

O P E R A T O R G U I D E

Fractional COO vs Fractional CFO: Who to Hire First

A fractional COO builds the systems that run the work. A fractional CFO builds the systems that run the numbers. Most owner-led businesses need the work systems first. The numbers follow.

01 Fractional COO

Owns the day-to-day systems, processes, and delivery. Builds what lets the business run without the owner in every decision. Best when the work still runs through you.

02 Fractional CFO

Owns the financial systems, reporting, and cash visibility. Best when the numbers are messy or the business is preparing for a raise or a sale. Does not build the operating processes.

03 Who to hire first

If the work still runs through you, start with the COO. The systems have to exist before the numbers can be clean. If the work already runs and the numbers are the bottleneck, start with the CFO. Many owners do the COO work first, then bring in the CFO.

If the processes are not written, the numbers will not stay clean. Start with the work.

04 What to do next

Write down what is stuck. If it is a process or a handoff, start with a fractional COO. If it is the numbers and the processes are already built, start with a fractional CFO.