



Practical guide: Agency, freelancer or fractional CMO

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What you are actually buying

Four kinds of marketing help are sold to businesses of this size, and they are usually compared on price. Price is the least useful basis for the comparison, because the four are answers to different questions.

Every marketing operation does three separate jobs. Someone decides what the business will do and what it will refuse to do. Someone produces the work. Someone carries the number at the management meeting and answers for it.

An agency produces the work. A freelancer produces one part of the work. A fractional chief marketing officer decides and carries the number. A permanent marketing director does all three, at a permanent cost.

The question that sorts it

Ask which of the three jobs is missing in your business today. Most owners can answer that in a sentence.

If the plan is clear and there is nobody to build it, the gap is production. Buy production.

If work is being produced by two or three suppliers and nobody can say whether it is working, the gap is direction and accountability. Buying more production will make that worse.

Where the money goes wrong

The common failure is buying production against a gap in direction. An agency is appointed, briefed loosely, reviewed on activity, and dropped 11 months later. The fee was not the loss. The year was.



What the wrong choice costs

This decision is normally taken by one person, quickly, from a recommendation. It sets the marketing cost base for the next 12 to 24 months and decides who answers for the revenue number. Four things to work out before you appoint anyone.

The cost of the wrong choice is a year

An agency retainer at AED 20,000 a month for a year is AED 240,000. A year of the business standing still while that retainer runs is worth several times the fee. Judge the options on the cost of a wasted year rather than on the monthly rate.

The published pay bands are unreliable here

Indeed reported an average chief marketing officer salary in the UAE of AED 20,119 a month in July 2026, from 13 reported salaries. Michael Page 2026 data, reported secondhand, puts the executive band at AED 80,000 to AED 130,000 a month. Both describe jobs called CMO. Neither tells you what yours should cost.

An unmanaged agency loses half its value

Agencies work to a brief and are reviewed against it. Where nobody senior sets the brief or reviews it, the agency sets both, and the work drifts towards what is easy to report on.

A permanent hire fixes the cost at the worst moment

The requirement is least clear at the start. A permanent senior hire converts an unclear requirement into a fixed annual cost. Add a recruitment fee of 15% to 25% of first-year salary, and three to six months before the person is productive.

An agency briefed by nobody will brief itself, and report on whatever is easiest to report.



Four options and what each is for

Agency

Buys production at volume across several channels, with a team, tools and media buying in place. Strongest where the plan is settled and the requirement is scale.

Wrong when no brief exists, the business cannot say what a customer is worth, or nobody has time to review the work monthly.

Freelancer or specialist

Buys one skill at a good price. Paid search, a website rebuild, content, design, video. Strongest where the job has edges and someone else holds the plan.

Wrong when you appoint three of them and expect the plan to emerge from the overlap. It will not.

Fractional chief marketing officer

Buys senior direction and accountability at two days a month to two days a week. Sets the plan, writes the briefs, manages the suppliers, and answers for the number.

Wrong when revenue is under about AED 2 million on one product and one channel and the owner is doing the job. When no budget remains to build what gets decided. When the requirement is a single specialism. When the business wants somebody in the office five days a week.

Permanent marketing director or CMO

Buys all three jobs and full attention. Right once the requirement is stable, the budget supports a team, and the role holds 12 months of full-time work.



The ownership test, ten statements

Tick every statement that is true of your business today. Answer for the business as it is rather than as it is meant to be.

- ☐ Nobody can say what it costs to win a customer.
- ☐ Marketing decisions wait for the owner.
- ☐ Two or more suppliers work without one written brief.
- ☐ The last three campaigns were judged on activity.
- ☐ The senior marketing person reports numbers rather than setting them.
- ☐ The website, the pitch and the sales conversation describe the business differently.
- ☐ Budget is last year adjusted by a percentage.
- ☐ A board or an investor asked a marketing question nobody could answer.
- ☐ No single person answers for the marketing number.
- ☐ Growth has come from relationships rather than anything repeatable.

Nought to three ticks

The gap is capacity. Buy production. A freelancer for a defined job, or an agency where the plan is settled and the requirement is scale. Keep the plan where it already sits.

Four to six ticks

The gap is direction. Senior part-time leadership working alongside what you already have, setting the brief and reviewing the suppliers you have appointed. Two days a month is often enough at this level.

Seven to ten ticks

The gap is ownership. Fix that before spending anything further on suppliers, because more production against no owner produces more of the same. Fractional while the requirement is still forming, permanent once it is stable and full time.

Buying production against a gap in direction is the most expensive mistake available at this size.



Actions before you appoint anyone

01

Name the job that is missing

Deciding, producing, or answering for the number. Write one sentence saying which of the three your business does not have today.

Every option below follows from that sentence. Skip it and you will buy whatever was recommended.

02

Work out the total cost of a permanent hire

Salary, housing, schooling, medical insurance, visa costs, end of service, and a recruitment fee at 15% to 25% of first-year salary.

That total is the benchmark every other option is measured against. Most owners have never calculated it.

03

Take the ownership test on page five

Ten statements, answered for the business as it is. Have your finance lead or your co-owner answer it separately.

Where the two scores differ by more than three, the disagreement is the real finding.

04

Write the number the appointment has to move

Qualified enquiries a month, cost per acquisition, revenue from a named segment, or share of pipeline from a channel. One number, with a value today and a target.

An appointment made without this cannot be judged, renewed or ended on any rational basis.

Actions before you appoint anyone

05

Ask each candidate the same four questions

What would you stop doing in month one.
What will you need from the business. How will the business know in 90 days whether this is working. Who does the work you are proposing.

Compare the answers rather than the credentials deck.

06

Check who is actually on your account

With an agency, ask for the names, the seniority and the hours committed to your account each month, in the contract.

The person in the pitch is frequently not the person doing the work. This is the single most common complaint I hear about agency relationships here.

07

Buy 90 days before you buy a year

A defined first phase with a written output, a fixed fee and an agreed decision point. Then extend or stop.

Anyone confident in the work will accept this. Reluctance to be judged at 90 days is useful information.

08

Decide who reviews the work each month

Name the person and put 45 minutes in the calendar. Review against the number from action four rather than a report of activity.

Where no internal person can hold that meeting, you have found the gap and it is direction.

A worked example

A made-up Dubai business services firm. Revenue of AED 8 million, 22 staff, two owners, selling company formation and accounting to SMEs. The figures are invented and used to show the method.

Where the business was

Three suppliers were engaged. A performance agency at AED 18,000 a month, a content freelancer at AED 6,000 and a web developer on project fees. Total marketing supplier cost of about AED 320,000 a year.

None of the three had the same brief. The agency reported impressions and cost per click. Nobody had connected either to a signed client.

Both owners were interviewing for a marketing manager at AED 25,000 a month, which was the level the budget allowed.

The ownership test

One owner scored seven. The other scored three. That gap took an hour to work through and was the most useful part of the exercise.

What changed

The hire was paused. A marketing manager at that level would have been asked to direct two suppliers more senior than themselves.

The number was named. Signed clients from paid channels, running at 4 a month, target 11 within two quarters.

Direction was bought part-time. Two days a month of senior direction, setting one brief across all three suppliers and chairing the monthly review.

One supplier was ended. The content freelancer had no measurable route to a signed client and the AED 72,000 a year moved to paid search.

The result at 90 days. Signed clients from paid channels at 9 a month on the same total supplier spend, and a cost per signed client the owners could quote.



The one-page appointment brief

Complete this before you meet anyone. Send the top half to every candidate. Score the bottom half after each conversation, on the same day.

THE JOB THAT IS MISSING · DECIDING,
PRODUCING, OR ANSWERING FOR THE NUMBER

THE ONE NUMBER THIS APPOINTMENT MUST MOVE
· VALUE TODAY · TARGET · BY WHEN

OWNERSHIP TEST SCORE · OWNER ONE · OWNER
TWO · WHERE THEY DISAGREED

TOTAL COST OF THE PERMANENT ALTERNATIVE,
FULLY LOADED, PER YEAR

CANDIDATE	TYPE	MONTHLY COST	DAYS A MONTH	NAMED PEOPLE ON THE ACCOUNT	ACCEPTS A 90 DAY PHASE

WHO REVIEWS THE WORK EACH MONTH · DATE IN
THE CALENDAR

THE 90 DAY DECISION POINT · DATE · WHAT HAS TO
BE TRUE TO EXTEND

WHAT STOPS, TO PAY FOR THIS

Mistakes to avoid and where to check

Six mistakes I see most often

- ☐ Appointing an agency to solve a problem of direction.
- ☐ Hiring a marketing manager and asking them to direct suppliers more senior than themselves.
- ☐ Comparing a monthly agency fee with a monthly salary and calling that a cost comparison.
- ☐ Signing 12 months because the discount was better than at three.
- ☐ Appointing three freelancers and expecting a plan to emerge from the overlap.
- ☐ Buying senior direction with no budget left to build what gets decided.

A note on my own position

I work as a fractional chief marketing officer, so I am one of the four options in this guide and you should read it with that in mind. Page 4 sets out plainly when a fractional appointment is the wrong answer, and I turn down work on those grounds several times a year. Where the ownership test scores nought to three, you do not need me.

Sources

UAE pay data: Indeed UAE career salary page for chief marketing officer, AED 20,119 a month from 13 reported salaries, updated 23 July 2026. Michael Page 2026 executive band of AED 80,000 to AED 130,000 a month, reported secondhand and not verified against the primary guide. UK fractional benchmarks: published 2026 pricing guides give day rates of GBP 750 to GBP 1,400 for SME work. Monthly retainers run GBP 3,000 to GBP 7,000 at one to two days a week. The same guides put a fully loaded permanent CMO at GBP 200,000 to GBP 230,000 a year. Published UAE benchmarks for fractional work are thin, so the UK figures are the nearest comparable data rather than a local rate card. All checked 22 August 2026.

Where to check

Cooper Fitch, Michael Page and Hays publish annual UAE salary guides. Read the sample size and the definition of the role before using any figure. Recruitment fee percentages should be confirmed with the agency in writing.

Related reading

On ataylorcmo.com, under Insights: fractional CMO or agency, and the fractional CMO readiness check. Related guides in this series: Set a marketing budget, and Build a board-level marketing dashboard, at ataylorcmo.com/guides.



Conclusion

Name the job that is missing, calculate what the permanent alternative would truly cost, take the ownership test, and write down the one number the appointment has to move.

Then buy 90 days rather than a year, put the monthly review in the calendar with a named person in the chair, and judge the work against that number.

Next step

I offer a 30 minute discovery call at no charge, on which of the four options fits your business and what it should cost.

Book at ataylorcmo.com, or write to adam@ataylorcmo.com.



Adam Taylor

MSc, FCIM, CDMP. A marketing leader with more than 20 years of international experience driving growth, market expansion and competitive positioning across luxury retail, real estate, free zones, automotive and mega-events.

I work as a fractional chief marketing officer for owners, executives and boards in the UAE, the UK and internationally. My career includes Group Head of Marketing at Emaar, Director of Events and Entertainment at Expo 2020 Dubai, and marketing leadership of a UAE free zone, with more than 5,000 events and activations delivered for premium brands.

Credentials

MSc Marketing. Fellow of the Chartered Institute of Marketing. Certified Digital Marketing Professional.

Experience

More than 20 years across the UAE, the wider Middle East, the UK and global markets.

Specialisms

Marketing strategy, brand positioning, UAE market entry, growth and marketing return on investment, events and experiential, and board governance.

Brands and organisations

Emaar · Expo 2020 Dubai · The Dubai Mall · IFZA · Al Tayar Motors · Ferrari · Gucci · Harvey Nichols · Bloomingdale's · Dolce and Gabbana

Contact

If you have a question about this guide, or want a second opinion on which of the four options fits your business, write or call. I reply within one working day.



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Monday to Friday, 08:00 to 18:00 Gulf Standard Time
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