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WHITE-LABEL BOOKKEEPING MARGINS CALCULATOR

Pricing Your CAS Offering With Offshore Delivery Built In

A practical framework for CPA firms building scalable Client Accounting Services on white-label offshore delivery — with the margin math to price it right.

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WHAT WHITE LABEL BOOKKEEPING ACTUALLY MEANS (AND WHAT IT IS NOT)

White label bookkeeping means an offshore team prepares the work under your brand. The client sees only your firm — your name, your portal, your communication.

This is not reselling a third-party product. Your firm owns the client relationship, sets the standards, and delivers the output. The offshore team is an extension of your capacity, not a separate vendor your client interacts with.



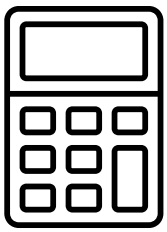
White label = your delivery, offshore execution.
The distinction matters for how you price it, staff it, and represent it to clients.

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THE MARGIN MATH

WHAT OFFSHORE DELIVERY COSTS VS. WHAT YOU BILL

One offshore FTE at $1.4k–$1.8k/month handles 8–12 bookkeeping clients. Effective per-client delivery cost:



$115–$225

per client/month

Client Type	Delivery Cost	Your Billing	Gross Margin
Simple reconciliation only	$130/mo	$400/mo	68%
Mid-complexity close package	$185/mo	$600/mo	69%
Complex reporting + AR	$225/mo	$850/mo	74%

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THE 5-STEP WHITE LABEL DELIVERY MODEL

01



Scope Definition

Define client complexity, software stack, and deliverable format before any offshore assignment.

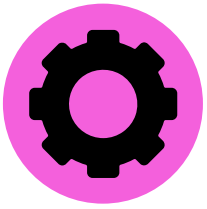
02



System Access

Provision the offshore team in your QBO/Xero environment with role-based permissions.

03



Offshore Execution

Bookkeeping, transaction coding, reconciliation, and close package prepared to your SOPs.

04



US Review

Senior reviewer checks output against the per-client checklist before anything goes to the client.

05



Client Delivery

Reports and packages delivered under your firm's letterhead. Client sees only you.

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PRICING YOUR CAS TIERS

USING OFFSHORE AS THE DELIVERY LAYER



Tier 1 — Basic Reconciliation

Bank and credit card coding, monthly reconciliation
Offshore delivery cost: $130/mo.

Suggested billing:
$350–$500
per month



Tier 2 — Close Package

Tier 1 + month-end close, P&L, and balance sheet
Delivery cost: $185/mo.

Suggested billing:
$550–$750
per month



Tier 3 — Full CAS

Tier 2 + management reporting, variance commentary, AR/AP support.
Delivery cost: $225/mo.

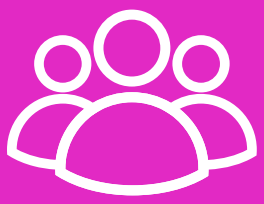
Suggested billing:
$750–$1,000
per month

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CLIENT EXPERIENCE

HOW TO MAKE OFFSHORE INVISIBLE TO YOUR CLIENT

- ☐ Work is performed in your client's accounting software
- ☐ Close packages and reports carry your firm's letterhead
- ☐ All client communication goes through your team
- ☐ Client portal, if used, is co-branded or firm-branded only
- ☐ Escalations and questions are fielded by your US reviewer



The offshore team is infrastructure.
Your firm is the relationship.

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HOW TO HANDLE QUESTIONS

IF A CLIENT ASKS WHO DOES THE BOOKS

Most clients never ask. When they do, two approaches work:



Transparency Approach

"We work with a dedicated offshore accounting team that operates under our supervision and quality standards." Straightforward, professional, and accurate.



Need-to-Know Approach

"Your books are prepared by our accounting team." Technically accurate, your firm owns the output and the relationship.



Risk isn't the answer; being unprepared to give one is. Have a clear, firm position before the first client asks.

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BUILDING YOUR CAS PRACTICE ON WHITE LABEL DELIVERY

One offshore FTE handles 8–12 clients. At an average billing rate of $600/mo, that is $5.4k–$7.2k/mo in revenue per FTE, with a delivery cost of $1.4k–$1.8k/mo.

8–12
clients per offshore FTE

$600
average billing per client

$5.5k –$7.2k
revenue per FTE per month

Scale Point	Offshore FTEs	US Reviewers	Gross Revenue	CAS Clients
Starting out	1	0.5 (part-time)	$6,000/mo	8–12
Growing	2–3	1	$18,000/mo	20–35
Scaled	4–5	1–2	$36,000/mo	45–60

Scaling from 15 to 50 CAS clients doesn't need proportional US hiring. That is the structural advantage of white-label offshore delivery.



ABOUT DNA GROWTH

DNA Growth is a white-label finance and accounting delivery partner for CPA firms, fractional CFOs, and bookkeeping practices. We provide dedicated offshore bookkeeping teams that operate under your brand handling client bookkeeping, close packages, and management reporting while your firm owns the client relationship.

For firms building or scaling a CAS practice on white-label offshore delivery, we provide the offshore infrastructure, US oversight support, and onboarding frameworks to make it work at margin.

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