

# Capability Statement for Samuel Gaillard, CPA

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*Accounting, Auditing, Tax Services and Consulting*



Pro Accounting Services • Finance • Taxes • Management  
Advisory Services • Auditing • Global Assurance and Advisory  
Services

**Samuel Gaillard, CPA**  
**CEO | President**

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## Introduction



Over 20 year's hands-on experience as a Senior Auditor and Accountant with a number of CPA firms and business organizations as well as the CEO of Gaillard and Associates. Performed audits of the federal government, non-profit organizations, and prepared audit reports on findings and made recommendations. Maintained accounting records of accounts payable, accounts receivables, payroll, and depreciation. Performed tax preparation and represented clients at the IRS.

## My Professional Experience

- **Gaillard and Associates, CPA, Largo, MD**  
CHIEF EXECUTIVE OFFICER 2000-Present  
The founding Partner and brings more than two decades of experience in tax, auditing, accounting, and consulting services to small businesses.
- **Prince Georges County Government, Largo, MD**  
ACTING EXECUTIVE DIRECTOR 2003-2012  
Responsible for providing leadership, administrative direction, and management of the County's Minority Business Development program
- **KPMG, Washington, D.C.**  
Subcontractor for KPMG 2002-2003
- **Allmond and Company, CPA's, Landover, MD**  
SENIOR AUDITOR 2002  
Conducted audits of company clients' accounting records including churches, non-profit and education organizations, and medium size businesses

- **Phoenix Financial Services, Forestville, MD**  
ACCOUNTANT 1990-2002  
Performed the range of accounting functions of company records
- **Federal National Mortgage Association, Washington D.C.**  
ACCOUNTANT AND INVESTOR REPORTER 1984-1990  
Served under a contract with the organization
- **Bert Smith & Company, Chartered CPA's, Washington, D.C.**  
STAFF AUDITOR 1982-1984  
Conducted audits of federal government agencies, non-profit organizations, and business under company contracts

## **About Us**

Gaillard and Associates, CPA, LLC has a collective experience of over 40 years servicing the commercial industry, federal government, state and local government, and non-governmental organizations. We pride ourselves in delivering exceptional service in a quality and timely manner. Gaillard & Associates, CPA, LLC firm has been certified as an 8(A), as well as, a DBE firm through the SBA and the FAA

## **Core Competencies**

At Gaillard and Associates, CPA, we have varied and diversified technical backgrounds in auditing, accounting, and financial consulting services. In addition if you're experiencing serious tax problems such as bank levies, salary garnishments or have received an audit notice, things could get extremely complicated. We can match you with professional who is trained in dealing with the IRS.

## **OUR Commitment**

Efficient, Honest Financial Services for Individuals and Businesses

We treat our clients with courtesy and integrity. Our firm guarantees efficient, honest financial services that achieve remarkable results.

## **OUR Record**

Our consistent record of uncompromising ethics instills confidence and trust. We use advanced technologies to ensure up-to-the-minute financial information. This allows us to respond quickly and give you the most relevant financial information perspectives.

# Accounting Services

## Accounting

- General Accounting
- Bookkeeping
- Financial Statements and Reports
- Accounting Services for SBA
- Personal Financial Statements
- Cash flow Budget and Analysis
- Gov. Accounting and Reporting
- Forensic Accounting

## Taxes

- Tax Research
- Tax Accounting
- Individual Income Taxation
- Partnership Taxation
- Corporate Income Taxation
- Tax exempt Organizations

## Auditing

- Financial Statement Audits
- Financial Projections
- Financial Forecasts
- Performance Audits
- Compliance Audits
- Medicare Audits
- Circular A-123 Reviews
- Internal Control Reviews
- Auditing
- EDP
- Planning
- Supervision
- Substantive Audit Procedures
- General Auditing

## Finance

- Budgeting & Cost Analysis in State Local Gov't
- Financial Mgt in Industry
- Asset Mgt in Industry
- Contracting for goods and Services Industry

## MGT Advisory Services

- Cash and Treasury Mgt
- Activity based costing
- Risk, project & Performance Mgt
- State & Local Gov't MBE Certification Assistance
- SBA 8(a) Certification Assistance
- MGT Advisory Services
- Certification Assistance

## Differentiators | Value Added

- Individual & Corporate Taxes
- Business Sales Tax Experts
- Effective Solutions for all financial needs
- Payroll & Accounting Database specialists

## **Business Profile**

**DUNS** : 797059362

**CAGE** : 6BBT3

### **NAICS**

- 541211 – Offices of the Certified Public Accountants
- 541213 – Tax Preparations Services
- 541214 – Payroll Services
- 541219 – Other Accounting Services
- 541512 – Computer Systems Design Services
- 541611 – Administrative and General Mgt. Consulting
- 541613 – Marketing Consulting Services
- 611430 – Professional and Mgt. Development Training

### **Socio – Economic Factors & Certifications**

- Small Business
- SBA Certified 8(a) Program Participant
- MDOT Disadvantaged Business Enterprise (DBE)
- Minority Owned Business

**U.S. Small Business Administration**



### **Client Account and Contract list**

- Washington Suburban Sanitary Commission (WSSC)
- Baltimore Housing Authority
- Sowing Empowerment & Economic Development Inc (SEED)
- Youth Organizations United to Rise (YOUR)
- Brotherhood and Sisterhood International
- Housing Options & Planning Enterprises, Inc (HOPE)
- Sub-contractor for KPMG with the following auditing projects / accounts:
  - Homeland Security
  - Department of Treasury
  - Coast Guard
  - Department of Labor

## Loan Presentation Sheet

<b>Credit Union:</b>	<b>Andrews Federal Credit Union</b>
<b>Date:</b>	<b>May 19, 2016</b>
<b>Member / Borrower:</b>	<b>Galliard &amp; Associate CPA, LLC</b>
<b>Address:</b>	1401 Mercantile Lane #200H Largo, Maryland 20774
<b>Business Activity:</b>	SBA- Accounting
<b>Loan Officer:</b>	Jeff Holland
<b>Underwriter:</b>	Jeff Holland

<b>Original Loan Amount</b>	\$150,000
<b>Loan Type:</b>	<b>Working capital term loan</b>
<b>Purpose:</b>	To pay-off existing Small Business Loan and provide working capital for business expansion
<b>Coupon Rate</b>	6.00%, Prime +2.75% adjusted quarterly ( 1 <sup>st</sup> year interest only)
<b>Term:</b>	10 years
<b>Collateral:</b>	85% SBA Guaranty -
<b>Guarantor(s):</b>	Samuel Galliard
<b>Source of Repayment:</b>	Cash Flow from Operations
<b>Primary</b>	
<b>Secondary</b>	SBA Guaranty
<b>Tertiary</b>	Personal Guaranty
<b>SBA Details:</b>	Loan will have an 85% SBA loan guaranty
<b>Appraisal Information:</b>	n/a
<b>LTV%:</b>	n/a
<b>DSCR:</b>	.39 per 2014 Tax Returns      .98 per April 30, 2015 Internals
<b>Risk Rating:</b>	3w-Acceptable with Caution

## Annual Review

Executive Lending Committee		Executive Lending Committee	
Reviewed	Date	Reviewed	Date
	5-19-15		5-19-15
George	5/19/15		
	5/19/15		
	5/19/15		

## **Mission & Vision Statements**

### **Mission Statement**

Gaillard & Associates, CPA, LLC is an accounting and consulting firm offering a broad range of services to meet the needs of our clients. By doing so, we foster an environment that encourages personal and professional growth as well as, a passion for the firm's core values. We will continue to be recognized as a leading organization in the community. Through a multi-disciplinary approach, we strive to deliver professional services in a quality and timely manner.

### **Vision Statement**

As a leading accounting and consulting firm, Gaillard & Associates, CPA, LLC, hopes to be nationally recognized as a professional service organization that has accomplished the ultimate balance between delivering outstanding client service, with a relentless focus on family and the financial success of the firm. By creating a culture of pride and passion, we vision that; by maintaining that culture, we will continue to attract and retain the finest and dexterous professionals. We strive to reward, recognize, and respect each professional for their contributions to the firm, which is founded on shared core values.