

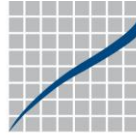
BiggsKofford

**CERTIFIED PUBLIC ACCOUNTANTS
BUSINESS SPECIALISTS**

Small Business Start Up Kit

Table of Contents:

Letter from Chris Blee, CEO of BiggsKofford.....	pg. 2
Deciding an Entity Structure.....	pg. 3, 4
Choosing a Business Bank.....	pg. 5
Sales and Use Tax.....	pg. 5
Selecting and Setting Up Bookkeeping Software.....	pg. 6
QuickBooks.....	pg. 6
Identify a Tax Preparer and Advisor.....	pg. 7
Setting Up Payroll.....	pg. 7
Hiring Employees.....	pg. 8, 9
Business Liability Insurance and Workman’s Compensation Insurance.....	pg. 10
Enterprise Zones and Potential Advantages.....	pg. 10
Important Dates.....	pg. 11, 12
BiggsKofford Small Business Department Contacts.....	pg. 13



BiggsKofford

CERTIFIED PUBLIC ACCOUNTANTS
BUSINESS SPECIALISTS

Dear Entrepreneur,

Congratulations on undertaking the exciting adventure of becoming a small business owner! Starting a small business can be a bit overwhelming, and it can often be difficult to keep up with the administrative duties related to governmental compliance. We hope you will find this guide useful, as it is a brief overview of the administrative tasks that you will be facing as a small business owner.

At this point you should have:

1. Identified your market and evaluated business opportunities
2. Created a business plan, with financial goals
3. Researched financing options for your business

If you need help with any of these items, a place to start is SCORE (www.coloradospringsscore.org) or the Colorado Springs Technology Incubator (www.cstionline.org). The state of Colorado also has a Colorado Business Resource Guide, which is useful for people who are considering starting a small business (www.colorado.gov/cs/Satellite/OEDIT/OEDIT/1154721645662).

At BiggsKofford, we understand what it takes to run a successful company and are here to help your business thrive, like we've done with clients for over 25 years. If you have questions, please be sure to contact us.

We look forward to working with you.

Sincerely,

Chris Blees, CPA, CM&AA
CEO, BiggsKofford

Deciding an Entity Structure

One of the first steps is deciding your entity structure when starting a new business. The type of entity you form has important tax and legal ramifications, so it is important to review all of the business formation options. Outlined below are the more common small business entity formation options:

	Sole Proprietorship	Partnership	Limited Liability Company (LLC)	S Corporation	C Corporation
Description	Consists of one individual operating as an unincorporated trade of business	Consists of two or more owners that function as a trade or business	Designed to provide the limited liability features of a corporation and the tax efficiencies and operational flexibility of a partnership	This is a tax election only. Generally speaking, it provides greater liability protection to shareholders, with more favorable tax advantages. There are several restrictions on s corporation ownership.	A C corporation is a business entity that carries its own legal status, separate and distinct from its owners. A corporation cannot elect out of corporate taxation.
Legal Liability	The sole proprietor is liable for all business debts and actions. They have unlimited liability, both business and personal assets are at risk under this type of entity.	General partners are personally liable for all partnership debt. In addition, general partners are liable for the actions of other partners, they have unlimited liability. Limited partners' liability usually limited to investment in partnership.	Under this structure most of the members have limited liability to the extent of their investment. The degree of liability protection for LLC members varies from state to state.	Shareholders have limited liability for the corporation's debts or judgments against the corporation.	Shareholders have limited liability for the corporation's debts or judgments against the corporation.
Taxing Structure	Sole proprietors report all income and expenses on IRS Form 1040, Schedule C. Net income earned under a sole proprietorship is subject to self-employment taxes in addition to ordinary income taxes. Self employment taxes are calculated on IRS Schedule SE.	Income and expenses flow through to the partners. Income is taxed to the partner whether or not distributed. Pass-through items retain the same character as they had in the partnership. A partnership can elect to be taxed as a corporation.	LLC's generally elect to be taxed as partnerships with income and expenses flowing through to the members and reported on their personal returns. If an LLC meets certain requirements, they can also elect to be taxed as an S-Corporation.	An S corporation is taxed similar to a partnership. Income and expenses flow through to the shareholders. Pass-through items retain the character in the hands of the shareholder they had in the corporation.	A C corporation pays tax on its profits. When shareholders take profits from the corporation, the distributions are usually taxable dividends (double taxation). Personal service corporations are taxed at a high flat tax rate.
Organization	A sole proprietorship is the easiest business to organize and the least expensive. This is also the easiest type of entity to dissolve.	A partnership is easy to organize. A written partnership agreement is recommended, but not required.	An existing partnership can generally register for LLC status in the state in which it conducts business. Registration is generally less complicated than forming a corporation.	An S corporation is set up as a regular corporation. S corporations must make an election to be treated as an s corporation by filing Form 2553. Certain events will cause automatic termination of s status.	A C corporation is more difficult and expensive to organize than a sole proprietorship or partnership. Corporations must hold periodic board meetings and keep minutes. Corporations must comply with federal and state regulations.
Bookkeeping and accounting	There are fewer requirements on what type of bookkeeping system or accounting method is used in sole proprietorship. However, it is recommended that sole proprietors use bookkeeping software and keep very detailed records as this type of entity has the highest probability of an IRS tax audit.	Partnerships may be required to include a balance sheet on their tax return (depending on income and assets). Because of this requirement and dual ownership, it is important for partnerships to use reliable accounting software.	LLCs may be required to include a balance sheet on their tax return (depending on income and assets). Because of this requirement and dual ownership, it is important for partnerships to use reliable accounting software.	The balance sheet on an S corporation's income tax return must agree with the corporate books. An S corporation must use double-entry bookkeeping. An S corporation must file all required payroll and income tax returns.	The balance sheet on a C corporation's income tax return must agree with the corporate books. A C corporation must use a double-entry bookkeeping system. It must file all necessary employment and income tax returns.
Advantages - Summary	<ul style="list-style-type: none"> - Minimum legal restrictions. - Easy to discontinue. 	<ul style="list-style-type: none"> - Can combine the skills and/or financial abilities of several people. - Easy to establish. - Business usually benefits from partners who have complementary skills. - Terminations generally can occur without taxation. 	<ul style="list-style-type: none"> - Avoids certain S corporation restrictions. - Avoids double taxation of profits. - Business usually benefits from members who have complementary skills. 	<ul style="list-style-type: none"> - Limited liability and perpetual life. - Avoids double taxations of profits. - Profits passed through are not subject to SE tax as in a partnership. - Ability to raise capital by issuing stock. 	<ul style="list-style-type: none"> - Limited liability. - Perpetual life. - Ability to raise capital through issuance of stock. - Ease of transfer of ownership.
Disadvantages - Summary	<ul style="list-style-type: none"> - Unlimited liability. - May not bring in new owners or outside capital contributions. - Income tax cannot be deferred by retaining profits. 	<ul style="list-style-type: none"> - A partnership is often easier to get into than out of. - General partners are liable for actions of other partners - unlimited liability. - Sharing of profits. - Potential for disagreements in decision making. 	<ul style="list-style-type: none"> - Inconsistent treatment state to state. - Must have at least two owners to be taxed as a partnership for federal tax purposes. - Sharing of profits. - Potential for disagreements in decision making. 	<ul style="list-style-type: none"> - Shareholders pay tax on earnings even if undistributed. - Less flexibility in choosing tax year. - Contribution limits to a qualified retirement plan are based on employee-shareholder's wages, not overall profits such as sole proprietor or partner. - Limit on number of shareholders can potentially limit capital infusions. 	<ul style="list-style-type: none"> - Double taxation of profits. - Corporate character restricts types of business activities. - Subject to various state and federal controls. - Dissolution can trigger capital gains.

Deciding an Entity Structure (cont.)

Please contact Deborah Helton, CPA, at BiggsKofford for more information on the tax implications of your entity structure and Rob Keyser ((719) 634-5595 or rkeyser@mktaxlaw.com) for more information on the legal implications of your entity structure.

EIN Application-

Once you have determined your entity type, you will need to obtain an EIN (Employer Identification Number) by completing an SS-4 application with the Internal Revenue Service. This can be completed online at: <http://www.irs.gov/pub/irs-pdf/fss4.pdf>.

Articles of Incorporation/Organization-

You will need to file articles of incorporation/organization (depending on your entity type) with the secretary of state in the state that you will be doing business and register your trade name. Organizational minutes naming the officers of the entity should be included. Filing of your articles of incorporation/organization in Colorado can be done at: <http://www.sos.state.co.us>. Please consult legal counsel before filing any legal documents.

Additionally, if you are organized as an LLC or a corporation you may need to issue stock certificates and prepare other legal documents. For more information, please contact Rob Keyser at 634-8804 or rkeyser@mktaxlaw.com.

If you are electing to be taxed as an S Corporation, you will also need to elect Subchapter S status by filing IRS Form 2553. This form can be found at www.irs.gov. It is important to discuss this election with your tax advisor to fully understand the implications of this election and if your entity is eligible to be taxed as an s corporation. Please contact Mike McDevitt or Deborah Helton at BiggsKofford for more information.

Colorado Forms-

You may also need to register your business in the State of Colorado with the Department of Revenue. This is done using for CR100. By completing the CR100, you will open your state wage withholding account and obtain a Colorado sales tax license. This form will also set up your El Paso County sales tax license. For more information go to: www.colorado.gov/revenue

To obtain your state unemployment tax account, go to: www.coworkforce.com

To obtain a City of Colorado Springs sales tax license, go to: www.springsgov.com and search for sales tax.

Choosing a Business Bank

Several banks have different programs for businesses. It is important to choose a bank that is appropriate for the size of your company. It is wise to create a separate business banking account for all types of entities. Listed below are several local business bankers in our area:

1. UMB Bank Colorado – Johan O. Moum ((719) 527-0461 or johan.moum@umb.com)
2. Chase - Melissa Knutson ((719) 227-6497 or melissa.j.knutson@jpmchase.com)
3. Garden of the Gods Bank – Anne Wamser ((719) 955-0633 or awamser@yourfriendlybank.com)
4. US Bank - Shawn K. Clift ((719) 630-4339 or shawn.clift@usbank.com)
5. Vectra Bank - Jesse Spaeth ((719) 575-6427 or jesse.spaeth@vectrabank.com)
6. Central Bancorp - Cory Leppert ((719) 228-1103 or cory.leppert@centralbancorp.com)
7. Colorado Capital Bank - Kelly Sparks ((719) 482-7016 or ksparks@coloradocapitalbank.com)
8. ENT Credit Union – Candy Vandenberg ((719) 550-6382 or cvandenberg@ent.com)

Sales and Use Taxes

Sales tax licenses obligate the licensee to collect all applicable state and local sales taxes and remit the money to the appropriate taxing authority. These licenses also provide a sales tax exemption to vendors on items purchased for resale. There are different types of sales tax licenses, but most permanent businesses use the standard sales tax license. For more information on Colorado Sales tax, please visit www.colorado.gov/revenue.

The following are tax rates in our area:

- Colorado Springs Sales Tax Rate: 2.5%
- El Paso County Sales Tax Rate: 1.0%
- Colorado Sales Tax Rate: 2.9%
- Pikes Peak Rural Transportation Authority: 1.0%

State of Colorado and El Paso County – You must complete a CR100 to apply for your state and county sales tax as well as your Pikes Peak Rural Transportation Authority taxes. Keep in mind that this form is used for other licenses besides sales tax, such as withholding. The fee for a standard Colorado sales tax license is approximately \$16 for a two year license plus a onetime deposit of \$50. See the schedule on the backside of CR100 form.

More information on Colorado sales tax can be found at www.revenue.state.co.us.

More information on Colorado Springs sales tax can be found at www.springsgov.com and search for sales tax.

If your business is in the manufacturing sector, you may be exempt from certain sales and use taxes.

For more information, please contact Eric Morgan, CPA, at BiggsKofford.

Selecting and Setting Up Bookkeeping Software

It is important to determine the appropriate bookkeeping software that suits your business needs and helps you to make good financial decisions. QuickBooks is one of the most popular bookkeeping software applications for small businesses. You have several different options for bookkeeping:

1. Hire a full charge bookkeeper to set up your accounting records and enter your transactions. This is generally the most expensive bookkeeping option and is recommended for people with little or no financial or accounting background and no desire to learn.
2. Contact a CPA firm to assist you with your QuickBooks set-up and initial tutorial on how to use the software. BiggsKofford offers a start-up bookkeeping package that will help you get on the right track, the price of this package starts at \$500 or hourly for specific training. This is a great option for people who are willing to learn the software, but do not want to teach themselves how to use it and set it up and need to learn the basics of bookkeeping.
3. Purchase the software and teach yourself. This is the best option for do-it-yourselfers. There are a couple of key things to be aware of when setting up your QuickBooks file, so at minimum an online tutorial is recommended. If you would like to purchase the software yourself, it is generally better to purchase through a QuickBooks ProAdvisor. They can point you in the right direction and often provide you with a discount on your purchase of the software. BiggsKofford has several QuickBooks certified ProAdvisors and also has a link to purchase the software at a discount at www.biggskofford.com.

QuickBooks

Below is a detailed list of software packages that QuickBooks offers and an approximate price for the software package:

- a. QuickBooks Simple Start - Easiest and fastest to setup and learn. A free version is available. Transaction types are very limited to basically only cash in and cash out.
- b. QuickBooks Online - prices vary based on package and add-ons. The price starts at \$12.95 per month for the basic edition and can cost more if you would like A/R and A/P capabilities, payroll options and the ability to prepare invoices. The online version allows you to access your books from any computer with internet access. Your accountant can also access the software and make adjustments for you.
- c. QuickBooks Pro - Most small businesses generally use this package. The cost for one user license is around \$199.95 (with additional cost for add-on modules). This package offers full GL accounting including A/P, inventory and payroll (subscription required) and allows users to print checks, pay bills, track sales and expenses.
- d. QuickBooks also offers industry specific packages designed to address the needs of those businesses. Currently, QuickBooks offers specific packages for Contractors, Retailers, Manufacturers, Professional Services, Nonprofits and others. You should contact a QuickBooks ProAdvisor to discuss the use of these packages.

Identifying a Tax Preparer and Advisor

IRS compliance is crucial to running a successful business. Finding a trusted tax advisor, who understands small businesses, can help insure that your business is in compliance with IRS regulations, plan for the future and help your business succeed. Contact Deborah Helton, CPA, at BiggsKofford for further information.

Setting Up Payroll

If you have employees, you must withhold and remit payroll taxes for your employees. It is your responsibility as an employer to pay the employer portion or half of the Social Security and Medicare taxes as well as state and federal unemployment taxes for your employees. When hiring an employee, make sure they complete a W-4 (<http://www.irs.gov/pub/irs-pdf/fw4.pdf>), and Form I-9 (<http://www.usaid.gov/forms/Form-I-9-06-16-08.pdf>). The Colorado Affirmation Form (<http://www.unco.edu/hr/forms/HRS%20Forms/COVerificationAffirmationForm.pdf>) needs to be completed for each employee by the employer. You should keep all of these documents on file.

Social Security taxes are not paid on wages over a certain amount (which is adjusted each year for inflation) and unemployment tax rates vary based on the history of the business. For example, if you purchase a business from another person, it may be possible to transfer their unemployment tax rate to your new business. The tax rates are as follows:

	Employee	Employer
Social Security	•4.2% of gross pay--2010 wage base limit \$106,800	•6.2% of gross pay--2010 wage base limit \$106,800
Medicare	•1.45% of gross pay--no wage base limit	•1.45% of gross pay--no wage base limit
Federal Withholding	•Based upon W-4 Filing Status	•Employer withholds and submits to taxing authority
State Withholding	•Based upon W-4 Filing Status	•Employer withholds and submits to taxing authority
Federal Unemployment	•N/A	•0.8% on first \$7000 earned by each worker annually (\$56 per employee/year)
State Unemployment	•N/A	•Colorado New Business combined rate is 2.52% -Tax is paid on first \$10,000 earned by each worker annually (\$252 per employee/year)

Keep in mind that there are several rules as to when and how payroll taxes and withholding must be remitted. For more information go to www.irs.gov and www.colorado.gov.

You will need to decide if you would like to prepare your own payroll or use an external payroll service provider. Outsourcing payroll is beneficial for many different sizes of companies. This can help to save time and money and often provides additional assurance that all forms have been completed correctly. Contact Meike Alberts at Paychex ((719) 650-5424 or malberts@paychex.com) or Ryan Schantz at ADP ((303) 695-5775 or ryan_schantz@adp.com) to explore external payroll options.

Hiring Employees

If you plan on hiring employees, it is important to be aware of all labor laws that apply to your business. In addition, you will need to make sure you have the appropriate resources available to employees and documents on file. Outlined below are a few things to keep in mind:

1. Ensure that you have the correct labor law posters posted. The posters you are required to display are determined by several factors including (but not limited to) industry, type of employees, number of employees and type of vendors that you work with.
2. Be aware that Colorado minimum wage is \$7.36, or \$4.34 for tipped employees.
3. Be aware of overtime laws and exempt vs. non-exempt classifications of employees.
4. Make sure you have proper documentation for all workers including non-U.S. Citizen workers within 20 days of hire.
5. Listed below are some of the Federal Government Acts that employers, at a minimum must comply with:
 - a. Fair Labor Standards Act (FLSA) - companies with gross sales volume of at least \$500,000, hospitals, schools, public agencies and individual employees who regularly engage in interstate commerce, including production, handling or selling goods that cross state lines. This act sets minimum wage, requires time and one-half overtime pay for certain employees, restricts the type of work that can be performed by employees under age 18 and sets recordkeeping requirements.
 - b. U.S. Civil Rights Act - companies with 15 or more employees. Mandates equal compensation, working conditions and treatment of employees regardless of race, color, religion, sex or national origin.
 - c. Age Discrimination Act of 1967 - covers businesses with 20 or more employees. Mandates the equal treatment of applicants and employees age 40 and over.
 - d. American's with Disabilities Act - companies with 15 or more employees. Equal treatment of disabled persons as long as the person can perform essential functions of a job.
 - e. Immigration and Nationality Act - applies to all employers. Employer must establish identity of employee and eligibility to work in the U.S. Employee must complete Form I-9. The employer must keep the I-9 on file three years from the date of hire or one year from the date of termination, whichever is later.
 - f. Employee Polygraph Protection Act - applies to all private companies. Generally, employers may not request or require that an employee or applicant take a lie detector test either for pre-employment screening or during the course of employment.
 - g. The Occupational Safety and Health Act of 1970 (OSH Act) - mandates that the employees have a right to a safe working environment. Both employees and employers must comply with this act.

This is a brief list of federal government acts that your business may be subject to and there may be many more. For more information visit the US Department of Labor Web site at <http://www.dol.gov/compliance/audience/smallbus.htm>.

It is important to be aware of state laws that pertain to hiring employees. Many states have human rights laws that are even more extensive than the federal laws. Additionally, before hiring employees, it is advisable to establish and document your policies for areas such as vacation, sick leave, expense reimbursement, grievances, etc. Be prepared to create personnel files (paper or electronic) for each new hire to include such things as an employment application, résumé, job description and future performance reviews. You may want to consult a human resources attorney for more information on employee policies and procedures.

Employees can be a very valuable asset to almost every business organization. It is important to hire employees who will be a good fit for your business and help you achieve your goals. When hiring employees, it is important to keep the following in mind.

When starting a new business, owners have an opportunity to build a team of star performers. By using a well structured hiring process, information from validated assessments and other information sources such as background checks, an owner can avoid the pitfalls of hiring a low performer.

Studies have shown that top performers in nearly any business will out produce low performers by anywhere from 200-900 percent. Imagine the impact on your business if you could only hire top performers and replace any one low performer with one top performer.

A variety of reasonably priced and easy-to-use behavioral assessment tools are available for evaluating everything from a candidate's level of integrity to their suitability for a particular position or "JobFit". Assessments are available for every type of position from entry level blue-collar to professional.

Croke-Schoenherr Associates (<http://www.croke-schoenherr.com/>) guides companies in making great hires by creating a sound and thorough hiring process designed to provide insight into the whole person you are considering as an employee or teammate.

By improving employee selection through the use of behavioral assessments for employee selection and coaching, you can:

- Make better hires
- Reduce turnover
- Improve performance
- Increase sales
- Build stronger teams
- Improve employee training and development programs

For additional information on effective employee hiring selection contact Valerie Schoenherr from Croke-Schoenherr Associates at (719) 884-2100.

Business Liability Insurance and Workman's Compensation Insurance

Business liability insurance can help you manage your risk that is inherent in running a small business.

Workman's compensation insurance needs vary by company. Generally, if you have one or more full- or part-time persons, you must carry workman's compensation insurance. There are exceptions to this rule, so it is important to discuss the requirements for your business with your risk and tax advisors.

Some other types of coverage for small businesses to consider are:

1. Property - including business income
2. Auto liability
3. General liability
4. Executive liability - including directors and officers, professional liability and employment practices liability
5. Umbrella

For more information contact Sandy McNallie, SVP, from Central Bancorp ((719) 477-4262 or Sandy.McNallie@centralbancorp.com) or Randy Geving from Six & Geving ((719) 590-9990 or rgeving@six-geving.com).

Enterprise Zones and the Potential Advantages to Operating in an Enterprise Zone

There are several benefits, including state tax credits, available to business located in an Enterprise Zone, especially new businesses. Listed below are a few of these credits:

1. New Business Facility Jobs Credit
2. State Sales and Use Tax Exemption for Manufacturing and Mining Equipment used in an Enterprise Zone
3. Research and Development Tax Credit
4. Investment Tax Credit

Contact Eric Morgan, CPA, at BiggsKofford for more information.

Important Dates:

January 31st - W-2s and 1099s must be mailed to all employees and independent contractors. 1099s must be sent to all independent contractors who you paid more than \$600.

January 31st - Form 940 must be submitted to the IRS (federal unemployment tax).

February 28th - W-3 (with a copy of W-2s) go to the Social Security Administration and 1096 (with a copy of 1099s) and must be mailed to the IRS. Submit the DR 1093, W-2s and 1099s to the state of Colorado.

March 15th - S corporation and C corporation federal tax returns are due. However, you may be able to file a 6-month extension of time to file your return.

April 15th - Partnership, LLC and Individual (Sole Proprietor) tax returns are due. However, you may be able to file a five (Partnership and LLC) or six month extension of time to file your tax return.

April 15th - First estimated tax payment is due for individuals (sole proprietors).

April 30th - First quarter Form 941 must be submitted to the IRS (to remit federal withholding, social security and Medicare). First quarter UITR must be submitted to the state of Colorado (Colorado Unemployment Insurance) and the first quarter 1094 must also be submitted to the state of Colorado (to remit Colorado withholding).

June 15th - Second Estimated tax payment is due for individuals.

July 31st - Second quarter Form 941 must be submitted to the IRS (to remit federal withholding, social security and Medicare). Second quarter UITR must be submitted to the state of Colorado (Colorado Unemployment Insurance) and the second quarter 1094 must also be submitted to the state of Colorado (to remit Colorado withholding).

September 15th - Third quarter estimated tax payment is due for individuals.

September 15th - Extended s corporations, c corporations, partnerships and LLC tax returns are due.

October 15th - Extended individual income tax returns are due.

October 31st - Third quarter Form 941 must be submitted to the IRS (to remit federal withholding, social security and Medicare). Third quarter UITR must be submitted to the state of Colorado (Colorado Unemployment Insurance) and the third quarter 1094 must also be submitted to the state of Colorado (to remit Colorado withholding).

January 15th (following year) - Fourth Quarter estimate is due for individuals.

January 31st (following year) - Fourth quarter Form 941 must be submitted to the IRS (to remit federal withholding, social security and Medicare). Fourth quarter UITR must be submitted to the state of Colorado (Colorado Unemployment Insurance) and the fourth quarter 1094 must also be submitted to the state of Colorado (to remit Colorado withholding).

Important Dates (cont.):

You must remit your Annual Secretary of State Report to the State of Colorado on the anniversary date of your business. You should receive a postcard in the mail reminding you that this payment is due. This report can be filed online at www.sos.state.co.us/biz/FileDocSearchCriteria.do?transTyp=REPORT.

NOTE: The dates listed above pertain to employers with less than \$2,500 in quarterly federal tax deposits.

Please contact Deborah Helton, CPA, at BiggsKofford for more information.

BiggsKofford Small Business Department Contacts:

Name	Department	E-Mail
Mike McDevitt, CPA Director	Large Business and Individual Tax Services; Governmental Services	mmcdevitt@biggskofford.com
Deborah Helton, CPA Manager	Small Business and Individual Tax Services; Expatriot Tax	dhelton@biggskofford.com
Eric Morgan, CPA Supervisor	Small Business and Individual Tax Services	emorgan@biggskofford.com
Braden Hammond, CPA Senior Manager	Audit and Assurance Services	bhammond@biggskofford.com
Josephus LeRoux Senior Associate	Audit and Assurance Services	jleroux@biggskofford.com
Austin Buckett, ACA, CM&AA Manager	Mergers and Acquisitions/Business Consulting	abuckett@biggskofford.com
Karon Cowan, CPA Private Client Services Specialist/Office Manager	Small Business Accounting and Bookkeeping Services/Private Client Services	kcowan@biggskofford.com
Stephanie Johnson Public Relations and Recruiting Coordinator	Human Resources and Marketing	sjohnson@biggskofford.com

For more information, you can also call us at (719) 579-9090.