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technology, without compromising client service and relationships.

Isaac M. O'Bannon • Jun. 27, 2012

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township of Pennsville loves about the place, and why he's stayed close to his hometown for most of his professional life. I met him at the New Jersey Society of CPAs annual business and technology conference in May.

Although Pennsville is only about 15 miles from Wilmington, Delaware, and about 40 miles from Philadelphia, it is definitely small town America, with a population of just over 13,000 and a small business community comprised of mostly closely-held businesses.

After earning a degree in accounting from nearby Rowan University (then named Glassboro State College), Ron started out his career working first for a small firm and then a mid-sized regional practice, but after six years he said his urge to work for himself finally won out.

"I've always been a numbers person and always had the desire to go into business for myself within the small business world," Ron said. Fortunately, the practice he was working for accommodated his transition, allowing him to work part time while he was building his own non-competitive firm.

So it was that in 1988 the firm of Zarin & Associates, CPAs (www.ZarinCPA.com) was started, and by the end of a first year that saw rapid new client growth, he had enough business to dedicate his time fully to the new firm. Seeing an open market for serving small businesses, the young and determined entrepreneur saw that growth continue, and by the next year had hired an office administrator.

In the 24 years since then, the practice has grown to a staff of eight, including tax professionals, the practice manager and three additional CPAs, one of whom is Daphne Miller, who has been with the firm for 20 of those years. "We have tried to manage our growth, and are selective when accepting new clients to ensure they fit within our practice model," he noted.

The firm specializes in multi-state tax planning and compliance, business and

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“We have some clients that are doing really well, but some are still struggling, especially those in construction and real estate,” he said. “Most businesses have trimmed as much overhead as they can be, and they’re making it work. So, folks are thinking more positively than a year ago, feeling that things are going to get better.”

But even with some good news and “slight improvements in sales volumes and other indicators,” he says that there are still challenges for businesses seeking funding. “With banks requiring more and more data, even people with great credit are facing a hurdle.” Fortunately, these businesses have Ron and his staff to turn to for business planning and strategy.

Although not one to put himself on a pedestal, one of the keys to the firm’s success has been Ron’s interest in technology, which has led the firm to use a suite of practice and client service programs that are fully integrated, along with remote access and online tools for payroll and client portals, which he says has helped serve the clients in the tri-state area and has helped the firm retain clients who have moved to states as far away as Florida and New Hampshire.

“Keeping up with technology is a perpetual process, no different than keeping up with the ever-changing tax laws. But I love it and am up for the challenge,” he said, noting that he admits to being somewhat of a techno geek.

One of the most successful changes they’ve made recently is the addition of client portals, which he says most of his business clients have embraced because of the enhanced collaboration “The more they use it and get comfortable with it, the more they like it. Personally, I think the changes have made accounting fun again, even though naturally we’re creatures of habit.”

Among the tools he uses to keep up with evolving technology is the free Productivity

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experimenting with cloud apps and online storage options. But just because Ron is tech savvy doesn't mean he's lost the personal touch.

"We are a very progressive firm with old-fashioned values," Ron said. "We're passionate about serving our clients to the best of our ability, and I think we go to the nth degree. This is the very foundation on which our firm was built, and we make all efforts to really get to know our clients and to understand how they tick. The more we know about them, the more we can help them."

Outside of the office, Ron is active in the local business community as a member of the Pennsville Business Association (www.pbassoc.org), the Salem County Chamber of Commerce (www.salemcountychamber.com) and is on the economic development committee and land planning board of the township he lives in.

Together with his wife Debbie, formerly an assistant vice president with Chase in Wilmington, DE, the family also includes their three children: 19 year old Dana who is attending Ron's alma mater, 13 year old Rachel and 4 year old Kevin. The same remote technologies that help Ron's firm be more productive also help him spend more time at home with the family.

While the Jersey Shore and Atlantic City aren't that far away, Ron much prefers the "real New Jersey," with family and friends, working in the garden or relaxing on the deck as deer and wild turkeys roam through the yard.

Infobox:

Ronald D. Zarin, CPA

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Education: Rowan University

Hobbies: Gardening and enjoying the great outdoors, 'weather buff', skiing, photography, spending time at the Jersey shore with family.

LinkedIN: www.linkedin.com/in/ronaldzarin

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