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Finish Strong – Year End Operations Strategies

October 29, 2024



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Session CPE Requirements

- You need to attend 50 minutes to receive the full 1 CPE credit.
- 4 Polling Questions will be launched during this session. You must respond to a minimum of 3 to receive the full 1 CPE credit.

****Both requirements must be met to receive CPE credit****



Learning Objectives

At the end of this session, you will be able to:

Budgeting and forecasting

- Recall how to manage cash flow, liquidity concerns
- Identify how to streamline year-end financial processes, including preparing for 1099 filings

Strategic planning

- Recognize how to plan for potential new legislative priorities
- Identify applicable tax credits such as ERC or WOTC

Managing people

- Recognize how to plan for new overtime, pay transparency, and independent contractor rules



Speakers



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Principal



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CAAS Controller



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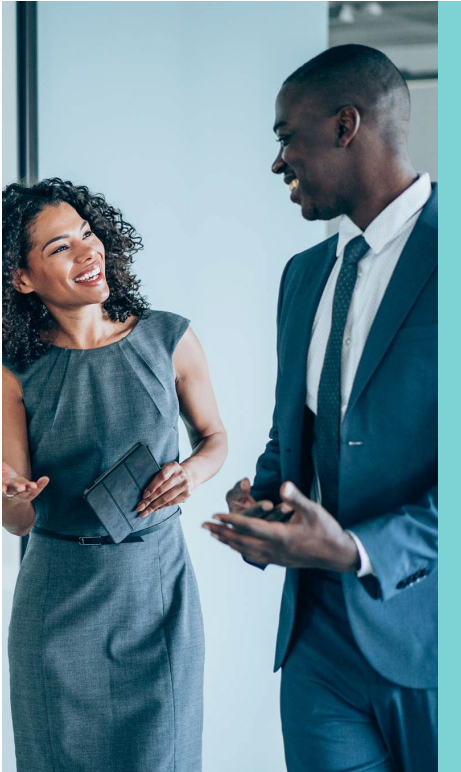
Budgeting and Forecasting

Jessica Mayer

Eric Aronsen



Agenda



Year End Financial Key Considerations



Cash Flow/Liquidity Points of Focus



Planning for a year end close without surprises



Tips for an efficient year end close



Take the pressure off 1099 compliance

My income
statement says I
made money,
where did it go?

Net Income

- Fundamental Representation of the profit of a company
- Established framework of financial reporting

Cash Flow

- Measures the actual cash generated or used by a company
- Includes operating, investing, and financing activities

Differences

- Net income includes non-cash items like depreciation
- Cash flow focuses on actual cash movement

Importance

- Net income shows profitability
- Cash flow indicates liquidity



Year End Cash Flow Considerations

Bonus payouts

Incentive payments to employees

Distributions

Profit sharing among stakeholders

CapEx purchases

Investments in capital expenditures

Retirement Plan contributions

Funds allocated to employee retirement plans

Debt service

Payments towards debt obligations

Deferred compensation plan payments

Payments for deferred compensation plans



Cash Flow Management Strategies

Review and Forecast Cash Flow

Rolling 13-week cash forecast

Analyze current cash flow statements/identify trends



Accelerate Receivables

Encourage customers to pay invoices promptly by offering early payment discounts

Follow up on overdue payments and implement stricter credit policies



Manage Payables Strategically

Negotiate extended payment terms with suppliers to improve cash flow

Prioritize payments to critical vendors to maintain essential operations



Other Liquidity Considerations





MAINTAIN CASH RESERVE

Set aside a portion of profits for emergencies

Determine reserve amount based on business needs and risk tolerance

Regularly review and adjust reserve for business changes



MANAGE EXCESS CASH

Lock in excess cash at a good rate

Consider paying off lines with excess cash



Access to Credit Facilities

Establish a Line of Credit

- Set up a credit line with a financial institution
- Cover short-term liquidity needs

Build a Strong Relationship with Lender

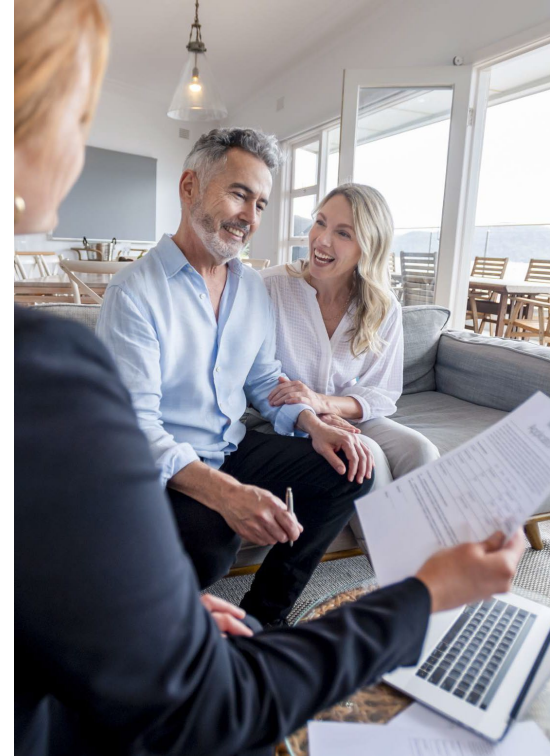
- Foster trust and reliability

Maintain a Good Credit Rating

- Ensure access to favorable borrowing terms

Proactively Assess Covenants

- Regularly review and comply with loan agreements



Optimize Inventory Levels

Conduct a Thorough Inventory Audit

- Identify slow-moving items
- Identify obsolete items

Negotiate with Suppliers

- Seek more flexible inventory arrangements

Implement Just-in-Time Inventory Management

- Reduce holding costs



Outsource - Elevate Your Accounting Function

Enhancing efficiency,
giving you more time to
focus on your business

Access to Industry-
focused, experienced
professionals

Scalability and flexibility

Access to advanced
technology

Time savings

Strategic financial insights



Polling *Question*

The biggest **challenge**
for me at year-end is:

- a. Managing cash flow and liquidity
- b. Planning for 1099 filings
- c. Figuring out the best tax strategies at year-end
- d. Planning for new overtime, pay transparency or independent contractor rules
- e. Other





Mastering the Year-end Close



What is the year-end close and why is it important?

What?

The process of classifying, reconciling, reviewing, and verifying that all financial transactions and impacts from the fiscal year are reflected in the company's ledgers.

Why?

The year-end close is the basis of the annual financial statements and analyzing and forecasting company operations.



Preparing for a successful year-end

#1

Prepare a close schedule with target dates – year-end starts in the fall

#2

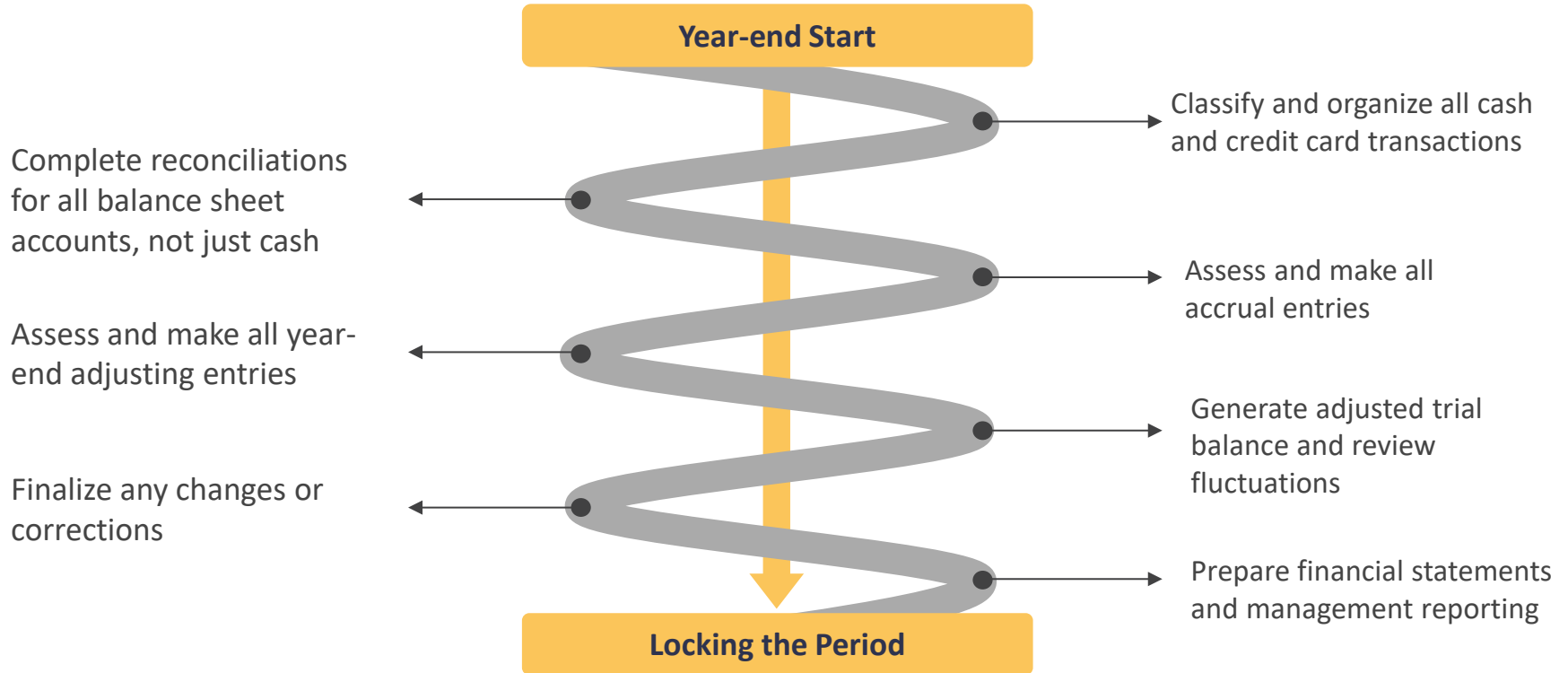
Schedule inventory and fixed asset physical counts

#3

Understand key changes – e.g. new debt agreements, new revenue streams/rev rec impacts, etc.



The year-end close process



Balance sheet reconciliations



Bank reconciliations get the most attention, but all balance sheet accounts should have a reconciliation that details balance sheet changes along with supporting documentation.



Year-end is done, now what?

- Perform management and board reporting – what, when, how, and why
- Finalize year-end targets and incentives – e.g. sales team, annual bonus, etc.
- Deliver year-end financials and related materials to your tax team
- Prepare for external audit, if applicable
- Incorporate into 2025 budget



The Budget: A Strategic Plan for Financial Success

Heightened Financial Awareness

Enhanced Decision-Making

Performance measurement

Risk management

Control Spending/
Create Discipline



Budget Considerations

- Forecast/Projection
- Users of Budget
- Aggressiveness
- Elements
 - Revenue/Expenses
 - Balance Sheet/Cash Flow
 - CapEx/Distribution/Debt Service
- Tools
- Stakeholders involved
- Modifications
 - Original
 - Modified/Rolling
- Ongoing monitoring
 - Analyze variances



Key steps in finalizing your 2025 budget

- Incorporate final year-end actuals into your base
- Decide if year-end actuals have changed your growth assumptions, both revenue and costs



- Review market data for any last-minute changes
- True-up hiring and spending plans (you already know most of January)
- Prepare analysis and reporting along with year-end actuals





Preparing for 1099 Season



What is an IRS 1099 Form?

Form 1099 is a tax form used to prepare and file information of various types of income other than wages, salaries, and tips. It notifies the IRS of payments made to vendors.



There is More Than One 1099 Form

- 1099-MISC: Miscellaneous Income
- 1099-NEC: Non-employee Compensation
- 1099-INT: Interest Income
- 1099-DIV: Dividends and Distributions
- 1099-C: Cancellation of Debt
- 1099-R: Distribution from Pensions, Annuities, Retirement Plans, IRAs, or Insurance Contracts
- 1099-S: Proceeds from Real Estate Transactions
- 1099-G: Government Payments
- 1099-LTC: Long Term Care Benefits
- Others: CAP, OID, PATR, SA, 1042-S, SSA-1099, 1098-T



Entities Must File 1099s

If they have paid ...

\$10 or more

- in royalties, or dividends

\$600 or more in

- Rents: office space, parking space, equipment
- Non-employee compensation (services): advertising, custodial/maintenance, professional fees, appraisers

Remember that medical, healthcare, and attorney's fees must be reported on form 1099 even if they are a corporation



Form 1099-NEC

Non-Employee Compensation

Reported on own form since 2021, formerly on 1099-MISC

1099 NEC reports independent contractor payments

- Fees
- Commissions
- Legal Fees (not legal settlement payments)
- Other forms of compensation for services

VS

Form 1099-MISC

Most frequently used to report rent paid (Box 1)

1099 MISC reports for the following:

- Rents
- Prizes and Awards
- Medical and healthcare payments
- Payments to an attorney (settlements)
- Crop insurance proceeds
- Fishing boat proceeds



Examples of *non-reportable payments*

Do not issue 1099's for:

- Payments to employees (e.g. fringe benefits, travel, reimbursements, bonuses, spiff, etc.)
- Products and inventory
- Workmen's compensation
- Storage
- Utilities
- Payments to governmental agencies
- Corporations (exception – medical/healthcare payments, and attorneys)
- Debt payments
- Any payments to contractors by credit card, debit card, gift card, or third-party network like PayPal, you must exclude those amounts from your 1099-MISC forms



Why are 1099 Forms so important?



- Penalties can be assessed
- Each incorrect or missed 1099 can cost \$60 or more. The IRS uses 1099 filings to verify income reported and ensure all taxable income is accounted for



What is Needed to File a 1099?



Confirm all W9s
are received



Update your
vendor information
based on W9
received



Review listing of
payments made to
date on cash basis



Confirm how you
will file (paper,
1099-ETC, client
accounting
software)



No Tax Identification Number (TIN) for a Vendor?

- Backup withholding is required for payments to persons or entities who have:
 - Not furnished a valid TIN
 - The IRS notified you that the TIN you reported is incorrect
- Withholding is flat 24%
- Begins when aggregate payments for the calendar year reach \$600
- Begins immediately if the payee was subject to backup withholding in the prior year
- Don't use generic payee numbers like 999-99-9999 if the client does not have the information for their vendor



2024 Filing Timeline

Form	Recipient Deadline	Paper Filing Deadline	E-file Deadline
1099-NEC	1/31/2025	1/31/2025	1/31/2025
1099-MISC (No Data in Boxes 8 or 10)	1/31/2025	2/28/2025	3/31/2025
1099-MISC (With Data in Boxes 8 or 10)	2/18/2025	2/28/2025	3/31/2025
1099-B, 1099-S	2/18/2025	2/28/2025	3/31/2025
1099-C, 1099-DIV, 1099-INT, 1099-K, 1099-R, 1098, 1098-T	1/31/2025*	2/28/2025	3/31/2025



Requirement to E-file

- Can e-file forms for years 2022 and later through IRIS (Information Return Intake System) – free, web-based system
- Can e-file 100 forms at a time, entered manually or by .csv upload
- Must have an IRIS Transmitter Control Code (TCC) – 5-digit code that identifies your business when you e-file the forms and only relevant through IRIS
- 10 or more returns, e-filing is required (new last year)
- Can take up to 45 days for the IRS to process the application for TCC
- If your TCC application was submitted prior to 9/26/21, you need to re-submit
 - Any active TCC's you had prior to 9/26/21, will be added to your new application
 - If TCC not used for 3 years, it is automatically deleted, and you must reapply



New for 2024

1099-K threshold phasing down

Who sends Form 1099-K?
Payment apps, Payment card
companies

Formerly \$20,000 and 200
transactions

Phased approach to get to \$600
threshold

Payments from family and
friends as a repayment for a
personal expense should not
be reported on Form 1099-K,
note these payments in the
app when possible



New for 2025

1099-DA (Digital Asset Proceeds from Broker Transactions)

Applies to 2025 transactions

Brokers will be required to report certain sale and exchange transactions of digital assets

Intended to provide more clarity for taxpayers and give them another tool to help them accurately report their digital asset transactions

IRS has released a draft of the form



Let CLA handle your 1099 filing

Accuracy

Time Savings

Compliance

Efficient Problem Resolution

Reach out to your contact at CLA today!





Strategic Tax Planning

Jen Rohen



Election Watch 2024: What is the Future State of Tax Policy?



**Democrats
control
DC**



**Divided
government**



**Republicans
controls
DC**

Election Watch 2024: What is the Future State of Tax Policy?



Democrats control DC

- 28% corporate tax rate
- Extend TCJA for households making < \$400K
- Top individual rates: 39.6% OI tax rate, 28% LTCG & QD (TI > \$1M)
- Expanded CTC & EIC
- First-time home buyer, Neighborhood Homes, and America Forward Tax Credits
- International tax reform
- Close HNW tax loopholes
- 25% billionaire min. tax
- Pre-TCJA FET exemptions



Election Watch 2024: What is the Future State of Tax Policy?



Republicans control DC

- Expanded tariffs (10%-20% universal; 60% China)
- IRA repeal
- Make TCJA tax cuts permanent (SALT cap TBD)
- 15% corporate tax rate on domestic manufacturing
- International tax reform

Election Watch 2024: What is the Future State of Tax Policy?



Divided government

- Reinstatement of 100% expensing for domestic R&D expenditures, bonus depreciation, & 163j interest thresholds
 - Disaster relief
 - Affordable housing programs (tax credits, first-time home buyer incentives)
 - CTC expansion
-

TAX CREDIT CONSIDERATIONS

- What do I still need to know about Employee Retention Credits?
- Work Opportunity Tax Credit & Federal Empowerment Zones
- Enhance your investment in your organization and workforce with tax credits and incentives



The ERC is a **fully** refundable payroll tax credit for **qualified** wages (including allocable qualified health plan expenses) that **eligible** employers pay their employees.

What organizations are **eligible**?

- Fully or partially suspended operations due to COVID-19
- Experienced a significant decline in gross receipts during the calendar quarter



Employee Retention Credit

VOLUNTARY DISCLOSURE PROGRAM

- Available to employers who received their funds and no longer believe they are eligible for the credit.
- Open through November 22, 2024, the employer must return the funds along with a disclosure.
- The employer may retain 15% of the funds, along with any interest paid by the IRS.



Polling *Question*

I have **concerns** about my **eligibility** for the Employee Retention Tax Credit.

- a. yes
- b. No
- c. Not applicable



Work Opportunity Tax Credit (WOTC)

Offset federal tax liability using WOTC.

When companies hire people from targeted categories and employ them for at least 120 hours, they can reduce federal tax liability by up to \$9,600 per eligible employee.

Current law allows claims on qualified employees hired through December 31, 2025. It also expands eligibility to include those who have been unemployed for a long period.



Work Opportunity Tax Credit (WOTC)



Hiring qualifications



Entity requirements



Work Opportunity
Tax Credit services



Business Incentives Consulting





Federal Empowerment Zone Credit

*Extended to December 31, 2025

Opportunity Availability

Purpose of Credit

Provides businesses with an incentive to hire individuals who both live and work in an Empowerment Zone (EZ)

Who Qualifies?

Any employer who pays "qualified zone wages" to a "qualified zone employee" can claim the credit



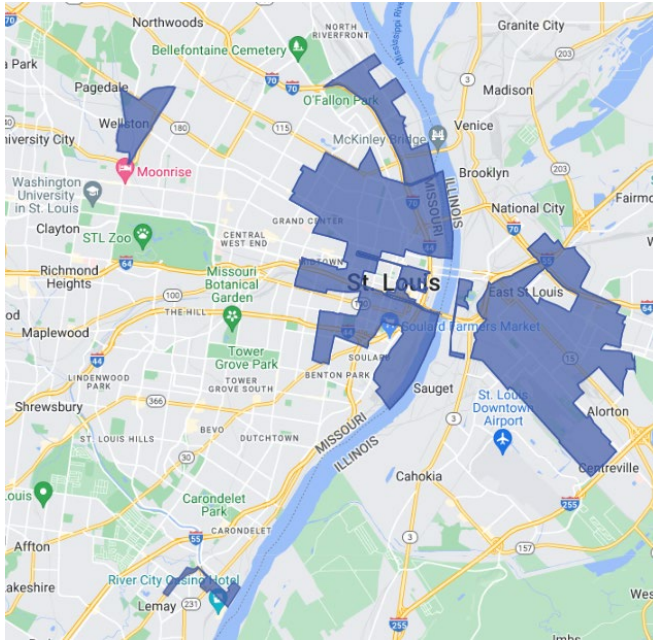
Credit is 20% of employer's qualified zone wages (up to \$15,000) paid or incurred during the calendar year for services performed

**Can claim credit every year for each employee* (15,000 X 20% = \$3,000)*



Where are the Empowerment Zones?

St. Louis



EZ Address Locator

Parts of the following urban areas:

- Pulaski County, AR
- Tucson, AZ
- Fresno, CA
- Los Angeles, CA (city and county)
- Santa Ana, CA
- New Haven, CT
- Jacksonville, FL
- Miami/Dade County, FL
- Chicago, IL
- Gary/Hammond/East Chicago, IN
- Boston, MA
- Baltimore, MD
- Detroit, MI
- Minneapolis, MN
- **St. Louis, MO/East St. Louis, IL**
- Cumberland County, NJ
- New York, NY
- Syracuse, NY
- Yonkers, NY
- Cincinnati, OH
- Cleveland, OH
- Columbus, OH
- Oklahoma City, OK
- Philadelphia, PA/Camden, NJ
- Columbia/Sumter, SC
- Knoxville, TN
- El Paso, TX
- San Antonio, TX
- Norfolk/Portsmouth, VA

Parts of the following rural areas:

- Desert Communities, CA (part of Riverside County)
- Southwest Georgia United, GA (part of Crisp County and all of Dooly County)
- Southernmost Illinois Delta, IL (parts of Alexander and Johnson Counties and all of Pulaski County)
- Kentucky Highlands, KY (part of Wayne County and all of Clinton and Jackson Counties)
- Aroostook County, ME (part of Aroostook County)
- Mid-Delta, MS (parts of Bolivar, Holmes, Humphreys, Leflore, Sunflower, and Washington Counties)
- Griggs-Steele, ND (part of Griggs County and all of Steele County)
- Oglala Sioux Tribe, SD (parts of Jackson and Bennett Counties and all of Shannon County)
- Middle Rio Grande FUTURO Communities, TX (parts of Dimmit, Maverick, Uvalde, and Zavala Counties)
- Rio Grande Valley, TX (parts of Cameron, Hidalgo, Starr, and Willacy Counties)

Overview: Credits and Incentives



Negotiated State/Local Credits and Incentives

Negotiated incentives often result in the highest potential benefit but are not guaranteed.



Site Selection & Location Advisory Services

These projects typically involve the most work and include negotiated incentives.



Statutory Credit Identification and Application Assistance

May involve lookback opportunities.

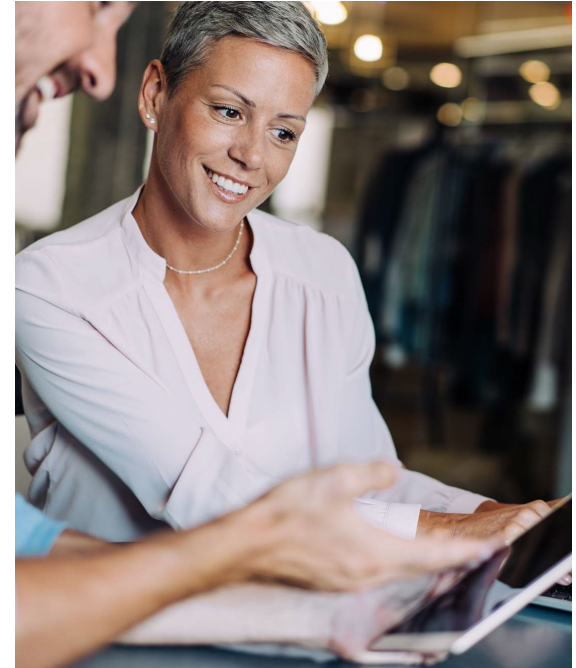
Assistance for Training and Recruitment

On-the-job Training

- Federally funded program, implemented at the state level – often through regional workforce boards
- Hire from pool of eligible workers, they train on-the-job, company gets reimbursed for up to 50% of the employee's wages for while they are training.
- Specific benefits vary by state

Other Workforce Programs

- State funding, program eligibility, and potential benefits vary greatly from state to state
- Typically benefits take the form of grants, partial reimbursement, or in-kind services
- Often administered in partnership with community colleges, colleges, and universities
- Can be for a single employer or partnerships of large employers with common needs





Managing People


Paige Taylor

Kathy Laws



Worker Classification Defined

Workers are classified as either **employee** or **independent contractor**



Classification determines whether the worker receives the protections of the Fair Labor Standards Act (FLSA)



Worker Classification Under the FLSA

- ❖ In early 2024, DOL published a final rule which updates the analysis by which to classify workers as either employees or independent contractors.
- ❖ The updated rule engages the totality-of-the-circumstances analysis under the economic reality test which lays out six factors by which to evaluate.

Six Factors

1. *Opportunity for profit or loss.*
2. *Investments by the worker and the potential employer.*
3. *Degree of permanence of the work relationship.*
4. *Nature and degree of control.*
5. *Extent to which the work performed is an integral part of the potential employer's business.*
6. *Skill and initiative.*



2024 Independent Contractor DOL Update

Effective date: March 11, 2024

Rule: Classification of independent contractor vs. employee.

Function: How to analyze whether a worker is classified as an independent contractor or employee.

Change: Rescission of the 2021 IC Rule, replaced with new regulation. Analyze using totality-of-the-circumstances under the six-factor economic reality test.

Impact: Evaluation of current and future independent contractors for compliance with the 2024 IC rule may be necessary for your organization





Pay Transparency Updates



What is Pay Transparency?

Openly sharing compensation information for employees

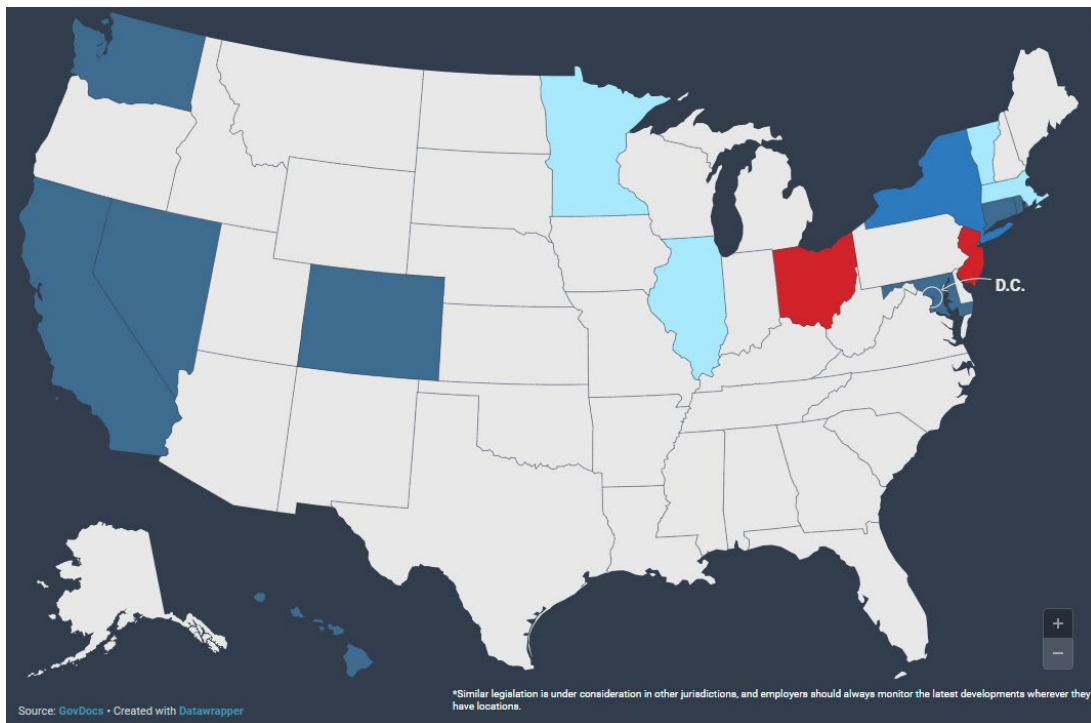
Addresses gender pay gap and promotes equal pay for equal work

In 2018, Colorado became the first state to enact a groundbreaking pay transparency law requiring employers to provide salary ranges for all job postings

As of January 2025, there will be 20 pay transparency laws across the US



Pay Transparency Laws by State



- Both Local and Statewide Laws in Effect
- Law(s) Passed but Not Yet in Effect
- Statewide Law(s) in Effect
- Local Law(s) in Effect
- No Pay Transparency Laws

Existing Pay Transparency Laws by State

State	Summary	Effective Date
California	Salary range disclosures	2023
Colorado	Salary range, bonus, and benefit description disclosures	2021
Connecticut	Wage range disclosures	2021
Hawaii	Salary range and rates disclosure	2024
Maryland	Prohibition of wage history questions	2020
Nevada	Salary range disclosures	2021
New Jersey	Salary range and benefit description disclosures for select cities	2022
New York	Various salary disclosures across NY state and select cities	2022
Ohio	Salary range disclosures for select cities	2020
Rhode Island	Wage range disclosures	2023
Washington	Wage scale/range disclosures	2023



NEW Pay Transparency Laws by State

State	Requirements	Covered Employers	Effective Date
Illinois	Must provide pay ranges and benefits in all job postings.	Employers with 15+ employees	1/1/2025
Maryland	In addition to the previous law: Must provide the wage range to applicants upon request.	All employers	10/1/2024
Massachusetts	Must disclose pay ranges in job postings and to employees who are offered a promotion, transfer, or on request.	Employers with 25 or more employees	7/31/2025
Minnesota	Must disclose in each job posting the projected salary range and a general description of the benefits and other compensation offered for the position. Third party recruiters posting for employers in MN are also subject to the laws.	Employers with 30+ employees in Minnesota	1/1/2025
Vermont	Must provide the pay or range of pay for a job opening, both internal and external.	Employers with 5+ employees	7/1/2025



Keep in Mind...

If posting a job ad that indicates it could be performed **remotely**, it is important to post according to the laws that could apply to the potential pool of candidates

Example

A remote job posted in Orlando, FL that could be performed from anywhere in the US (including the 20 jurisdictions enforcing pay transparency):
Must follow the rules of every jurisdiction where the job could be performed in order to meet the requirements and avoid penalties.



What are the Penalties?

Not following pay transparency rules can be costly, leading to significant penalties that:

- **Vary** from state-to-state or even city-to-city
- Range between **\$500 & \$10,000 per violation**, depending on the jurisdiction, the number of violations, and the potential employees involved.
- Allow for **civil penalties of up to 10%** the amount of damages found in a civil lawsuit in some states.



Steps Employers Should Take

Evaluate Practices

- Review existing pay structures to identify gaps in data that may be required to follow transparency laws.

Update Policies

- Revise compensation policies to align with transparency requirements.
- Create or update policies on how pay information will be shared internally & externally.

Communicate

- Internally, let employees and teams know how the new transparency laws will affect pay practices.
- Externally, update job postings, company websites, and recruitment materials, to include the pay and benefit information required.

Train

- Educate managers and HR teams about the new laws, the importance of pay transparency, and how to handle employee questions about pay.



Polling *Question*

I would like to **talk** to someone at CLA about:

- a. Year-end cash management strategies
- b. Preparing for 1099 season
- c. How to take advantage of tax credits before the year-end
- d. How to plan for new overtime, pay transparency, or independent contractor rules
- e. Nothing at this time





FLSA Overtime Rule Updates



FLSA Updates

What is FLSA?

- Fair Labor Standards Act

FLSA mandates key labor standards:

- Minimum wage
- Overtime pay
- Child labor laws
- Recordkeeping requirements
- Posting requirements
- Employee classification

Who does FLSA Impact?

- Most employers and employees*

**There are a few exceptions. If you feel you may be exempt from FLSA, reach out and we can help you.*

What is Changing?

- Minimum salary threshold for executive, administrative, and professional (EAP) employees is increasing to \$1,128 per week.
- Minimum salary threshold for highly compensated employees (HCEs) is increasing to \$151,164 per year.

When are the Changes Effective?

- January 1, 2025



Determining Exemption Eligibility

To qualify as exempt from overtime, a job must pass all three of the following tests:

Salary Level

- Paid a minimum of \$1,128/week (\$58,656/yr) beginning Jan 1, 2025

Salary Basis

- Regularly receives a predetermined amount of pay on a weekly or less frequent basis

Job Duties

- Primary duties must include exempt-level work at least 50% of time



Keep in Mind

Paying at or above the minimum salary threshold does not make the job exempt if it doesn't pass the other tests.
The job must pass all three tests to be eligible for exemption.

Example

An employer wants to hire an administrative assistant at \$60,000 per year paid on a salary basis, but the job duties indicate that the position does not perform exempt-level duties more than 50% of the time.

This position is not eligible for exemption and must be paid on an hourly basis with eligibility for overtime.



What are the Penalties?

Misclassifying a job as exempt when it should be non-exempt can lead to significant penalties under FLSA:

- **Back Pay:** All unpaid overtime owed to the employee for up to three years prior to the date of the claim.
- **Liquidated Damages:** The court can double the amount of unpaid wages owed.
- **Civil Penalties:** Employers who willfully or repeatedly misclassify employees as exempt may face civil penalties of up to \$1,000 per violation.
- **Criminal Prosecution:** In severe cases, employers may be criminally prosecuted, which could result in fines up to \$10,000 and/or incarceration.



Steps All Employers Should Take

Test all exempt jobs against all three tests and make changes to misclassifications ASAP

Review exempt (EAP) jobs that are currently paid less than the new January 1, 2025, threshold of \$1,128/week (\$58,656/year)

If the job is a bona fide EAP exempt job at less than the new threshold, two options are available:
1) Increase the salary level to the new threshold 2) Re-classify the job as non-exempt, overtime eligible

Wait to implement changes for bona fide exempt jobs until closer to January 1, 2025



Year-End Tax Planning — Don't Leave Money on the Table

November 12 | 1 – 2 p.m. CT

Join us after the election for a year-end
tax planning webinar.

[Year-End Tax Planning — Don't Leave Money on the Table:](#)
[CLA \(claconnect.com\)](http://claconnect.com)



Thank you!



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