



RECLAIM WHAT'S YOURS

**Zero-Risk Ways for Organizations
to Make, Save, and Recover
More Time and Money
(Without Spending Much of Either)**

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IT'S TIME TO RECLAIM YOUR TIME AND MONEY

The center of every organization is time and money. It doesn't matter what you're doing. It's all about time and money. Hiring people? That takes time, and it costs you money to pay them for their work. Want to start a new product line? Open a new office? Upgrade your equipment? Time, time, time and money, money, money. It's always time and money at the core.

The good news is that time and money are both transferable. If you save time or money in one area of your business, congratulations! You can now use

that for *whatever you want*. An hour saved because you canceled an unnecessary meeting can be used to meet with your next big client. Money saved because you found a cheaper software provider can be used to fund the next marketing campaign. Which means that if you optimize whatever you're already doing in business, then you'll free up time and money to do whatever you want to do next.

I've been consulting for over 25 years now. Every problem I've seen is either a time problem, a money problem, or both. Lacking those two can really hamstring your business.

And this isn't just true for struggling businesses. I've observed large and successful businesses squandering time and money without noticing. They're hemorrhaging time and money in places that they don't need to be. The results? They're not as profitable or scalable as they need to be. They're not as efficient as they could be. In the long run, that will hurt them.

Reclaiming time and money will help you whether you're printing money or teetering on the edge of insolvency. Yes, business is complex, and its

problems are messy. But at the end of the day, all the problems come down to not having enough time or not having enough money. Conversely, whatever goals you're working towards, having more time and more money available to you will improve your odds of success.

Your greatest opportunity for leverage is to optimize the core systems of your business. These are the processes, vendors, and workflows you use every day. Even a small improvement here can save you significant time and money. Optimization has been a passion of mine ever since I started a Search Engine Optimization (SEO) firm. I saw how one-time website optimizations led to significantly more traffic, leads, and sales. How I work with clients now is much broader, but I'm still dedicated to helping clients optimize core systems to help make, save, and recover money.

UNCONVENTIONAL WAYS TO RECLAIM TIME AND MONEY

You understand the importance of saving time and money. But how?

There are of course all sorts of programs, books, time management courses, and such that promise some variation of, "This will help you with your time. This will help you get more money."

Many of those courses are valuable. (Many are not.) But this short guide is about some lesser-known, less-recognized, underutilized ways that businesses can save, make, and recover money. So what's special about them?

They're Quick to Implement

Say you take a time management class. Every Thursday evening for five weeks you show up to a classroom, listen to the instructor, and leave with an assignment. Every Friday for five weeks you try to implement what you learned. And at the end of the course, guess what? You're better at time management. You've learned how to save and reclaim some of your time. That's valuable.

The downside is that it took you five weeks, hours of sitting in class, and more hours of trying to implement it in your business.

Most of my consulting clients are not patient people. They don't want to wait five weeks for results. They don't want to read 12 books in the hope that they'll eventually maybe get somewhere. They demand, "What can we get done *right now*?"

Thankfully that's what I specialize in. The collection of services I'm trying to bring to more business owners' attention are immediately practical. They're all about the implementation of solutions that can get going very quickly. You can get started with most of them in well under an hour. Then in many cases, my team and partners do a bunch of hours of research and analysis before presenting you with a recommendation and your expected results. Fully implementing the plan can take a few hours, days or weeks (depending on the solution)—but getting started is easy.

I started Consulting Ace to introduce business owners to solutions that are very practical, very streamlined, and able to be implemented very quickly, without a lot of time on your end as a business owner—so that you can start reaping the savings as soon as possible.

They're Zero-Risk

All of these unconventional services are zero-risk. You stand no risk of losing money when you pick these services. That's because they are all either *zero-cost* or *performance-based*.

Zero-Cost

Some of our services are zero-cost. For example, we offer a payroll service that gives your employees a free FDIC-insured bank account and access to 50% of their earned wages before payday (same day or next day) on a special pay card (Visa/Mastercard).

Employees love it because they get access to their money early. This solution saves them from having to borrow money in the event of emergencies or special events. The service is completely free to you and free to your employees. So how do we get paid? And how does the payroll provider get paid? Simple: Whenever an employee uses their pay card to buy something, the interchange fee covers all costs. You, as the employer, never see a bill, and neither do your employees.

Performance-Based

Other services are performance-based. For example, say you agree to pay us 10% of what we save you on

your uniform and laundry service. If we save you \$5,000 a month, you send us \$500. Another example is our shipping optimization service: If you ship more than 200 packages a day or spend about 2 million a year, we can more than likely save you a lot of money. We'll set you up with the new provider for free. We get performance-based compensation: every time you ship something, the new provider sends us a couple of cents. You never pay us a penny.

Forget about ROI

Zero-risk services eliminate the need to calculate and discuss ROI. If you're paying for a service, then it's very important for you to ask questions like: What does this cost us? How long will it take to return the money to us? How large of a return will we get?"

But when the service is zero-cost or performance-based, all those discussions go out the window. The question simply becomes, "Do we want this service or not?"

This streamlines your decision-making process. You don't have to worry, "Man, I'm spending \$10,000 on this. Is it going to work out? If not, I'm even more

screwed up than I am now because I'll have wasted all this time and all this money." All those fears are gone. You get to think, "Oh, this will take me an hour to set up, and I'm not committed to doing anything. If I don't like the plan and savings they present, then I can stick with my current provider."

Your entire time investment is signing contracts, finding us some data, and returning to your ordinary job while we do the legwork for you. Our team and partners do everything. And then once it's set up and working, you get the benefit.

So let me introduce you to three services to help you make, save, and recover time and money.

SERVICE #1: RECOVER MONEY FROM GOVERNMENT CREDITS AND TAX INCENTIVES

Everyone has heard of the COVID-related Employee Retention Credit (ERC) program. A lot of businesses got money from that. ERC was a large and popular program, but most business owners don't realize that

there are hundreds of similar programs. They exist at the federal, state, and local levels. You qualify if you have employees or if you own property. It would be an immense burden for any normal organization to try to find them all, track them all, and submit paperwork for them all. What's a better way?

At Consulting Ace, we've developed a free calculator where you can input some basic information about your business. In just 5 minutes, you can figure out if you qualify for some of the major programs. The calculator doesn't give results for the full hundreds of programs, but if you like what you see, you can formally register, and then our team will help you get everything set up and go after all the tax credits and incentives you desire.

Hardly anyone realizes that there are hundreds of ERC-like programs, and that new ones pop up all the time. Many of these programs are retroactive, too. You might be able to claim tax benefits for the past 5, 10, even 15 years if you did something as ordinary as hire employees or buy a property.

Here's just one example: the Work Opportunity Tax Credit. You can get thousands of dollars back if you

hire employees from “certain targeted groups who have faced significant barriers to employment” (per the [IRS](#)), including some veterans, SNAP benefits recipients, and the long-term unemployed. Are you eligible? It's worth finding out.

Pursuing all of these programs yourself would be an absolute waste of your time as a business owner. But when you can say “Let it be done” and return to your business? When you can get a check in the mail by submitting a handful of documents? It's absolutely worth your time to get set up so the credits-and-incentives team can do the work.

Do You Qualify?

You may be thinking, “These programs sound great. But I bet they're all for business that are unlike me. I'm not going to get this lucky.”

Let's see if you're in luck. The basic qualifications are:

- Your business has 1+ employee, and/or
- Your business owns property.

Pretty simple, right?

And to be clear, these programs don't only apply to for-profit businesses. They are available for organizations of all kinds, like municipalities (states, cities, towns), school systems, nonprofits, and more. Some of them are even available to governmental agencies.

What Are The Results?

Here are a few select results for some more well-known programs:

- A home healthcare company with 150 employees recovered \$3,650,250 from the ERC program's employee benefits.
- A retail establishment saved \$758,388 from cost segregation on their properties.
- A manufacturer with 280 employees recovered \$600,000 from a research and development tax credit.
- A software IT company with 278 employees recovered \$6,765,589 from the ERC program.
- An apartment complex saved \$1,344,183 from cost segregation and building-related programs.

Since 2004, we have helped our clients recover over \$38 *billion*.

How much could you recover?

SERVICE #2: RECOVER MONEY FROM CLASS ACTION LAWSUITS

You've heard of class action lawsuits. Why are they relevant to you as the leader of an organization?

Some class action lawsuits are brought on behalf of individuals—like everyone who bought a jar of pickles at the grocery store between 2015 and 2018. But many others are brought on behalf of organizations—like every business that accepted credit cards between 2004 and 2019.

As I write this in June 2024, the class action lawsuit that every business *should* be talking about is the Payment Card Interchange Fee Settlement. As the official court-authorized website explains, “If your business accepted Visa and/or Mastercard between 2004–2019, you're now eligible to claim your share of a \$5.5 billion Settlement.”

Has your organization been accepting credit cards between 2004 and 2019? You qualify. Most people I talk to have no idea!

DIY vs. DFY

Now, you are 100% allowed to submit your own claim and join the class action lawsuit. You don't need anyone to help you. You can navigate the official court-authorized website, type out your claim, scrounge up the requested documentation, and upload everything.

But in my experience, few business owners do that. Sometimes because they don't know about it. Sometimes because they can't be bothered. Sometimes because they don't know how much they could get back. Sometimes because they struggle to navigate the website. Sometimes because their business is complicated (significant payment volume, multiple companies, switched payment processors) and they can't figure out how to submit the claim.

The other option is to retain a firm to navigate the system for you. You sign an agreement to appoint

them as your representative. They submit a claim on your behalf. And they only get paid a percentage if you recover money.

Another benefit of retaining a class action firm is that they can search for other class action lawsuits that you qualify for. Sure, now you know about the Payment Card Interchange Fee Settlement. But what about the other hundreds of lawsuits making their way through the court system? The interchange fee lawsuit was first filed back in 2005. Who wants to keep tabs on a class action for 19 years hoping to snag some money when it's resolved? If you sign up with a dedicated firm, they'll search out all the lawsuits you qualify for and submit the claims on your behalf. You sit back and wait for checks to arrive.

For example, one of my consulting clients signed up for the interchange fee lawsuit. With no extra effort, he got signed up for six other class actions that he qualified for. That sort of thing happens all the time.

How Much Could You Get?

I love this service because *it's your money*. These giant corporations owe it to you, because they sort of

stole it from you in the first place. You can recover money that never should have been taken from you.

How much money, you ask? The true-but-unhelpful answer is “it depends.” For each case, it depends on the size of the settlement, it depends on how many businesses submit claims, and it depends on how you were affected.

I know of cases where businesses got back “house down payment money.” And others where they got “car money.” But what if you only got “vacation money” or “fancy dinner out” money? Wouldn't that still be worth 15 minutes?

It's sort of like if someone gave you free lottery tickets. You'd use them, right? Maybe you'd only win a couple bucks. Maybe you'd win nothing. Maybe you'd win the jackpot! No matter what, it's a zero-risk chance to get some free money. Not something that happens every day!

Watch Out for Deadlines

Class action lawsuits don't last forever. The deadline to submit claims for this interchange lawsuit is August 30, 2024. So depending on when you're

reading this, it may be too late. But the good news is, there are always more class action lawsuits you might qualify for. Here are some examples of other class actions that are happening right now:

- Domestic airline class action
- Facebook advertising class action
- Google advertising class action
- Blue Cross Blue Shield class action
- Gasoline indirect purchasers class action

Each of these is different. They have different starting dates, ending dates, and qualifications. That's what makes it so hard. Good luck figuring it out yourself! This is money that's owed to you that is just floating out there somewhere. And if you sign a simple agreement and upload some documents, other people will do all the hard work for you—and you might get some money back.

And remember, you take on no risk because there is no upfront fee. This program is contingency based. The class action firm only makes a small percentage if they recover money for you!

SERVICE #3: RECOVER MONEY FROM CREDIT CARD PROCESSING FEES

Many business owners just take credit card processing fees for granted. They thought about it once years ago when they started taking credit cards, and they haven't given a thought to it since.

How do credit card rates work? Merchant Service Fees are essentially the costs that businesses pay to process credit card payments. These fees are structured in two ways: Flat Rate or Card Plus Rate.

Flat Rate Fees: Companies like Stripe, PayPal, and Square charge a single, high flat rate for every transaction plus a per transaction fee. This makes the process simpler but is more expensive overall.

Card Plus Rate Fees: This is a combination of the Card Rate and the Merchant Rate:

- **Card Rate** is the fee charged by the bank that issued the credit card. It varies depending on the type of card and is non-negotiable. For example, a Bank of America Visa Premier card has a different card rate compared to a Bank of America Visa Signature card. Some cards, like business cards, have higher rates than others.
- **Merchant Rate:** Also known as the "interchange fee," this includes a percentage of each transaction plus a flat fee per transaction. Unlike the Card Rate, the Merchant Rate is somewhat negotiable.
- **Card Plus Total:** The total rate you pay for credit card processing is a combination of the card rate and the merchant rate.

In summary, flat rate options are more straightforward but usually cost more, while a good Card Plus Rate will help you reduce overall costs. In both cases, this means that your Effective Processing Rate will vary from month to month depending on the actual cards that are

used and the volume processed. The bottom line is that you want to know what your merchant rate is, as that's where you can potentially save a lot of money.

We perform a free analysis to uncover the truth about your current processor and then provide options. I'm amazed at how many people are getting ripped off here, especially those using flat-rate processors like Stripe, Square, and PayPal. All of those charge a high flat rate for every transaction. If you're doing significant payment volume through one of those processors or just have a high Merchant Rate, you may be losing "car money," "house money," or even more!

Just recently I worked with a firm that processes about \$11 million a year. We saved them \$28,000 a year in processing fees. That's not a small amount of money! It's a down payment for a house, or a brand-new car.

Plus, the money you save on credit card processing fees is *recurring!* It's not a one-time savings. This

firm will save \$28,000 or more every year from now on.

Another consulting client is paying 4.25% on every transaction. We're going to lower him down to 2.1%. That's less than half the fees he's paying now! For every hundred dollars he sells, he'll get to keep an extra \$2 that he was losing before. That adds up to about \$50,000 a year for him.

I'm working on this now with a couple of clients who process over \$100,000,000 a year in credit cards. I can't wait to see the ridiculous number they save; others at this level have saved millions!

THE POWER OF STACKING

Those are just 3 unconventional ways you can save and recover more time and money. Consulting Ace offers many. At the risk of boring you to death, here's a list:

- Government Tax Credits & Incentives
- Funding & Loans
- Workflow Automation
- Credit Cards Merchant Services

- Class Actions
- Telecommunications IT Technology
- Utilities
- Commercial Accounts Payable
- Payroll Employee Perks
- Shipping
- Medical Underpayments
- Uniforms and Linens
- Employment Screening
- Prepaid Legal
- Insurance (Personal or Commercial)
- And More!

Any one service on its own is powerful. If I save you 10¢ every time someone swipes a credit card with you, you'll say "Thanks." But the results start to look crazy when you combine these services together. You can recover a truly significant amount of time and money.

For example, say you run a manufacturing company with \$20 million in annual revenue. As extremely ballpark figures, you might recover:

- **\$908,388** from government tax and incentive programs (\$758,388 from cost segregation on

property you own + \$150,000 from R&D tax credit for 70 employees)

- **\$50,000** from class action lawsuits
- **\$30,000** in credit card processing fees
- **\$45,000** (or 156 days of added work) for automation of one worker who gains three days a week in time savings
- **\$50,000** from accounts payable cash-back maximization (extra 0.5% on \$10 million in transactions)
- **\$500,000** from shipping optimization (10% savings on \$5 million)
- **\$30,000** from uniform rental and laundry cost (30% savings on \$100,000)
- **\$180,000** from locking in lower utility rates (3% savings on \$6 million)

Total savings: \$1,793,388. Which is about 9% of \$20 million in revenue. In other words, by optimizing your existing systems, you've added nearly \$1.8 million a year to your bottom line, giving you the flexibility to use these funds as you see fit.

Medium-to-large businesses fight for months to lower their operating costs by a few fractions of a percent. They try to make do with fewer employees,

lower-quality materials, or low-cost partners who do mediocre work.

What if you could achieve the same goal (saving time and money) with zero expenditure and nearly zero effort?

What if you didn't have to cut costs, make sacrifices, or implement anything new, but could simply optimize the systems you already have?

That's what these unconventional services could do for you.

I've intentionally aimed to be conservative in my claims because it's important to stay grounded in reality. While our standard recovery rates are impressive, occasionally we achieve truly remarkable outcomes. For instance, our medical insurance underpayment recovery service for hospitals and other medical organizations, on average, recovers 22% of the annual gross insurance billing. In one case, we achieved over 30% for a hospital, amounting to more than \$300 million recovered. This infusion of capital empowered the

hospital to expand its capabilities and reach new heights of success.

Will you get as much as that hospital? Probably not. But it illustrates the potential and power of our programs. In the end, we have something that can help most every organization, and you will more than likely get something. The bigger you are the more we can help. Few organizations will qualify for every one of these services—but virtually all organizations will qualify for some of them. Optimizing core systems makes your organization more capable and more valuable. Every dollar you save or recover is another dollar that you'll have around to use for some other purpose. And with zero risk to you, it's worth trying out. You have nothing to lose and everything to gain.

NEXT STEPS

Have our business model and unconventional services piqued your interest? You can easily find out if you qualify.

- If you received this guide from a Consulting Ace agent, just tell that person “I want to learn more,” and they will help get you started.
- If you found it elsewhere, you can easily learn more or schedule a call at [ConsultingAce.com](https://www.consultingace.com).
- The “Contact” page has a link to schedule on our calendar. On the call we'll do a quick overview of the services and see which ones you qualify for. Then we'll get started.

Onboarding for each service is easy: You attend an introductory meeting. We ask you some questions and collect some information. We research and analyze and present a plan. We work together to implement. Then you save time and money.

Ready to get started?

>>> [ConsultingAce.com](https://www.consultingace.com)

Reclaim what belongs to you,
Andrew Calderella
CEO, Consulting Ace Inc.

Ask me how we can help you make, save, and recover time and money at no cost!