



Know Your **Numbers** Know Your Business.

At Practical Business Solutions, we offer Virtual CFO support, Full service accounting and reconciled books, planned and filed taxes, as well as clear business strategy.



The problem we solve is **Financial Blindness**.



Business Owners are making **high-stakes decisions** without real **Visibility**.



Financial data is **Outdated, Inaccurate, or Fragmented**.



Cash flow uncertainty creates **Stress and Operational Risk**.



Manual bookkeeping = Time Consuming + Human Error.



Lack of insight into: **Profitability, Burn Rate, Cash Runway, & Overall Business Health**.

The **No.1** reason businesses fail is due to failed cash flow

Yet without clear, accurate financials, you're left making decisions in the dark.



A **modern financial firm** built around one idea. Business owners deserve to **know their numbers**.

Your accountant shouldn't just keep the books, they should help you **read and understand** them.

Practical Business Solutions brings accounting into the 21st century by acting as a genuine financial partner, not just a business necessity.

Instead of separate vendors for software, bookkeeping, tax, and advice, we deliver Book IQ, Accounting, Tax, and Consulting as one coordinated relationship. **Built around helping you truly know your business.**

WHAT WE DO

Four Pillars. One Trusted Partner.

At Practical Business Solutions, we offer Virtual CFO support, clean and reconciled books, planned and filed taxes, as well as clear business strategy. One partner and four ways we create financial clarity.

FLAGSHIP

Book IQ & OMI - Virtual CFO

A virtual CFO layer that sits over your existing financial stack. See what matters, spot the gaps, and act on your numbers with confidence.

FOUNDATION

Accounting Services

Clean books, timely reporting, payroll, and reconciled numbers you can actually trust. The financial foundation every business needs.

COMPLIANCE

Tax Prep, Filing & Advice

Prepared, filed, and planned for. Year-round tax guidance that keeps you compliant, two quarters ahead, and confident in every decision.

DIRECTION

Business Consulting

Strategic and operational guidance for owners at inflection points, clearer priorities, sharper decisions, better outcomes.

WHO WE SERVE

Owners who take their business seriously.

We don't choose clients by how polished their numbers look; we choose them by how **determined they are**. Whether you're a startup, a solo owner, or running multiple entities, we show up for businesses that want clarity and are ready to treat their numbers like a **real asset**. Our clients care about margin, cash flow, and where the business is actually going, not just how it looks on paper. **If you're serious about reaching your goals, we're the partner in your corner.**

Financial Clarity ♦ Cleaner Reporting ♦ Smarter Decisions ♦ Accounting & Tax ♦ Strategic Guidance

Only Metrics that Matter ● One Partner, No Handoffs ● Direct and Specific

The virtual CFO built for Modern Businesses.

OMI reads every financial data point in real-time and has answers to the financial questions before you think to ask them. An on-demand CFO, backed by human oversight.

- Ask anything, in plain English.

"What did margins look like last quarter?" or "Whats my current P&L? - answered in seconds.

- Spots what you might miss.

Unusual spend, slipping margins, increased expenses, avoidable risk - flagged early for real-time action.

- Forecasts that learn.

Models tuned to your business, not a generic template.

● LIVE BUSINESS FINANCIAL PULSE

Your Business Financials, in Real Time.

CASH

\$482,910

RUNWAY

14.2 mo

MRR

\$58,420

BURN RATE

\$34,009



OMI · CFO

Online · monitoring your books

How is our current cash flow tracking against last quarter?

You're **+8.2% ahead** on revenue and 3% under on Operational Expenses. Gross margin slipped 1.4pts - mostly fulfillment. Want me to model a cash flow test for the top revenue generators for the business?

Yes, and project Q4 cash flow please.

Modeled. With current burn, runway extends to **17.6 months**. I've drafted a one-pager for you. Would you like to [download](#) it for further review?



Real-Time Financial Clarity

Live view of revenue, profit, and cash so owners know exactly where the business stands today. Not last month.



Cash Flow Visibility

Track runway, timing of inflows/outflows, and see how decisions impact cash weeks or months ahead.



Valuation and Growth Insights

Understand the health and trajectory of the business, with metrics lenders, buyers, and investors care about.

A clean financial foundation you can **actually** rely on.

Reconciled books. Accurate reports. Numbers that hold up when you need to raise, borrow, sell, or simply plan the next quarter with a clear head.

Our practices are built for the 21st century: clean systems, up-to-date records, and financials that stay current instead of lagging behind reality.

PROBLEMS WE SOLVE

01

Books are behind, or reconciled inconsistently.

02

Chart of accounts wasn't set up for how the business runs.

03

You can't answer basic questions from your P&L.

04

Month-end takes weeks and produces reports nobody reads.



A PRACTICAL PROCESS

STEP 01

Diagnostic

We review your current books, chart of accounts, and reporting cadence.

STEP 02

Clean-up

We reconcile, restructure, and correct what's holding you back.

STEP 03

Ongoing books

Monthly close on a predictable cadence, with a clean handoff to tax and advisory.

STEP 04

Reporting

Financials delivered in a format an owner can actually use.

WHAT YOU CAN EXPECT

→ Books closed on time, every month

→ Reporting you understand without a translator

→ Audit-ready and lender-ready records

→ Less time in accounting software, more time running the business

Prepared, filed, and planned for, Year-Round.

Tax done properly is a strategy, not a deadline. We learn how your business actually operates, analyze your tax position to surface missed opportunities and risks, and explain it all in plain, understandable english. Building a compliant, growth-focused approach around timing, structure, compensation, and cash.

PROBLEMS WE SOLVE

01

Tax is treated as a reactive, once-a-year fire drill.

02

No one is thinking about your tax position in Q2 or Q3.

03

Estimated payments feel like guesses, not informed decisions.

04

You've never had a real conversation about entity structure or timing.



A PRACTICAL PROCESS

STEP 01

Position Review

We look at your entity structure, prior returns, and current-year position.

STEP 02

Plan

Quarterly estimates, reserve strategy, and timing decisions, mapped ahead.

STEP 03

Prepare & File

Business and owner returns handled cleanly, with clear documentation.

STEP 04

Advise

Ongoing tax advice when big decisions come up, not just at year-end.

WHAT YOU CAN EXPECT

→ Returns filed accurately and on time

→ Quarterly estimates you can trust

→ No end-of-year tax surprises

→ One team handling books, tax, and advisory together

Strategic direction, grounded in the numbers.

For owners facing growth, transition, or turn around, you don't need another playbook, you need a partner who can see the whole business and help you move forward with confidence. We help you set real priorities, weigh tradeoffs, and act with conviction, so you're steering toward a clearer future, not just reacting to pressure.

COMMON PATTERNS WE SEE, AND SOLVE

01

The business is running, but the direction feels unclear.

03

Growth is happening, but margin isn't following.

02

A decision keeps getting deferred because the tradeoffs aren't clear.

04

There are multiple priorities, and all of them feel urgent.

A PRACTICAL PROCESS

STEP 01

Understand

We get inside the business: model, margin, team, and near-term pressures.

STEP 02

Frame

We frame the real decisions and the tradeoffs behind them, no vague deliverables.

STEP 03

Recommend

Concrete recommendations, sized against your actual numbers.

STEP 04

Support

Ongoing working sessions as the plan meets reality and you meet your goals.

WHAT YOU CAN EXPECT

→ A clearer, shorter list of real priorities

→ Financial modeling behind every big move

→ Decisions made on evidence, not on pressure

→ Momentum on the thing that actually matters

Strong and successful businesses are built on strong and reliable numbers. The only variable is timing. Build that foundation today with your financial partners at **Practical Business Solutions.**

