

HOW TO BUY HELP.

A field guide to fractional CFOs, operating partners, and the seats around them.

Owners burn money hiring the wrong shape of help. This is a field guide to thinking clearly about what your business actually needs, and where Limestone fits in (or doesn't).

FIVE ARCHETYPES IN THE MARKETPLACE

01 · FRACTIONAL CFO

Sweet: books-and-numbers for \$1M–\$10M.

Blind: operational and strategic execution.

03 · MGMT CONSULTANT

Sweet: complex strategic decisions.

Blind: execution. The binder lives on the shelf.

05 · FULL-TIME HIRE

Sweet: 160+ hrs/mo need, permanent seat, \$20M+ business that absorbs \$260K+ loaded cost.

Blind: 3 to 6 month ramp, severance risk, one role doing what two operators do together.

02 · INVESTMENT BANKER

Sweet: \$20M+ sale 6–12 mo out.

Blind: multi-year prep that builds the multiple.

04 · OPERATING-SYSTEM COACH

Sweet: meeting cadence, leadership rhythm.

Blind: they teach it, they don't sit in it.

Limestone slots distinctively: Embedded CFO and Operating Partner together, driving financial discipline + operational execution + the value creation plan. We don't show up with a binder; we sit in the work and earn the right to push. We coordinate with your CPA, banker, attorney, and any of the five above when they're doing their job well.

WHICH SEAT · FRACTIONAL VS. FULL-TIME

YOUR BEDROCK SCORE TELLS YOU.



<p>LOW FINANCIAL DIM</p> <p>CFO Partner</p> <p>20 to 40 hrs/mo. Close, KPI, 13-wk cash, lender package.</p>	<p>LOW OP / STRATEGIC</p> <p>Operating Partner</p> <p>30–60 hrs/mo install, tapering to 15–30. Drives the value creation plan.</p>	<p>TWO+ DIMS WEAK</p> <p>CFO + OP Combined</p> <p>50–80 hrs/mo, both partners integrated. Flagship.</p>
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Advisory or Embedded. *Advisory = monthly judgment with both partners; some owners stay Advisory forever, and that's the right answer for them. Embedded = both partners in the seat, driving the value creation plan over 1 to 4 active years.*

FRACTIONAL VS. FULL-TIME HIRE

AXIS	FULL-TIME HIRE	LIMESTONE EMBEDDED
COST	\$200K+ base, \$260K+ loaded	Fractional retainer; equity participation
SENIOR HOURS	160 hrs/mo, one person	About 10 to 15 hrs/week across two partners
BREADTH	CFO or COO; rarely both	CFO and OP together
RAMP	3 to 6 months to productive	Day 1, on the value creation plan
EXIT RISK	Severance, recruiting cycle	Month-to-month after 90-day min

YOUR BEDROCK BAND → YOUR RIGHT NEXT STEP

<p>0–59</p> <p>Capstone Diagnostic.</p> <p>Don't sign retainer until binding constraint is named.</p>	<p>60–74</p> <p>Advisory / project.</p> <p>Financial Modeling, Capital Raise, or Value Creation Sprint.</p>	<p>75–89</p> <p>Embedded / deal work.</p> <p>Exit Readiness, Capital Raise, Integration.</p>	<p>90–100</p> <p>Coordinated advisory.</p> <p>Project work at moments of inflection.</p>
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JARED LUEGERS, CFA
FOUNDER & LEAD OP
 Builder by instinct, operator by track record. Founder of OWN Indiana. \$200M strategic sale. From Jasper, Indiana.



RYAN ANOSKEY, CPA
CFO PARTNER
 Finance-first operator. 100+ Quality of Earnings engagements delivered. From Evansville, Indiana.

START HERE

Take the Foundation Check.

Under 10 minutes. Bedrock Score and binding constraint named. Or book a Cornerstone Session with both partners.

Email jared@limestonesp.com
 Phone 317.820.2468