



YOUR TRUSTED **PARTNER**

As one of New York City's premier accounting firms, Czarnowski & Beer LLP is uniquely placed to provide you with an accurate picture of your finances that will help you plan for growth and operate more efficiently.

Let us help you protect, monitor, and grow your money.

OUR FIRM



For over 35 years Czarnowski & Beer LLP has provided superior financial services in both traditional and non-traditional areas of auditing, accounting and tax to a broad-based clientele in the New York metropolitan area and beyond.

Our firm works diligently to ensure our clients can focus on the day to day operation of their organizations while we focus on identifying solutions that will help them achieve their long-term financial objectives. We use our extensive knowledge and expertise to identify each client's unique needs and create a tailored framework of protection that minimizes taxes and costs, enhances revenue, and produces value.

At Czarnowski & Beer, we remain up to date on industry issues and stay in compliance with U.S. Government and AICPA Standards of Practice by utilizing exceptional in-house quality-control standards.

We strive to offer you a level of service that is comparable with national public accounting firms. In addition to providing top-notch technical expertise and actionable insights, our dedication to quality service is demonstrated by our proactive approach to client communications.

We achieve a high level of client satisfaction by maintaining the

EXPERT ASSISTANCE

All of our professionals meet the rigorous Czar Beer continuing education standards and the majority are licensed Certified Public Accountants (CPA's) with extensive experience in public accounting.



THE CZAR BEER PROMISE

When you partner with Czarnowski & Beer you receive superior firm to client communications and quality service from an innovative and experienced firm.

Answers when you need them

We keep the lines of communication open with our clients so we can gain an intimate understanding of their financials and keep them informed of any issues that arise.

Tailored to your specific needs

We offer innovative accounting solutions that are tailored to each client's unique needs.

A system of quality control

We utilize an intricate quality control system that ensures we continue to uphold both professional and personal standards.

Innovative technologies

We continually use innovative technologies to ensure our audits maintain the high level of accuracy and efficiency.

PRACTICE AREAS

As a full-service firm offering both traditional and individually tailored accounting and financial management services.

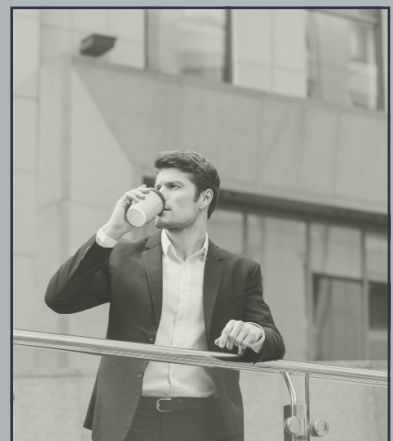
We use our extensive knowledge and expertise to identify each client's unique needs and create a tailored framework of protection that minimizes taxes and costs, enhances revenue, and produces value in the following practice areas:

CO-OPS & CONDOS



INDIVIDUALS

SMALL BUSINESSES



NONPROFITS





COOPERATIVES & CONDOMINIUMS

At Czarnowski & Beer we place a major focus on co-ops and condos and as a result of serving this sector of the real estate industry for over 35 years we have developed a superior understanding of its uniqueness and the needs of its key stakeholders.

Although we have the distinction of being a large firm in this practice area, we have never lost the small firm approach that has been the foundation of our success.

Since board members report to their neighbors, basic accountant representation won't suffice, at least not for our clients. As one of the top firms specializing in representing co-ops and condos, we remain active within the industry and provide numerous resources and tools to both our clients and industry publications. We also ensure that our professionals have regular in-depth training in the complex issues unique to this

industry and participate with governmental task forces as well as several other industry-based organizations on co-ops and condos issues. Board members and property managers alike know that they can rely on our representation to protect them from unit owner scrutiny due to our robust planning processes that are key to us timely completing all engagements well in advance of their annual meetings.



THE AUDIT PROCESS

Here's how it works. Over the 35 years that we have worked with cooperatives and condominiums we have tracked everything that can go wrong with a property's financials and then incorporated our findings to the representation we provide to each of our clients as an extra layer of protection.

We will audit your property's balance sheet as well as the associated statements of revenue and expenses, fund balance, and cash flows. Additionally, we will prepare income tax returns for federal, state and city agencies as applicable.

This information will provide us with the foundation we need to be able to assist you in preparing your budget for the next fiscal year. Our audit will be made in accordance with generally accepted auditing standards and will include the auditing procedures we consider necessary under the circumstances presented to us by your financial data.

PERFORMANCE GOALS

We aim to achieve the following for your property:

MINIMIZE

Deficits.

Taxable income.

Operating costs including, but not limited to, co-generation systems.

Use of outside consultants leading to costly issues..

Risk in uneconomic times.

MAXIMIZE

Tax benefits of assessments.

Communication of commonly missed financial benefits.

Energy cost awareness within your building.

Budget increases compared to other properties.

Tax benefits collections and financial control.

INCREASE COST SAVINGS

Comparable studies of per-unit costs.

Preliminary energy efficient evaluation to determine if full energy audit is cost-effective.

Consideration of cost-saving opportunities and new sources of income.

Calculation of independent expectations for expenses and advisement for when actual amounts significantly vary from expectations.

Reconciliation of contract payments throughout the entire project.

Search for ancillary project costs.

Match assessments with appropriate projects.

BOARD INTERACTION & ANALYSIS

Work with the board to highlight tax benefits to unit owners.

Inquiry and tracing of transactions to board determinations and actions.

Monitoring contract progress using board minutes and percentage completion.

Protection for the board against scrutiny.

Board involvement in the Financial Statement Disclosure Process to assure enhanced disclosure of information to financial statement users.

Overcoming unit owner passivity, reaching a quorum at your annual meeting.

Publication of audit adjustments to the managing agents' records.

MORE ON WWW.CZARBEER.COM

SMALL BUSINESSES

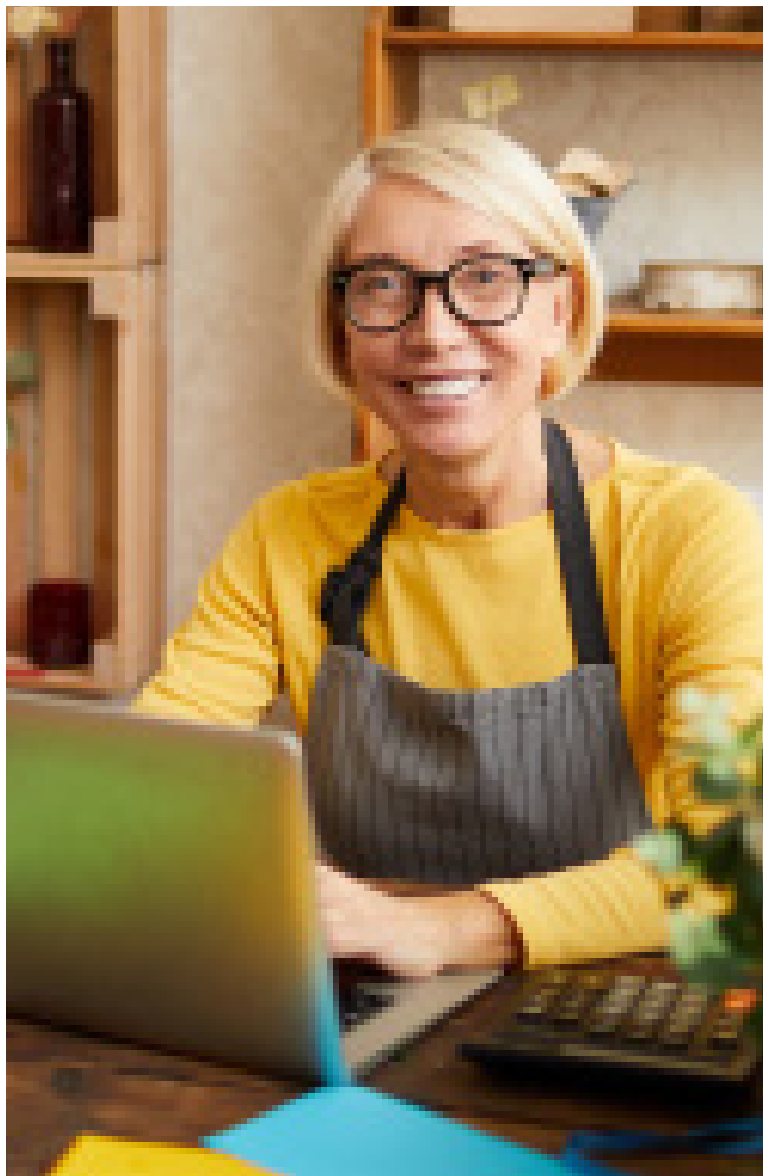
Many small business owners try to manage every aspect of their company's operations, but that just isn't efficient. Under the Czarnowski & Beer umbrella of expertise and services we put our vast knowledge to work for your business' success by identifying solutions that will help your company run better so you can focus on the day to day business of making money.


Many firms are reactionary and only address issues when you reach out to them, but at Czar Beer we keep the lines of communication open with our clients to offer unparalleled guidance, attention, and support regarding their financial matters.

Our turnkey service ensures your finances will be prepared year after year by the same professionals who have developed intimate knowledge of your unique financial and tax opportunities and challenges.

Having been in the business for over 35 years, we use past research and experience to identify potential client impact. We know that every business is different and that is why as your trusted partner we take the time to determine the best fit for you and create tailored plans to address your basic income, tax preparation and financial planning needs.

Choosing a Certified Public Accounting (CPA) firm is an important decision that will have a significant effect on your future growth and the Czar Beer team has the experience needed to help you navigate any challenges your business may face.





At Czar Beer, we strive
to help your business
succeed by providing you
with:

ACTIONABLE INSIGHTS

We take the time to
become intimately familiar
with your business'
financials in order to help
you make decisions that
increase your profitability
and efficiency.

SUPERIOR CLIENT SERVICE

We aim to always have
answers when you need
them. Our approach to
maintaining consistent
client communications
ensures you will receive
timely information from
experts you trust.

A FRAMEWORK OF PROTECTION

We utilize technical
knowledge and
sophisticated software to
analyze your business'
potential areas of risk and
create a strong system of
internal accounting controls
to reduce the risk of fraud
and give you the highest
level of assurance.

INDIVIDUALS

At Czar Beer we specialize in providing comprehensive, tailored tax and accounting services to individuals looking for enhanced avenues of assistance for their oftentimes complex financial needs.

We recognize that each tax situation is unique and that is why we work closely with you to tailor our services to meet your specific requirements. Additionally, our turnkey service ensures your finances will be prepared year after year by the same professionals who have developed intimate knowledge of your unique financial and tax opportunities and challenges.

Although mass market tax preparation services and do-it-yourself software may seem like attractive alternatives to hiring a Certified Public Accounting (CPA) firm, individuals who find that their financial situation involves a number of complex aspects, such as multiple investments or a small business; will greatly benefit from being represented by CPA firms like Czar Beer.

One factor that sets us apart from our competitors is our approach to client relations. Many firms only reach out to clients during tax season, but at Czar Beer we keep the lines of communication open with our clients to offer unparalleled guidance, attention, and support regarding their financial matters.

With over 35 years of experience, many high-net-worth individuals rely on our knowledgeable and seasoned staff as their advisor.





We can create tailored plans that will provide:

A COMPREHENSIVE FINANCIAL OUTLOOK

We see filing extensions as not merely an option, but a necessity and that is why we prefer that client's come to us for "extension only". This allows us to offer comprehensive suggestions that wholly incorporate and enhance each aspect of your finances.

LONG TERM SUCCESS FOR YOU AND YOUR FAMILY

We ensure that you will be able to optimize retirement asset accumulation, funding for your children's education, sufficient support for challenged loved ones, return on investments, and appropriate diversification. without having to pay a

A FRAMEWORK OF PROTECTION

We utilize numerous professional services to keep us abreast of the latest innovations, changes and emerging issues of the day ensuring our professionals are ready as ever to provide you with superior service.

NONPROFITS

Long before New York State enacted the Revitalization Act, which reformed the statutory requirements for governance of nonprofit organizations, Czarnowski & Beer led the way in assuring board independence, resolving conflicts of interest and identifying unquestionable governance policies for nonprofit organizations in the New York City metropolitan area.

We know that while nonprofits should always focus on their mission, a considerable amount of attention should be placed on their financial operations and internal control structure as well which is why our services in this practice area are specially designed to put board members at ease, and encourage continued growth.

Our knowledgeable team of professionals have the skills needed to significantly impact your day-to-day operations, identify new fund-raising opportunities and protect your organization from scrutiny. We also offer board members helpful resources and tools to guarantee that they will be able to perform their volunteer duties to the best of their abilities.

By choosing Czar Beer as your Certified Public Accounting (CPA) firm you guarantee you will have representation that works hard to keep you compliant with ever-changing tax regulations and help your organization grow.





At Czar Beer, we help your nonprofit organization achieve its mission by providing you with:

A COMMITMENT TO COMMUNITY

At Czar Beer we're than just auditors. New York City is our home and we have an active stake in local organizations and causes. Members of our team have also served on nonprofit boards giving them the insight needed to provide enhanced operational, tax and financial planning strategies.

SUPERIOR CLIENT RELATIONS

We aim to always have answers when you need them. Our approach to maintaining consistent client communications ensures you will receive timely information from experts you trust.

COST-EFFECTIVE SERVICES

We understand the challenges most nonprofits face in making the best use of their scarce resources which is why we leverage our over 35 years of experience in this industry to keep costs down and add extra value to every



CZARNOWSKI & BEER LLP
Auditors | Accountants | Advisors

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