

# Scrutinizing Spreadsheets, Setting Up Systems, Linden Helps Clients Grow

## FINANCIAL SERVICES: Finding a Fit With Fractional CFO Services

■ By BRAD GRAVES

**Rosemary Linden**, founder and president of **Momentum CFO**, received the CFO of the Year Award in the Consulting category from the **San Diego Business Journal** this year.

Linden's firm offers fractional CFO and outsourced Financial Planning and Analysis services – also known as FP&A.

“This award is a tremendous honor,” Linden said. “Recognizing a consulting CFO highlights that growing businesses deserve the same quality of financial guidance as larger corporations. It's deeply rewarding to help my clients thrive.”

Linden describes herself as an example of a modern CFO: forward-looking, strategic and deeply attuned to the operational realities of growing businesses. With more than 25 years of corporate finance experience, Linden and her firm seek to deliver strategic insight and leadership that growth-stage companies need to scale.

She notes that most business executives excel in their fields but lack the financial visibility and strategic frameworks to scale effectively.

Her work, she says, consistently delivers meaningful outcomes including improved margins, stronger cash flow, faster decision-making and scalable financial infrastructure. Linden strengthens not only the financial health of her clients but also their leadership capacity and long-term vision. Her work helps organizations grow with clarity and discipline, transforming how finance supports strategy at every level.

### Building From the Ground Up

Momentum CFO partners with owner-led and investor-backed businesses, often stepping in before a finance team is in place. Linden is frequently engaged to build FP&A functions from the ground up, leading the development of planning, reporting and analysis infrastructure and assembling high-caliber finance teams to support growth. Her work includes long-range planning, cash flow forecasting, unit economics, pricing



Photo courtesy Bob Hoffman Video & Photography

strategy, scenario modeling and board reporting — all aligned to strategic goals. These capabilities give leadership teams the visibility they need to make smart, data-informed decisions.

For one client, she designed and implemented pricing strategies that increased profitability while maintaining market competitiveness. She has built custom financial models to evaluate external risks, including tariffs, inflation and supplier disruptions. She has delivered clear, executive-ready board and investor materials that improved transparency and decision-making across multiple client organizations.

Linden is often engaged during inflection points for companies such as preparing for a capital raise, expanding into new markets, steering through operational complexity or pursuing growth through acquisition. Her clients, she said, value her ability to bring structure to ambiguity, simplify the complex and serve as a collaborative thought partner.

She seeks to lead with integrity, excellence and a deep commitment to building internal financial capability.

### From Growing Startups to Fortune 500s

Linden's background spans Fortune 500 corporations,

founder-led startups and complex multi-entity organizations in the Washington-Baltimore area as well as San Diego. She has led FP&A teams at global companies such as **Quest Diagnostics** and **WD-40 Company**, managed P&Ls exceeding \$1 billion, and supported executive teams across healthcare, professional services, consumer products and other industries. Through Momentum CFO, she has brought enterprise-level financial practices to growing companies that need experienced guidance but are not yet ready for a full-time finance executive.

Linden holds a B.A. in economics from **William & Mary** and a Master of Science in Business Administration with a concentration in Financial and Tax Planning from **San Diego State University**.

Helping the Arts Thrive, Showing Newcomers the Ropes

Linden has a longstanding commitment to community service, leadership in the arts and the advancement of others in the finance profession. She currently serves as director emerita of the board for the **San Diego Civic Youth Ballet**, where she previously held the roles of treasurer and chair. During her tenure, she helped the organization navigate financial challenges brought on by the pandemic, led the development of a strategic plan for long-term sustainability, and championed initiatives to expand access to the arts for underserved youth.

In addition to her nonprofit board leadership, Linden is an advocate for financial empowerment and mentoring. She is a leader of **San Diego Women in Finance**, a professional group focused on connection, career growth and elevating women in the field.

She is a member of the FP&A Advisory Council for the **Association for Financial Professionals**, a national body that helps shape the future of corporate finance and advances best practices in financial planning and analysis. Drawing on a quarter century of corporate finance experience, Linden contributes to published research and articles, serves as an expert panelist on webinars, and helps guide the profession's continued relevance in a rapidly evolving business environment. ■