

# Navigating the Push and Pull Between a CEO's Vision and a CFO's Reality

**Christina Ross** · Former 3× CFO · Founder & CEO, Cube

**Nader Saad**, CFO, Tinifiber

**Jonathan Fan**, CFO, Chowbus



## YOUR SPEAKER

# Christina Ross

Former 3× CFO turned CEO & Founder of Cube.

---

In / cfochristina  
cubesoftware.com

Top 1% LinkedIn Finance Influencer · Featured in  
Bloomberg, MSNBC, NYTimes, Forbes, CFO.com

## TODAY'S AGENDA

- 01 **The Talk**  
I've sat in both seats — here's what I've observed
- 02 **Self-Assessment**  
How strong is your CEO partnership today?
- 03 **The Framework**  
Four strategies to move from friction to fuel
- 04 **Panel Discussion**  
Real stories from the CEO-CFO dynamic
- 05 **Your Questions**  
Open Q&A with panelists

## PANEL DISCUSSION

# Meet the panel.

Finance leaders who live in the tension every day — sharing real stories of partnership, conflict, and the decisions that strengthened their CEO relationships.



**Nader Saad**

CFO, Tinifiber



**Jonathan Fan, CPA**

CFO, Chowbus



**Christina Ross**

Former 3× CFO · CEO, Cube  
MODERATOR

# A PERSONAL STORY

## A DIFFERENT POINT OF VIEW

# I've sat in both seats.

### THE CEO'S SEAT

#### The Inspirer

Sells the vision. Rallies the team. Keeps momentum alive. Every conversation is about what's next.

### THE CFO'S SEAT

#### The Enforcer

Holds the line. Delivers hard news. Signs off on everything. Every "yes" has a cost, every "no" lands with silence.

This is a **separation of powers by design**. The CEO pushes the organization forward. The CFO keeps it from flying off the rails. Both roles are essential — and the tension between them is the point.

## THE DELICATE DANCE

The hardest part of strategic finance isn't the numbers.

**It's navigating the complex dynamics between the CEO & CFO.**

### The CEO

Lives in the world of **plausible and possible**. Has a reality distortion field. Believes in things not yet real.



### The CFO

Lives in the world of **practical**. The model is a simulated reality: grounded, bounded, testable.

BUT THE DANCE BREAKS DOWN

# Three ways CFOs get stuck

## Stuck Saying "No"

Seen as the blocker, not the enabler. Every proposal becomes a battle. Finance is the department that kills ideas.

## Stuck in the Spreadsheet

**Speaking numbers** *when the CEO needs narrative.*  
Presenting variance analysis when leadership needs strategic insight.

## Stuck in Reactive Mode

**Responding to requests** instead of shaping direction.  
Validating decisions after they're made instead of influencing them before.

THE ROLE IS CHANGING

# From gatekeeper to growth partner.

Steward of capital

→ **Strategic co-pilot**

Budget means control

→ **Budget means allocation of possibility**

Managing risk

→ **Navigating risk**

The CFO who only manages risk gets left behind. The one who helps the CEO navigate risk becomes indispensable.

SELF-ASSESSMENT

# How strong is your CEO partnership today?

---

Four quick questions. Be honest with yourself — there are no right or wrong answers, only clarity on where to focus next.

QUESTION 1 OF 4

COMMUNICATION

## How do you typically respond when the CEO proposes an ambitious initiative?

A

**Identify risks and explain why it may not work**

Leading with obstacles and potential problems

B

**Provide analysis but defer to the CEO's judgment**

Offering data without strong recommendations

C

**Ask clarifying questions and offer alternative paths**

Exploring options while staying solution-focused

D

**Co-develop the approach, modeling scenarios**

True partnership in shaping strategy from the start

QUESTION 2 OF 4

INFLUENCE

# When are you typically brought into strategic decisions?

A

**After decisions are made, to figure out financials**

Finance as execution function, not strategic voice

B

**During planning, to validate assumptions**

Involved but not influential in the early stages

C

**Early in discussions, to help shape direction**

Finance has a seat at the table when ideas form

D

**From the beginning, as a thought partner**

CFO is integral to how strategic choices are made

QUESTION 3 OF 4

LANGUAGE

# How do you present financial information to your CEO?

A

**Detailed spreadsheets and variance reports**

Data-heavy, requiring CEO to connect the dots

B

**Summarized data with key metrics highlighted**

Condensed information but still numbers-first

C

**Narrative-driven insights with recommendations**

Story-based, connects to business priorities

D

**Strategic frameworks tied to business outcomes**

Financial insight translated into strategic action

TRUST

# How does your CEO describe the finance function to others?

A

**"They keep the lights on and manage compliance"**

Operational necessity, not strategic asset

B

**"They provide good analysis when we need it"**

Valued for technical skills, not strategic thinking

C

**"They help us understand financial implications"**

Important contributor to decision-making

D

**"They're essential to how we make strategic decisions"**

Finance is indispensable to organizational strategy

## YOUR RESULTS

# Where do you stand?

A

### **The Gatekeeper**

Seen as the "risk" department. Your move: Start reframing objections as pathways. Lead with what's possible.

B

### **The Analyst**

Trusted for data, but not yet a strategic voice. Your move: Shift from presenting numbers to telling stories.

C

### **The Advisor**

Earning a seat at the table. Your move: Get involved earlier. Don't wait to be asked — anticipate needs.

D

### **The Partner**

True co-pilot to the CEO. Your focus: Maintain it through continuous communication and productive tension.

## THE FRAMEWORK

# Four strategies to level up.

1

### Reframe "No" as "Here's How"

Lead with possibility, then define the path

2

### Speak CEO, Not Spreadsheet

Translate numbers into narrative that drives action

3

### Turn Strategy into Sequencing

Break ambitious visions into executable phases

4

### Make Tension Productive

Harness disagreement for sharper thinking

1

STRATEGY 1

# Reframe "No" as "Here's How"

"We don't have the budget"

→ **"We could phase this over 2 quarters"**

"That's too risky"

→ **"Let's test this in one market first"**

"Not now"

→ **"Here's what we need to see first"**

The outcome: You become the person who finds a way — not the one who shuts ideas down. The CEO learns to come to you earlier because you help solve problems, not just identify them.

2

STRATEGY 2

# Speak CEO, Not Spreadsheet

*True story:*

"I once gave a 30-minute presentation on the financial statements. The CEO's eyes glazed over in 2 minutes."

## INSTEAD OF

"EBITDA margin decreased 200 bps due to elevated SG&A"

## LEAD WITH

"We're investing ahead of growth — here's when it pays off"

Lead with impact on growth. Risk to cash. Effect on key strategic initiatives. Save the detailed analysis for the appendix.

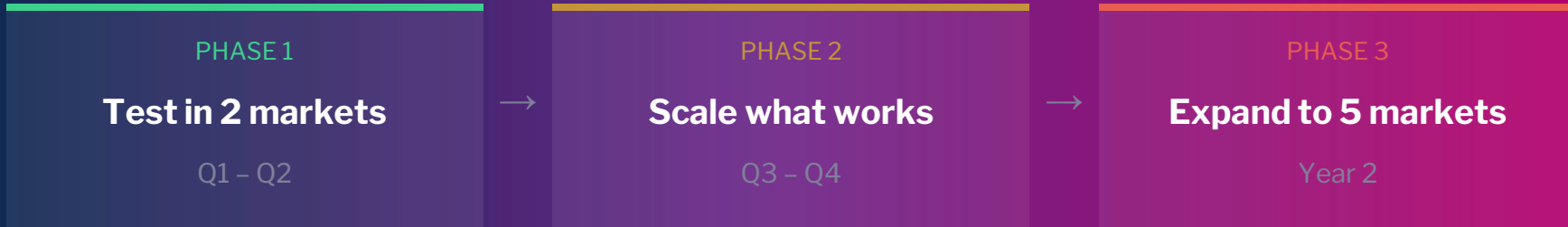
3

STRATEGY 3

# Turn Strategy into Sequencing

"That's too risky right now"

→ "Here's the order of operations to get there"



You honor the vision while creating a realistic path to execution. Show what needs to be true before taking the next step.

4

STRATEGY 4

# Make Tension Productive

## The CEO's need

To feel like their vision can come true. To believe in things not yet possible.

## The CFO's need

Managed risk — quantified, bounded, and stress-tested against reality.

**The art:** Don't kill the dream. Pressure-test it. Sequence it. Build the bridge between belief and execution.

Frame challenges as "stress-testing," not opposition. Agree on the destination before debating the route. The best partnerships are built on healthy debate — not the absence of conflict.

## KEY TAKEAWAYS

- 1 Reframe "No" as "Here's How."** Show the path, not just the problems
- 2 Speak CEO, Not Spreadsheet.** Lead with impact, not calculation
- 3 Turn Strategy into Sequencing.** Break ambition into executable phases
- 4 Make Tension Productive.** The best partnerships are built on healthy debate

### CONNECT WITH ME

#### Christina Ross

Founder & CEO, Cube

[linkedin.com/in/cfochristina](https://www.linkedin.com/in/cfochristina)

[cubesoftware.com](https://www.cubesoftware.com)

The strongest CEO-CFO partnerships aren't free of conflict — they're built on the foundation of productive tension, mutual respect, and shared commitment.

**Thank you.**

## PANEL DISCUSSION

# Meet the panel.

Finance leaders who live in the tension every day — sharing real stories of partnership, conflict, and the decisions that strengthened their CEO relationships.



**Nader Saad**

CFO, Tinifiber



**Jonathan Fan, CPA**

CFO, Chowbus



**Christina Ross**

Former 3× CFO · CEO, Cube  
MODERATOR

## AUDIENCE Q&A

**Christina Ross** · Former 3× CFO · Founder & CEO, Cube

**Nader Saad**, CFO, Tinifiber

**Jonathan Fan**, CPA, CFO, Chowbus



KEEP THE CONVERSATION GOING

# Learn more. Stay connected.



## YOUR MODERATOR

**Christina Ross** | 3× CFO · CEO, Cube

[in/cfochristina](#)

## THE PANEL

**Nader Saad** | CFO, Tinifiber

[in/nader-saad-70060b82](#)

**Jonathan Fan** | CFO, Chowbus

[in/jonfan](#)

## ABOUT CUBE

The AI-native finance layer. Your single source of truth, everywhere you work.

Cube is the AI-powered financial intelligence platform built to deliver a single source of truth across all your FP&A tools and workflows.

---

[go.cubesoftware.com/afp26](https://go.cubesoftware.com/afp26)