



Bernard Bookkeeping & Tax

Clean numbers. Clear cash. Calm taxes.

— FREE PLAYBOOK

The BB&T Financial Operating System Playbook

**A simple owner-level
system for clean
numbers, clear cash,
and calm taxes.**

You did not get into business to become your own bookkeeper, tax preparer, and financial analyst. You built the business to serve clients, create income, support your family, and move toward the goals that matter to you.

DIAGNOSE

PLAN

EXECUTE



— THE REAL PROBLEM

You are not behind because you lack effort.

Most owners try to solve financial stress by working harder. They stay late, check the bank balance, answer another client email, and tell themselves they will catch up on the books when things slow down.

But the deeper issue usually is not ambition. It is not discipline. It is not that you are careless with the business.

The problem is that the business does not have a financial system strong enough to support the owner.

When the system is missing, the owner is forced to wear too many hats:

- Bookkeeper
- Tax planner
- Cash flow forecaster
- Report reviewer
- Payroll checker
- Cleanup detective
- Decision maker with incomplete information

That creates drag. It pulls attention away from execution. It makes growth feel heavier than it should.



— THE GOAL

A financial operating system gives you back control.

The BB&T Financial Operating System is built around a simple idea: your numbers should help you run the business, not just satisfy a year-end tax requirement.

The system is designed to help you move from unorganized and reactive to clean, current, and decision-ready.

CLEAN NUMBERS

Reliable books you can trust

Transactions are recorded correctly, accounts are reconciled, and statements are reviewed before you make decisions from them.

CLEAR CASH

Visibility into pressure points

You can see whether the business is generating enough cash, where cash is getting trapped, and what obligations are coming next.

CALM TAXES

Planning before panic

Tax time becomes part of the rhythm instead of a surprise that interrupts your life and drains your attention.

The goal is not more accounting noise. The goal is owner-level clarity.



— THE BB&T WAY

How we approach the work.

Financial work is technical, but the relationship is personal. Your business matters because it is connected to your household, your team, your future, and the people depending on you.

01 People First

We treat the trust you place in us with respect. This is not just a set of reports. It is how food gets put on the table, how kids get supported, how retirement gets funded, and how the next chapter of the business gets built.

02 Clear Communication

Accounting should not disappear into a black box. You should know how to reach us, what we are working on, what we need from you, and what to expect next. Our communication standard is a maximum 72-hour response window.

03 Educate and Advise

We do not want to hand you a report and leave you guessing. We explain what matters, why it matters, and what the numbers are telling you so you can understand your business at a deeper level.



— THE MECHANISM

Diagnose. Plan. Execute.

The system works because it separates the work into three clear movements. First, we identify what is actually happening. Then we map the gap between today and the business you want. Then we build the recurring rhythm that keeps the numbers clean.

1

Diagnose

Start with a 7-Day Financial Clarity Snapshot so you can see the current state of your books, cash, profitability, and tax readiness.

2

Plan

Turn the diagnosis into a Financial Clarity Roadmap that shows what needs to be fixed, built, cleaned up, or reviewed.

3

Execute

Install a Clean Close System so transactions, reports, reconciliations, KPIs, and tax planning happen on a repeatable rhythm.

A clean financial system turns scattered information into a rhythm the owner can actually use.



— STEP 1: DIAGNOSE

Start with the 7-Day Financial Clarity Snapshot.

The Snapshot is designed to answer one question: where are the numbers clear, and where are they creating risk or confusion?

In the first pass, we review the accounting environment, connect the right data, and identify the quality of the books before trying to build strategy on top of them.

What we review

- QuickBooks or Digits access and account connections
- Bank, credit card, and transaction feeds
- Auto rules that can safely reduce manual categorization
- Cleanup work required before the books can be trusted
- Bank and credit card reconciliations, especially if they have not been done
- Monthly financial statements and the story behind them



— **SNAPSHOT OUTPUTS**

Three questions every owner should be able to answer.

The Snapshot turns raw accounting activity into three practical lenses: profit, liquidity, and cash flow.

PROFIT

Are you earning enough?

We look at gross profit margin, net profit margin, and the major drivers behind the change. Revenue alone is not the full story. The owner needs to know what is actually making money.

LIQUIDITY

Can you cover what is coming due?

We look at cash on hand against immediate liabilities so you can see whether the business has room to breathe or whether pressure is building.

CASH FLOW

Is revenue turning into usable cash?

We look at whether sales are producing enough cash to keep operating or whether the business is leaning on debt while waiting for collections.

Clean statements matter because they help you see what to do next.



— STEP 2: PLAN

Build the Financial Clarity Roadmap.

Once the current state is clear, the next step is to map the path from unorganized and reactive to organized, rhythmic, and useful.

The roadmap is not one-size-fits-all. A business with clean books may only need a short transition into the monthly close rhythm. A business starting from messy books, unreconciled accounts, mixed personal spending, or unclear transaction categories may need a more detailed cleanup plan first.

Common roadmap items

- Set up or clean up bank and credit card connections
- Separate personal and business spending where possible
- Inventory owner-paid business expenses from personal cards
- Clean up historical transactions and unresolved categories
- Reconcile bank, credit card, payroll, loan, and revenue accounts
- Define the monthly close cadence and owner review rhythm



— STEP 3: EXECUTE

Install the Clean Close System.

The Clean Close System is the monthly rhythm that keeps the financial operating system alive. It turns bookkeeping from a catch-up project into a reliable management process.

Transactions recorded with confidence

All material bank, credit card, payroll, loan, owner, and revenue activity is entered, categorized, and reviewed.

Financial statements prepared and reviewed

You receive a profit and loss, balance sheet, and cash flow view that are reviewed for reasonableness before being used.

Cash and profitability scorecard

The scorecard makes the month easier to scan: profit, margin, cash position, liabilities, and tax reserve visibility.

Operational KPIs connected to money

Relevant operating metrics, such as average sale price, new clients, job count, or service volume, get translated into financial impact.

Key reconciliations completed

Bank, credit card, revenue, payroll, and other important accounts are reconciled so the statements agree with reality.

The next three big things

Each close should point to action. What needs attention? What decision is coming? What should the owner focus on next?



— TAX RHYTHM

Tax time should not feel like a surprise.

Tax planning works best when it is connected to the monthly system. The goal is not to guess at the last minute. The goal is to review the facts early enough to make better decisions.

The tax-time rhythm

- Meet in late November or early December to review how the year has gone.
- Run last-minute projections based on current income, cash, and known transactions.
- Identify planned year-end purchases, investments, owner moves, or unusual events.
- Advise on the right moves based on your facts, not generic tax tips.
- Choose a filing target date and set the document deadline two weeks before that date.
- If documents cannot be gathered on time, extend without panic and keep the process moving.



— THE OUTCOME

The system takes weight off the owner.

When you have a process like this, you stop carrying the full mental and emotional load of financial uncertainty by yourself.

You know what is happening in the business. You know what needs attention. You know what the numbers mean. You know what tax season is likely to require. You know which decisions deserve your focus next.

That kind of clarity can save money, protect cash, reduce stress, and unlock growth because the owner is no longer guessing from scattered information.

A NOTE FROM BENNETT

Thank you for reading.

I hope this playbook gives you a clearer way to think about the financial side of your business. You should not have to carry the stress of unclear books, cash uncertainty, and tax surprises by yourself.

If you are ready for cleaner numbers, clearer cash, and calmer tax decisions, I would be glad to help you take the next step.

Bennett Bernard, CPA

Founder, Bernard Bookkeeping & Tax

bennett@bernardbookkeepingandtax.com

READY FOR CLARITY?

Scan to get a quote.

Use the BB&T pricing calculator to start your next step.



Scan the code to open the Get a Quote calculator.

This playbook is educational and should be applied to your specific facts with qualified bookkeeping and tax support.