

Bookkeeping Services

Why do you need bookkeeping? Of course you need records in order to prepare your tax return, but that is not the primary reason for maintaining good business records. Today's business world is a very competitive environment. Your business needs the best possible information at an affordable price in order to aid you in your daily business decisions and provide you with information as to how well your business is performing. Timely and accurate bookkeeping, whether you do it internally or hire an outside firm, fills this need.

The bookkeeping profession is not regulated by government; therefore, anyone can claim they are a bookkeeper, even though they have not had any formal education or training. It is very difficult for a business owner to determine whether a person has the ability to provide bookkeeping services in a competent and professional manner.

- ***Do you have confidence in the numbers on your Financial Statements?***
- ***Do your bookkeeper's working papers provide an audit trail?***
- ***Do your internal control systems reduce the risk of fraud?***
- ***Do you know of any hidden costs that reduce your profits?***

If you answer 'no' to any of the above, you should consider using The Roche Financial Group's bookkeeping services.

Our hourly rates are competitive with ordinary bookkeeping services.

Our Services Include:

- Accounts Payable and Receivable
- Bank Reconciliation
- Day-to-Day Data Entry
- General Ledger
- Vast Amount of Financial Reports
- Financial Statements

Tax Returns

As a business owner you may be required to collect and remit PST, GST and various payroll taxes. We can help you avoid making costly mistakes and avoid late filing penalties and interest charges.

We provide:

- Corporate tax preparation
- Personal tax preparation
- Estate planning
- Tax and wealth management strategies
- Advice when buying or selling a business

Professional advise on how to handle unusual transactions is just a phone call away.

Payroll

Why not concentrate on your business and let someone else worry about your employees? For most business professionals, payroll is a necessary evil. You'd rather not think about it but, if your company is going to run smoothly, you have to be certain that your employees are well taken care of.

We provide:

- A wide range of payroll management reports for analysis and reporting
- Records of Employment (ROE's)
- Direct deposit and cheque printing services
- Time and attendance solutions that link to payroll
- Tax filing services (T4s, T4As)
- Group RRSP plans
- Dental, eye care and drug plans
- Pension plans
- Wage loss replacement plans
- Group life

Group plans designed and installed - FREE -

Financial Statements

To know how your business is performing, you will need timely and reliable financial reporting. We provide customized financial statements to meet your needs, so you as the owner can make informed decisions. We also provide financial statements for 3rd party users. These include Notice to Reader and Review Engagement. If an Audit is required, we provide a full set of working papers and an in-house professional accountant when needed.

Business Plans, Budgets & Cash Flows

One of the most common mistakes of new and established businesses is not creating a written business plan. The success or failure of your business depends on how well you've charted your course. We can help create a business plan for you and help you track your progress.

QuickBooks Set Up & Training

It is essential that your accounting system tell you whether you're making or losing money and tell you what financial condition your business is in. QuickBooks is an excellent tool for giving you these insights, when configured and installed by a skilled professional.

The big advantage of personalized QuickBooks training is that the owner, manager or bookkeeper gets to see how real business transactions should be recorded. Another smaller yet still significant advantage is that the owner, manager or bookkeeper can ask questions about how to handle specific real-life situations with privacy on a continuous basis. Offsite Bookkeeping Services are also available in our local office.

We've been structuring our clients financial affairs to **Minimize** their income tax and **Maximize** their refundable credits and government grants, enabling them to accumulate wealth from money they **never knew they had**, for years. Even so our fees are comparable to ordinary Tax Preparation Firms.

SHOW THEM YOU CARE
— *without the* —
AWKWARD HUGS.



WITH GROUP PLANS, YOU CAN HELP YOUR EMPLOYEES TO INVEST IN THEIR FUTURE WHILE INVESTING IN YOUR OWN.

According to studies, companies that offer Group Plans experience reduced turnover, increased productivity, and even higher morale from their employees.

Mackenzie offers:

- Group Registered Retirement Savings Plans
- Deferred Profit Sharing Plans
- Defined Contribution Pension Plans
- Group Non-Registered Payroll Savings Plans
- Group Registered Education Savings Plans

To learn more about Mackenzie Group Plans and what they can do for your business, visit rochefinancial-group.com or talk to your financial advisor at The Roche Financial Group.

Choose Wisely. **Mackenzie**
GROUPPLANS

The above products offered in association with

HUB CAPITAL INC.



Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated.

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- Life Insurance
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- Dependent Life Insurance
- Dental Care
- Long Term Disability
- Medical Supplies & More

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Branches Across Ontario

Accounting & Bookkeeping Services

- *Systems professionally designed, configured and installed*
- *Onsite staff training*
- *Service offsite at our office*
- *Integrated systems for professionals ie. Dentists, Doctors, Hair Stylists, retailers, and others*

Authorized QuickBooks Advisor

Professionals With Specialized Expertise for Your Financial Needs

The Roche Financial Group 