

CTOMETRY · FREE TOOL

Build vs Buy vs Fractional — CTO Calculator

The 3-year cost of a full-time CTO, a fractional CTO, and letting the MSP fill the gap. Break-even in one table.

1. Inputs (paste your assumptions)

Assumption	Your number
Full-time CTO — base salary (£)	
Employer on-cost multiplier	1.25
Equity / LTIP allowance (£/yr)	
Recruitment fee (£, one-off)	
Fractional CTO — monthly retainer (£)	
MSP uplift to cover strategy (£/yr)	

2. Indicative UK ranges (mid-market)

Option	3-year fully-loaded cost
Full-time CTO	£600k – £1.1m
Fractional CTO	£45k – £108k
MSP-only 'strategy'	£30k – £90k (opaque)

3. Decision guide

- Under 100 FTE with < £30m turnover — fractional almost always wins on £/value.
- Over 250 FTE with critical tech in the product — full-time makes sense.
- Between the two — start fractional, define the shape of the full-time role in the process.

When this workbook surfaces something worth acting on, book a Diagnostic Call at ctometry.co.uk.