



ROSS FINTECH GROUP

CAPABILITY STATEMENT · FINANCIAL REPORTING & ANALYSIS

Dr. James Ross

Owner & Lead Analyst

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rossfintech.com

Financial Reporting & Statement Preparation | Budgeting & Forecasting | Financial Analysis & Modeling | Financial Literacy & Training

COMPANY OVERVIEW

Ross FinTech Group, LLC is a South Carolina-based small business delivering financial reporting, budgeting, forecasting, and analysis for small businesses, mid-size companies, and non-profits. The firm pairs 18+ years of hands-on financial management across healthcare, higher education, non-profit, and federally funded programs with a proprietary AI-assisted platform, Ross Insights, that turns client numbers into decision-ready statements, ratio diagnostics, and multi-scenario forecasts. Clients get CFO-level rigor — statement preparation, budget construction, variance analysis, and board-ready reporting — without a full-time finance department.

CORE COMPETENCIES

Financial Reporting & Statement Preparation — Income Statement, Balance Sheet, and Statement of Cash Flows built as 12-month grids with automated subtotals and balance checks; month-end close, journal entries, bank-to-G/L reconciliation, and investment-portfolio reconciliation.

Financial Analysis & Performance Diagnostics — margin, liquidity, leverage, and return ratios with plain-English Healthy / Watch / Concern flags; revenue variance analysis, budget-vs-actual reporting, cost analysis, and monthly cash-flow comparison.

Budget Development & Management — modified zero-based and executive budget builds, departmental budget cycles, board-level budget-vs-actual reporting, federal budget submissions in .gov systems, and operational budgets for RFP and grant proposals.

DIFFERENTIATORS

Scale of budget responsibility — \$2B+ in budgets created and managed across a public university, a large health system, and non-profit programs, including quarterly budget-vs-actual reporting to a Board of Trustees.

Documented cost reduction — data-driven analysis and process optimization currently reducing departmental budgets by up to 20%.

Practitioner and educator — 18+ years in accounting, budgeting, and analyst roles plus eight years as an Assistant Professor of Finance — the analysis and the ability to explain it to boards, funders, and lenders.

Financial Modeling & Forecasting — pro formas for capital and position requests, ROI and cost models, provider compensation and bonus computation, and Base / Best / Worst scenario forecasts with fully projected financial statements.

Financial Systems, Data & Automation — Workday, Banner Finance/HR/ Payroll (incl. Banner SQL), Cerner, Epic, and QuickBooks; system conversions, dashboard implementation, chart-of-accounts design, pivot-table reporting, and digitization of financial records and processes.

Financial Literacy, Training & Facilitation — instructor-led and self-paced financial education, budgeting and investing workshops, finance curriculum design, and system-training workshops for department leads and administrators.

AI-assisted delivery at small-business pricing — the Ross Insights platform produces prepared statements, ratio analysis, and formal reports in a fraction of a manual spreadsheet cycle, with every formula independently verified.

Cross-sector fluency — healthcare, higher education, non-profit, and federally funded program finance, including grant and RFP budgets.

Credentials — doctoral degree; M.S. Finance; B.S. Accounting; completed the CFP Capstone certification; passed the FINRA Securities Industry Essentials (SIE) exam.

PRINCIPAL QUALIFICATIONS & RELEVANT EXPERIENCE

- **Enterprise budget construction & governance reporting** — built a public university's annual modified zero-based budget, delivered quarterly budget-vs-actual reporting to its Board of Trustees, created and maintained the institutional chart of accounts, and handled system-level corrections in Banner SQL.
- **Departmental budgeting, pro formas & provider compensation in healthcare** — pro formas for new capital and position requests, annual modified zero-based budgets across multiple departments, monthly physician and surgeon bonus computation, and revenue variance and cash-flow analysis reviewed monthly with department heads.
- **Grant, RFP & federal budget submissions for non-profits** — ROI pro formas for program projects, operational budgets supporting RFP research and proposal submission, federal budget submissions filed in .gov systems, and cost-vs-budget analysis for active programs.
- **Month-end close, reconciliation & ledger integrity** — daily cash journal entries, bank-to-general-ledger reconciliation, month-end close including interest, payment, and amortization entries, and monthly investment-portfolio reconciliation with realized-gain booking.
- **Financial education, curriculum design & system training** — taught finance and business curricula online and in person, built experiential financial-market learning modules, supported budget proposals and grant-writing, and delivered budgeting-system training for department leads and administrators.

COMPANY INFORMATION

COMPANY DATA

Legal Name: Ross FinTech Group, LLC

Business Size: Small Business

Structure: LLC — South Carolina

Year Established: 2026

Location: Columbia, South Carolina

Service Area: Nationwide (remote)

UEI: DE34P52LYEY3

CAGE Code: 24LF5

SAM.gov: Active — All Awards

NAICS & PSC CODES

541219 Other Accounting Services

541611 Admin. & General Mgmt Consulting

541618 Other Management Consulting

611430 Prof. & Mgmt Development Training

541511 Custom Computer Programming

541990 All Other Prof., Sci. & Tech. Services

PSC: R703 · R710 · U004

POINT OF CONTACT

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Engagement models: monthly retainer tiers (Starter · Growth · Advisory) or project-based work — budget builds, forecast models, clean-ups, reporting packages. Custom quotes; non-profit rates on request.