

TIMES ARE UNCERTAIN. YOU DON'T HAVE TO BE.

Much is unsettled in our world right now and there is no predicting how anything will ultimately turn out. Both businesses and individuals are experiencing a degree of concern over potential economic insecurity not seen in decades. There are a few things you can do to protect yourself, and your AKM CPA is here to assist. Challenging times call for creative, strategic responses, so we have assembled targeted service packages to help you plan ahead, regain control and weather the storm. Depending on your particular circumstances and scope of work, most can be provided on a customized fixed fee basis. It's just one more way we've got your back.

BUSINESS SERVICES

Aid Program Applications and Reporting

We have helped dozens of clients apply for and receive funds from programs like PPP and EIDL, as well as local and private grants and loans. We have developed expertise in streamlining the application process and maximizing chances for approval – even for self-employed individuals and d/b/a entities. We have also developed record-keeping frameworks that can keep you compliant and increase the chances that forgivable loans can be converted to grants. Additionally, we can help you identify and qualify for various tax incentives, including the 50% employee retention payroll tax credit.

- **What's available to you?**
- **How can you make your best case?**
- **What mechanisms do you need to stay in compliance – and out of trouble?**

Business Analysis and Survival Roadmap

Aid money can be a lifeline, but it will only keep you afloat for so long. In times like these, you need to review every actual and potential expense, map out likely income streams, identify financial risks and prepare for every likely contingency. Our business analysis takes a deep dive into your revenue streams, expenses and budget. We also look closely at possible tax exposures, such as those involved in doing business in multiple states or in misclassifying employees as contractors.

- **What's really going on with your business' finances?**
- **How are you going to survive – and function – in such difficult times?**
- **What risks are you overlooking?**

Virtual Controller and Bookkeeping

Time doesn't stand still. Once you have a careful analysis and a roadmap for moving forward, you still need to monitor your financial health closely and make any necessary adjustments. AKM can support you in these efforts through a range of cost-effective services, from day-to-day bookkeeping to strategic direction as your outsourced CFO. At a time when business owners and executives need to focus on marketing and operations, this can be a genuine benefit, even if you previously thought your enterprise was too small.

- **What is the best use of your time and energy?**
- **Are you getting the support you need?**
- **Do you have a good grasp of both the short-term and the big picture?**

Flip to the inside back cover for some ideas about how we can help with your personal finances.



“Leave no stone unturned.”

—EURIPIDES, 428 B.C.



Your Most Trusted Business Advisor.

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ACCOUNTANTS AND CONSULTANTS

PERSONAL SERVICES

Financial Health Check Up

Your finances may be simple or complex; you may have assets in many classes or just a few. Regardless, this is the time to take careful stock of what you have, whether it is allocated in a way that is likely to meet your goals, and where you might benefit from additional risk protections. We collaborate with your other advisors where applicable, and introduce new professionals where appropriate. We can even arrange for “second opinions” from our trusted colleagues, often at no charge to you.

- **What’s keeping you up at night?**
- **Will you have enough money to both protect your family and reach your goals?**
- **Are you missing any hidden threats to your well-being?**

Legacy and Succession Shield

You’ve worked hard for what you own and have definite intentions for your assets, both during your lifetime and afterwards. Changing laws and regulations, shifting economic conditions, emerging risks and even developments in your own life can require you to review and retool your strategy. Your AKM CPA can guide you through a comprehensive review of the financial and tax implications of your business and personal succession plans. We will help you identify areas where your existing plans are out-of-date, outline any risks posed by current or proposed tax laws and collaborate with your attorney to implement effective legal structures. We also provide accounting and tax support for the complex processes involved in estate administration.

- **How are emerging tax and legal proposals likely to affect you?**
- **What wealth-eroding factors have you overlooked?**
- **Are your heirs going to get everything you want them to have?**



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Your most trusted business advisor.



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