

## Financial Institution Business Advisory Services



At Mauldin & Jenkins, we have more than 90 years of experience providing audit, tax and consulting services to community financial institutions. Through this experience we have developed expertise in issues that makes our Firm unique.

### **Tax Planning and Return Preparation**

The financial institution tax partners at Mauldin & Jenkins specialize in helping our clients make informed business decisions concerning tax related matters. Questions on topics such as tax credits, tax free lending or investments, Subchapter - S and stock options are examples of issues common to our financial institution clients. Our professionals monitor tax regulation changes to help our clients accurately evaluate the potential impact on their business.

### **Strategic Planning**

Management teams and boards must work together to accomplish their business objectives. The process of exploring potential objectives requires planning. Our experienced partners, through a practical approach, can facilitate your strategic planning process. Some planning sessions focus on specified objectives and are designed to provide analysis to determine if the objective is feasible. Other sessions are designed to determine the most effective way to accomplish an objective. We provide our clients with a range of planning services from identifying potential merger partners to branch location and feasibility studies.

### **Valuation Services**

Financial institutions have a responsibility to their shareholders to build the value of their stock. In closely held institutions, the determination of a fair value is difficult due to the limited number of arms length transactions. An independent stock valuation can provide a sound foundation value for such transactions. Stock valuations are required for many purposes including the formation of a bank holding company, transactions with an ESOP, sale of additional shares, shareholder disagreements, and in connection with a business combination. Mauldin & Jenkins' expertise with financial institutions provides for sound analysis and an in depth understanding of the issues that must be considered when an independent valuation is needed.

### **Compensation**

Compensation committees are charged with the responsibility to assure their institutions can attract and retain quality senior management teams. Understanding compensation tools and their impact on the financial institution's financial statements can be challenging. We provide guidance to clients on evaluating the reasonableness of their existing compensation packages as well as introducing and evaluating potential additional compensation tools.