This e-book goes further than our blog introduction to APO. It covers the four common outsourcing models, how to read a pricing conversation, a realistic onboarding timeline, and a scorecard you can use to evaluate any provider, including us.

Chapter 1: Why Businesses Actually Make the Switch

Businesses rarely decide to outsource because of a single event. It is usually a build-up of smaller signals: the founder is still touching invoices at 11pm, the bookkeeper who understood the business left without a proper handover, or a lender asked for financials that took three weeks to produce and were still wrong when they arrived.

The common thread across almost every business that outsources is not size or industry. It is the growing gap between how much the business needs from its accounting function and how much time and expertise it currently has pointed at that function.

Chapter 2: The Four Outsourcing Models

Not every engagement looks the same. Understanding the model you are actually being offered helps you compare providers on equal terms.

- **Project-based.** A single, clearly scoped piece of work, such as a catch-up bookkeeping project or a one-off clean-up ahead of a tax filing. Priced as a fixed fee for a defined deliverable.
- **Ongoing custom engagement.** Recurring work, such as monthly bookkeeping, without a dedicated full-time resource attached. Suits smaller businesses or lighter transaction volumes.
- **Dedicated FTE (full-time equivalent).** A dedicated professional or team assigned to your account, typically for businesses with enough volume and complexity to justify continuous, dedicated capacity.
- **White-label capacity.** Used by CPA and accounting firms to add overflow capacity under their own brand, typically during peak season or for ongoing client delivery, with the client never seeing the outsourcing relationship.

Chapter 3: What a Realistic Pricing Conversation Looks Like

Reputable providers do not quote a number without understanding your transaction volume, entity structure, software, and scope. Be cautious of any provider willing to give a firm price before asking these questions.

Pricing is generally structured one of two ways: a fixed monthly retainer for an FTE-style engagement, or a project-based fee for defined, one-off work. Watch for hidden per-transaction fees layered on top of a headline price, since these can make a seemingly low quote considerably more expensive once your actual volume is applied.

Ask specifically what is included in the quoted price: does it cover professional review, or is that an add-on? Are software costs included or passed through? What happens if your volume grows mid-contract?

Chapter 4: A Realistic Onboarding Timeline

Onboarding that is rushed tends to create problems that surface months later, once historical data has already been relied upon. A properly run onboarding typically follows a pattern like this:

- **Week 1: Assessment.** The provider reviews your current setup, software, and historical books, and scopes the engagement precisely.
- **Weeks 1 to 2: Access and setup.** An NDA is signed, software access is granted on a limited or read-only basis where appropriate, and your dedicated professional or team is assigned.
- **Weeks 2 to 3: Historical review.** The provider reviews recent historical periods for accuracy before taking over live processing, flagging any issues found.
- **Week 3 onward: Live processing begins.** Ongoing bookkeeping, reconciliation, and reporting move to the new provider, typically with a short overlap or check-in period to confirm everything is running smoothly.

Chapter 5: A Provider Evaluation Scorecard

Score any provider you are evaluating from 1 (poor) to 5 (excellent) against each criterion below. A provider that cannot clearly answer one of these questions is telling you something important.

- Professional review process: is every output reviewed by a qualified person before delivery?
- Security policy: NDA, encryption, role-based access, and no data on personal devices?
- Industry experience: have they worked with businesses like yours before?
- Software fit: do they work in your existing platform without forcing a switch?
- Turnaround commitments: are close and reporting timeframes stated in writing?
- Pricing transparency: is the full cost structure clear before you sign anything?
- Communication: is there a named point of contact, not just a shared inbox?

If you would like a second opinion on your current setup, or a straightforward answer on whether outsourcing makes sense at your current size, a free assessment with Collar Assist covers exactly that, with no obligation attached.