



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

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.

The logo for ValueNova, featuring the word "ValueNova" in a bold, sans-serif font. The letter "o" in "Nova" is replaced by a teal-colored speechmark icon.

**Build models that survive
scrutiny.**

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

www.valuenova.ai