

FINANCIAL ARCHITECTURE

The Startup Financial Stack

Building a compliant, scalable accounting foundation
from Day 1 to Series A.





Why Start Early?



Entity Structure

Optimize liability and tax exposure.



Runway Management

Prevent lethal cash shortfalls.



Investor Readiness

Maintain pristine records for due diligence.



The Core Roster

Four distinct roles covering past records, present compliance, and future strategy.

Role Time Horizons

THE PAST

Bookkeeper

Daily transaction records.

THE PRESENT

Enrolled Agent

Tax law specialization.

THE PRESENT

CPA

Compliance and audits.

THE FUTURE

Fractional CFO

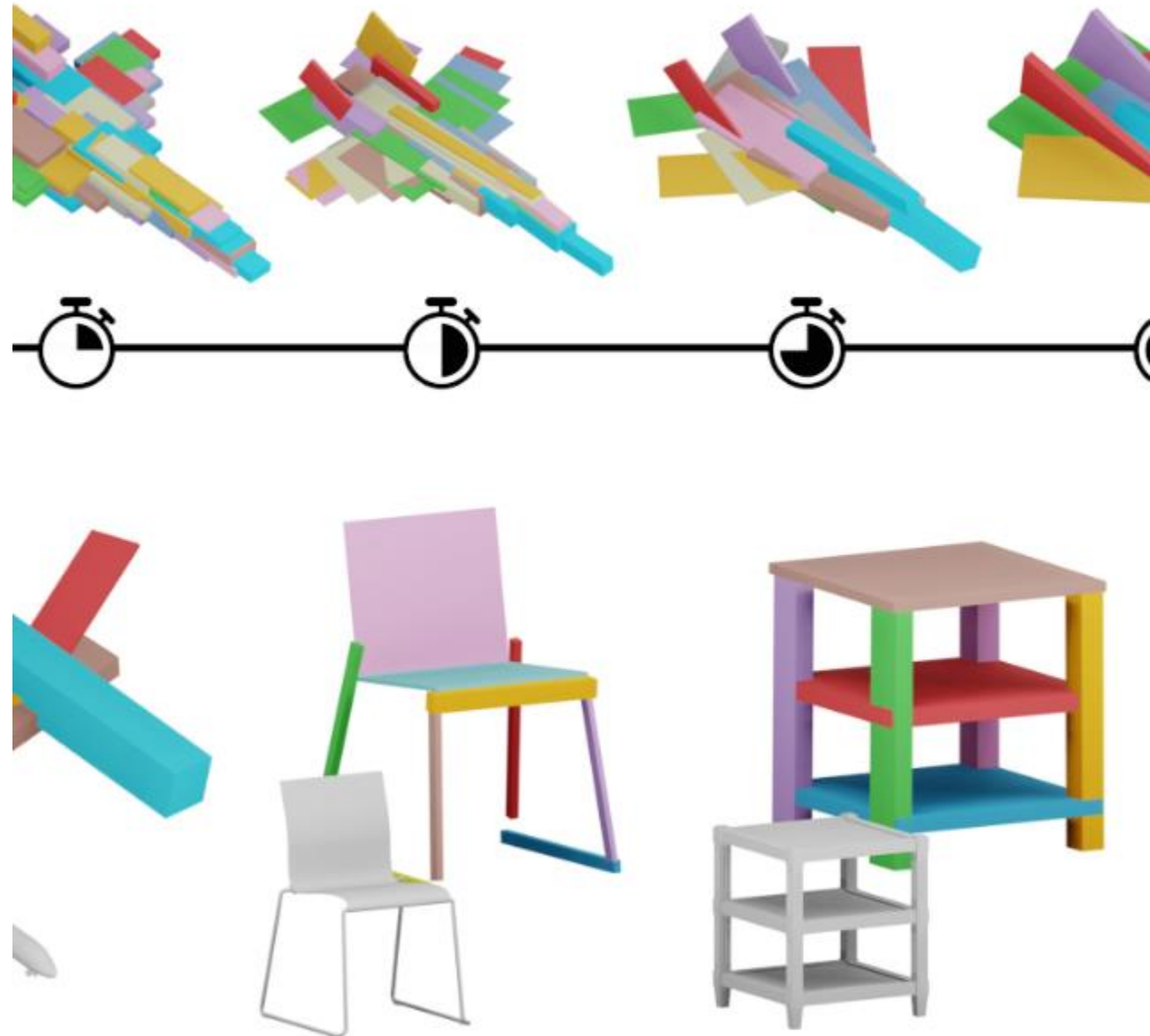
Runway forecasting.

THE ORGANIZER

The Bookkeeper

Essential from Day 1 to prevent massive tax-time cleanup bills.

- Reconcile bank statements.
- Categorize daily expenses.
- Manage accounts payable.



Tax Experts: EA vs. CPA

Enrolled Agent (EA)

Federally licensed tax practitioner focused entirely on the IRS.

Deep tax law specialization.

Direct IRS audit representation.

Lower average cost structure.

Certified Public Accountant

Broad compliance expert for complex corporate structures.

Audited financial statements.

Complex structuring advice.

Required by most venture capitalists.



THE STRATEGIST

The CPA Mandate

Institutional investors demand verified data. A CPA provides the audited financial statements required to close major funding rounds.

R&D Tax Credits

Recapture significant development costs.

THE VISIONARY: FRACTIONAL CFO

18

Months of critical runway.

The CFO models future cash flow, determines pricing strategy, and structures data to pitch institutional venture capital.

The Hiring Sequence

1

Day One

Outsourced Bookkeeper.

2

Year One

EA or CPA for annual taxes.

3

Series A

Fractional CFO for scaling.

Scale With Confidence

Match the right financial expertise to your exact growth stage.

Q & A SESSION

 mimi's Accounting Experts

Image Sources



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