

**Michael Craig**  
**32222 Camino Capistrano, Suite B**  
**San Juan Capistrano, California 92675**  
**(714) 501-6337 (cell)**  
[mike@michaeljcraig.com](mailto:mike@michaeljcraig.com)

Dear Prospective Client:

I am a highly motivated, achievement-oriented business professional who is seeking a consulting opportunity with your company. My background includes extensive experience in both the public and private accounting sectors.

I believe that I can significantly contribute to your company's efficiency, profitability and overall growth. For your review, I have enclosed a summary resume which will provide you with an overview of pertinent details concerning my qualifications and professional experience.

My success is largely due to my ability to prioritize responsibilities and manage multiple projects simultaneously. I am a strong leader and take pride in my verbal and written communication skills as well as my organizational and management abilities. I sincerely believe that my experience, education and career goals will be an asset to your organization. For temporary or part time projects, my wage requirement is dependent on several factors, including the duration of the project and proximity. Please email me or call for a quote.

I would appreciate a personal interview at your earliest convenience to discuss ways that I can significantly contribute to the continuing growth of your organization. Please call me at (714) 501-6337 to arrange a time when I may visit your offices to discuss your needs and provide additional information concerning my qualifications.

Thank you for your time and consideration. I look forward to speaking with you soon.

Sincerely,



Michael Craig  
enclosure

**Michael Craig**  
**32222 Camino Capistrano, Suite B**  
**San Juan Capistrano, California 92675**  
**E-mail: [michaeljvcraig@gmail.com](mailto:michaeljvcraig@gmail.com) or call (714) 501-6337**

***Professional Profile***

Detail focused, highly ethical accounting and business professional (CPA) with over 20 years experience demonstrating consistent achievement of organizational and financial objectives and goals. Analytical accountant well versed in A/P, A/R, G/L, inventory, fixed assets and cash management functions. Experienced in financial statement preparation, reporting and auditing along with a strong knowledge of GAAP. Adept with researching and investigating unusual transactions, maintaining a high degree of confidentiality. Effective communication, report writing, organizational and interpersonal skills. I possess the benefit of a very strong computer systems background, and am proficient with a variety of accounting and spreadsheet programs with extensive experience in many popular business computer applications. Combining a Bachelor of Science degree in Business Administration with a major in Management and emphasis in Accounting and Statistical / Quantitative Methods, I have used my extensive spreadsheet skills to develop financial models, statistical analysis and business plans for a wide variety of business entities. **Knowledge and skill areas include:**

Interim Controller / CFO Functions	Audit Support / Reconciliation Schedules	Investigative Accounting
Spreadsheet Development / Applications	Financial Statements / Financial Reporting	Contract Review / Negotiation
Litigation Support	Month-end / Year-end Closings	Computerized Processes
Financial Forecasts / Modeling / Pricing	Audits, Reviews, Compilations	Tax Planning & Compliance
Variance Analysis	Expense Analysis & Control	Teamwork & Communication
Accounts Payable/Receivable	General Ledger Accounting	Managerial and Operational Skills
Credit and Collections	Cash Flow and Budgeting	Accounting Policies & Procedures
Payroll Compliance/Payroll Services	Ratio / Financial Analysis	Accounting System Implementation
Workers Compensation Audits	Account Reconciliations / Lead Sheets	Network System Administrator
Inventory/COGS Accounting & Management	Internal Audit / Internal Controls	Cash Handling / Banking Relationships

***Professional Experience***

Controller at St. Mary Lodge & Resort, Glacier National Park, St. Mary, Montana <http://www.stmarylodgeandresort.com/> - operated by Delaware North Companies Parks & Resorts <http://www.delawarenorth.com/>. This was a seasonal position for April through October. Responsibilities included financial reporting - compilation of daily, weekly & monthly sales reports for lodging, retail, food & beverage operations; bank deposits; credit card reconciliations; A/P invoice processing; payroll for more than 200 employees; billing and handling customer chargeback's; Safeguarding substantial cash operating funds; supervision of of five cash room employees and one staff accountant; training cashiers on cash handling procedures. Reported to Delaware North Companies General Manager.

**Sole Proprietor - Financial Accounting & Consulting Services:**

· Most recent consulting activities are primarily controller level and CFO functions provided on a part time or temporary basis to firms in need of short term, competent accounting and systems support. California clients consisted of a management consulting firm whose primary client is a Fortune 500 company; the third largest

municipality in San Diego County; C.P.A. firms (audit, review & consulting services) and several smaller businesses where I provided accounting compilation services.

- Part-time **Corporate Treasurer** of Polymeric Interconnect, Inc., a technology research and development firm whose products are polymer based electronic materials used in advanced printed circuit board, Radio Frequency Identification & solar photovoltaic applications. Responsibilities include strategic planning as well as all financial functions - A/P, A/R, G/L, payroll, billing, fixed assets, banking relationships, cash management and financial reporting. This company is currently seeking venture funding to continue operations.

**CONSULTING PROJECTS HAVE INVOLVED:**

- Development of the long term financial plan for a local water district, incorporating the cost of infrastructure replacement over sixty years to arrive at the revenue requirements for operating and capital budget funds that were then used to derive the water and sewer rate structure. Other services performed for the District included assistance in preparation of monthly financial statements and the annual budget, providing support with a computer conversion and interviewing, hiring, training, and evaluating employees in areas of accounting and office procedures. Prepared account reconciliations / audit lead schedules and interfaced with the District's external auditors.

- Consulting engagement whereby my primary responsibilities were in assisting the corporation's attorneys in preparing for litigation. This involved extensive research of the company's historical accounting and operations records in order to recast various financial and operational information in a format suitable for presentation in a legal environment.

- Contract services to C.P.A. firms. Experience in this area was in the capacity of senior auditor for the audit of a large local water district and other work with governmental clients, predominately rapidly growing water districts in the South Orange County area. Major responsibilities involved supervision of audit staff, development and implementation of audit programs for the annual audit as well as special purpose audits (construction bond issues). Audit programs developed detected substantial discrepancies in overpayments to vendors, resulting in identifying over \$400,000 of duplicate payments which were refunded by vendors. Management advisory services to the Districts included general accounting support, water rate analysis studies, investment income allocation analysis, calculation of arbitrage earnings rebatable to the U.S. Government, provided consulting with governmental accounting standards and development of spreadsheet macros for roll-up of financial reporting in governmental funds format. In other contract services to C.P.A. firms, I provided income tax preparation for corporations, partnerships and individuals in diverse industries, tax planning services, and custom spreadsheet applications for clients.

- Litigation support involving civil fraud, IRS disputes, marital dissolutions and audit negligence.

- Controllership functions and related support for small to medium sized businesses.

- Development of the financial sections of business plans for startup and existing enterprises.

- Accounting systems implementation, computer systems consulting, conversion and staff training.

- Bank and general ledger account analysis and reconciliation.

- Due diligence audits / investigations.

- Helping emerging companies or those in transition at making existing systems work better.

- Year end audit support - working with the company's internal staff and/or auditing firm, providing support for clients preparing for their annual audit.

- Account Reconstruction - to square the balances of subsidiary ledgers to the general ledger, in order to help withstand the test of an independent audit.

- Consulting in corporate reorganizations and non-statutory debt restructuring - this involves helping a company with a viable future to affect an arrangement with its unsecured creditors, thus helping to avoid formal bankruptcy proceedings.

- Managing Partner - The Interim Controller, Inc. - Orange County Division. The Interim Controller organization is an accounting based management consulting firm that provides controller level and CFO functions on a temporary basis to firms who are in need of short term, competent accounting and systems

support.

As the **Chief Financial Officer** for BCA Accessories, Inc., I managed accounting and reporting functions and was responsible for all investment, cash management, financing, inventory, and computer hardware / software solutions. Managing a six person accounting staff, and reporting to the CEO, I oversaw the financial functions of this garment industry manufacturing and design firm from startup in 1993 to \$14 million in revenue. The company consistently maintained a 70%+ gross profit margin with out-sourced production and minimal employees. Responsibilities also involved participation in all day to day management decisions including production scheduling, purchasing, product design, government compliance and human resources. Responsible for installation of a Novell network and conversion to Macola accounting software, which proved critical toward providing effective inventory controls, production scheduling and management information.

**Manager of Special Projects** at Humphreys & Associates, Inc., reporting to the COO. Responsibilities included documenting the company's internal processes and controls, preparation of special reports, providing computer assistance & support to the employees and consultants, performing procedural reviews & analyses, preparation of audit schedules, internal audit, hardware & software solutions. Provided assistance with financial management, budget analysis, financial reporting, internal auditing & problem identification / resolution. Humphreys & Associates, Inc. is a defense industry management consulting firm. See <http://www.humphreys-assoc.com/>

As a **Financial Accounting Consultant** to a Bally Manufacturing subsidiary, responsibilities consisted of researching and documenting historical accounting transactions and preparing exhibits for use in audit negligence litigation. This required development of extensive spreadsheet applications in order to document the audit trail of relevant transactions. As a result of this engagement, I was exposed to a multitude of accounting legal concepts and worked directly with the chief litigator of a law firm that was recently (8/2006) ranked among the Top 10 of "America's Best Corporate Law Firms."

As **Corporate Treasurer** at Navco Security Systems, I was instrumental in the turnaround of this former Wickes Company subsidiary; responsible for all financial management and reporting functions, including each of eleven previously autonomous branch offices. Accomplishments included obtaining the Company's first audited, unqualified opinion on its financial statements; extensive collection of past due receivables; implementation of effective order entry / inventory control procedures; established procedures for business unit accounting, internal financial controls and corporate expense allocations. Formed a new entity that provided equipment leasing options to customers; supervised a staff of six, managed hardware and software conversion. The company was highly leveraged, requiring extensive vendor contact and exceptional cash management skills. I left this company on very good terms after which they became a client. See <http://www.navco.com/>

As **Assistant Controller** at Spaulding Equipment Corporation, responsibilities included hands on accounting & internal audit functions for this manufacturing and engineering firm engaged in the mineral extraction industry. Reporting to the Corporate Treasurer, I obtained a broad knowledge of accounting processes and practices, including forecasts, budgets, general ledger, payroll, inventory, accounts payable / receivable, financial reporting and tax compliance. I was instrumental in converting the books and records from a manual general / subsidiary ledger system to this company's first computerized accounting system. See <http://www.spauldingequipment.com/>

Due to the sensitive and confidential nature of some of the services performed, the names of certain clients are not disclosed here. Further information can be made available upon inquiry.

**I have provided accounting services to the following industries:**

Building & Construction	Financial Services / Hospitality Industry	Leasing	Wholesale & Retail Distribution
Utilities (Water Districts - Governmental)	Technology / Chemicals	Mining	Professional Services
Waste Management & Pollution Control	Textiles/Clothing (Garment Industry)	Real Estate	Manufacturing

**Chronology**

Controller	St. Mary Lodge & Resort, Glacier National Park, Montana	04/2007 - 10/2007
Financial Accounting Consultant	Michael Craig Consulting, San Juan Capistrano, California	05/1997 – 04/2007
Treasurer	Polymeric Interconnect, Inc., Butte, Montana	04/2002 – 04/2007
Chief Financial Officer	BCA Accessories, Inc., San Diego, California	03/1993 - 05/1997
Audit Senior (contract)	Schoonover Accountancy Corporation, San Juan Capistrano, California	12/1989 - 03/1993
Senior Accountant (contract)	J.M. Good & Co, CPA's, Huntington Beach, California	12/1989 - 03/1993
Manager, Special Projects	Humphreys & Associates, Inc., Laguna Hills, California	12/1986 - 11/1989
Treasurer (accountant to 9/82)	Navco Security Systems, Irvine, California	12/1981 - 11/1986
Assistant Controller	Spaulding Equipment Corporation, San Juan Capistrano, California	03/1979 - 06/1981

**Education / Certification**

**Bachelor of Science, Business Administration** - University of Montana, Missoula, Montana  
Majored in Management with emphasis in Accounting and Quantitative / Statistical Methods  
**Certified Public Accountant** - Montana - (Current status: inactive, on certificate maintenance)

**Computer Skills / Other**

Competent general PC skills, Internet savvy - specialized skills include **Excel applications** (macros) and **QuickBooks Premier**. Exceptional working knowledge of various accounting and spreadsheet programs with extensive experience in many popular business computer applications (JD Edwards, Macola, Platinum, Peachtree, MAS90, Fixed Assets Reporting, Lacerte). I am proficient in Microsoft Office (Excel, Word, Powerpoint, Frontpage), and Lotus Smart Suite. Considered an analytical thinker with quick and very effective problem solving capabilities along with a deadline – oriented reputation for completing what I commit to do within the given constraints. Enthusiastically accept responsibilities beyond immediate work duties and undertake special projects. I enjoy the ability to prioritize responsibilities and manage multiple projects simultaneously. Skilled in researching transactions and isolating discrepancies or inaccuracies to prevent continuing or potentially unnecessary negative results. I am a strong leader with excellent verbal and written communication skills as well as organizational and management abilities. Considered to be an individual with integrity, tenacity and an innovative "outside the box" mentality. I am presently preparing for certification as a Certified Fraud Examiner. References are available upon request. US Citizen.