# Adesso Capital Overview

Presented by Damon Maletta, Founder & CEO







## **Restaurant and bar** owners have enough on their plates—and face a unique set of financial challenges. That's where Adesso comes in.

## The Adesso Advantage

Since 2007, Adesso has been helping small business owners access the funds to run and grow their business.









### We specialize in restaurants.

We understand the unique financial needs of the food and beverage sector.

### We have the right people in place.

Adesso's team of financial specialists, CPAs, and legal experts are already in place and are wellversed in tax credit programs.

### team.

Our Partner Management team provides your association with the marketing tools and support to succeed.

## Helping your members helps your association.

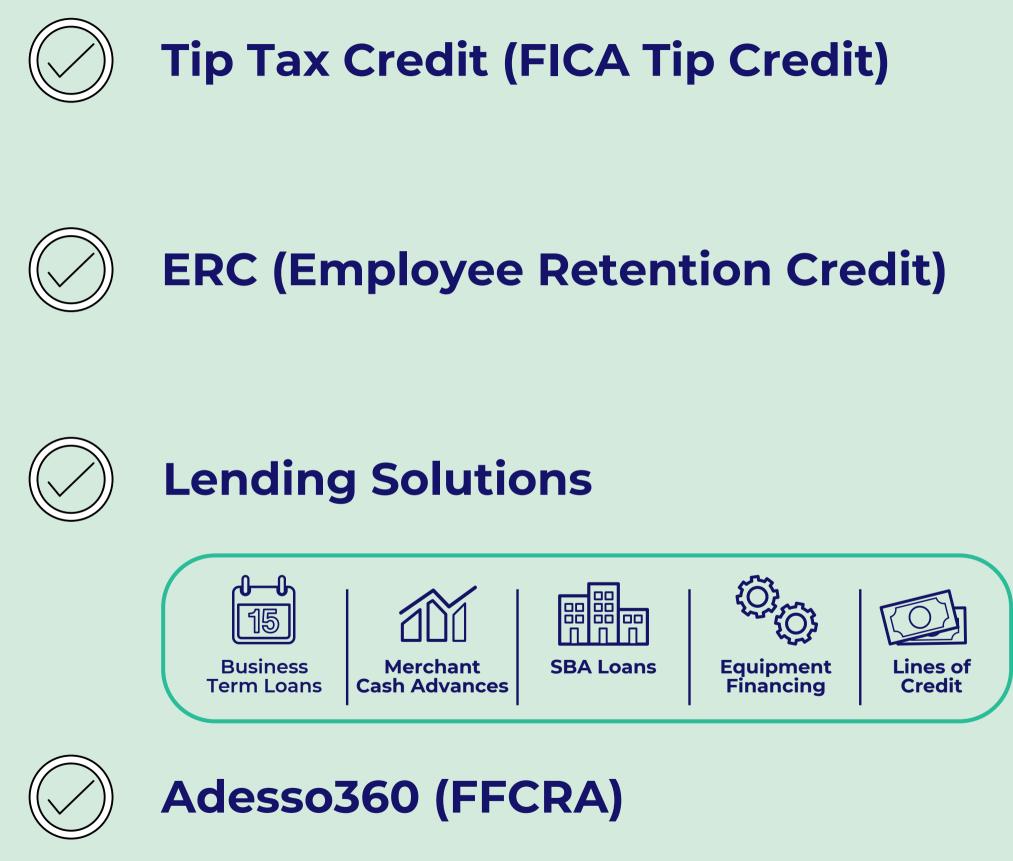
clients.

### We're an extension of your marketing

Earn valuable non-dues revenue for your association when your members become our

# What We Offer

We find innovative financing solutions for small- and medium-sized businesses, specializing in the hospitality sector.



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**Tip Tax Credit** PROGRAM OVERVIEW

# Fidesso

With over \$1 Billion secured, Adesso helps keep businesses in business.

Now we've introduced a new program to help restaurant and bar owners get tax credits back on employee tips.



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# **Tip Tax Credit Program Details**

Eligible businesses can get a credit for certain Social Security and Medicare taxes (known as FICA taxes) that are paid on tips employees earn.

**Tip Tax Credit** allows eligible businesses to get back **all the FICA taxes paid** on tip earnings that surpass the federal minimum wage.

## This translates to a credit for all the tips employees report.

TAX CREDITS LENDING PARTNERS ABOUT BLOG

GET STARTED TODAY

### If your employees earn tips, You can earn tax credits.

The FICA Tip Credit offers a unique advantage for those in the food and beverage sector by allowing employers to get tax credits for tips your employees earn.

Adesso

TIP TAX CREDIT



Did you know your employees' tips can get you money back from the IRS?

Get started now >



Eligible businesses can get a credit for certain Social Security and Medicare taxes (known as FICA taxes) With Tip Tax Credit by Adesso, eligible businesses can get back all the FICA taxes paid on tip earnings that surpass the federal minimum wage. This translates to a credit for all the tips employees report.

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Are my members eligible for this new program?

If your members operate a bar or restaurant, the eligibility criteria is straightforward.



The services offered by the business, like serving or delivering food, should typically involve receiving tips from customers.



These tips should have been documented as wages, and the appropriate FICA taxes should have been paid on them.



### **Tips Documented as Wages**

As of September 2023, the IRS has put a temporary pause on accepting any new Employee **Retention Credit (ERC)** applications.

What does this mean for you? Learn more <u>here</u>.

program reopens.

Anticipated program relaunch: January 2024, however the IRS has not provided any definitive guidance.

# **ERC** Pause Update



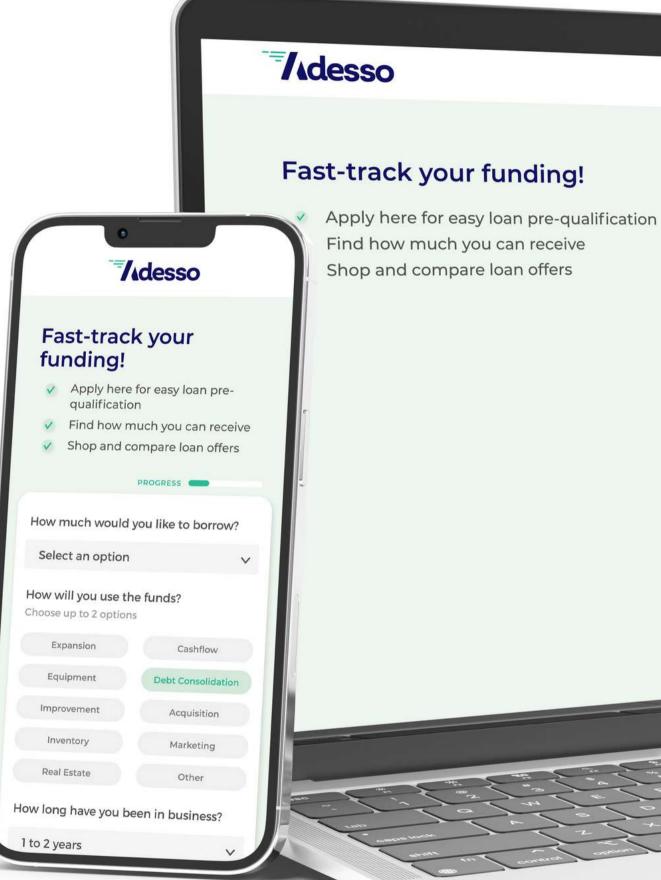
### Adesso will continue to accept new applications, which will ensure you'll be in line to receive your refund when and if the

### New design coming soon!

## Lending Portal

Our user-friendly lending portal starts the process.

One convenient application enables our team to secure financing options from a network of trusted lenders.



Expansion Cashflow   Equipment Debt Consolidation   Improvement Acquisition   Inventory Marketing   Real Estate Other   W long have you been in business?   to 2 years   to 2 years		you like to borrow?	
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CONTINUE			

# Helping the self-employed get every dollar they deserve.

Our team of tax experts have created the fastest, safest, and easiest tool for self-employed individuals and sole proprietors to claim the federal FFCRA tax credits they deserve.

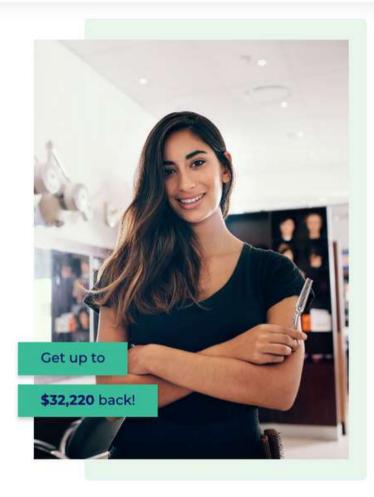
80% of self-employed workers are unaware they're even eligible, leaving millions of dollars on the table.

### CHECK MY FFCRA ELIGIBILITY

What is

desso360

Free eligibility check Built by tax experts Fully automated





The Families First Coronavirus Response Act (FFCRA) is

The FFCRA was designed by Congress to help support independent business owners (sole proprietors, freelancers, and gig workers) during the pandemic and ensure we all can

## Adesso360

Our advanced platform takes the headache out of filing for FFCRA tax credits for the selfemployed.

It's the first-of-its-find system that's built solely for freelancers. We're helping thousands of gig workers and independent contractors by dealing with the IRS on their behalf.





# Partners

Our

# Let's get in touch!

### Damon Maletta, Founder & CEO



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