

# Ruhl & Associates LLC

Business owners wear many hats and can find it stressful to juggle all of the priorities and demands of their organizations. At Ruhl & Associates LLC, we believe in taking the stress out of accounting so that business owners can focus on their core business objectives. Outsourced accounting services can save a business time, money and the worry of managing an accounting department.

Accurate financial information is essential to the long-term success of any business, large or small. The most basic need is a clean set of books and records so your CPA can prepare a tax return efficiently and without costly "clean up" work at year end. This cost can be minor, however compared to the cost of bad business decisions based on unreliable financial information.

As a company grows, a business owner needs more than just a clean set of records to meet the compliance requirements of the IRS, board of directors or their banker. Properly designed accounting and reporting systems should provide information that is critical to making sound and strategic business decisions.

An outsourced controller can provide the analytical data that is crucial for making confident decisions and improving bottom-line profitability. This may involve areas such as job cost accounting, cash flow forecasting, inventory control, analyzing overhead and labor burden costs, and financial forecasting and budgeting. Outsourcing provides business owners an alternative to hiring a full-time accountant or controller until it is necessary.

Ruhl & Associates LLC has been providing bookkeeping, accounting and controller support to business owners and non-profits since 2001. Our mission is to provide reliable and relevant accounting information at the lowest possible cost. Our clients have the information they need to make good business decisions without the stress of managing full-time accountants.

Please visit our website [www.ruhlassoc.com](http://www.ruhlassoc.com), call 610.678.0791 or email us at [info@ruhlassoc.com](mailto:info@ruhlassoc.com) to find out how Ruhl & Associates LLC can serve your bookkeeping, accounting or controller needs.

## Bookkeeping, Accounting & Controller Services...



...So you can juggle one less priority

Benefits of  
Outsourced  
Accounting

- Save time, money and stress
- Scalable to grow with your business or non-profit
- Accurate, timely and reliable financial information
- Financial expertise without the cost of a full time employee
- Better data for sound business decisions

**RUHL & Associates, LLC**  
BOOKKEEPING • ACCOUNTING • CONTROLLER SERVICES

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Serving small businesses & non-profits since 2001

# Zoetic

Zo-e-tic (Adj.)  
Of or relating to life;  
vital living



Monthly weight management challenges  
Outdoor activity retreats  
Self-care seminars  
Professional development  
Nutritional, makeup and skincare workshops  
Youth Enhancement Products offered by [ZoeticJeunesseGlobal.com](http://ZoeticJeunesseGlobal.com)

Zoetic life was formed to create a community for those who are interested in making changes in their lives: not only their physical body, health and wealth; but also how we relate to one another. We have one life, one body and one chance to make an impression.

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## Ask SCORE

# STEPS FOR STARTING A NONPROFIT BUSINESS

Starting a business with a cause offers much satisfaction as you work to make lives better for others. To launch a nonprofit corporation, it requires taking many of the same steps a for-profit corporation or LLC does, but there are differences, too. Nonprofits must comply with some requirements that do not affect other businesses.

So, where do you begin?

### 1. Understand what it means to be a nonprofit.

A nonprofit may be created a nonprofit for charitable, educational or certain other purposes—as long as they do not directly benefit the owner. Nonprofits (if approved by the federal government) operate tax-free, and they can accept donations and apply for grants.

While a nonprofit business can make profits, surpluses must be used toward fulfilling the organization's objectives—such as buying computer software to run the business more efficiently or investing in resources that deliver value to those that it serves.

### 2. Choose a legal structure.

Most nonprofits choose to register as a 501(c)(3) corporation. The 501(c)(3) classification includes organizations that have a charitable, educational, religious, scientific, or literary purpose.

Like corporations or LLCs, owners of nonprofit corporations receive personal liability protection because the business is a completely separate legal entity. A nonprofit must make sure it meets all business compliance requirements (such as keeping business licenses current, paying taxes, filing reports, etc.) to maintain that liability protection. Otherwise, owners could put their personal assets at risk.

Another issue some nonprofits face is losing their tax-exempt status as a result of misusing the nonprofit. If an owner commits violations like improperly distributing profits or gaining personally from the business, the organization could lose its 501(c)(3) status and then be taxed as a for-profit business.

### 3. Write a business plan.

As with any business, it is critical to have a firm grasp on the organization's mission, vision, and everything that needs to be addressed to start and run the nonprofit. A detailed business plan helps by serving as a roadmap, and parts of it will be needed to apply for federal tax-exempt status—something critical for future fundraising.

### 4. Choose a business name.

This step requires a good deal of thought because a nonprofit's name will represent the brand and be at the forefront of everything it does. A name search with the Secretary of State's office can show if no other company has already registered a business with the same (or confusingly similar) name. If a nonprofit will be operated nationally, a trademark search (<https://www.uspto.gov/trademarks-application-process/search-trademark-database>) can confirm that no other businesses in other states are using the name.