



**Bette Hochberger**  
CPA, CGMA

*An exclusive boutique CPA firm focused on helping business owners grow their wealth through Tax Planning, Fractional CFO Services, and the Profit First Program.*



**More Than Just Taxes...**

**We Make Your Financial Headaches Go Away.**

# **Did You Hit All Your Financial Goals in 2022?**

## **Let Us Help You Get There in 2023.**



- **Starter Package - Focused on Compliance**
- **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. 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 Compliance

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.

# Fractional Controller

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

Your personal and business finances go hand in hand, requiring equal attention. At our firm, we understand the crucial connection between your financial status and business growth. That's why we offer tailored sessions that alternate between comprehensive investment portfolio and retirement account reviews, and in-depth business financial evaluations.

Together, we'll build your financial wealth alongside the success of your business.

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

By gaining a comprehensive understanding of your company's finances and current standing, we strategically chart a path for growth based on your actual cash flows. While entrepreneurs often possess an intuitive grasp of their business finances in the early stages, as the business expands and managerial decisions multiply, relying solely on intuition can lead to financial struggles and cash drains. Let us guide you with expert analysis and planning, ensuring your business thrives and prospers at every stage.

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

It's a common pitfall for businesses to entrust accounting responsibilities to office managers or employees lacking a background in accounting. Apart from the potential for costly errors, this approach proves more expensive when considering the opportunity cost of diverting their time away from their area of expertise.

## **Increased Frequency of Financial Documents**

With growth comes the need for faster problem detection. That's why we've expanded our book-keeping service to weekly monitoring and monthly financial statements. Gain valuable insights into your financial health through our quarterly business reviews, where we analyze budget drivers. Stay ahead of the curve, optimize your finances, and propel your business towards sustained growth.

## **Bottom Line Impact**

In the crucial stage of business growth, operational efficiencies become paramount for driving profitability. Implementing robust business controls is vital to prevent theft, embezzlement, and costly decision-making errors that can significantly impact medium-sized businesses.

By implementing regular financial controls, profitability can experience a significant swing of 10% - 15% of revenue. For many businesses, this difference is what separates financial losses and potential closure from substantial growth and expansion. Secure your business's future by prioritizing streamlined operations and safeguarding your success.



# Fractional CFO

## Fully Outsourced Finance Department

Our tailored offering is designed specifically for businesses like yours that are ready to harness the tools and controls typically available to larger enterprises.

We provide the essential tools and controls that larger businesses utilize. With daily transaction entry and a weekly "tie-out," we ensure accuracy and promptly catch any discrepancies.



## Key Performance Indicators - KPIs

The key to driving success at this level lies in understanding your essential areas of attention. The most precious resource of any company is executive time and attention.

Customized Key Performance Indicators (KPIs) tailored to your business are the game-changer. With real-time dashboards displaying crucial aspects of your business, you can focus on the areas that require assistance, thanks to real-time business metrics.



## 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.

# Our Team

