

Privacy Policy

Effective date: October 26, 2026

This Privacy Policy explains how Five Streams Digital LLC, doing business as Scope and Ledger ("Scope and Ledger," "we," "us"), collects, uses and shares information when you visit scopeandledger.com (the "Site"), submit our contact form, or book a consultation. By submitting the contact form or otherwise using the Site, you accept this Privacy Policy.

1. Information we collect

- **Information you give us:** your name, company name, phone number, email address, industry, and any message you write when you submit the contact form, send us an email, or book a consultation.
- **Scheduling information:** if you book through our Calendly page, Calendly collects the details you enter (such as your name, email and chosen time) under its own privacy policy, and shares them with us.
- **Technical information:** like most websites, our hosting provider receives your IP address, browser type, device type, pages requested and the date and time of each request in standard server logs.
- **Cookies:** we do not currently use advertising or analytics cookies on the Site. Our spam-verification tool (Cloudflare Turnstile) may set a limited technical token to confirm you are not a bot. If that changes, we will update this policy and, where required, ask for your consent.

2. How we use information

- To respond to your inquiry and schedule and hold consultations.
- To provide, manage and improve our bookkeeping, controller and advisory services.
- To send you information related to your inquiry or our services. You can ask us to stop at any time.
- To use AI-powered tools that help us organize, summarize and analyze information as part of our services. A person reviews the output before it is relied on.
- To keep the Site secure, prevent spam and abuse, and comply with legal obligations.

3. How we share information

We do not sell your personal information, and we do not share it for cross-context behavioral advertising. We share information only as follows:

- **Service providers** that help us run our business and the Site, under their own terms and privacy policies. These currently include HubSpot (customer relationship management), Google (Google Workspace tools that receive and store form submissions and email, plus fonts delivered to your browser), Calendly (scheduling), Cloudflare (website hosting, security and spam verification), and Credly (credential badge images).
- **AI tools:** we use AI-powered tools from third-party providers to help with routine tasks such as organizing, summarizing and analyzing information. Information you or your business give us, which can include financial information, may be processed by these tools on our behalf, under each provider's own terms and privacy policy. A person reviews AI output, and we do not sell your information to AI providers.
- **Legal and safety:** where we believe disclosure is required by law, legal process or a government request, or is necessary to protect rights, property or safety.
- **Business changes:** if our business is sold, merged or reorganized, information may transfer to the successor, which will be bound by this policy.

4. How long we keep information

We keep information for as long as needed to respond to you, provide services, and meet legal, tax and accounting obligations. If you are not a client, we keep inquiry information only as long as it is useful for following up, and delete it on request unless we are required to keep it.

5. Your choices and rights

You may ask us to tell you what personal information we hold about you, to correct it, or to delete it, and you may ask us to stop sending you messages. Depending on where you live (for example, California), you may have additional rights under local privacy laws, including the right to know, delete, correct and opt out of the sale or sharing of personal information. We do not discriminate against anyone for exercising these rights. To make a request, email contact@scopeandledger.com. We may need to verify your identity before acting on a request.

6. Security

We use reasonable administrative, technical and organizational safeguards to protect information, including encrypted connections (HTTPS) and access controls on the systems that hold your information. No method of transmission or storage is completely secure, so we cannot guarantee absolute security. Please do not send sensitive information such as full account numbers, passwords or Social Security numbers through the contact form or by email.

7. Children

The Site is intended for business owners and is not directed to children under 16. We do not knowingly collect personal information from children.

8. Other websites and our client portal

The Site links to third-party websites and services, such as Calendly and Credly, that have their own privacy practices, which we do not control. Our client portal at portal.scopeandledger.com is governed by your client agreement with us and the portal's own terms.

9. International visitors

We operate in the United States, and information you provide is processed and stored there. If you contact us from outside the United States, you understand that your information will be transferred to and handled in the United States.

10. Changes to this policy

We may update this Privacy Policy from time to time. The effective date above shows when it was last changed. Continued use of the Site after a change means you accept the updated policy.

11. Contact us

Five Streams Digital LLC, DBA Scope and Ledger

Email: contact@scopeandledger.com