

FOR COMMERCIAL LENDERS

FROM HOPEFUL. TO BANKABLE.

The embedded partner that makes your borrower bankable, not just hopeful.

LIMESTONE provides embedded CFO and Operating Partner support for borrowers who can't yet present a clean, credible package. We fix the infrastructure, not just the deck. Banks lend on a credible forward forecast and an owner who can name what changed, not on hope. We build both so your credit officer can defend the deal internally. Indiana-rooted, with relationships across the Midwest banking community.

We stay in our lane. No deposits. No treasury. No lending products. No commissions. No referral fees. The lending relationship stays yours. We're in the operating lane only. Compensation aligned with the long arc: retainer for the work, equity participation if the business wins.

WE FIX THE INFRASTRUCTURE.



WHAT WE OFFER

Embedded CFO Partner: builds the financial story, 13-week cash forecast, and forward projections lenders trust.

Operating Partner: drives the value creation plan. Installs the accountability rhythm and KPI dashboards behind the numbers.

Acquisition Partner: buy-side deals with creative capital stacking (SBA + mezz, seller notes, private credit).

Three pillars: financial discipline, operational execution, AI and data systems (delivered through trusted partner firms).

WHAT WE ARE NOT

A bank or lender.

No deposits, treasury, or lending products.

A competitor for the borrower relationship.

The lending relationship stays yours.

A commission-driven referral source.

No kickbacks. No fee-sharing.

We co-source the deal with you. Cleaner credit memo. Loan that performs.

HOW WE EMBED.

01

CFO PARTNER

Operators who do finance. 13-week cash forecast, forward projections, lender package, monthly close, KPI dashboards, covenant management. *Refer: any borrower with messy financials or unfinished data room.*

02

OPERATING PARTNER

Operators who drive the value creation plan. Accountability rhythm, KPI dashboards, leadership team build, commercial and operational levers, outside accountability. *Refer: any borrower where the numbers and the story don't hold together.*

03

ACQUISITION PARTNER

Operators who do deals. Buy-side diligence, capital coordination (SBA + mezz + seller note structuring), 100-day plans, post-close integration. *Refer: any acquirer needing operator-grade support alongside the loan.*

WHEN YOUR BORROWER NEEDS MORE THAN A LOAN

5 TRIGGERS TO REFER.



You see borrowers daily. When you see these patterns, the introduction will land.

BANK-QUALITY BUT MISSING INFRASTRUCTURE

Borrower is bank-quality on paper but missing the financial reporting infrastructure to underwrite cleanly. We install the financial discipline behind the package.

DEAL WOULD QUALIFY, BUT THE DATA ROOM ISN'T READY

Data room is unfinished, financials are messy, covenants unclear. We build the financial story and the operating rhythm in parallel with your credit work.

ACQUISITION STRUCTURE DOESN'T FIT

Buyer is acquiring and the financing structure of a live deal needs creative capital stacking. We coordinate SBA + mezz + seller-note structures with the buyer's legal counsel.

COVENANT PRESSURE

Borrower has covenant pressure and needs stabilization plus a credible story for the next review. We embed, manage the lender narrative, and get the numbers right. The bank wants the owner to name what changed, walk through the fix, and put a defensible forward forecast on the page; we build all three.

ETA SEARCHER OR INDEPENDENT SPONSOR

Searcher needs operator-level support alongside the loan. We provide Q of E, 100-day plan, and post-close embedded CFO/OP bench so the loan performs.

STEPS · YOUR BORROWER EARNS EACH ONE

4 YOUR BORROWER'S PATH.

01

FREE

FOUNDATION CHECK

Borrower gets their **Bedrock Score** on our website. 24-hour reply.

02

FREE

CORNERSTONE SESSION

30 to 60 minutes with both partners. We name the binding constraint.

03

PAID

QUARRY-TO-CAPSTONE DIAGNOSTIC

Three to four weeks. Borrower receives the **Capstone Report**.

04

ENGAGE

LIMESTONE ENGAGEMENT

Advisory or Embedded. Driven by your borrower's **Value Creation Plan**. 90-Day Plan as the first deliverable.

THE PEOPLE BEHIND THE WORK

MEET THE TEAM.



JARED LUEGERS, CFA

FOUNDER & OPERATING PARTNER



Builder by instinct, operator by track record, investor by training. Grew the CFA Society of Indianapolis forum from ~120 to 350+ members at the Speedway and served two terms as president. Founder of OWN Indiana (The Indiana Owner-Operator Network). Has run operations through a \$200M strategic sale and separately helped acquire a small Indiana operating business. From Jasper, Indiana.

RYAN ANOSKEY, CPA

CFO PARTNER



Finance-first operator. Builds the systems and runs them with you. 13+ years in transaction due diligence, valuation, audit, and corporate finance, including roles at Roche and Blue & Co. 100+ Quality of Earnings engagements and valuations delivered. From Evansville, Indiana.

NEXT STEP

CO-SOURCE THE DEAL.

Forward us the deal. We'll co-source it with you: build the financial story, install the operating rhythm, and stand behind the borrower at credit committee. No commissions. No referral fees. No fee-sharing. Just goodwill and a cleaner deal that funds and performs.

CONTACT

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FROM QUARRY TO CAPSTONE · THE LOAN THAT PERFORMS

Indiana's embedded CFO and Operating Partner firm