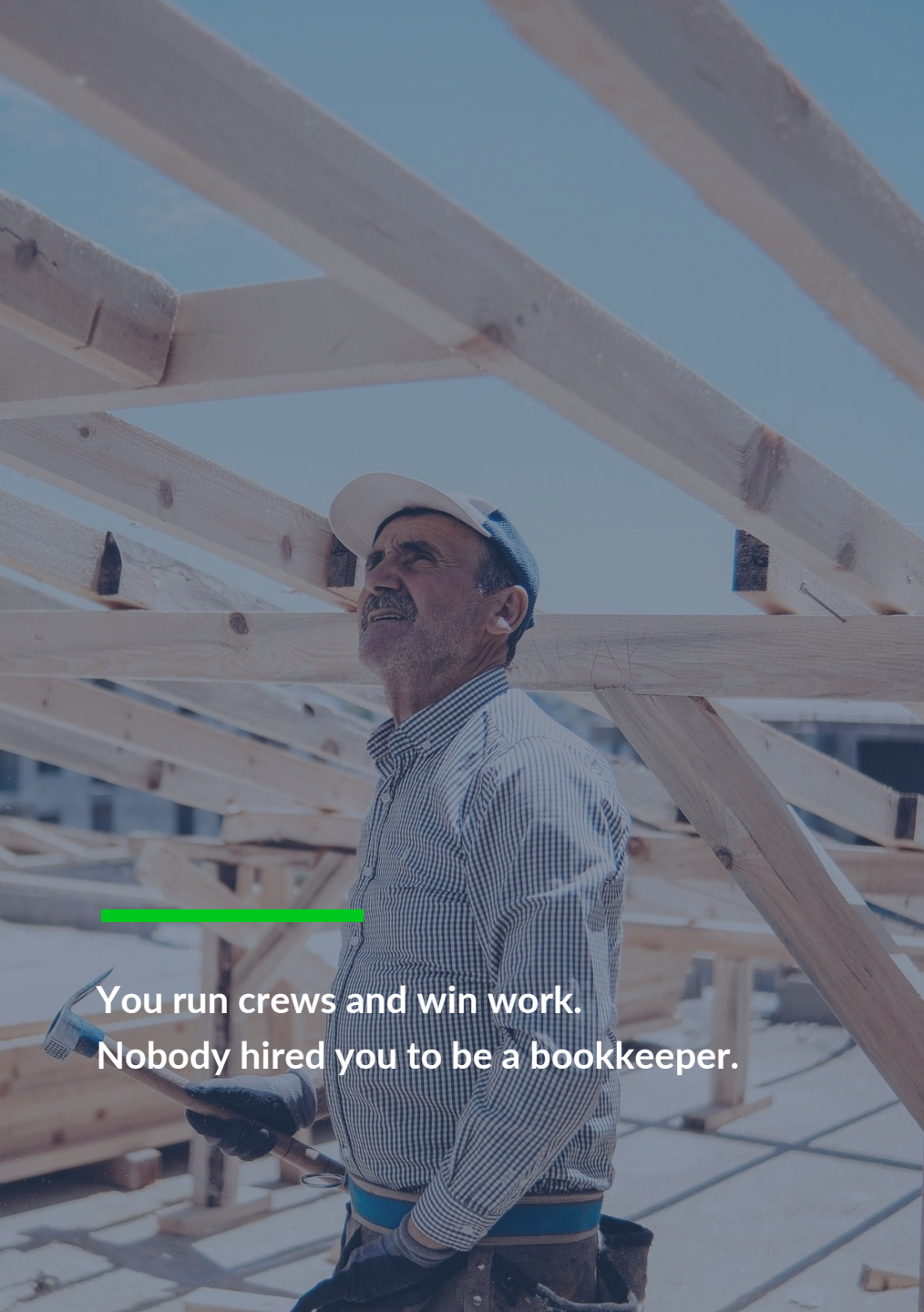




FOR OWNER-LED CONTRACTORS IN CHICAGOLAND

The Highpoint Financial Blueprint™

Your step-by-step plan for financial clarity, control and confidence.



**You run crews and win work.
Nobody hired you to be a bookkeeper.**

THE STARTING POINT

Three questions most contractors cannot answer today

1

Which of your open jobs is making money right now?

Not last year. Today, while there is still time to do something about it.

2

Could you pass an insurance audit this week?

Payroll documentation, COIs and subcontractor files, in the format the carrier asks for.

3

Do you know your tax bill before the return is filed?

Or does the number arrive in spring, after every decision has already been made?

If the honest answer is no, nothing is wrong with you. The systems were never built.

WHAT IT COSTS

The work is there. The numbers just never catch up.



Margin you never see

Change orders and cost overruns surface after the job closes, when nothing can be done about them.



Bids built on a feeling

Without clean job costs, the next bid starts from instinct instead of cost history.



Cash that does not match the workload

Busy months that still leave you short, because billing and collections lag the build.



Audit and tax surprises

A workers comp review or a tax bill that lands with no chance to plan around it.



Nights and weekends on paperwork

Evenings that belong to your family, spent on receipts and chasing statements.





Susan Bannwart, CPA

*Illinois Licensed and Registered CPA
Advanced QuickBooks® ProAdvisor
Member, Illinois CPA Society
Member, NATP*

WHO YOU WOULD BE WORKING WITH

You build. We'll handle the numbers.

A Chicago-based CPA and advisory firm, working with owner-led construction companies.



Construction fluency

Job costing, WIP, change orders, progress billing, COIs and insurance audit prep. Not generic small-business accounting.



One accountable team

Bookkeeping, tax and advisory under one roof, so you are not coordinating three vendors who never speak to each other.



Answers in 24 to 48 hours

The response you should expect from your accountant, and the one most contractors tell us they are not getting.



No judgment about the mess

Messy books are where we start. That is a systems problem, not a character problem.

Three phases. Nine steps. One path.

The Blueprint organizes your accounting, tax and advisory work into a sequence, so each phase builds on the one before it. Like a well-managed build, you do not frame before the foundation is poured.

FOUNDATION

Stabilize the books and create clean, useful numbers.

- 1 Financial cleanup
- 2 Systems setup
- 3 Reliable reporting

GROWTH

Move from reactive accounting to owner-level planning.

- 4 Forward-looking cash flow
- 5 Strategic planning
- 6 Planning for improved profits

LEGACY

Build enterprise value, owner options and long-term resilience.

- 7 Long-term wealth planning
- 8 Risk management
- 9 Succession planning

The Blueprint is a multi-year engagement. Phase 1 typically runs 6 to 12 months, then Growth and Legacy are paced to your goals.

PHASE 1 OF 3 • FOUNDATION

Get your numbers back under control.

Everything else depends on this. We start with the books as they are, and we do not lecture you about how they got there.

1

Financial cleanup

Books brought current in QuickBooks, back to your last filed return, with the chart of accounts and project structure rebuilt around how you actually run jobs.

2

Systems setup

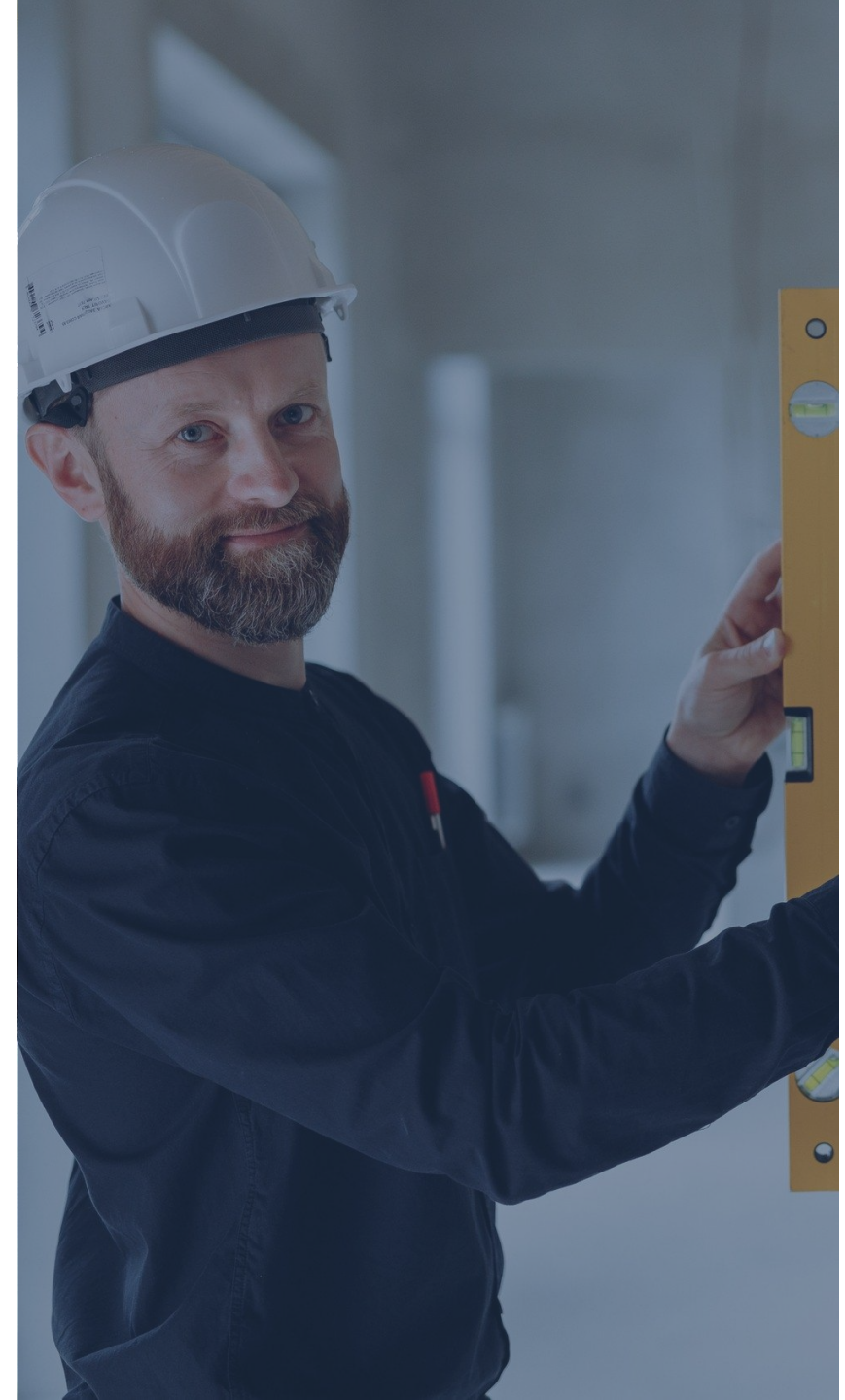
Job costing, WIP tracking and a change-order record, so cost lands against the right job while the job is still open.

3

Reliable reporting

A monthly close, plus bank- and bonding-ready reporting packages and audit-ready payroll and insurance documentation.

You finish Phase 1 able to trust the number in front of you.



Turn clean numbers into decisions you make early.

Once the reporting is reliable, the conversation changes from what happened to what you do next.

4

Forward-looking cash flow

A rolling view of cash against payroll, materials and progress billing, so you see the tight weeks before you are in them.

5

Strategic planning

Quarterly advisory sessions on hiring, equipment, financing and which work is worth chasing.

6

Planning for improved profits

Job-level margin review, progress billing and proactive tax planning, so profit is designed rather than discovered.

You finish Phase 2 bidding, hiring and spending from data.



Turn a busy company into an asset you can hand over.

The final phase is about what the business is worth and what it owes you, not just what it earns this year.

7

Long-term wealth planning

Retirement and owner compensation planned alongside the business, coordinated with your other advisors.

8

Risk management

Legal structure, liability protection and insurance alignment reviewed, so one bad job cannot take the rest of the company with it.

9

Succession planning

Business valuation and exit coordination, so selling, transferring or stepping back is a choice you make on your own time.

You finish Phase 3 with options.



WHERE MOST CONTRACTORS START

Before the Blueprint

- Books are months behind
- Job profit is known after the job closes
- Bids are priced on instinct
- Audits and tax bills arrive as surprises
- Three vendors, and no one is accountable
- The business depends entirely on you

WHERE STEP 9 LEAVES YOU

After the Blueprint

- Books are current every month
- Job profit is visible while the job runs
- Bids are priced from real cost history
- Documentation is ready before the auditor asks, and the tax picture is known ahead of filing
- One team, with answers in 24 to 48 hours
- The business is worth something without you

A good fit: owner-led residential or light-commercial contractors, \$0.5M to \$20M, 10 to 50 people, on QuickBooks or willing to move to it.
Not a fit: price-only buyers who want an annual return and no monthly reporting.

THE NEXT STEP

Start with a 30-minute consultation.

No cost, no obligation, and no quote until we understand what shape your books are in.

1 Book the call

Thirty minutes with Susan, on the phone or on video.

2 Map your priorities

We identify what is costing you most right now and what has to be fixed first.

3 Start Phase 1

You receive a tailored Blueprint proposal with scope, timeline and a fixed fee.



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