SAMPLE BOOKS · FAMILY OFFICE FOR A FAMILY WITH ASSETS IN TWO COUNTRIES

The Garza Family

A family in Monterrey, Mexico, with homes, rentals and investments in Miami

WHO THEY ARE

Alejandro and Mariana Garza live in Monterrey and spend part of each year in Miami. Their wealth sits in two countries: a family company in Mexico that pays dividends into a peso account, and a set of U.S. holdings.

In the United States they own a Miami home, a Brickell condo and a Coral Gables house rented through Garza Miami Properties LLC, a brokerage portfolio in Garza U.S. Investments LLC, and a trust for their two children.

IN THIS SAMPLE

- Consolidating balance sheet, all four entities, as of October 31, 2026
- Consolidating profit and loss, January 1 to October 31, 2026

WHAT THE FIRM DOES

- Monthly books for every U.S. company, the trust and the family's own accounts, kept in Baratelli Bankable
- The peso account carried in pesos and restated in U.S. dollars each month
- One balance sheet across every entity, in dollars, so the family sees its whole U.S. picture on one page
- The U.S. filings each entity needs, prepared and reviewed by a U.S. CPA
- Onboarding and client calls in Spanish

Baratelli CPA & Accounting, PLLC
Our CPA-led team does the work in Baratelli Bankable, and a U.S. CPA reviews it.
www.baratelliinstitute.com · 833-666-2954

> This is a sample. The family, its companies and every name and figure are made up to show the work. The reports that follow are printed from these sample books in Baratelli Bankable.

Consolidating balance sheet

Garza Family (personally held) · Garza Miami Properties LLC · Garza U.S. Investments LLC · Garza 2023 Irrevocable Trust · As of 10/31/2026

Printed from Baratelli Bankable · sample books · U.S. dollars

Account	Garza Family (personally held)	Garza Miami Properties LLC	Garza U.S. Investments LLC	Garza 2023 Irrevocable Trust	Consolidated
Assets					
1000 Operating checking	–	90,910.00	–	47,500.00	138,410.00
1000 Personal checking	140,800.00	–	–	–	140,800.00
1020 Peso checking account, Monterrey (MXN)	378,700.00	–	–	–	378,700.00
1100 Brokerage cash	–	–	468,510.00	–	468,510.00
1510 Buildings	–	2,380,000.00	–	–	2,380,000.00
1520 Land	–	720,000.00	–	–	720,000.00
1520 Vacation and second homes	2,650,000.00	–	–	–	2,650,000.00
1530 Personal vehicles	165,000.00	–	–	–	165,000.00
1590 Accumulated depreciation	–	(238,000.00)	–	–	(238,000.00)
1600 Marketable securities	–	–	4,250,000.00	–	4,250,000.00
1600 Trust investments	–	–	–	1,800,000.00	1,800,000.00
1610 Private equity and fund interests	–	–	750,000.00	–	750,000.00
1630 Interest in Grupo Industrial Garza, S.A. de C.V. (at cost)	8,500,000.00	–	–	–	8,500,000.00
Total assets	**11,834,500.00**	**2,952,910.00**	**5,468,510.00**	**1,847,500.00**	**22,103,420.00**
Liabilities					
2100 Personal credit cards	18,600.00	–	–	–	18,600.00
2150 Tenant security deposits	–	32,600.00	–	–	32,600.00
2510 Mortgage payable	–	890,805.92	–	–	890,805.92
Total liabilities	**18,600.00**	**923,405.92**	**–**	**–**	**942,005.92**
Equity					
3000 Owner's equity	11,840,400.00	2,090,400.00	5,260,000.00	–	19,190,800.00
3100 Trust corpus (principal)	–	–	–	1,842,000.00	1,842,000.00
3200 Distributions to beneficiaries	–	–	–	(38,000.00)	(38,000.00)
Net income, current year	(24,500.00)	(60,895.92)	208,510.00	43,500.00	166,614.08
Total equity	**11,815,900.00**	**2,029,504.08**	**5,468,510.00**	**1,847,500.00**	**21,161,414.08**
Total liabilities and equity	**11,834,500.00**	**2,952,910.00**	**5,468,510.00**	**1,847,500.00**	**22,103,420.00**

Consolidating profit and loss

Garza Family (personally held) · Garza Miami Properties LLC · Garza U.S. Investments LLC · Garza 2023 Irrevocable Trust · 01/01/2026 to 10/31/2026

Printed from Baratelli Bankable · sample books · U.S. dollars

Account	Garza Family (personally held)	Garza Miami Properties LLC	Garza U.S. Investments LLC	Garza 2023 Irrevocable Trust	Consolidated
Income					
4000 Rental income	–	163,000.00	–	–	163,000.00
4100 Distributions from family entities	220,000.00	–	–	–	220,000.00
4100 Dividend income	–	–	124,000.00	–	124,000.00
4100 Interest and dividend income	–	–	–	52,500.00	52,500.00
4300 Realized gains (losses)	–	–	104,400.00	–	104,400.00
4960 Foreign exchange gain (loss)	(6,300.00)	–	–	–	(6,300.00)
Total income	**213,700.00**	**163,000.00**	**228,400.00**	**52,500.00**	**657,600.00**
Operating expenses					
6050 Property management fees	–	13,040.00	–	–	13,040.00
6200 Insurance	18,900.00	–	–	–	18,900.00
6210 Property insurance	–	21,400.00	–	–	21,400.00
6410 Investment advisory fees	–	–	19,890.00	–	19,890.00
6430 Trustee fees	–	–	–	9,000.00	9,000.00
6600 Repairs and maintenance	–	9,850.00	–	–	9,850.00
6700 Household and living expenses	178,000.00	–	–	–	178,000.00
6900 Depreciation	–	70,000.00	–	–	70,000.00
6950 Taxes and licenses	41,300.00	–	–	–	41,300.00
6960 HOA dues	–	14,600.00	–	–	14,600.00
6970 Property taxes	–	48,200.00	–	–	48,200.00
Total operating expenses	**238,200.00**	**177,090.00**	**19,890.00**	**9,000.00**	**444,180.00**
Other expenses					
7010 Mortgage interest	–	46,805.92	–	–	46,805.92
Total other expenses	**–**	**46,805.92**	**–**	**–**	**46,805.92**
Net income	**(24,500.00)**	**(60,895.92)**	**208,510.00**	**43,500.00**	**166,614.08**