Fractional CTO vs full-time CTO: when you need a CTO but not the hire

By Andy Slack | November 18, 2026 | AI Development

Fractional or full-time CTO? For a nontechnical founder: what the role does each week, the team behind it, equity, price, and what a later hire inherits.

You have a prototype, an MVP or a live product. Nobody you trust is making the technical decisions, and you are not technical yourself. A full-time CTO is a salary you cannot justify yet, and an equity ask you would rather not meet. This page is the choice from your side: what a fractional CTO does each week, what the team behind them gives you that one hire would not, what you pay, and what a later full-time CTO would pick up.

If your technical cofounder or only developer has just left, the first weeks are in when your technical cofounder or only developer has just left (/articles/technical-cofounder-left). If you have a team and it keeps missing, read whether it is underperforming or needs different leadership (/articles/underperforming-development-team). This page is about the model you choose, not those first steps.

When a fractional CTO is enough

A fractional CTO with an AI engineering team is enough when you are a nontechnical founder with a prototype, an MVP or a live product, nobody you trust is making the technical decisions, and you have one product and one roadmap. What you need then is someone accountable for the technical strategy, architecture and delivery, plus a team that builds (confirmed with us on 18 November 2026). More products or added complexity need a scope we agree with you first.

The offer is built for that founder. A founder who already trusts their technical lead and wants that lead to keep the technical decisions is not who it is built for. If that is you, a fractional CTO's view when the playbook predates AI-native engineering (/articles/my-ctos-playbook-predates-ai-native-engineering) is the closer page.

We do not hold a rule for when to switch to a full-time hire, so this page does not give you one. What we can show you is what a fractional CTO covers, and what a later hire would inherit.

What a fractional CTO does each week

A named fractional CTO, backed by JuicyLlama founder oversight, is accountable for your technical strategy, architecture, technical decisions and delivery oversight, and runs the AI engineering team that builds your product. Each week you get a meeting with your fractional CTO, asynchronous support between meetings, and active guidance on the product.

The CTO does not take over customer discovery, demand validation, commercial decisions, final product priorities, scope or budget. Those stay yours. Customer support for your own users, round-the-clock response, uptime guarantees and specialist regulatory responsibility are not included unless separately scoped and priced. The same lines are on the homepage (/).

What the team behind the CTO gives you

This is the part a salary comparison leaves out. A full-time CTO on their own is one person, who still has to hire or contract the people who build. With us, your fractional CTO leads an AI engineering team that builds, tests and ships the product, so one accountable partner owns the technical side and there are no separate suppliers to manage (confirmed with us on 18 November 2026).

Each change's decisions and reasons are written on its issue, and the specs and tests live in your repository, so the product does not depend on one person. Output follows the AI budget you agree with us, not a fixed number of features.

What you pay, and the equity question

What a full-time CTO costs varies with the market and the person, so we give no salary figure here. Our own price is public on the homepage (/). USD $9,999 setup, paid in full once the scope, acceptance criteria and your customised project budget are agreed, and before your start date is reserved. USD $2,999 per month, which starts once you accept onboarding and is billed monthly in advance. There is no minimum term, and you can cancel with 30 days' notice.

The fees exclude applicable taxes, AI usage, hosting and third-party tools. Additional human specialist work needs its own quote and your approval. Who approves more spend, and what may move when an estimate is wrong, is in software development costs out of control (/articles/software-development-costs-out-of-control).

On equity, the homepage answer is the whole of it: "No equity is exchanged as part of this service: you pay the fees above, not in shares. A future investment or equity conversation would be a separate matter, explored only if both sides see value, and is not promised."

The first weeks

First, access: the repository and the hosting, held in the company's name, not one person's. Then we assess the product, its code, its infrastructure and how the team works, before we commit to take an existing system over. Onboarding targets two to four weeks from when we receive the access and inputs we need. It ends with your environment and AI engineering team in place, a prioritised roadmap and an agreed first milestone.

What the assessment covers is in technical due diligence for software (/articles/technical-due-diligence-for-software). A first release as that milestone is in MVP development services (/articles/mvp-development-services).

What a later full-time CTO picks up

If you hire a full-time CTO later, here is what they find. We have no separate hand-over practice. What a later full-time CTO picks up is what the service keeps in your name: the code, accounts, documentation and engineering environment, a documented roadmap, and each change's decisions and reasons on its issue, with the specs and tests in your repository (confirmed with us on 18 November 2026).

Your code, accounts, documentation and engineering environment are yours. They stay in your name and accessible to you, so if you leave, you take all of it with you. You own your tools and pay for them directly. There is no minimum term, and you can cancel with 30 days' notice. To check who holds the keys today, read who owns my app code (/articles/who-owns-my-app-code).

When it is not a fit

If the fractional CTO service is not right for you, we say so and decline, or we offer a tailored scope of the same fractional CTO service. We do not sell a different service.

Short answers

Do I need a CTO?

If you are a nontechnical founder with a product and nobody you trust is making the technical decisions, you need someone accountable for them. That does not have to be a full-time hire.

What does a CTO cost a startup?

A full-time hire's cost varies with the market and the person, so we give no salary figure. Our fractional CTO service is USD $9,999 setup and USD $2,999 per month, excluding applicable taxes, AI usage, hosting and third-party tools.

Fractional CTO or full-time CTO?

A fractional CTO is accountable for your technical decisions without being your employee. Ours meets you weekly, leads an AI engineering team and takes no equity.

If you want to talk it through for your own product, book a founder fit call (/#lead). There is more on the articles index (/articles).