



*An exclusive boutique CPA firm, focused on helping business owners grow their wealth through tax planning, fractional CFO services, and the Profit First Program.*



**Did you hit all your financial goals in 2020?**

**Let us help you get there in 2021.**

# More Than Just Taxes...



**We make your financial headaches go away.**

- **Starter Package - Focused on Compliance**
- **Profit First - Solve Cash Flow Problems**
- **Fractional Controller - Solve all Accounting Problems**
- **Fractional CFO - The KPIs to grow your business**



# Starter Package

## **Payroll**

Payroll taxes are the most complicated and painful taxes that apply to small businesses. The penalties for non-compliance are massive.

We'll setup your Gusto payroll account, review it regularly for compliance, and maintain your compliance.

## **Monthly Books**

Annual books for tax compliance leaves you looking backwards several months too late. We update your Quickbooks Online account monthly, so you can catch trends and problems in your business early and adapt accordingly.

## **Quarterly Compliance**

Estimated taxes are due quarterly. Florida Unemployment returns are quarterly. Quarterly costs are the easiest to miss because they lack the specialness of annual and the regularity of monthly. We stay on top of deadlines, so you don't have to.

## **Annual Compliance**

Yearly tax filings with the Federal Government and various state governments are generally a cost and source of aggravation. With regular bookkeeping and compliance reviews, your annual tax filings are reduced to just another form.

## **Semi-Annual Tax Planning**

In April, the answer to "What can I do to reduce my taxes?" is normally "very little." However, in December, the answers can include strategic deployment of cash to maximize deductions, pulling expenses backwards and pushing income forward.

By laying out a tax strategy at the beginning of the year, and reviewing the strategy midyear, we can plan for year end moves to reduce your tax burdens.

## **Bottom Line Impact**

The Starter Package helps your business get organized. With regular financial reviews, you start making better decisions. Most business owners report higher incomes and lower stress levels as a result of getting tax compliance under control.

# Profit First Package

## Small Business Profitability

In owner-operated businesses, profitability is driven more by owner behavior than outside economic forces. Profit First focuses on re-arranging your business finances to result in the profit-driven behavior that helps you grow your business.

## Builds on a Solid Foundation

This offering includes everything in the Starter Package, building off its sound financial foundation but focusing on business growth.



“Profit is not an event.  
It’s a habit.”

- Mike Michalowicz

## Profit First Cash Management System

Modeled after envelope accounting, Profit First uses multiple accounts at different financial institutions to drive better spending decisions. We divide your business into large cash buckets and use percentages of revenue and our benchmarks to control costs and free up the cash you need to expand.

## Benchmarking, Strategy, and Planning

We add benchmarking to our Profit First goals and our monthly bookkeeping service. By measuring and managing profitability each month, you spend time focusing on the right metrics, profits. We review your tax and financial strategy quarterly, as the free cash flow turns discussions about tax compliance to investment and wealth building.



# Fractional Controller

## **Financial Planning - Personal and Business**

Your financial status and that of your business are linked, and both need attention. As your company establishes real economics independent of your family finances, we alternate sessions between reviewing investment portfolios and retirement accounts with our business financial reviews, building your financial wealth alongside your business.

## **Tools to Grow Your Business - Strategic Planning**

With a thorough understanding of your finances and the real state of your company, we plan strategic growth based on your actual cash flows. Most entrepreneurs have an intuitive handle on their business finances at the early stages. As the business grows and managers begin to make decisions, your intuition becomes vastly off, causing businesses to bleed cash and struggle.

## **Outsourced Account Department - Cost Controls**

Most businesses make the mistake of delegating accounting to an office manager or other back-office employee without a background in accounting. In addition to making costly mistakes, this is generally more expensive when you consider the opportunity cost of them not spending time in their area of expertise.

## **Increased Frequency of Financial Documents**

With more business, we start to notice problems in weeks instead of months, so we quadruple the bookkeeping service into a weekly and prepare explanations monthly financial statements. Our quarterly business reviews help you get a holistic understanding of your budgets that are drivers of financial health.

## **Bottom Line Impact**

Business efficiencies drive profitability at this stage of business growth. Business controls prevent theft, embezzlement, and poor decision-making that costs medium businesses dramatically. Regular financial controls can often swing profitability by 10% - 15% of revenue, which for many businesses is the difference between losing money and going out of business or growing to a substantially larger business.

# Fractional CFO

## Fully Outsourced Finance Department

This offering focuses on the mid-sized business that now needs the tools and controls available to larger businesses. We enter your transactions in daily while conducting a weekly “tie-out,” where we catch any discrepancies.

This is the cloud based equivalent of a large corporate accounting department tracking payables and receivables.



## Key Performance Indicators - KPIs

The secret to driving business at this level is understanding what you need to pay attention to and what you do not. The most valuable resource of a company is the executive time and attention.

KPIs are custom to your business - with real-time dashboards showing each area of the business. Real-time business metrics let you devote your time to the areas of the business that need help.

## Business and Personal Planning

As your personal and business finances diverge, it becomes increasingly critical that to tend to both. Additionally, retaining talent for your organization requires having comprehensive benefits packages that help you and your employees build wealth.

We adapt our services to your current needs, incorporating portfolio assessments, life insurance reviews, providing your investors and bankers with current financials, and your charitable giving is planned out for success.







**Schedule a video conference now. Let's see how  
you can make your financial dreams a reality.**

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