Focus CPA Shares Mid-Year Tax Planning Moves Business Owners Should Make Before Q3 2026

Focus CPA shares mid-year tax strategies business owners should act on before Q3 2026 ends, from entity review to retirement planning.

CALIFORNIA, CA, UNITED STATES, September 25, 2026 /EINPresswire.com/ -- Amit Chandel Outlines Practical Tax Strategies for Business Owners Ahead of the Third Quarter

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> *Amit Chandel, President and Chief Tax Strategist, Focus CPA Group*

Focus CPA Group, led by Amit Chandel, CPA and LLM (Tax), is advising business owners that the weeks before the end of Q3 represent one of the most effective windows for tax planning all year. With half of 2026 already behind them, business owners who wait until filing season to think about taxes give up options available only while the year is still in progress.

Why Mid-Year Is the Right Time to Plan

Business tax planning is fundamentally different from tax preparation. Preparation reports what already happened. Planning shapes what happens next, and most planning strategies require action before December 31 to have any effect on a given tax year.

By the time business owners sit down with their accountant in January or February, the year they are discussing is already closed. Income has been earned, expenses have been paid, and most of the decisions that could have reduced the tax bill are no longer available. A mid-year review, by contrast, still leaves an entire second half of the year to adjust course.

"Most business owners think of tax planning as something that happens once a year, right before filing," said Amit Chandel, Founder and Chief Tax Strategist at Focus CPA Group. "But the tax code doesn't work in your favor if you show up in March. Real planning happens while there's still time to change the outcome. If you're halfway through 2026 and haven't reviewed your numbers with a CPA, you're likely leaving money on the table simply because the strategies that could help you are time-sensitive."

Common Opportunities Business Owners Overlook

A significant number of business owners miss opportunities that are available to them every year, not because the strategies are obscure, but because nobody flags them until it is too late to act.

Retirement Plan Contributions. Business owners frequently underutilize retirement vehicles such as SEP IRAs, Solo 401(k)s, and defined benefit plans. These plans not only build long-term wealth but also reduce current-year taxable income, and the contribution limits and plan structures should be finalized well before year-end rather than decided in a rush during filing season.

Entity Structure Review. As a business grows, the entity structure that made sense at formation may no longer be the most efficient option. Business owners operating as sole proprietors or single-member LLCs sometimes reach a point where an S-Corporation election could meaningfully reduce self-employment tax exposure, but that decision needs to be evaluated with enough lead time to implement properly.

Equipment and Capital Expenditure Timing. Businesses planning equipment purchases have more flexibility mid-year to time those purchases to align with available deductions, rather than making rushed decisions in December to capture a deduction before year-end.

Estimated Tax Payment Accuracy. Business owners whose income fluctuates during the year should revisit their estimated tax payments mid-year. Adjusting now can prevent both overpayment, which ties up cash unnecessarily, and underpayment penalties that accrue the longer they go unaddressed.

Expense Documentation. A mid-year review of business expenses ensures deductions are being properly tracked and categorized throughout the year, rather than reconstructed from memory during filing season when documentation is harder to piece together accurately.

The Value of Working With a Tax Advisor

A tax advisor who understands both state and federal systems can identify planning opportunities and compliance risks that a generalist or out-of-state firm might miss entirely.

"Specific states add a layer of complexity that a lot of national tax software and generic advice simply doesn't account for," Chandel explained. "Combined state and federal rates can be significant for business owners, so the strategies that work matter even more here than they might in a lower-tax state. Working with a tax planning CPA who understands both specific rules is often the difference between a strategy that actually reduces your liability and one that looks good on paper but doesn't hold up."

Small Business Tax Planning Requires a Proactive Approach

Small business tax planning is often treated as an afterthought compared to larger corporate tax strategy, but the fundamentals apply just as much, if not more, to smaller operations where every dollar of tax savings has a more direct impact on cash flow and growth capacity.

Focus CPA works with clients on comprehensive tax planning strategies designed around each business owner's specific structure, income pattern, and long-term goals. The firm also provides broader tax planning CPA services covering compliance, entity structuring, and multi-year strategy for business owners at every stage of growth.

Taking Action Before Q3 Closes

Business owners who take the time now to review their mid-year numbers, adjust estimated payments, and evaluate entity structure and retirement contributions put themselves in a materially better position than those who wait until the final weeks of the year.

"The businesses that come out ahead every year are the ones having this conversation in the summer, not in December," Chandel said. "There's still time to make meaningful changes for 2026, but that window gets smaller every month."

About Focus CPA Group

Focus CPA Group, founded by Amit Chandel in 1993, is a California-based CPA and advisory firm serving business owners, professionals, and high-net-worth individuals. The firm provides comprehensive accounting, bookkeeping, tax planning, business valuation, wealth management, and CFO-level advisory services.

Focus CPA also established SWAT Advisors in 2023 as a specialized subsidiary focused on proactive tax planning and strategic tax optimization for high-income business owners and professionals. Both entities leverage decades of California tax expertise to help clients navigate federal and state tax requirements while building sustainable wealth. For more information, visit our website.

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