning and risk management in uncertain times

Whether you lead finance in a scale-up or a large enterprise, this Playbook is designed to help you move from "keeping the books" to truly steering the business.

Ready to future-proof your finance operations?

Book a demo now 

www.dost.io



Chapter 1: Strategic Vision & Leadership

1.1 THE EVOLVING ROLE OF THE CFO

Over the last decade, the CFO's scope has expanded dramatically:

Key trends driving the evolution

1- Data-driven leadership

CFOs are now expected to base decisions on real-time, reliable data rather than historical reports. Advanced analytics and AI help anticipate trends, manage financial risk and identify growth opportunities before they become obvious to the rest of the organization.

2- Digital transformation champions

Beyond finance, the CFO increasingly plays a leading role in automation initiatives, ERP modernization and the integration of financial systems across departments, ensuring technology investments deliver measurable business value.

3- Strategic Business Partners

The modern CFO works side by side with the CEO and the executive team, translating business strategy into financial scenarios, investment decisions and risk trade-offs that support sustainable growth.

4- Focus on Sustainability and ESG

Finance has become central to ESG reporting, with CFOs responsible for defining metrics, ensuring data consistency and integrating sustainability indicators into corporate performance management.

5- Resilience and Agility

In a volatile economic environment, CFOs design flexible financial structures, stress-test scenarios and contingency plans to ensure the company can adapt quickly to market disruptions and regulatory changes.

Key question: Are you still mostly a “financial controller”, or already a strategic, tech-savvy leader?

Chapter 1: Strategic Vision & Leadership

1.2 PRINCIPLES OF STRATEGIC FINANCE LEADERSHIP

Adapted from the original CFO Manual and the Playbook's leadership section, these are the pillars of a modern strategic CFO:

1- Shared vision with the CEO

The CFO and CEO must align on a medium-term roadmap that connects business ambition with financial reality, translating strategic goals into clear financial priorities and decision frameworks.

2- Value-based decisions

Capital and resources should be allocated based on quantified impact, ensuring that every major initiative is evaluated in terms of return, margin contribution, cash impact or risk reduction.

3- Change management

Finance transformations succeed when leaders actively communicate the purpose of change, support their teams through training and adopt new tools themselves to lead by example.

4- Trust and credibility

By delivering consistent, reliable and easy-to-understand financial information, CFOs build trust with executive teams, boards and external stakeholders.

5- Organizational resilience

Strategic finance leaders combine short-term financial protection with long-term investment, using scenario planning and rolling forecasts to remain adaptable in uncertain environments.

Chapter 1: Strategic Vision & Leadership

1.3 PRACTICAL STEPS TO EVOLVE YOUR ROLE

1- Run a self-assessment of your current role:	How much time do you spend on reporting vs strategy and transformation?
2- Identify two or three strategic initiatives	(E.g. AP automation, cash visibility, FP&A modernization).
3- Sponsor them visibly	From business case to execution.
4- Upskill yourself	And your team in technology, analytics and ESG.
5- Build stronger relationships	With the CEO, COO, CMO and CTO to align goals and metrics.

Chapter 2. KPIs & Performance Metrics

“If you can’t show impact on the business, it’s just talk.”

KPIs are not a decorative dashboard or a reporting obligation. They are the language that connects finance with strategy. The key question for every metric is:

Does this KPI help us make better decisions?

2.1 CORE FINANCIAL KPIS FOR CFOS

1- EBITDA & Gross Margin

These metrics remain fundamental, but their real value emerges when analyzed by product line, customer segment or geography, helping identify where profitability is created — or destroyed.

2- Cash Conversion Cycle (CCC)

Particularly relevant in inventory-heavy or operationally complex businesses, CCC reveals how efficiently cash flows through the company and whether growth is consuming or generating liquidity.

3- Working Capital

Beyond the absolute figure, CFOs should monitor trends over time and their relationship with revenue growth, expansion plans and financing requirements.

4- Churn & Net Revenue Retention (NRR)

A critical indicator of financial health, especially when it improves without proportional revenue growth, signaling increased operational efficiency.

5- Tech & automation ROI

Increasingly important beyond SaaS, these KPIs shed light on customer stability, pricing power and the long-term sustainability of recurring revenue models.

Chapter 2. KPIs & Performance Metrics

2.2 DESIGNING DASHBOARDS THAT DRIVE ACTION

Good dashboards must support decisions in real time, not just justify the monthly close.

Three golden rules:

1- Less but better

5–7 KPIs per level of decision (Board, C-suite, finance leadership, operational teams). Dashboards should focus on a limited number of high-impact indicators that clearly reflect performance and guide action, avoiding information overload.

2- Audience-specific views

Different stakeholders require different perspectives, ensuring that each dashboard answers the specific questions relevant to board members, executives or operational teams.

CEO/Board	Margin evolution, cash, risk, strategic KPIs.
CFO/Finance	Cost structure, working capital, forecast accuracy, exceptions.
Business units	Profitability per product, channel or customer, cost-to-serve.

3- Automated & visual

Data should be updated automatically and displayed visually, enabling real-time monitoring and quick identification of deviations or emerging risks without manual intervention.

Chapter 2. KPIs & Performance Metrics

2.3 FROM REPORTING TO INSIGHT

A CFO who truly masters metrics doesn't just send reports.

They:

- **Explain why results look the way they do:** Effective CFOs contextualize performance by identifying the operational and strategic factors influencing financial outcomes.
- **Link them to past decisions:** Financial insights become more powerful when they clearly show how previous choices impacted current performance.
- **Propose specific actions for the next quarter:** Reports should conclude with concrete recommendations, outlining what needs to change and where attention should be focused next.

Checklist – Are your KPIs strategic?

- ✓ Each KPI has a clear owner and update frequency
- ✓ There is a defined action if it goes out of range
- ✓ Dashboards are updated automatically (no manual Excel stitching)
- ✓ KPIs connect to business goals (growth, profitability, resilience)

Chapter 3. Task & Project Management

Having a great strategy on paper is useless if projects don't move.

Many finance departments still operate with:

- Heavy manual work and email chains
- Dependence on Excel files stored everywhere
- Unclear responsibilities and priorities
- Long, unfocused meetings

The result: delays, errors and a team that has no time for high-value work.

3.1 WHAT DEFINES A WELL-MANAGED PROJECT IN FINANCE

1- Concrete, measurable objective

Every initiative should be tied to a clearly quantified outcome, such as reducing approval times, increasing forecast accuracy or lowering operational costs.

2- Clear owner

Each project must have a single accountable owner responsible for coordination, progress tracking and communication, avoiding shared responsibility that leads to inertia.

3- Objective prioritization

Finance teams should evaluate initiatives based on impact, urgency and feasibility to avoid spreading resources too thin across too many parallel projects.

4- Visual, frequent follow-up

Transparent tracking through digital tools allows teams to detect bottlenecks early and keeps execution focused without relying on lengthy status meetings.

5- Cross-functional communication

Most finance transformations depend on IT, Operations, Procurement or HR, making alignment and communication across departments essential to success.

Chapter 3. Task & Project Management

3.2 AGILE METHODS ADAPTED TO FINANCE

Kanban boards

Perfect for recurring processes: monthly close, internal audits, reconciliations, document approvals.

Simple columns: To Do → In Progress → Blocked → Done.



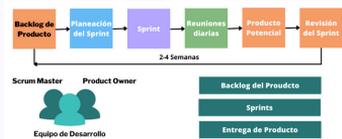
Milestone-based planning

Ideal for ERP implementation, reporting migrations or bank integrations. Define phases with clear deliverables, owners and dates.



“Financial sprints” (2–3 weeks)

Short cycles to design, test and refine new automations or analytical models (e.g., a new cash forecast or AP workflow).



3.3 TEMPLATES AND ROUTINES

To keep control and speed:

- Maintain a **Project Portfolio** with all active initiatives, owners, status and expected impact.
- Use a **Prioritization matrix** (impact vs effort) when selecting new projects.
- Schedule **15–30 minute** stand-ups for critical programs instead of long weekly meetings.

Chapter 4. Tech Tools for Modern CFOs

4.1 KEY SOLUTION AREAS

For a CFO in Spain or across Europe, financial technology is no longer optional. It's a core part of the job.

1- Accounts Payable (AP) & Accounts Receivable (AR)

These processes are prime candidates for automation, allowing finance teams to reduce manual work, improve accuracy and gain real-time visibility into payment and collection cycles.

Automated AP/AR solutions typically include:

- Intelligent invoice and document capture
- Automated matching and approval workflows
- Payment execution, reconciliation and collections management

The result is faster processing, lower costs and improved cash predictability.

2- Treasury & Cash Management (TMS)

Treasury systems provide CFOs with daily visibility into cash positions across banks, currencies and entities, enabling proactive liquidity management and better funding decisions.

- Daily cash position (D+0) by bank, currency and country
- 13-week cash forecasting
- Centralized payments and bank connectivity
- FX and interest-rate risk monitoring

3- FP&A and Planning

Modern planning tools support rolling forecasts, scenario analysis and driver-based models, connecting financial projections with operational drivers and strategic objectives.

- Driver-based planning and “what-if” simulation
- Rolling forecasts instead of static annual budgets
- Integration of P&L, balance sheet and cash flow with operational drivers

Chapter 4. Tech Tools for Modern CFOs

4.2 CRITERIA TO SELECT THE RIGHT TOOLS

When evaluating a new solution, apply these filters:

1- ERP-first integration	<p>Tools must integrate natively with the company's ERP to ensure real-time synchronization and avoid manual workarounds that undermine data quality.</p>
2-Traceability	<p>CFOs need full transparency across processes, including complete audit trails that show who performed every action and when.</p>
3- Security & reliability	<p>Financial systems must comply with high security standards, including encryption, access controls, and business continuity guarantees.</p>
4- Data governance	<p>Clear ownership, validation rules and consistency across datasets are essential to turn finance data into a trusted source for decision-making.</p>
5- Compliance readiness	<p>Solutions should support growing regulatory requirements, from ESG reporting to tax obligations and AI governance frameworks.</p>
6- Operational ROI	<p>Every tool should be justified not only by features, but by tangible improvements in efficiency, cost reduction or risk mitigation.</p>

Chapter 5. Digital Transformation Roadmap (2026)

Transforming the finance department is **not** “installing a new software”. It's redesigning processes, data, controls and roles to gain speed, control and foresight.

Below is a phased roadmap you can defend in the executive committee and operate with your own team.

PHASE 0 (WEEKS 0–8): DIAGNOSIS & BUSINESS CASE

1- Map key processes and pain points

Review core finance processes to identify manual work, delays, errors and gaps in visibility that impact efficiency and control.

2- Quantify current impact

Assess the situation using clear metrics such as cost per invoice, cycle times, close duration, forecast accuracy and existing compliance issues.

3- Define the rationale for change

Translate operational issues into business impact, focusing on cash release, cost reduction, risk mitigation and regulatory requirements.

4- Build a concise business case

Compare the current baseline with expected benefits to support prioritization and secure executive alignment.

Chapter 5. Digital Transformation Roadmap (2026)

PHASE 1 (MONTHS 2–6): QUICK WINS & DATA FOUNDATION

1- AP automation with AI capture and approval flows (start with one country or business unit).

2- Treasury visibility: connect main banks and build first 13-week cash dashboard.

3- Data governance setup:

- Define data owners
- Create certified datasets for BI
- Establish data quality rules and lineage.

PHASE 2 (MONTHS 6–12): CONTROLLED SCALE & CONNECTED FP&A

1- Extend AP/AR automation to more entities and integrate payments and reconciliation.

2- Strengthen treasury: centralized payments, forecasting models, and cash pooling/in-house bank where relevant.

3- Implement or upgrade FP&A:

- Rolling forecasts
- Scenario analysis ("what-if")
- Driver-based planning linked to ERP and BI.

Chapter 5. Digital Transformation Roadmap (2026)

PHASE 3 (MONTHS 12–18): COMPLIANCE & ANALYTICAL MATURITY

1- CSRD/ESRS: catalogue ESG indicators, map them to ESRS standards, collect evidence and prepare for assurance.

2- Responsible AI:

- Register models
- Document training data, logic and limitations
- Test robustness and monitor bias and incidents

3- Operational excellence:

- SLA for close and reporting
- Regular ROI reviews for each tool and process.

PHASE 4 (MONTHS 18–24): OPTIMIZATION & EXPANSION

1- Extend automation to adjacent processes: non-PO spend, employee expenses, contract management.

2- Advance into predictive analytics: margin prediction, expected cash, cost driver trees.

3- Launch a continuous improvement program with a digital “savings & risk” dashboard owned by Finance.

Chapter 6. Financial Health, Compliance & Planning

Financial health is not just a number at the end of the month. It's the ability to allocate, protect and multiply cash reliably — even when the environment changes.

For a CFO in 2026, this rests on three pillars: liquidity, planning and compliance.

6.1 LIQUIDITY: DAILY VIEW & 13-WEEK CONTROL

You need both:

- **Daily (D+0) cash position** by bank, country and currency.
- **13-week rolling cash forecast** to make informed decisions on funding, early-payment discounts, hedging and CAPEX.

Monitor daily:

- Bank balances and available credit
- Critical payments due today
- Expected vs actual collections
- Fraud or duplication alerts

Review weekly:

- Deviations in the 13-week forecast per driver (revenue, collections, inventory, payments)
- Impact on covenants and financing needs

6.2 WORKING CAPITAL AS A FINANCING LEVER

Freeing working capital is often the quickest way to fund growth without additional debt. Focus on:

- Shortening DSO (collections discipline, incentives, payment methods)
- Optimizing inventory levels with Operations
- Negotiating DPO with suppliers while protecting key relationships

Use dashboards and scenario tools to see the cash impact of each lever.

Chapter 6. Financial Health, Compliance & Planning

6.3 PLANNING & FP&A BEST PRACTICES

From the Playbook's FP&A section:

- Move from static annual budgets to **rolling forecasts**.
- Use **driver-based models** that connect revenue, cost and headcount to operational assumptions (volumes, prices, churn, etc.).
- Run quarterly **scenario planning** (base / best / worst case).

Link planning to actuals in your ERP for quick variance analysis.

6.4 COMPLIANCE & REGULATION

Regulation is getting more complex, not less. The Playbook suggests treating compliance as an integrated process, not an afterthought:

- Maintain a **Compliance Calendar** with all key deadlines (tax, audit, ESG, data protection, sector rules).
- Use **audit readiness checklists** for financial statements and key processes.
- Integrate compliance tasks into project plans and dashboards (not in a separate silo).
- For AI-driven tools, prepare for the **EU AI Act** with documentation, risk assessments and monitoring.

Conclusions & Next Steps

The CFO role is undergoing one of the most profound transformations in its history.

In 2026, finance leaders are no longer expected to simply report results after the fact. They are asked to anticipate, interpret and guide. The modern CFO sits at the crossroads of strategy, technology, compliance and performance, translating complexity into clarity for the rest of the organization.

This shift brings both opportunity and responsibility.

On one hand, CFOs have more influence than ever before — shaping investment decisions, driving digital transformation and acting as a strategic partner to the CEO and the board. On the other, they must navigate unprecedented levels of regulatory pressure, data complexity and operational expectations, often with limited resources and time. What differentiates leading CFOs from the rest is not access to information, but their ability to structure it, automate it and use it decisively.

The CFO of 2026 is:

- A strategic partner to the CEO and the board
- A leader of digital transformation and automation
- A guardian not only of financial accuracy, but of data, liquidity and resilience
- An orchestrator of cross-functional collaboration across the whole C-suite

Conclusions & Next Steps

A PRACTICAL PATH FORWARD

You do not need to transform everything at once. Successful finance transformations are built step by step:

1-Start with focus	Identify the two or three areas where inefficiency, risk or lack of visibility are hurting the business the most.
2- Measure before you change	Establish clear baselines for costs, cycle times and forecast accuracy to quantify impact and build internal alignment.
3- Automate with purpose	Prioritize automation where it frees the most capacity for higher-value work, not where technology is most fashionable.
4- Build a scalable roadmap	Use a phased approach that balances quick wins with long-term structural improvements.
5- Lead the change	Transformation succeeds when CFOs visibly champion new ways of working and equip their teams with the right tools and skills.

Conclusions & Next Steps

FROM PRINCIPLES TO EXECUTION: WHERE DOST FITS IN

Turning the ideas in this Playbook into reality requires more than intention — it requires the right operational foundation.

Dost helps finance teams modernize their operations by automating the capture, validation and processing of invoices and delivery notes, while ensuring control, traceability and compliance. Integrated directly with ERPs, Dost reduces manual work, minimizes errors and provides reliable, real-time visibility across accounts payable processes.

For CFOs, this delivers clear impact:

- **Up to 80% reduction in manual invoice processing**, freeing teams for higher-value analysis.
- **Faster, more reliable approvals**, improving supplier relationships and cash predictability.
- **Full audit traceability and fraud prevention**, supporting strong governance and compliance.

Beyond efficiency, Dost enables the broader finance transformation outlined in this Playbook by strengthening liquidity management, improving data quality and supporting scalable, compliant growth.

 **BOOK A DEMO AND SEE HOW THIS PLAYBOOK CAN BECOME YOUR REALITY**

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Ready to future-proof your finance operations?

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