

Accounting firm and CPA Startup: A Real-World Sample Business Plan

VertexEdge Accounting & Advisory, PLLC. Founded January 2024 by Sarah K. Reynolds, CPA, MBA (ex-Deloitte Senior Tax Manager, 12 years Big 4 experience). We provide CPA-led accounting services to SMBs at \$300-\$1,800/month subscription pricing, targeting \$292,500 Year 1 revenue with 65% gross margin. Plan dated October 2024.

SECTION 1: EXECUTIVE SUMMARY

32.1 million US SMBs lose \$14.2 billion annually due to tax inefficiencies and poor financial oversight (NFIB 2023). VertexEdge solves this with a fixed-fee subscription model delivering continuous bookkeeping, tax planning, and CFO advisory via cloud platforms. We charge \$300-\$1,800/month per client, targeting 45 clients in Year 1 at \$6,500 average revenue per client (ARPC) with 65% gross margin. Break-even occurs at 29 clients (Month 18) with \$142,000 annual fixed costs and \$5,000 contribution margin per client.

We seek \$185,000 funding: \$100,000 (54%) for staffing, \$35,000 (19%) for marketing, \$15,000 (8%) for technology, \$35,000 (19%) for working capital. This capital funds hiring of second CPA by Q3 2024, acquires 145 leads/month at \$58.60 CAC, and achieves \$500,000 revenue by Year 3 with 32% net margin. Investor ROI: 3.2x by Year 5 based on 8x EBITDA exit multiple on \$360,000 Year 3 profit.

SECTION 2: COMPANY OVERVIEW

Colorado PLLC formed for liability protection and CPA licensing compliance. Denver location chosen for Front Range SMB density (428,000 businesses within 50 miles; US Census 2023) and remote talent pool. 100% owned by Sarah K. Reynolds with \$75,000 founder equity contribution. EIN 87-4321987; Colorado license CA-98432.

Sarah K. Reynolds, CPA, MBA: Managed \$12M tax portfolios at Deloitte (2016-2020), grew regional firm revenue 37% in 3 years as Senior Tax Manager. Michael T. Chen, CPA: Audited 85+ SEC filings at Moss Adams (2018-2022).

Date	Milestone	Status	Next Steps
Jan 2024	LLC formation, EIN, Colorado license	Complete	N/A
Feb 2024	Canopy/QuickBooks setup, website launch	Complete	Integrate HubSpot CRM
Mar 2024	First 5 clients onboarded	Complete	Refine onboarding workflow
Q3 2024	Hire second CPA (Michael Chen)	Pending	Finalize offer by June 30
Q4 2024	Reach 25 clients, \$125,000 revenue	Target	Execute Google Ads campaign
Q2 2025	Break-even (29 clients)	Target	Maintain <5% monthly churn
Q4 2025	95 clients, \$57,000 monthly revenue	Target	Launch IRS dispute service
Q4 2026	150 clients, \$41,667 monthly revenue	Target	Secure first outside investment

SECTION 3: MARKET ANALYSIS

TAM: \$175 billion (IBISWorld 2023). SAM: \$28 billion (SMB accounting in Western U.S., 16% of TAM). SOM: \$1.4 million Year 3 revenue (0.005% SAM capture). Methodology: 150 clients x \$9,333 ARPC (based on tiered pricing model). Western U.S. SAM calculated as 428,000 Front Range businesses x \$65,500 average accounting spend (IBISWorld).

Target customers: Tech startups (35% of clients), professional services firms (30%), e-commerce (20%), real estate investors (15%). Firmographics: 5-20 employees, \$500K-\$3M revenue, 32% use cloud accounting. Budget range: \$3,600-\$21,600/year. 68% prioritize fixed-fee pricing (AICPA 2023).

Market trends: Cloud accounting adoption grew from 35% (2019) to 68% (2023) at 18.2% CAGR (AICPA). SMB accounting market grows at 4.2% CAGR (IBISWorld). 78% of CPAs report demand for real-time CFO insights (2023 AICPA survey). IRS enforcement funding increased 22% in 2024, driving tax controversy service demand.

Segment	Size (\$)	Growth Rate	Our Share Target	Rationale
Tech Startups	\$1.8B	9.1%	1.2%	Founder's network, R&D credit expertise
Professional Services	\$3.2B	4.3%	0.8%	High retention (88%), cross-sell advisory
E-commerce	\$2.1B	6.7%	0.5%	Scalable bookkeeping workflows
Real Estate Investors	\$1.5B	3.9%	0.3%	Seasonal tax complexity drives retention

Category	Total Addressable	Serviceable Available	Serviceable Obtainable	Methodology
U.S. Accounting Market	\$175B	N/A	N/A	IBISWorld 2023
Western U.S. SMB Segment	N/A	\$28B	N/A	16% of TAM per regional GDP share
Front Range Focus Area	N/A	N/A	\$1.4M	150 clients x \$9,333 ARPC Year 3

SECTION 4: COMPETITIVE ANALYSIS

Top competitors: Bench (\$50M revenue, \$199/month bookkeeping), Pilot (\$40M revenue, \$1,500+/month), local firms (Smith & Associates: \$1.2M revenue, \$250/hour billing). Bench/Pilot lack CPA credentials (0% audit support), local firms use desktop software (55% manual data entry per client).

Competitive advantages: 1) CPA-led audit/tax controversy experience (saved clients \$2.1M in penalties at Deloitte), 2) Tiered subscriptions with 10% annual discount (vs. hourly billing), 3) Automated reconciliation via HubDoc (cuts bookkeeping time 35%), 4) \$250/hour IRS dispute rate vs. \$400+ at competitors.

Competitor	Revenue Est.	Pricing	Key Strength	Key Weakness	Our Differentiation
Bench	\$50M	\$199-\$579/mo	Scale	No CPA services	CPA oversight + audit support
Pilot	\$40M	\$1,500-\$5,000/mo	Tech stack	70% client churn (2023)	85% retention target
Smith & Associates	\$1.2M	\$250/hr	Local presence	Manual processes	Real-time dashboards
DIY Platforms	N/A	\$0-\$500/yr	Low cost	No advisory	Strategic planning
Freelancers (Upwork)	N/A	\$30-\$60/hr	Flexibility	No compliance	IRS Circular 230 adherence

Strengths	Weaknesses	Opportunities	Threats
CPA credentials (2 licensed)	Founder-dependent delivery	IRS funding boost (22% increase)	Economic downturn (SMB cuts)
65% gross margin model	Low brand awareness	Cloud accounting adoption (68%)	Bench/Pilot price cuts
18.2% CAGR target market	No physical office	Tax code complexity (1,200+ pages)	State licensing changes
\$58.60 CAC (below \$1,500 industry)	Limited service breadth	Remote work normalization	Data breach risk

SECTION 5: PRODUCTS & SERVICES

Core service: Tiered subscriptions with bundled compliance and advisory. Essential Tier (\$300/month): Bookkeeping (up to 50 transactions), annual tax return, basic financials. Growth Tier (\$1,800/month): Bookkeeping (200 transactions), quarterly reviews, S-Corp tax, 2 CFO hours/quarter, payroll (5 employees). Enterprise Tier (\$3,500/month): Full CFO services, audit support, IRS representation.

Pricing set at 25% below local CPA firms (\$250/hr vs \$333/hr) but 40% above Bench. Gross margin 65% (COGS: \$350/bookkeeper FTE month, \$50 software). Growth Tier ARPC \$21,600/year drives 60% of revenue with 72% margin.

Tier	Price	Features	Target Customer	% Revenue	Gross Margin
Essential	\$300/mo	Bookkeeping, tax return	Solopreneurs	25%	58%
Growth	\$1,800/mo	Advisory + payroll + tax	5-20 employee SMBs	60%	72%
Enterprise	\$3,500/mo	CFO + audit + IRS	Scaling startups	15%	68%

Metric	Value	Calculation/Notes
Price per unit	\$1,800/mo	Growth Tier anchor
COGS per unit	\$504/mo	\$350 bookkeeper + \$54 software + \$100 payroll
Gross Profit per unit	\$1,296/mo	\$1,800 - \$504
Gross Margin %	72%	\$1,296 / \$1,800
CAC	\$1,500	\$58.60 x 25.6-month payback
LTV	\$19,500	\$6,500 ARPC x 3 years
LTV:CAC	13:1	\$19,500 / \$1,500

Payback Period	25.6 months	$CAC / (\$1,296 \text{ GP} \times 40\% \text{ contribution})$
----------------	-------------	---

SECTION 6: MARKETING & SALES

Primary channel: Google Ads targeting "CPA for startups Denver" (search volume 880/mo, CPC \$2.40). Budget: \$8,500/month yielding 3,542 clicks (CTR 3.2%), 145 leads (4.1% conversion), 46 clients (32% close rate). CAC: \$184.78 (\$8,500 / 46). Secondary: Referral agreements (15% fee) generating 22% of clients at \$0 CAC.

Sales cycle: 7-day lead-to-close. Steps: Website form (lead) -> 30-min discovery call (65% show rate) -> proposal (48-hour turnaround) -> close (32% conversion). Average deal size: \$1,300/month. Retention: Quarterly business reviews reduce churn to 4.2% monthly (vs. 7% industry average). Expansion revenue: 18% from tier upgrades.

Channel	Monthly Budget	CAC	Leads/Mo	Conv. Rate	Cust/Mo	ROI
Google Ads	\$8,500	\$185	145	32%	46	13.2x
LinkedIn Ads	\$2,000	\$320	32	28%	9	6.1x
Referral Program	\$1,200	\$0	20	35%	7	N/A
Cold Email	\$500	\$250	10	25%	2.5	7.8x
Total	\$12,200	\$150	207	30%	64.5	10.4x

Month	Google Ads	Social Media	Content/SEO	Events	Other	Total	Leads	Cust
1	\$5,000	\$0	\$1,000	\$0	\$500	\$6,500	98	31
2	\$6,500	\$500	\$1,000	\$0	\$500	\$8,500	129	41
3	\$7,500	\$1,000	\$1,000	\$0	\$500	\$10,000	150	48
4	\$8,000	\$1,500	\$1,000	\$500	\$500	\$11,500	165	53
5	\$8,500	\$2,000	\$1,000	\$500	\$500	\$12,500	179	57
6	\$8,500	\$2,000	\$1,000	\$500	\$500	\$12,500	179	57
7	\$8,500	\$2,000	\$1,000	\$500	\$500	\$12,500	179	57
8	\$8,500	\$2,000	\$1,000	\$500	\$500	\$12,500	179	57
9	\$8,500	\$2,000	\$1,000	\$500	\$500	\$12,500	179	57
10	\$8,500	\$2,000	\$1,000	\$500	\$500	\$12,500	179	57
11	\$8,500	\$2,000	\$1,000	\$500	\$500	\$12,500	179	57
12	\$8,500	\$2,000	\$1,000	\$500	\$500	\$12,500	179	57

SECTION 7: OPERATIONS

Daily workflow: Client data sync via HubDoc (daily 2 AM EST), bookkeeping completed within 72 hours, financials delivered by 5th business day monthly. Capacity: 1 bookkeeper handles 50 clients (200 transactions/month). Current team (3 FTEs) supports 150 clients. Onboarding: 5-step process completed in 14 days (intake, data migration, setup, review, go-live).

Vendor/Supplier	Service	Monthly Cost	Contract Terms	Backup Option
Canopy	Practice management	\$199	Month-to-month	Karbon
QuickBooks Online	Accounting	\$50	Annual commitment	Xero
Gusto	Payroll	\$150 + \$8/employee	Month-to-month	ADP
HubSpot	CRM	\$800	Annual	Keap
IDSeal	Document security	\$99	Month-to-month	DocuSign
Virtual Staffing Inc	Bookkeeping team	\$1,000	6-month min	Remote Staffing Co

Tool	Purpose	Monthly Cost	Users	Alternatives Considered
Canopy	Billing, workflows	\$199	3	Karbon (\$325)
QuickBooks Online	Core accounting	\$50	3	Xero (\$62)
HubDoc	Receipt capture	\$20	3	Receipt Bank (\$49)
Google Workspace	Email, docs	\$18	3	Microsoft 365 (\$20)
LastPass Business	Password security	\$8	3	1Password (\$8)

SECTION 8: MANAGEMENT TEAM

Lean structure: Founder (CEO), 1 CPA, 3 bookkeepers. Salaries: CPA \$95,000, bookkeeper \$45,000. No bonuses; 2% revenue share for CPAs at \$500k revenue. Advisory board: CFO of local SaaS company (equity: 0.5%), tax attorney (cash: \$1,500/month).

Month	Role	Salary	Priority	Source	Onboarding Time
Q3 2024	CPA	\$95,000	High	Robert Half	45 days
Q1 2025	Marketing Manager	\$75,000	Medium	LinkedIn	60 days
Q3 2025	Second CPA	\$95,000	High	Referral	30 days
Q1 2026	Client Success Mgr	\$65,000	Low	Internal	90 days

SECTION 9: FINANCIAL PLAN

Key assumptions: 3.5 new clients/week (45 Year 1), 15% monthly churn (4.2% after Q2), ARPC \$6,500 Year 1 rising to \$3,333 Year 3 (lower-tier mix shift), COGS 35% of revenue, fixed costs \$11,833/month Year 1. CAC \$1,500, LTV \$19,500 (3-year retention).

Revenue model: 60% subscriptions (\$1,800/mo Growth Tier anchor), 30% project work (tax returns at \$2,500 avg), 10% hourly (IRS at \$250/hr). Growth drivers: 32% close rate on qualified leads, 18% expansion revenue from tier upgrades.

Cost structure: 35% COGS (bookkeeper labor, software), 55% OpEx (75% staffing), 10% fixed. Variable costs scale at 0.35 revenue ratio. Fixed costs grow 12% annually with staffing.

Funding: \$185,000 provides 18-month runway. \$100,000 hires second CPA (Month 7), \$35,000 acquires 233 clients, \$15,000 implements security audit, \$35,000 covers negative cash flow Months 1-10.

Category	Item	Cost	Notes
Legal/Formation	LLC filing, EIN	\$1,200	Colorado \$500 + attorney \$700
Licenses/Permits	CPA license, state	\$1,000	Biennial renewal
Technology Setup	Software migration	\$5,000	QuickBooks Canopy setup
Initial Inventory	Document templates	\$500	Engagement letters, workflow
Marketing Launch	Website, SEO	\$6,000	WordPress + content
Working Capital	6 months operating	\$95,000	\$15,833 x 6

Staffing	Bookkeepers (6 mos)	\$30,000	\$5,000 x 6
Insurance	E&C, cyber, liability	\$7,300	\$1M coverage
Professional Fees	Accounting setup	\$2,000	External CPA
Website Development	SEC-compliant site	\$6,000	Includes blog content
Branding/Design	Logo, style guide	\$3,000	Fiverr Pro
Training	Canva certification	\$1,500	2 users
Contingency	10% buffer	\$16,500	\$165,000 x 10%
Year 1 Growth	CPA hiring, ads	\$20,000	Post-launch
Total		\$185,000	

Category	T. Monthly Cost	Annual Cost	Notes
Salaries	Fixed \$7,917	\$95,000	Founder draw
Bookkeepers	Variable \$5,000	\$60,000	3 FTEs @ \$45k/yr

Benefits	Fixed	\$633	\$7,600	8% payroll
Software	Fixed	\$1,077	\$12,920	Canopy, QBO, HubSpot
Marketing	Fixed	\$10,167	\$122,000	\$12,200 x 10 mos
Insurance	Fixed	\$608	\$7,300	E&O, cyber
Professional Fees	Fixed	\$167	\$2,000	CPE, legal
Travel	Fixed	\$683	\$7,000	Client meetings
Payroll Taxes	Variable	\$1,050	\$12,600	15.3% of \$82,500
Office Supplies	Fixed	\$167	\$2,000	Virtual only
Training	Fixed	\$125	\$1,500	CPE courses
Other	Variable	\$500	\$6,000	Bank fees, subscription
Fixed Total		\$10,560	\$126,720	
Variable Total		\$6,550	\$78,600	
Combined Total		\$17,110	\$205,320	

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	Y1 Total
Revenue	\$5,000	\$10,000	\$15,000	\$22,500	\$30,000	\$37,500	\$45,000	\$52,500	\$60,000	\$67,500	\$75,000	\$82,500	\$495,000
COGS	\$1,750	\$3,500	\$5,250	\$7,875	\$10,500	\$13,125	\$15,750	\$18,375	\$21,000	\$23,625	\$26,250	\$28,875	\$173,250
Gross Profit	\$3,250	\$6,500	\$9,750	\$14,625	\$19,500	\$24,375	\$29,250	\$34,125	\$39,000	\$43,875	\$48,750	\$53,625	\$321,750

Marketing	\$6,500	\$8,500	\$10,000	\$11,500	\$12,500	\$12,500	\$12,500	\$12,500	\$12,500	\$12,500	\$12,500	\$12,500	\$135,000
Salaries	\$7,917	\$7,917	\$7,917	\$7,917	\$7,917	\$7,917	\$15,833	\$15,833	\$15,833	\$15,833	\$15,833	\$15,833	\$142,500
Software	\$1,077	\$1,077	\$1,077	\$1,077	\$1,077	\$1,077	\$1,077	\$1,077	\$1,077	\$1,077	\$1,077	\$1,077	\$12,920
Insurance	\$608	\$608	\$608	\$608	\$608	\$608	\$608	\$608	\$608	\$608	\$608	\$608	\$7,300
Other OpEx	\$1,065	\$1,065	\$1,065	\$1,065	\$1,065	\$1,065	\$1,065	\$1,065	\$1,065	\$1,065	\$1,065	\$1,065	\$12,780
Total OpEx	\$17,167	\$19,167	\$20,667	\$22,167	\$23,167	\$23,167	\$31,083	\$31,083	\$31,083	\$31,083	\$31,083	\$31,083	\$300,500
EBITDA	-\$13,917	-\$12,667	-\$10,917	-\$7,542	-\$3,667	\$1,208	-\$1,833	\$3,042	\$7,917	\$12,792	\$17,667	\$22,542	\$21,250
Depreciation	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
EBIT	-\$13,917	-\$12,667	-\$10,917	-\$7,542	-\$3,667	\$1,208	-\$1,833	\$3,042	\$7,917	\$12,792	\$17,667	\$22,542	\$21,250
Interest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Taxes (25%)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$761	\$1,979	\$3,198	\$4,417	\$5,636	\$14,083
Net Income	-\$13,917	-\$12,667	-\$10,917	-\$7,542	-\$3,667	\$1,208	-\$1,833	\$2,281	\$5,938	\$9,594	\$13,250	\$16,906	\$7,167

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Beginning Cash	\$185,000	\$171,083	\$158,416	\$147,499	\$139,957	\$136,290	\$137,498	\$135,665	\$137,946	\$143,884	\$153,478	\$166,728
Cash In	\$5,000	\$10,000	\$15,000	\$22,500	\$30,000	\$37,500	\$45,000	\$52,500	\$60,000	\$67,500	\$75,000	\$82,500
Total Cash In	\$5,000	\$10,000	\$15,000	\$22,500	\$30,000	\$37,500	\$45,000	\$52,500	\$60,000	\$67,500	\$75,000	\$82,500
Cash Out	\$18,917	\$22,667	\$25,917	\$30,042	\$33,667	\$36,292	\$46,833	\$43,219	\$46,062	\$47,906	\$51,750	\$55,594
Total Cash Out	\$18,917	\$22,667	\$25,917	\$30,042	\$33,667	\$36,292	\$46,833	\$43,219	\$46,062	\$47,906	\$51,750	\$55,594
Net Cash Flow	-\$13,917	-\$12,667	-\$10,917	-\$7,542	-\$3,667	\$1,208	-\$1,833	\$9,281	\$13,938	\$19,594	\$23,250	\$26,906
Ending Cash	\$171,083	\$158,416	\$147,499	\$139,957	\$136,290	\$137,498	\$135,665	\$144,946	\$158,884	\$178,478	\$191,728	\$218,634

Metric	Y1	Y2 Q1	Y2 Q2	Y2 Q3	Y2 Q4	Y3 Q1	Y3 Q2	Y3 Q3	Y3 Q4	Y3 Total
Revenue	\$495,000	\$150,000	\$180,000	\$210,000	\$240,000	\$225,000	\$250,000	\$250,000	\$275,000	\$500,000
COGS	\$173,250	\$52,500	\$63,000	\$73,500	\$84,000	\$78,750	\$87,500	\$87,500	\$96,250	\$175,000

Gross Profit	\$321,750	\$97,500	\$117,000	\$136,500	\$156,000	\$146,250	\$162,500	\$162,500	\$178,750	\$325,000
OpEx	\$300,500	\$90,000	\$95,000	\$100,000	\$105,000	\$115,000	\$120,000	\$125,000	\$130,000	\$225,000
EBITDA	\$21,250	\$7,500	\$22,000	\$36,500	\$51,000	\$31,250	\$42,500	\$37,500	\$48,750	\$100,000
Net Income	\$7,167	\$2,500	\$7,300	\$12,100	\$17,000	\$10,400	\$14,200	\$12,500	\$16,300	\$32,000
Ending Cash	\$218,634	\$239,134	\$278,434	\$337,034	\$415,034	\$456,434	\$512,734	\$562,734	\$637,734	\$637,734

Metric	Value	Calculation
Monthly Fixed Costs	\$10,560	From OpEx table
Variable Cost per Unit	\$545	\$6,500 ARPC x 35% COGS + 15.3% payroll
Price per Unit	\$6,500	Annual ARPC
Contribution Margin per Unit	\$5,955	\$6,500 - \$545
Contribution Margin %	91.6%	\$5,955 / \$6,500
Break-Even Units per Month	1.77	\$10,560 / \$5,955
Break-Even Revenue per Month	\$11,505	1.77 x \$6,500
Expected Break-Even Month	Month 6	Per P&L table (positive EBIT)
Safety Margin	94.4%	(45 clients - 1.77) / 45

Metric	Y1	Y2	Y3	Industry Benchmark
Gross Margin %	65.0%	66.7%	65.0%	60-70%
Operating Margin %	4.3%	14.7%	20.0%	10-25%

Net Profit Margin %	1.4%	9.5%	6.4%	5-15%
Current Ratio	2.1	2.8	3.5	1.5-3.0
CAC Payback	25.6 mos	18.2 mos	14.8 mos	6-18 mos
LTV:CAC Ratio	13:1	18:1	22:1	3:1
Monthly Burn Rate	\$14,200	\$0	\$0	N/A
Runway (mos)	13.0	N/A	N/A	N/A

SECTION 10: RISK ANALYSIS

Top risks: 1) Client churn >7% monthly (probability 4/5, impact \$58,500 revenue loss), 2) Data breach (probability 2/5, impact \$250,000 fines), 3) Economic downturn reducing SMB spend (probability 3/5, impact 15% revenue decline), 4) CPA license suspension (probability 1/5, impact business closure).

Mitigation: 1) Implement client success manager role at 100 clients (cost: \$65,000/year), 2) Conduct annual \$5,000 security audit, 3) Diversify to 40% HNWI clients (lower churn), 4) Maintain \$1M E&O insurance. Contingencies: 6-month cash reserve, SOC 2 compliance by Month 12.

Risk	Probability	Impact	Risk Score	Mitigation Strategy	Contingency Plan	Owner
Client churn >7%	4	4	16	Quarterly business reviews, referral program	Launch "Essential" tier (\$200/mo)	CEO
Data breach	2	5	10	Annual \$5k security audit, cyber insurance	Activate incident response plan	CTO
Economic downturn	3	4	12	Diversify to HNWI segment	Reduce marketing spend 25%	CEO
CPA license suspension	1	5	5	Maintain \$1M E&O insurance	Transfer clients to partner firm	CEO
Staffing shortage	3	3	9	Document all processes in Karbon	Use backup staffing vendor	COO
IRS regulation change	4	3	12	Subscribe to CCH (\$300/mo)	Pause affected services	CPA
Payment default	2	2	4	Require 50% upfront on projects	Use collection agency	CFO
Reputation damage	1	5	5	Peer review all tax filings	PR crisis plan	CEO

SECTION 11: IMPLEMENTATION TIMELINE

Critical path: Month 1-3 (client acquisition), Month 4-6 (break-even), Month 7 (hire second CPA). Dependencies: Google Ads approval (Month 1), Canopy integration (Month 2). Top priority: Achieve 5% monthly churn by Month 6 through onboarding refinement.

Month	Milestone	Deliverables	Resources Needed	Success Metric	Owner
1	Launch marketing	Google Ads live, 50 blog posts	\$6,500 budget, writer	50 leads	CEO
2	Refine onboarding	Documented 5-step workflow	CRM setup	70% on-time delivery	COO
3	Reach 15 clients	15 active accounts	Sales pipeline	\$15,000 revenue	CEO
4	Implement QBRs	Client review template	Reporting tools	80% QBR completion	CPA
5	Hit 25 clients	25 active accounts	Marketing budget	\$30,000 revenue	CEO
6	Break-even	Positive EBIT	29 clients	\$37,500 revenue	CFO
7	Hire second CPA	Michael Chen onboarded	\$95,000 salary	50% capacity increase	CEO
8	Launch IRS service	Service package live	Training materials	\$5,000 revenue	CPA
9	90 clients	90 active accounts	Sales team	\$60,000 revenue	CEO
10	Security audit	SOC 2 report	\$5,000 budget	No critical findings	CTO
11	120 clients	120 active accounts	Marketing budget	\$75,000 revenue	CEO
12	Year 1 close	Financial statements	Accounting software	\$495,000 revenue	CFO