

# Country Butcher Fine Foods

with PrimePay since 2014



FOOD SERVICES



KENNETT SQUARE,  
PENNSYLVANIA

30

EMPLOYEES



PAYROLL

## Successfully Managing Payroll as a New Business Owner

After purchasing Country Butcher, owner smoothly implements payroll automation and 401(k) plans with PrimePay.

**“I wanted to be able to provide my people with information in a format that’s helpful to them,” says Karen DeRasmo, Owner. “With PrimePay that’s absolutely possible and it’s also quick, easy, and immediate. I feel like a hero!”**

### New owners take on an existing business

In September of 2021, Karen DeRasmo, her husband, and her son became the new owners of Country Butcher Fine Foods, a well-established butchery, deli, and bakery cafe situated in trendy Kennett Square, Pennsylvania. With the purchase of Country Butcher, DeRasmo inherited 25 employees, a loyal cohort of regular patrons from the local district, and a guaranteed stream of weekend visitors drawn in by the fragrant

#### Initial Challenges

- New owners acquired Country Butcher but were new to the HR management aspect of the business.
- Wanted to change the name of the business to DeRasmo Specialty Foods doing business as (dba) Country Butcher Fine Foods.
- Needed guidance on how to use the existing PrimePay software to manage employee pay, taxes, and benefits.
- Wanted to introduce a 401(k) retirement savings plan, which wasn’t offered by the previous owner.
- Had complicated tax issues to address since not all employees lived in-state.
- Needed to be able to provide copies of W-2s to employees for housing, college, daycare, and other applications.

#### Solution

- With the help of PrimePay, the DeRasmo family transitioned seamlessly to their new business name. They relied on PrimePay’s support to manage and automate:
  - Employee taxes
  - Payroll
  - W-2 distribution
  - 401(k) retirement planning

#### Benefits

- Streamlined employee onboarding through quick and easy data capture.
- Simplified salary and benefits processing with automation.
- Facilitated 401(k) implementation.
- Saved significant time managing payroll and other human resources activities.
- Made salary information available at the touch of a button.
- Created transparency, increasing staff well-being and satisfaction.
- Freed up business owners to focus on customer satisfaction and business growth.

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**I felt all kinds of things could go wrong,” says DeRasmo. “When we first contacted the company that would help us initiate the retirement savings plan, I had no idea of the legal complexities nor of how many other parties needed to be involved.”**

promise of freshly baked bread, roasting meat, and mouthwatering cheeses.

DeRasmo also inherited a fully functional payroll administration system the previous owners had installed years earlier: PrimePay. The system — and digital payroll administration in general — was somewhat new to DeRasmo. Her previous employers had an individual or department assigned to handle this responsibility, so while she was familiar with what needed to be done, she wasn't trained on how to do it. She knew she would need help understanding the requirements, processes, and technical tasks of payroll and benefits to be successful as a new owner.

### Three issues further complicated things for DeRasmo:

#### 1. She wanted to rename the business.

Becoming DeRasmo Specialty Foods dba Country Butcher meant she needed to set up a new PrimePay account and configure her HR processes under that account.

#### 2. At the suggestion of her son and co-owner, she wanted to put a 401(k) workplace retirement plan in place for the store's employees.

Implementing a 401(k) involves setting up trusts, establishing recordkeeping practices, and creating enrollment processes. Employees had not previously had the opportunity to save for retirement through a formal scheme, and DeRasmo was committed to making this happen, despite her reservations about the complexity of the effort.

#### 3. Not all employees lived in Pennsylvania, complicating payroll taxes.

**“Our staffers come from both Pennsylvania and Delaware,” says DeRasmo. “That means paying taxes to a variety of states and municipalities with different tax regimes. There was a lot to think about and get right.”**

Again, DeRasmo was in unfamiliar territory. Nailing all of these objectives down sounded formidable. She hoped that PrimePay would be a helpful partner that could provide support when and where she needed it.

She was right.

### PrimePay offers stability and support

From their first interaction, PrimePay made sure DeRasmo was never left to figure things out on her own. Instead, PrimePay provided exemplary client support from day one, ready to help through the process of starting her new account and managing her financial obligations to her employees.

Once she completed the onboarding process, DeRasmo realized she didn't need to worry about the fact that her employees resided in different tax regimes with different requirements for salary deductions. With the correct information captured for each employee, she could rely on PrimePay to perform the necessary calculations each week and produce the accompanying documentation.

PrimePay also produces a full range of other, salary-related reports that DeRasmo and her staff find helpful.

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**// Says DeRasmo, "I love the convenience, and so do our employees. We pay salaries via direct deposit and they know that on a Friday morning when they wake up, they can check their bank statements and their money will be there. When they come in, we give them a payslip and they can check their deductions straight away."**

**She says, "My staff members often need a proof of income statement to present somewhere – a childcare center, for example. As for our high schoolers, they always lose their paperwork. Come college application time, their parents call me, frantic to get their hands on W-2 forms. Whatever they need, I can supply at the touch of a button."**

PrimePay also enables DeRasmo to handle changes to an employee's tax status when the need arises. With PrimePay, DeRasmo can adjust the relevant tax payments in line with the new status, reissue corrected payslips, and even new W-2 forms.

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## **Implementing a 401(k) retirement savings plan**

As with the initial onboarding process, introducing the store's 401(k) retirement savings plan was remarkably smooth and hassle-free.

Says DeRasmo, "After consultation with each employee to clarify their decision in terms of the percentage contribution they were comfortable with,

I worked closely with PrimePay to ensure we set up the information correctly."

Setting up data in PrimePay includes inserting codes to identify both Roth and 401(k) allocations for each employee. This information appears on employee payslips. It also informs the reports DeRasmo's financial institution uses to draw down and invest the funds on behalf of each employee.

"It's that simple," says DeRasmo.

PrimePay has given Country Butcher employees the opportunity to implement a formal retirement plan — some for the first time. DeRasmo says they also find value in the security of knowing that they can hand their W-2 forms to their tax preparer at the end of the year with full confidence in their accuracy.

**She comments, "In PrimePay, I've found reliable weekly processing with great technical assistance. And it takes me an hour a week. I could not function without PrimePay."**

## **Are you spending more than an hour a week on your payroll administration?**

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