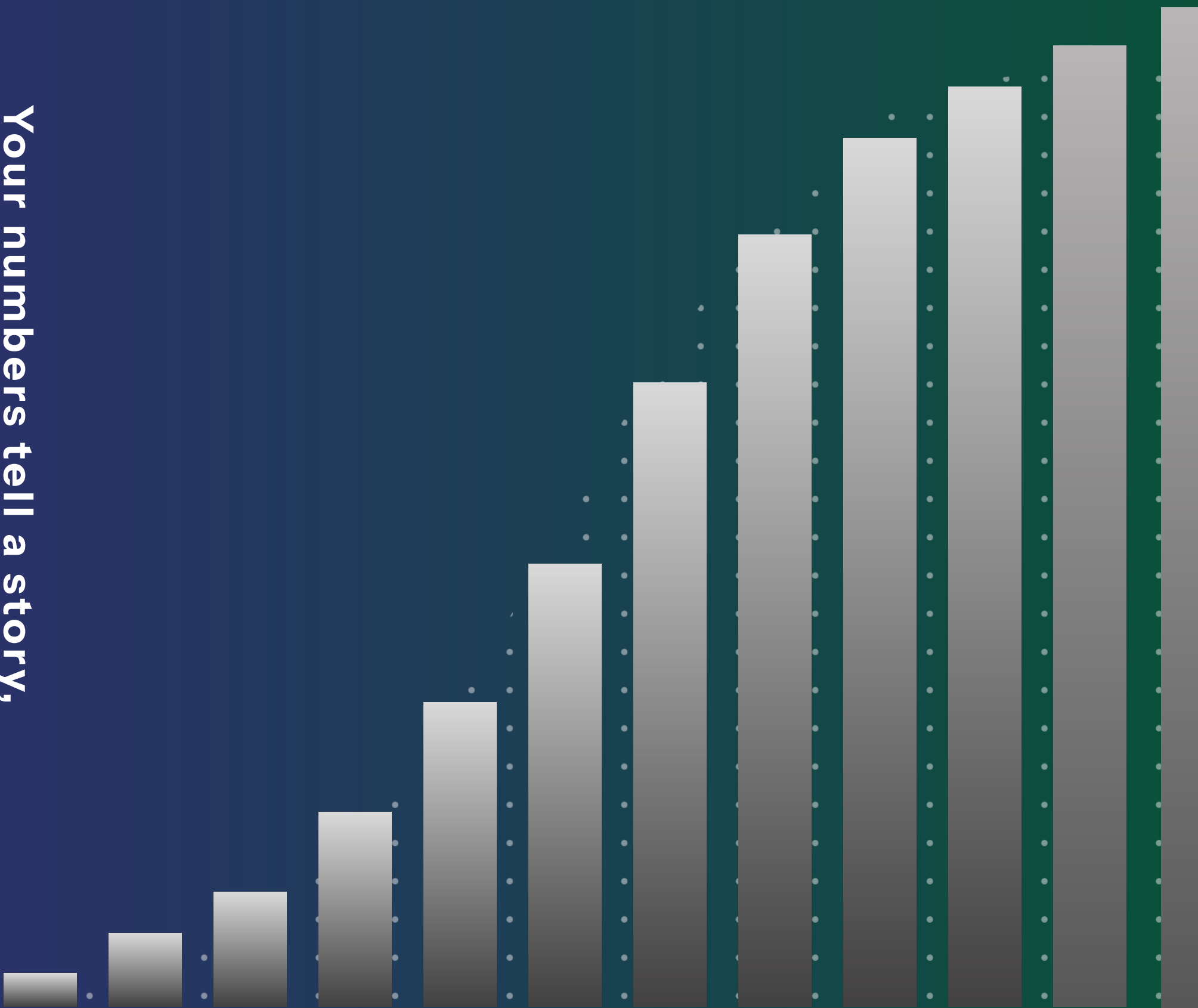


CORE

A C C O U N T I N G

Your numbers tell a story,
we'll ensure it's the right one





Who We Are At Our CORE

At Core Accounting, we empower Jamaican businesses to operate with confidence by replacing financial guesswork with clear, data-driven insights. Through accurate bookkeeping, intelligent tax planning, disciplined reconciliation, and forward-looking cash-flow forecasting, we give organizations the structure they need to grow.

In today's rapidly evolving Jamaican economy—where MSMEs contribute nearly half of national GDP—financial accuracy is no longer optional. It determines a company's ability to remain compliant, secure financing, withstand economic shocks, and make informed decisions. The analytics below highlight the realities Jamaican businesses face and why professional accounting support is now a strategic advantage, not just an administrative task.

We've Successfully listed a company on the
Jamaica Social Stock Exchange



www.coreaccountingja.com



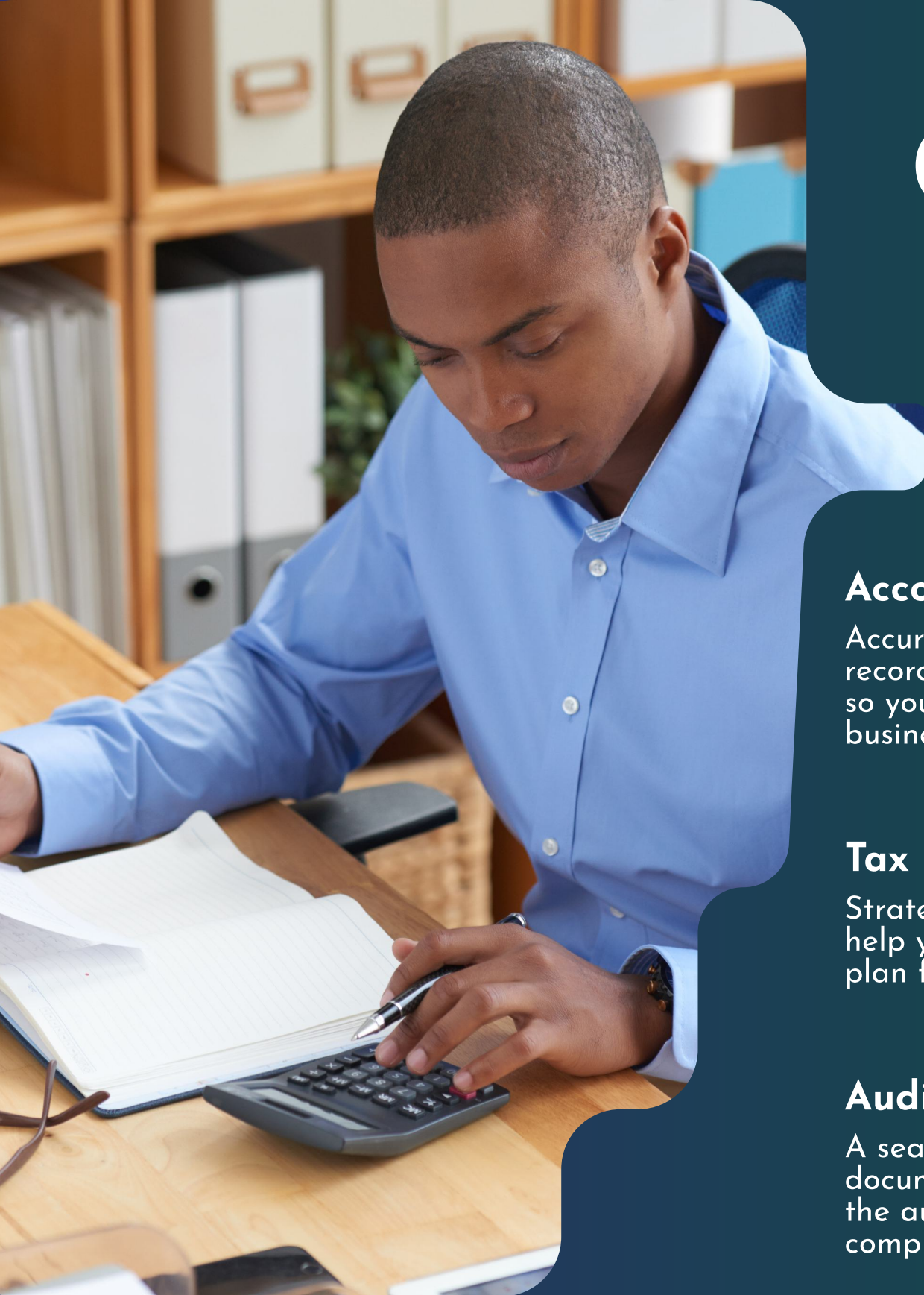
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Our CORE Services

Accounting & Bookkeeping

Accurate, organized, and compliant financial records. We manage your day-to-day accounting so you always have a clear picture of your business.

Tax Planning & Filing

Strategic tax support that goes beyond filing. We help you minimize liabilities, stay compliant, and plan for long-term tax efficiency.

Audit Preparation & Support

A seamless audit experience. We organize documents, verify records, and assist throughout the audit process for full transparency and compliance.

Financial Advisory

Insightful guidance for growth and sustainability. We help you make informed decisions backed by clear financial analysis.

Additional Services:

Business Registration

Smooth and efficient setup for new businesses. We manage the full registration process so you start on solid ground.

Standard Operating Procedures(SOPs)

Clear and scalable operational structures tailored to your business.

Others:

- Cash Flow Management
- Reconciliation Management
- AP/AR Reconciliation

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CORE Insights

44% of Jamaica's GDP comes from MSMEs

This means most local businesses operate in lean environments, often without full-time accounting staff. Many rely on manual or informal systems—leading to errors, missed filings, and financial blind spots.

Common Risks We See in Jamaican Businesses:

- Up to 40% of expenses go unrecorded when cash transactions are tracked manually.
- Bank accounts show an average 7–12% discrepancy when not reconciled monthly.
- Informal record-keeping contributes to Jamaica's 44%+ informal economy, where businesses struggle to access financing because they lack clean books.

Our Bookkeeping Advantage

We deliver:

- Monthly accuracy audits
- Real-time transaction visibility
- Automated document capture
- Custom dashboards showing income, expenses, trends & KPIs



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CORE Insights

Avoid Penalties, Stay Compliant, Save Money_15% GCT, statutory payroll deductions & annual income tax filings

These obligations create significant pressure on business owners—especially those without a dedicated finance team.

Key Data Points:

- Over 35% of small businesses file GCT returns late due to incomplete books.
- Penalties and interest from improper filings can cost companies up to 25% of their monthly tax liability.
- Businesses with structured tax planning save an average of 8–12% annually through optimized claims, expense categorization, and timely filing.

Our Tax Planning Advantage

We deliver:

- GCT, PAYE, NHT, NIS, HEART filings
- Income tax projections (SO1, SO2)
- Compliance calendar automation
- Tax minimization strategy
- Year-end audit preparation



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CORE Insights

The #1 Indicator of Business Survival

In Jamaica, many industries—retail, distribution, construction, tourism—experience seasonal income fluctuations. Without forecasting and cash-flow discipline, businesses face gaps that lead to borrowing or operational delays.

Cash Flow Analytics We Track:

- Projected vs. actual cash inflows/outflows
- Receivables aging reports (common issue: 30–60 days past due)
- Supplier payment cycles
- Seasonal demand forecasting
- Liquidity ratios

Jamaican Business Trends

- SMEs lose an estimated 15–20% in cash flow efficiency due to poor collections processes.
- Businesses with structured forecasting reduce short-term borrowing by up to 30%.

Our Cash Flow Advantage

We develop:

- 12-month rolling cash-flow forecasts
- Working capital dashboards
- Revenue and expense trend analysis
- Collection cycle optimization



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CORE Insights

Ending Financial Guesswork

Reconciliation is where many businesses fall behind—yet it is the single most important step for accuracy.

Key Findings from Jamaican SMEs:

- The average unreconciled account difference ranges from JA\$50,000–\$250,000 monthly, depending on transaction volume.
- Companies that fail to reconcile monthly are 3x more likely to overpay taxes due to missed expenses.
- Missing receipts and duplicate entries contribute to 2–6% financial distortion.

Our Reconciliation Advantage

We ensure:

- Monthly bank reconciliations
- Credit card and loan reconciliations
- POS vs. bank deposit matching
- Supplier statement reconciliation
- Resolution of discrepancies



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Why Choose CORE?

Data-Driven Finance

We provide monthly KPIs such as:

- Financial accuracy rate
- Expense leakage percentage
- Gross margin trends
- Compliance score
- Cash-flow variance analysis

AI & Automation

Our systems reduce manual work and improve accuracy through:

- Automated transaction sorting
- Smart reconciliation
- Receipt digitization
- Real-time dashboards
- AI-based forecasting models

The Results for Your Business

With Core Business Solutions, you gain a financial partner that:

- Keeps you compliant
- Keeps you profitable
- Keeps you in control
- Keeps you future-ready

Human Expertise, Backed by Technology

While our systems are powered by automation and AI, your business is supported by real financial professionals who review, interpret, and guide every step.

What this means for you:

- Personalized financial insights
- Strategic guidance tailored to your industry
- Error-proofing through human verification
- A dedicated point of contact for questions and support

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