



Get FIT: Solo Professional & Micro Business Services

Congratulations! You worked hard, became an expert in your field, started and built your own small business, and created a nest-egg of personal savings in the process. You're on your way! Now you want to **protect and pro-actively cultivate** your hard-earned assets – to re-invest in the growth of your business; save for a rainy day or large expense (like college tuition or a wedding); or have the lifestyle you desire when you retire. That's smart!

Wouldn't it be great to have **one** seasoned Financial Advisor and Business Coach who understands your complex needs as a business owner, and can help you manage both your **business AND personal** assets? You can!

FIT Financial is an independent **Financial Services** firm with over three decades of experience helping business owners succeed. Based in San Luis Obispo, CA, we specialize in comprehensive **business** and **personal** financial planning services for **Solo Professionals** and **Micro Business Owners**.

As seasoned small business owners ourselves – having started, grown and successfully sold several companies – we truly understand the unique combination of needs an independent business owner faces.

Solo Professional Services

As a Solo Professional you're part of the fastest growing economic niche in the country – enterprising **Solopreneurs** carving their own path in the workforce. We know you also have unique business and financial challenges. Working "solo" involves long hours and wearing many hats – sometimes too many – to run and grow your business. Who has time to think about or research ways to help **increase and keep more of your hard-earned income?** That's where we come in!

FIT Financial helps you **evaluate, understand** and **implement** the financial advantages and tools available to Solo Professionals under the current tax laws. As seasoned **Financial Planners** and **Business Coaches**, our knowledgeable, caring team is here for you with a variety of services including:

- Financial Planning
- Budgeting
- Cash-flow Analysis
- Investment Management
- Goal Setting and Tracking
- Competitive Analysis
- A Network of Strategic Partners focused on YOUR Success

Because we're also experienced small business owners – having started, grown and successfully sold several businesses – we truly understand and enjoy working with you to address your needs.

Bridging the Gap between Business Accounting & Financial Planning...

Combining over **30 years** of knowledge and expertise with **well rounded, real world experience**, we analyze both sides of the financial equation – business **and** personal – to help you:

- See the "big picture" (based on your bottom line).
- Establish appropriate goals.
- Develop a strategy to maximize your income and deductions.
- Design a sound, long-term investment management plan.
- Get where you want to go – with your business and in life.

Three Phases to Get Your Business FIT

Phase One: Know Your Numbers

For Solo Professionals and Micro Business Owners, the line between personal and business expenses often gets blurry. Do you know exactly how much you need to take home to live your desired lifestyle and cover business expenses? We help you separate the two budgets so you can Know Your Personal & Business Numbers.

- Personal Income Statement (Earned / Investment)
- Personal Expense Statement
- Net Worth Statement
- Business Income Statement
- Business Expense Statement
- Balance Sheet

Phase Two: Maximize Savings

Many business owners can strive to increase their income with the assets they already have in place. Phase Two looks closely at your investments to see if you are maximizing the income you receive while preserving your capital. We also look at your business deductions to see if you are taking advantage of the tax deductions available to help Small Business Owners. Selecting the right Retirement Savings Option can have a big difference in your overall savings along with how you pay for the various insurance services we all need.

- Investment Management (Reviewing Allocation between Stocks/Bonds/Cash, Taxable vs Tax Free Investments, Qualified Dividends v Ordinary Income, Held Personally vs in Business Name.)
- Maximizing Deductions for Business
- Insurance Analysis (Business / Personal)
- Health Savings Accounts / Flexible Spending Accounts
- Individual 401k vs SEP IRA vs. Individual IRA

Phase Three: Time to Grow

Phase Three looks at the steps you have in place to Grow Your Business. We start by doing a Competitive Analysis to make sure you are charging appropriately for the services you provide. Then we look at your current marketing plan to make sure your marketing dollars are reaching the people you want as clients. The final stage in phase three is to set goals and track your progress.

- Competitive Analysis
- Review or Establish a Marketing Plan
- Set and Track your Goals