

WHITEPAPER

# Why ROI Models Collapse Under CFO Review

Understand what CFOs actually think when they see your business case—and why impressive numbers often backfire.

WRITTEN FOR

Finance Leaders, Value Engineers & Sales Leadership

[www.valuenova.ai](http://www.valuenova.ai)

## EXECUTIVE SUMMARY

# The Skepticism Gradient

CFOs operate on a skepticism gradient that most salespeople and analysts don't understand. It's not binary (believe vs. don't believe)—it's a spectrum influenced by multiple factors.

1

**Source Credibility**

Who built this model? What's their track record? Are they incentivized to be optimistic?

2

**Structural Quality**

Does the logic hold? Are assumptions explicit? Can I trace the math?

3

**Pattern Recognition**

Does this look like the hundreds of other optimistic projections I've seen?

4

**Organizational Context**

Who else has validated this? Where does it sit in our priority stack?

**Every ROI model is evaluated against all four dimensions simultaneously. Weaknesses in any area increase skepticism across all areas.**

## SECTION ONE

# The Seven Collapse Patterns

Through analysis of hundreds of rejected business cases, seven patterns emerge repeatedly:

1

**False Precision**

Projecting \$2,347,829 in savings when your inputs are rounded estimates. Precision without accuracy signals either naivety or manipulation.

2

**Assumption Hiding**

Burying critical assumptions in formulas or footnotes. CFOs always find them—and hiding them destroys trust.

3

**Benefit Stacking**

Adding up benefits that can't all occur simultaneously. If efficiency savings and headcount reduction both assume the same baseline, you've double-counted.

4

**Timeline Fantasy**

Assuming immediate, full adoption. Real implementations have ramp curves, resistance, and delays.

5

**Risk Blindness**

Presenting only the base case. What happens if adoption is 50% of projected? If implementation takes twice as long?

6

**Benchmark Abuse**

Using benchmark data from different industries, company sizes, or time periods without adjustment or acknowledgment.



# Build models that survive scrutiny.

ValueNova helps you avoid the collapse patterns with structured methodology,  
transparent assumptions, and CFO-ready outputs.

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