



## Consumer Finance

Generating profits, managing risk and gaining market share are critical to survive in today's consumer finance industry. As a service provider to the pioneers in Consumer Finance, Elliott Davis Decosimo has earned the respect and continued business of some of the largest Consumer Finance companies in the United States. Our experienced Consumer Finance team is familiar with the dynamic economic, regulatory and business landscape specific to this industry. We are dedicated to adding value to our clients by providing quality services and serving them as a trusted advisor.

### ARE YOU...

Looking for strategies to manage effective tax rates?

Buying, selling or transitioning ownership of a business?

Concerned about employee theft and internal control risk?

Unsure whether you should lease or buy real estate for your stores?

In need of accurate forecasts and projections for important financial decisions?

Facing challenges in navigating the industry's complex regulations and reporting requirements?

### SOLUTIONS

#### Assurance

- Agreed-upon procedures engagements
- Audits, reviews and compilations of financial statements
- Internal control evaluation and risk analysis
- SEC advisory/reporting
- SOX 404 compliance

#### Tax

- Federal, state and local tax compliance
- Credits and incentives research and strategy
- Tax planning related to selling a business
- IRS examination support
- Gift and estate planning
- Uncertain tax position accounting and evaluation

#### Accounting Resources

- Accounting, payroll and reporting assistance
- Accounting manuals
- QuickBooks consulting and training

#### Consulting

- Business and intangibles valuations
- Strategic and transition planning
- Forensic accounting and fraud examinations
- Merger and acquisition services
- Internal audit development and evaluation
- Debt and equity acquisition planning
- Litigation support/expert testimony
- Lease/buy evaluation
- Loan loss reserve and expense provision analysis
- Performance metrics and benchmarking
- Budgeting and forecasting development
- Process improvement and profit enhancement services
- New store and growth funding analysis
- Information systems internal control evaluation
- Human resource management
- Employee stock-based compensation program development
- Retirement planning; compensation and benefit analysis