

Michael "Mike" DiSabatino

Executive Financial Leadership Portfolio

A detailed professional record designed for owners, boards, lenders, and counsel.
Confidential client identities are intentionally withheld.

At a glance

Experience: 30+ years across CPA practice, CFO leadership, entrepreneurship, and forensic support.

Operating scale: CFO engagements primarily within privately held businesses ~ \$5M–\$30M annual revenue (with experience up to ~\$40M).

Signature strength: Clear, direct communication that turns financial data into executable decisions.

Selected growth metric: Built a CPA firm from ~\$100K to ~\$1M annual gross revenue in ~16 months.

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Note: This portfolio is intentionally detailed. It is designed as a downloadable reference document, separate from the shorter About page used for web readability.

Executive Overview

Michael "Mike" DiSabatino is a strategic financial leader with more than 30 years of experience spanning public accounting, CFO and executive leadership roles, firm ownership, business development, digital entrepreneurship, and forensic accounting support.

His work centers on financial clarity and disciplined execution: forecasting and FP&A, cash-flow stabilization, internal controls and risk management, bank financing support, entity and ownership structuring, and valuation-readiness for growth or sale.

Mike's career is defined by operating in high-trust environments where discretion is required. He has worked alongside attorney teams under privilege, supported sensitive investigations involving employee fraud and embezzlement, and advised high-net-worth individuals and privately held businesses where confidentiality is non-negotiable.

He is widely recognized by clients for plain-English communication. Rather than relying on jargon, he translates complex financial reality into actionable decisions and a practical plan of execution.

Confidentiality

Client names, private ownership details, and identifying information are intentionally withheld. Examples are summarized to preserve discretion while still communicating scale and capability.

Career Narrative (Chronological)

Beginnings and early entrepreneurship

Mike's entrepreneurial roots trace back to his upbringing in New Jersey, where his father encouraged business thinking early. By sixth grade, he was negotiating informal contracts with his dad. By 16, he launched his first venture: a motorcycle accessory shop.

This early exposure to sales, operations, and practical problem-solving formed the foundation of a career built around execution and accountability.

Education and early professional formation

Mike earned a B.S. in Accounting with a concentration in Computer Science from William Paterson University, completing a four-year program in three years.

He began his professional career at General Motors and then entered public accounting in New Jersey, earning his CPA license.

In 1988, a California-based construction firm engaged his services. He relocated to Ventura County in 1990.

Early years in California and executive exposure

After arriving in Southern California, Mike established an accounting practice at Channel Islands Harbor and continued serving clients in both California and New Jersey.

Following his father's passing in 1999, he temporarily returned to New Jersey and entrusted his California practice to a trusted local firm. He later returned to Southern California and accepted a CFO position with a software company based in the Oxnard Tower during the Dot-Com boom.

In that role, he collaborated with Intel and developed a major section of Intel's corporate website. The company successfully spun off multiple divisions before the tech sector's downturn.

While maintaining his accounting roots, he continued handling complex projects for multi-national corporations, including forensic accounting and transitional management, often through long-standing legal relationships.

Web entrepreneurship and digital operations

In parallel with his accounting work, Mike combined his passion for motorcycles and technology by launching Sportbikes.com, which became a leading online motorcycle community. At its peak in 2006, Mike and a small development team launched a full-featured online magazine.

He also founded X-Sports Marketing™, a niche marketing firm focused on the motorsports industry. The firm helped develop several aftermarket brands through strategic digital campaigns, sponsorship development, and early adoption of online community engagement.

Sportbikes.com was named "Community Site of the Year" by Ektron in 2007 and was later merged with online publisher Vertical Scope. Mike's early insight into social networking was cited by the Aberdeen Group's white paper "Customer 2.0" as a reference case study.

In 2007, Sportbikes.com was successfully sold (reported sale price: \$400,000).

Photography and brand storytelling

Mike is an accomplished photographer with work published across mainstream magazines and dozens of websites. In 2004, his photography was recognized by peer photographers, reflecting a talent for visual storytelling.

While this creative work is not central to CFO leadership, it has contributed to his ability to communicate clearly, build brands, and understand market positioning.

CPA firm ownership and high-trust advisory work

In 2005, Mike founded DiSabatino, CPA in Camarillo, California. The boutique model allowed clients to work directly with him, ranging from personal tax work to CFO-level financial consulting.

The firm's clientele spanned local families, manufacturing companies (including businesses around \$30 million in annual revenue), entertainers, and global business leaders.

During this period, Mike also built and scaled a CPA firm from approximately \$100,000 in annual gross revenue to approximately \$1,000,000 within about 16 months.

Across his career, he has purchased and sold multiple fully developed CPA firms, gaining hands-on experience with acquisition, integration, operational scaling, and structured exit.

High-net-worth exposure and legal-team collaboration

Serving high-net-worth individuals exposed Mike to integrated team strategies focused on protecting financial, legal, and physical interests. These high-stakes environments shaped a holistic style of financial stewardship and risk management.

He has worked with teams of attorneys under privilege where communications and analysis required strict confidentiality. These engagements often led to referrals for additional sensitive work.

Forensic accounting and expert witness experience

Mike has been recognized and admitted as an expert witness in federal court, providing forensic accounting analysis and testimony in a case involving a publicly held restaurant corporation. The matter concluded with a multi-million-dollar award.

Specific case details are intentionally minimized in this portfolio to preserve discretion and focus on capability rather than publicity.

We Do Books™ and Sharp CFO™

We Do Books™, Inc. was launched as a nationwide, scalable accounting and tax firm designed to provide small businesses and individuals access to advanced strategies on budgetable fixed monthly fees. Offerings include tax preparation and proactive planning, cash flow management and bill pay, estate and succession planning, and CFO-lite advisory and compliance support.

Originally launched in Camarillo, California, the firm expanded to offices in Oxnard, CA and Scottsdale, AZ, with headquarters now based in Wickenburg, Arizona, serving clients in nearly every U.S. state.

To meet the needs of businesses ready to scale or restructure strategically, We Do Books™ launched a dedicated division: Sharp CFO™. Sharp CFO™ supports businesses from start-up through approximately \$40 million in revenue with financial strategy and forecasting, entity and ownership structuring, M&A; readiness and exit planning, and advanced asset protection and risk management.

Across Sharp CFO™ engagements, Mike's CFO leadership has most often been applied within privately held businesses ranging roughly from \$5 million to \$30 million in annual revenue.

Selected career highlights

Entrepreneurship: In business since age 16; built, scaled, acquired, and exited multiple ventures.

Practice leadership: Purchased and sold multiple CPA firms; scaled a CPA practice from ~\$100K to ~\$1M annual gross revenue in ~16 months.

Digital exit: Developed Sportbikes.com into a category-leading community and sold the asset in 2007 (reported sale price: \$400,000).

High-trust work: Retained by legal teams under privilege; supported sensitive investigations and high-net-worth advisory environments.

Operating Principles and Communication Style

Mike's approach prioritizes clarity over complexity. He views financial reporting as necessary but insufficient; the objective is to transform accounting and operational data into forward-looking guidance that supports decisive action.

Clients frequently compliment his ease of communication. His working style is plainspoken and direct: if a concept cannot be explained clearly, it is not ready to be executed. This preference for clarity is not a branding choice; it is a risk-control mechanism that reduces misunderstanding and improves follow-through.

Core operating principles

- Clarity precedes confidence: decision-makers move faster when they understand the real story in the numbers.
- Cash flow is operational truth: profitability is important, but liquidity determines survival and negotiating leverage.
- Forecasting is a discipline: scenarios and sensitivities matter more than a single "best guess."
- Controls should protect, not slow: internal controls must be practical and aligned with operations.
- Execution beats theory: a financial plan that cannot be implemented is a liability, not an asset.

Executive-Level and Privileged Engagements

A meaningful portion of Mike's work has occurred in environments where confidentiality, discretion, and attorney coordination are required. He has supported legal teams in matters handled under privilege, where financial findings must be developed carefully and communicated precisely.

These engagements have included fraud and embezzlement discovery, sensitive operational transitions, and advisory work for high-net-worth individuals and privately held enterprises.

Selected engagement themes (anonymized)

- Retained by attorney teams under privilege to evaluate financial records and support confidential strategy development.
- Identified employee fraud and subsequently provided financial oversight for a portfolio of privately held entertainment businesses owned by an ultra-high-net-worth individual (ranked among the world's wealthiest at the time).
- Advised and supported privately held businesses owned by a member of international royalty, including Southern California-based operations.
- Provided interim operational and financial leadership for a high-end restaurant following termination of management for embezzlement (approximately six months).
- Supported high-net-worth individuals on complex projects, including financial analysis for divorce proceedings and related matters.

Capabilities and Service Scope

Mike's work blends CFO-level strategy with operator-grade execution. Engagements are tailored, but commonly include forecasting and scenario modeling, liquidity and working-capital management, internal controls and risk mitigation, bank financing preparation and negotiation support, capital budgeting, turnaround planning, and valuation-readiness.

Signature specialties

The following specialty areas are reflected across the Sharp CFO™ platform and align with Mike's experience base:

Bank financing and lender readiness

- Loan readiness planning: documentation, realistic borrowing requests, and lender-facing narrative.
- Preparation of executive summaries, cash budgets, financial statements, and personal financial statements for guarantors.
- Representation and mediation with banks, including negotiation support on terms and (critically) loan covenants.

Capital budgeting and resource allocation

- Evaluation and prioritization of long-term investments where initiatives exceed available capital.
- Project decision frameworks for cost reduction, expansion, equipment selection, lease-versus-buy, and replacement timing.
- Budget alignment with business goals and data-driven forecasting to keep resources deployed where they create the most value.

Distressed business workout and turnaround guidance

- Rapid stabilization planning when businesses outgrow management capacity, face internal disruption, or encounter liquidity stress.
- Short-term rolling 13-week cash flow planning and longer-range 24–36 month goal planning.
- Root-cause analysis of setbacks/bottlenecks, SWOT planning, expense discipline, and operational staffing and asset realignment.

High-net-worth financial oversight and asset protection coordination

- Strategic oversight across business and personal financial structures with an emphasis on asset protection and risk mitigation.
- Coordination with legal and financial advisors (including work through counsel when appropriate) to preserve privilege.
- Planning and advisory collaboration involving trust structures, insurance strategies, and long-term estate and retirement alignment.

New business guidance and launch strategy

- Launch planning built on structured budgeting, secure funding strategy, and a clear action plan for sustainable growth.
- Practical coaching based on decades of real-world operations and ownership experience.
- Early safeguards to avoid common compliance, profitability, and operational mistakes that can compound quickly.

Web-based business knowledge and digital operations

- Online business accounting support to improve visibility across inventory, sales tracking, marketing, and customer service economics.
- Experience in internet site development and business operation since 1996; founder/operator experience within community-driven platforms.
- Applied digital insight to help owners make data-driven decisions and optimize profitability.

Selected Outcomes and Engagement Examples (Anonymized)

The following examples are representative. They are intentionally anonymized to preserve confidentiality, but include sufficient context to communicate scope and operating environment.

Practice scaling and operational build-out

Built a CPA firm from approximately \$100,000 in annual gross revenue to approximately \$1,000,000 within roughly 16 months by tightening delivery systems, improving client acquisition discipline, and reinforcing operational execution.

Practice acquisition and structured exit

Purchased and sold multiple fully developed CPA firms. Experience includes integration planning, service delivery stabilization, staff transition management, and positioning for transfer or sale.

Bank financing readiness and negotiation support

Assisted ownership teams with commercial lending needs by preparing lender-ready documentation, executive summaries, cash budgets, and financial statements, and by supporting negotiation around terms and covenants.

Debt instrument restructuring

Supported restructuring of debt instruments to stabilize liquidity and better align repayment obligations with operational capacity and forecasted cash flow.

Privileged fraud investigation and portfolio oversight

Working alongside attorney teams under privilege, identified employee fraud and subsequently provided financial oversight for multiple privately held entertainment businesses owned by an ultra-high-net-worth principal.

Interim leadership after embezzlement discovery

Assumed interim operational and financial leadership for a high-end restaurant for approximately six months following termination of management for embezzlement, stabilizing controls and restoring reporting integrity.

High-net-worth matters and divorce-related financial analysis

Supported high-net-worth individuals on complex financial matters, including transaction analysis and documentation support in divorce-related proceedings and related disputes.

Federal expert witness engagement

Served as a forensic accounting expert witness in a federal employment matter involving a publicly held restaurant corporation, presenting structured financial analysis in a case with multi-million-dollar financial exposure.

Digital platform development and exit

Developed Sportbikes.com into a category-leading online community and successfully exited the asset in 2007 (reported sale price: \$400,000).

Education and Advanced Study

William Paterson University — B.S. in Accounting (concentration in Computer Science); completed a four-year program in three years.

Harvard University (Executive Study) — Advanced corporate finance and management studies. Participation occurred during the COVID era; additional study was deferred as business expansion priorities increased.

Mike's continuing education and credentialing reflect an ongoing commitment to practical expertise that can be applied in real-world operating environments.

Credentials, Licenses, and Certifications

Professional licenses and registrations

- **Certified Public Accountant (CPA)** — Inactive licenses: California (1990–2020), Pennsylvania (1990–1992), New Jersey (1990–1994).
- **Licensed Real Estate Broker** — Inactive (California).
- **Certified Tax Professional (CTP)** — American Institute of Tax Studies (1994–1997).
- **Series 7 Registered Representative** — Relinquished (1993).
- **Health and Life Insurance Agent** — Relinquished (1993), New Jersey.

Specialized certificates and credentials

- **Countermeasures in Industrial Espionage** — NYU certificate.
- **Press Photographer** — California recognized (2003–2021).

Additional instructor and safety credentials

Included here for completeness; not central to financial leadership engagements.

- **NRA Certified Instructor** — Pistol; Range Safety Officer (current).
- **USCCA Certified Instructor** — Pistol; Range Safety Officer; Emergency First Aid; Women's Handgun & Self-Defense Fundamentals; Countering the Mass Shooter Threat (current or previously held, as applicable).

Publications, Media, and Recognition

Writing and published work

- **Contributing author** — Prentice-Hall's *Portfolio of Accounting Systems for Small and Medium-Sized Businesses* (revised edition), chapter: "How to Do Accounting for Gasoline Stations."
- **Contributing writer** — Backwoods Home Magazine (mid-1990s), writing on entrepreneurship, self-reliance, and practical finance.
- **Published tax and business writer** — Ongoing educational commentary and practical guidance for business owners.

Photography and media

- **Published photographer** — Award-winning work featured in mainstream magazines and across dozens of websites; formally recognized by peer photographers (2004).
- **Podcast feature** — Featured guest on The Flatbed Podcast (March 2024). The host described Mike as "one of my top five votes for most interesting man alive."

Industries Served

Experience spans a range of privately held operating environments. Industry exposure includes:

- Legal (including work coordinated through counsel and under privilege).
- Manufacturing.
- Medical.
- Real estate.
- Restaurant and bar / hospitality.
- Retail.
- Professional and service firms.
- Entertainment and media businesses (private ownership environments).

Contact

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Note: For confidentiality-sensitive matters, engagement can be coordinated through legal counsel.

This portfolio is intended as a detailed reference document for prospective clients, referral partners, and professional advisors. Distribution should be limited to appropriate parties.