

**Proposal for Auditing Services
Sylvan Union School District
Modesto, California**

**For the Fiscal Years Ending
June 30, 2018 through June 30, 2020**

Submitted on April 25, 2018 by:

Michael D. Ash, CPA, Partner

Corporate Office

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***San Francisco Bay Area Office
Assigned to Serve
Sylvan Union School District***

San Diego

Los Angeles

**San Francisco
Bay Area**

christywhite
A PROFESSIONAL
ACCOUNTANCY CORPORATION
associates

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COVER LETTER

April 25, 2018

Yvonne Perez, Assistant Superintendent of Business Services
Sylvan Union School District
605 Sylvan Ave
Modesto, CA 95350

Dear Ms. Perez,

Christy White Associates (CWA) is pleased to respond to your request for proposal for Sylvan Union School District's (the "District's") Annual Financial and Compliance audit and Measure A bond fund audit for the fiscal years ending June 30, 2018 through June 30, 2020. In this proposal, we believe that you will find that our firm is not only highly qualified to perform the audit for Sylvan Union School District but is prepared to do what it takes to provide the extra level of service required to maintain a long-term business relationship.

CWA has specialized in Local Educational Agency (LEA) audits for over 17 years. Founding partner Christy White has over 30 years of school audit and consulting experience and is joined by 3 experienced partners and a staff of 25.

CWA audits over 100 school districts annually plus over 35 charter schools, over 60 Proposition 39 bond audits, 7 county offices of education, and 3 community college districts. The vast majority of our local educational agencies (LEA) clients require a Single Audit under OMB Uniform Grant Guidance. We also audit several large nonprofit organizations, JPAs and other local governmental entities under Single Audit requirements. Due to our specialization in LEA audits, our staff work year-round on education audits. We have experience auditing and consulting with school districts, for example:

Sample of CWA's LEA Clients

Delhi Unified School District
Waterford Unified School District
Galt Unified School District
Pittsburg Unified School District
San Joaquin County Office of Education
Albany Unified School District
Saratoga Union School District
Middletown Unified School District
Glenn County Office of Education
Windsor Unified School District
Tulare County Office of Education
Dinuba Unified School District

Christy White, CPA

Michael D. Ash, CPA

John Whitehouse, CPA

Heather Daud Rubio

SAN DIEGO

LOS ANGELES

SAN FRANCISCO/BAY AREA

Corporate Office:

348 Olive Street
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*Licensed by the California
State Board of Accountancy*

Christy White Associates (CWA), a professional corporation, is a California CPA firm with offices located in San Diego, Los Angeles and the San Francisco Bay Area. CWA is licensed with the State Board of Accountancy as a professional accountancy firm and is a certified small business and woman-majority owned firm. Christy White, CPA, is the founding partner. Audit Partner Michael Ash, CPA, will lead the proposed auditing services.

FIRM INFORMATION

Christy White Associates' Office Locations



San Diego



San Francisco Bay Area



Los Angeles

San Diego Corporate Office

348 Olive Street
San Diego, CA 92103

Telephone:

(619) 270-8222

Fax:

(619) 260-9085

ASSURANCES ON ABILITY TO PERFORM

Neither CWA nor our predecessor firm NNW, have defaulted on a contract or experienced fiscal issues, including bankruptcy and receivership. NNW was legally dissolved in 2010 due to partial change in ownership. Christy White, President of CWA was the founding partner of both CWA and NNW. CWA was recognized as the "AICPA successor firm" to NNW. CWA has established a track record of the highest quality control results and performance for over 17 years.

CWA envisions no problems in performing the work as described in the Request for Proposal and provides an assurance that we will meet the time deadlines for the audit reports. Approximately 90% of our revenues are derived from school district audits. We have 4 dedicated and trained partners and 25 staff.

FIRM LICENSE, AFFILIATIONS AND ASSOCIATIONS

CWA is a member of the Private Companies Practice Section (PCPS) and Government Audit Quality Center (GAQC) of the American Institute of CPAs, which requires an independent peer review every three years. Christy White Associates is licensed with the California State Board of Accountancy. We are members of the American Institute of CPAs (AICPA) and the California Society of CPAs.

FIRM LICENSE, AFFILIATIONS AND ASSOCIATIONS (CONTINUED)

In addition, we are association members with the California Association of School Business Officials, the Government Financial Officers' Association and the Certified Fraud Examiner's Association.

FIRM INDEPENDENCE

One of the benefits of an audit is having an "independent" assessment of your internal controls and compliance. Our quality control program ensures that we adhere to the strictest standards of auditor independence, including those required by the Standards for Audit of Governmental Organization, Programs, Activities and Functions, published by the United States General Accounting Office. We ensure that all firm partners and any staff working on the engagement do not have any financial or other interests in your organization other than a strictly professional one. Our continued success as your business partner depends upon our independence.

STATEMENT REGARDING THE STATUS OF ANY DISCIPLINARY ACTION AND ACCEPTANCE OF AUDIT REPORTS BY THE SCO

CWA has a standing record of performing quality audits. Our clients and the State Controller's Office have accepted all of our audit reports. Additionally, we have not and are not involved in litigation, or any investigation by a state, federal or professional agency.

CWA meets all specific requirements imposed by federal, state, and local laws, rules and regulations.

EQUAL OPPORTUNITY EMPLOYER

CWA is an equal opportunity employer. We do not discriminate, regardless of age, ancestry, color, disability (mental and physical), exercising the right to family care and medical leave, gender, gender expression, gender identity, genetic information, marital status, medical condition, military or veteran status, national origin, political affiliation, race, religious creed, sex (includes pregnancy, childbirth, breastfeeding and related medical conditions), and sexual orientation.

INDEMNITY

CWA has errors and omissions insurance and will indemnify and hold harmless the District from and against all losses and claims in the execution of our work or the consequences of any negligence or carelessness on our part. We are also fully insured with workers' compensation.

My partners and I have a great deal of interest and commitment to providing excellent auditing services to the District. You can expect that I would personally be overseeing the audits of your district, assisted by Director Sarah Fiehler and experienced staff. You will find that the level of partner and manager time afforded by CWA is unmatched by other audit firms. Accompanying me and Ms. Fiehler on the audit will be Monique Manzo, Senior Accountant, Edgar Navarro, Staff Accountant, and experienced support staff.

CWA is committed to meeting all requirements and timelines for the successful completion of the engagement. We accept all of the terms and conditions of the District's Contract and insurance requirements. Upon concluding the contract terms, CWA will hold a pre-audit meeting and set forth specific work plans and due dates for each major audit area. Regular progress meetings will be held and any issues will be resolved timely and before the release of the final reports.

After reading through our proposal, if you have any questions, please feel free to contact me at 619-270-8222. I would be happy to meet with the Governing Board.

Sincerely,



Michael D. Ash, CPA
Partner

PROFILE OF CHRISTY WHITE ASSOCIATES

PROFILE OF CHRISTY WHITE ASSOCIATES

Mission: Christy White Associates' promise to our clients is a worthwhile business relationship with responsive, trustworthy advisors and timely delivery of quality assurance, accounting, and consulting services.

Values: To carry out our Mission of providing high quality customer care with professional integrity, Christy White Associates follows these guiding principles:

- Provide clients with timely response and cost-conscious service
- Preserve integrity via highly skilled, well-trained staff and a commitment to the ethical practices and standards of our profession
- Deliver unparalleled quality by focusing on the client need

REGIONAL FIRM

Christy White Associates (CWA) is a regional firm, incorporated in California, licensed with the State Board of Accountancy as a professional accountancy firm and is a certified woman-majority owned firm and a small business enterprise.

OFFICE LOCATIONS

We serve clients throughout California from our three office locations due to our specialization in governmental auditing, including Single Audits.



San Diego



San Francisco Bay Area



Los Angeles

Corporate Office

348 Olive Street
San Diego, CA 92103

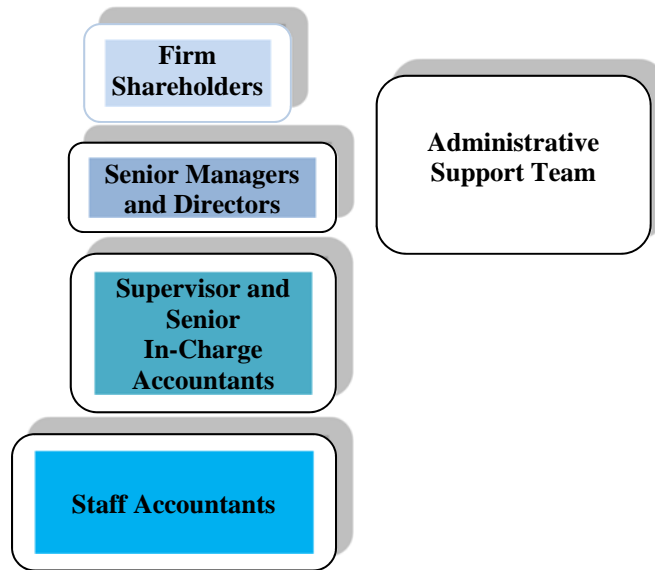
Telephone:
(619) 270-8222

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(619) 260-9085

The activities performed from the office from which the work will be done (San Francisco Bay Area) include auditing, accounting, tax and consulting services.

PROFILE OF CHRISTY WHITE ASSOCIATES (CONTINUED)

FIRM ORGANIZATION & SIZE



RANGE OF ACTIVITIES

CWA was established in 2010, having previously operated for 10 years as the San Diego Office of the former firm of Nigro Nigro & White, PC. CWA has a blend of audit and consulting experience, and with Christy White's abundance of consulting know-how from past audit experience, makes CWA's experience hard to match. CWA has 25 auditors, 5 CPAs and administrative support. CWA anticipates adding more auditors as our practice continues to grow. We are proud to offer our services to all public agencies.

The management and staff of CWA all have a solid foundation in governmental finance including years of experience in governmental agency audits, hands-on business management, and consulting assignments with governmental agencies across California. In particular, it is the technical strength of our managers and their direct personal involvement in all aspects of the engagement that sets CWA apart from other CPA firms.

CWA specializes in local government audits and we are listed in the California State Controller's Office CPA Directory. Annually, we audit over 100 school districts, 7 county offices of education, 60 Proposition 39 bonds, 2 community college districts, 11 other governmental agencies, and over 35 charter schools. Our audit clients range in size from very large governmental agencies to mid-size and small entities.

DESCRIPTION OF CHRISTY WHITE ASSOCIATES (CONTINUED)

COMPUTERIZED SYSTEMS: INFORMATION TECHNOLOGY AUDITS AND SOFTWARE EXPERIENCE

All of CWA's partners and staff have experience in computerized financial systems. As part of every audit, CWA evaluates the internal controls over key financial cycles and includes computer control procedures. We work with clients on conversion issues and have worked on a variety of systems.

CWA has also consistently recommended "paperless" or near paperless systems with appropriate operating controls (e.g. password protection, edit checks and supervision). In Inglewood Unified School District, we have automated the attendance accounting for 11 of the district's K-6 school sites and for the hourly remedial programs that were manually kept.

Our partners are also experienced using state software, including SACS software. We have consulted with school districts in the use of SACS software for the preparation of GASB 34 conversion entries and reports.

The audit software we use is ProSystems FX, a paperless audit software that all audit staff are trained on and use for each engagement.

INTERNAL CONTROL REVIEWS

CWA has long taken a risk-based audit approach in our audits of LEAs for audit effectiveness and efficiency. For each engagement performed we conduct a thorough review of internal control systems, assess control risk and suggest to our clients' areas where improvements might be made. CWA is well versed in the Risk-based Assessment Standards and will incorporate these requirements into our audit programs.

Areas of internal control typically evaluated for our school district clients include:

- Cash receipting (e.g., transportation fees, facilities use fees, child care program fees, adult school fees, developer fees, donations, federal and state remittances)
- Purchasing, warehousing and accounts payable
- Personnel requisitions/terminations and payroll processing
- Cafeteria: meal tracking, reimbursements, sales, purchasing, inventory, etc.
- Associated Student Body Accounts: cash receipt and disbursements, student stores, etc.
- Construction accounting: bid procedures, change orders, project accounting, SAB-50 forms
- Long term investments and debt financing

DESCRIPTION OF CHRISTY WHITE ASSOCIATES (CONTINUED)

CWA'S LEA AUDIT EXPERIENCE

CWA specializes in governmental auditing devoting over 90% of our practice to school district auditing and consulting, which equates to over \$3 million in annual revenues from school district audits. Firm President and founder of CWA, Christy White has over 24 years of school district audit experience garnered from public accounting practice and as a Senior Director at School Services of California for 7 years. Partners Michael Ash, and Heather Daud Rubio each have over 10 years of governmental audit experience, both as auditors and working in school districts. In addition, Partner Michael Ash worked with a national CPA firm prior to CWA and internal audit for an international company. Our staff receives a minimum of 80 hours of continuing education annually specifically geared towards school district auditing.

CWA completed last audit season having audited approximately 100 school districts, 7 county offices of education, and 35 charter schools on time. Below is a sampling of our clients for 2016-17:

Academy of Arts & Sciences	El Segundo Unified	Laytonville Unified	Rising Sun Montessori
Academy of Business, Law & Education	Elevate Elementary Charter	Leggett Valley Unified	Round Valley Unified
Acalanes Union High	Elkins School District	Lennox Elementary	San Antonio Unified
Acton-Agua Dulce Unified	Empower Charter	Linden Unified	San Ardo Union
Alameda Unified	Encinitas Union Elementary	Loma Prieta Joint Union	San Carlos Charter Learning Center
Albany Unified	Escondido Union High	Los Molinos Unified	San Diego CCD
Alhambra Unified	Excelsior Charter School	Luceme Elementary	San Diego Cooperative Charter Schools
Anaheim Elementary	Fillmore Unified	Magnolia School District	San Joaquin County Office of Ed
Banta Elementary	Floumoy School District	Magnolia Union	San Pasqual Union
Barstow Unified	Fort Bragg Unified	Manchester Union	Santa Maria Joint Unified
Beacon Classical Academy	Garden Grove Unified	Marin County Office of Ed	Santa Monica-Malibu Unified
Bellevue Union Elementary	Geyserville Unified	Martinez Unified	Santiago Middle School
Bradley School District	Glendora Unified	Marysville Unified	Saratoga Union
Buena Park Elementary	Glenn County Office of Ed	Meadows Union	Shoreline Unified
Byron School District	Gold Trail Union School District	Mendocino Unified	Solana Beach School District
Calistoga Joint Union	Grossmont-Cuyamaca CCD	Method Schools	South Monterey County Joint Union High
Castlemont Community Transformation	Gustine Unified	Mount Baldy Joint Union	South Pasadena Unified
Cinnabar Elementary	Hamilton Unified	Mountain View Whisman SD	Spark Charter School
Cold Spring School District	High Tech High	Napa County Office of Ed	St. Helena Unified
Compton Unified	Howard Gardner Community Charter	New Hope Elementary	Stony Creek Joint Unified
Conservation Corps of Long Beach	Imperial Valley College	Newark Unified	Stony Point Academy
Contra Costa County Office Of Ed	International School of Monterey	Oak Park Unified	STREAM Charter School
Coronado Unified	Jamul-Dulzura Union School District	Oceanside Unified	Sylvan School District
Culver City Unified	John Swett Unified	Old Town Academy	Taylton Academy High Desert/Adelanto
Da Vinci Schools	Kavod Elementary Charter School	Orange Unified	Taylton Academy San Diego
Damall Charter School	Kelseyville Unified	Orland Unified	Tulare County Office of Ed
Dinuba Unified	Knightsen School District	Pittsburg Unified	Two Rock Union Elementary
Dixie School District	Konocti Unified	Plaza Elementary	West Contra Costa Unified
East Bay Innovation Academy	La Mesa-Spring Valley School District	Point Arena Schools	Willits Unified
East Whittier City School District	Lafayette School District	Potter Valley Community Unified	Wilmar Union
EJE Academies	Lake County Office Of Ed	Princeton Joint Unified	Windsor Unified
El Monte Union High School District	Lake Elementary School District	Redondo Beach Unified	Wiseburn School District
	Lancaster School District	Richfield Elementary	

FIRM RELEVANT QUALIFICATIONS & EXPERIENCE (CONTINUED)

LIST OF PROPOSITION 39 BOND AUDITS PERFORMED

Here is a sampling of our current LEA bond audit clients. The bond audits include both financial and performance opinions in accordance with *Governmental Auditing Standards*. Many of these bond audit clients have been our clients since Proposition 39 became law in 2000.

Sample of K-12 Bond Audits Currently

Conducted by CWA

Alameda USD
Alhambra USD
Bellevue Union ESD
Cinnabar ESD
Cold Spring SD
El Segundo USD
Encinitas ESD
Escondido JUHSD
Garden Grove USD
Geyserville USD
John Swett USD
Laytonville USD
Magnolia SD
Oak Park USD
Palo Alto USD
Pittsburg USD
Potter Valley CUSD
Round Valley USD
Santa Maria JUHD
St. Helena USD
Wilmar USD
Windsor USD

Note: San Diego USD Proposition S & Z Bond audits won the San Diego Taxpayer Transparency award during the years we conducted our audit (2013). The criteria included meeting agendas and minutes, annual reports, financial audits, performance audits and project progress.

FIRM RELEVANT QUALIFICATIONS & EXPERIENCE (CONTINUED)

ABILITY TO COMPLETE WORK ON TIME AND STAFF CONTINUITY

CWA audits governmental entities year round. Our staff receives a minimum of 80 hours of continuing education annually in governmental accounting and auditing. We have the capacity to meet all of the District's deadlines and would encourage you to ask our references about their experience. We are a local firm which benefits the District as we have a stake in the same community. Our close proximity means we are readily available to accept meeting requests and will incur no travel costs.

CWA believes that staff continuity year to year is important to maximize our understanding of your operations and minimize the impact of the audit on your staff's workload. Unless the client specifically requests a staffing change, we will ensure that each year the audit will be staffed with returning auditors, to the extent possible. CWA has experienced a low turnover rate which we believe is due in part to our competitive compensation package and the opportunities for advancement afforded by a growing CPA firm.

CWA does not subcontract. All of our staff are either CPAs or CPA candidates. We also have a Certified Fraud Examiner on staff, should the need arise.

COPY OF QUALITY CONTROL REPORT OPINION

As members of the AICPA Private Practices Group we participate in the peer review process. The peer review process is conducted every three years. Attached is a copy of our current quality control report opinion issued June 2017. The opinion is Pass, which is the best opinion possible.

STATEMENT REGARDING THE STATUS OF STATE AND FEDERAL AUDITS

CWA has a standing record of performing quality audits. Our clients and the State Controller's Office have accepted all of our audit reports. Additionally, we have not and are not involved in litigation, or any investigation by a state, federal or professional agency. The State reviewed South Monterey County Joint Union High School District that has an outstanding state loan and is our client. The State gave CWA the best opinion on our quality control and had no findings or recommendations.

CWA meets all specific requirements imposed by federal, state, and local laws, rules and regulations.

STAFFING AND QUALIFICATIONS

STAFFING AND QUALIFICATIONS

SCHOOL DISTRICT AUDIT EXPERIENCE OF PERSONNEL

The firm partners and staff of Christy White Associates (CWA) bring an extensive background of audit and consulting experience to CWA clients. We have audited local educational agencies throughout California and are familiar with the unique issues relative to school finance, in particular: budgetary constraints, construction accounting, new state program issues, attendance accounting, state funding models and cash flow management. We are familiar with the various organizational structures of local educational agencies, from small and large K-12 districts, community school districts and county offices of education. We are also highly experienced in auditing computerized systems and other uses of technology.



Partner Michael Ash, CPA has 19 years of experience auditing governmental agencies, nonprofits and publicly traded companies. This experience was garnered from five years as an auditor with Arthur Anderson, several years auditing with local firms, including now CWA, and several years as an internal auditor to an international real estate property management company. In addition to his extensive knowledge of audit, business and financial issues; Michael is the Quality Control Partner in our firm.



Director, Sarah Fiehler has a bachelor's degree in Business Administration with an emphasis in Accounting and a minor in Dance from California State University San Marcos. She has over 8 years of professional experience specializing in school district and Not-for-Profit Auditing. Sarah relocated to the San Francisco Bay Area in the summer of 2012 to open a new Office for Christy White Associates. Since making the Bay Area her home, building the Bay Area Office team and Christy White Associates' presence in Northern California has been her focus. A selection of school district audits she supervises include: West Contra Costa Unified School District, Windsor Unified School District, Mountain View Whisman School District, and Pittsburg Unified School District.



Senior Accountant, Monique Manzo attended California State Polytechnic University, Pomona and obtained a Bachelor of Science degree in Business Administration with an emphasis in Accounting. Prior to joining Christy White Associates (CWA) in March 2015, Monique worked in positions involving customer service. Since then, she has gained experience in K-12, charter schools and not-for-profit organization audits, including various areas of state compliance. Monique is primarily assigned to our Los Angeles audit clients; some of the assigned clients include: El Segundo Unified School District, Wiseburn Unified School District, Da Vinci Charter Schools, Santa Monica-Malibu Unified School District, Redondo Beach Unified School District and Buena Park School District.

STAFFING AND QUALIFICATIONS (CONTINUED)

STAFF TRAINING PROGRAMS

CWA's program of staff development includes two full weeks of focused in-house training in the audit of school districts. We also provide opportunities to staff to attend professional training provided by outside providers, such as School Services of California, the California Society of CPAs and CASBO. A sampling of training programs our staff have attended within the last year include:

Sampling of Training Courses Taken by Staff Within the Past Year	Training Provider Organization
<ul style="list-style-type: none"> • Annual Government Finance Officers Conference • Annual CASBO Conference • January, May and Summer Budget Conferences • School District Conference • Fraud Auditing • Charter School Fiscal Management • Attendance and ASB Accounting 	<ul style="list-style-type: none"> • Governmental Finance Officers Association • CASBO • School Services of California, Inc. • California Society of CPAs • Association of Certified Fraud Examiners • Fiscal Crisis Management & Assistance Team (FCMAT) • CASBO

MICHAEL ASH, CPA

Partner

Audit and Review Services

Mr. Ash has nineteen years of audit experience starting in 1998 with Arthur Andersen, an international CPA firm. Mr. Ash also worked for Meyners + Company, a local Albuquerque, New Mexico firm, progressed to Internal Audit Manager at Hines Interests Limited Partnership, an international real estate company, and is now an audit partner at CWA in San Diego. Mr. Ash has been engaged on several types of audits including:

- Financial statement audits
- Compliance and A-133 audits
- Proposition 39 bond audits
- Parcel tax audits
- Internal control reviews
- Fraud audits

Mr. Ash has provided services for over one hundred school districts throughout the state of California.

Continuing Education and Associations

Mr. Ash regularly attends governmental and not-for-profit accounting and auditing conferences, including serving on the committee for the CalCPA School Districts' Conference. He is also a leader of CWA's in-house training sessions for audit staff members.

Education

Mr. Ash is a graduate of the University of New Mexico. He earned his Bachelor's Degree in Business Administration with a concentration in Accounting in 1998 and became a CPA in 2004.

SARAH FIEHLER

Director

Audit and Review Services

Ms. Fiehler has over eight years of audit experience starting as a staff accountant in the fall of 2009 with Nigro Nigro & White, PC CPA firm, then a senior accountant for Christy White Associates (CWA) in San Diego and is now a director for CWA in the San Francisco Bay Area. Her experience from working on a wide variety of school agency audits has provided her with a strong understanding of local educational agencies in the areas of accounts payable, cash, categorical programs, attendance accounting, associated student body accounting, payroll, long term debt, federal and state compliance, capital assets and others. She is knowledgeable in California Education Code and California School Accounting Manual. Ms. Fiehler has been engaged on several types of audits including:

- Financial statement audits
- Compliance audits
- Special audits, including attendance
- Internal control reviews

Ms. Fiehler has worked on clients in a variety of industries, including County Offices of Education, multiple School Districts, First 5 Commissions and non-profit organizations.

Ms. Fiehler also has a leading role in staff recruiting and training. She enjoys public speaking and provides specialized training presentations for her clients, including Associated Student Body and Attendance staff trainings. In addition to her experience on audit engagements, Ms. Fiehler relocated to the San Francisco Bay area to open the Bay Area Office for Christy White Associates in 2012.

Continuing Education and Associations

Ms. Fiehler attends governmental and not-for-profit accounting and auditing conferences including the CASBO Annual Conference. She is a participant in CWA's in-house training sessions for audit staff members.

Education

Ms. Fiehler is a graduate of California State University San Marcos in May 2009. At California State University San Marcos, she earned a Bachelor of Science Degree in Business Administration as well as a minor in Dance.

MONIQUE MANZO

Senior Accountant

Audit and Review Services

Monique Manzo has over three years of experience with accounting and auditing services with Christy White Associates in Los Angeles, California. Her audit experience has been mainly focused on Local Education Agencies (LEA's). Monique's knowledge expands through OMB Uniform Grant Guidance, attendance, associated student body (ASB's), as well as a variety of other areas. She also has knowledge of Generally Accepted Accounting Principles (GAAP), Generally Accepted Government Auditing Standards (GAGAS), the California Education Code, and the California School Accounting Manual (CSAM). Currently, Monique is a staff accountant for Christy White Associates and has been on several types of audits including:

- Financial statement audits
- Compliance and A-133 single audits
- Special audits, including attendance and
- Proposition 39 bond audits
- Charter school audits
- School district audits
- County Office of Education audits
- Not-for-profit audits

Continuing Education and Associations

Monique is currently preparing for licensure as a certified public accountant in the State of California. She is also a member of American Institute of Certified Public Accountants (AICPA). Monique has attended California Association of School Business Officials (CASBO) workshops, and is a participant in Christy White Associates' ongoing in-house training sessions for audit staff.

Education

Monique is a graduate from California State Polytechnic University, Pomona. In 2015, she earned her Bachelor of Science degree in Business Administration with an emphasis in Accounting. In the fall of 2012 and winter of 2013, she earned Dean's List Honors in recognition of her academic achievement for the quarter.

REFERENCES

REFERENCES

RECENT ENGAGEMENTS: EXPERIENCE OF CHRISTY WHITE ASSOCIATES (CWA) STAFF

The listing below illustrates the depth and breadth of CWA's experience as it relates to the proposed audit of the District. Following on the next few pages are more detailed descriptions of some of our governmental audits and the client contact for a reference.

Alameda Unified School District (AUSD)

CWA has provided all independent audit services to AUSD, for fourteen years. CWA conducts the District's financial, Uniform Guidance compliance, and bond audit.

CWA has delivered all audits on time and we encourage you to contact Shariq Khan as a reference.

Name of Entity: **Alameda Unified School District**
Contact Person: Shariq Khan, Chief Business Officer
Address: 2060 Challenger Drive
Alameda, CA 94501
Phone No.: 510-337-7000
Email: skhan@alameda.k12.ca.us

Number of Years Using CWA's Services: 14 (Beginning with fiscal year 2003-04)
Engagement Partners: Christy White and Michael Ash

Saratoga Union School District (SUSD)

CWA has provided all independent audit services to SUSD, for the past six years. All of the audit staff included in the proposal have experience on this client.

CWA has delivered all audits on time and we encourage you to contact Rosanna Jeng as a reference.

Name of Entity: **Saratoga Union School District**
Contact Person: Rosanna Jeng, Chief Business Officer
Address: 20460 Forrest Hills Drive
Saratoga, CA 95070
Phone No.: 408-867-3424
Email: rjeng@saratogausd.org

Number of Years Using CWA's Services: 6 (Beginning with fiscal year 2011-12)
Engagement Partners: Christy White and Michael Ash

REFERENCES (CONTINUED)

RECENT ENGAGEMENTS: EXPERIENCE OF CWA STAFF (CONTINUED)

Pittsburg Unified School District (PUSD)

CWA has provided all independent audit services to PUSD, for ten years. In addition to the District's financial and A-133 compliance audit, CWA conducts the annual financial and performance audit over the District's Proposition 39 bond funds and the District's parcel tax collection.

Most of the audit staff included in the proposal have experience on this client. Michael D. Ash is the audit partner, Sarah Fiehler, supervises the audit and our staff accountants lend support.

CWA has delivered all audits on time and we encourage you to contact Enrique Palacios as a reference.

Name of Entity: **Pittsburg Unified School District**
Contact Person: Enrique Palacios, MPA, Deputy Superintendent, Chief Business Officer
Address: 2000 Railroad Avenue
Pittsburg, CA 94565
Phone No.: 925-473-4273
Email: epalacios@pittsburg.k12.ca.us
Engagement Partners: Michael D. Ash
Number of Years Using CWA's Services: 10 (Beginning in 2008-09)

Waterford Unified School District

CWA has provided all independent audit services to Waterford Unified School District, for the past six years. CWA conducts the District's financial and Uniform Guidance compliance.

CWA has delivered all audits on time and we encourage you to contact Sarah Yarbrough as a reference.

Name of Entity: **Waterford Unified School District**
Contact Person: Sarah Yarbrough, Business Manager
Address: 219 North Reinway Ave, Building 2
Waterford, CA 95386
Phone No.: 209-874-1809
Email: syarbrough@waterford.k12.ca.us

Number of Years Using CWA's Services: 6 (Beginning with fiscal year 2011-12)
Engagement Partners: Christy White and Michael Ash

APPROACH TO THE AUDITS

APPROACH TO THE AUDITS

SCOPE OF THE AUDITS

The scope of auditing services provided includes the annual financial statements of Sylvan Unified School District, a Single Audit under OMB Uniform Grant Guidance, and Compliance with State Audit Requirements for the fiscal years ending June 30, 2018 through June 30, 2020. The auditing services will also include the Measure A Proposition 39 performance and financial audits. The financial audit includes all funds of the district and all federal and state programs. In addition, we will provide assistance with GASB implementation, including GASB 34 conversion entries.

PURPOSE OF THE EXAMINATIONS

The purpose of the examinations is to render the following opinions and reports:

- Auditor's Opinion on the Basic Financial Statements
- Auditor's Opinion on State Compliance Requirements
- Auditor's Opinion on Federal Compliance Requirements
- Supplementary Information
- Current Year Findings and Recommendations
- Status Report on Prior-Year's Findings and Recommendations
- Financial and Performance Audits for Measure A Bond

MANAGEMENT LETTERS

Christy White Associates (CWA) also believes the purpose of a quality audit is to provide management with feedback on the effectiveness of the internal control structure, comment on observed good fiscal practices and recommend items to enhance the overall effectiveness and efficiency of the organization as a whole. CWA works closely with our client's management at the beginning, during and the end of the audit to ensure all areas are appropriately addressed and findings are communicated early on. If necessary, we will issue our final management letter after thoroughly discussing each finding with management and incorporating the district's response in the letter. The findings will be compiled in accordance with *Government Auditing Standards* and standards established by the State Controller's Office.

APPROACH TO THE AUDITS (CONTINUED)

GENERAL AUDITING APPROACH

CWA believes the key to a good audit is efficiency. This ensures that the audit is thorough without performing unnecessary procedures. By following the professional standards prescribed by *Generally Accepted Auditing Standards* (GAAS) and *Government Auditing Standards*, we are certain that we are meeting our own professional standards for the industry.

In addition, we will conduct the audit to meet procedures required of:

- K-12 Audit Guide, as published by the State Controller's Office
- *Government Auditing Standards*, including *Performance Audit Standards* for the bond audit
- OMB Uniform Grant Guidance and the Compliance Supplements
- Other guides as required by the federal and state agencies

The partners and principals of CWA have experienced the audit from both sides of the desk. For example, Christy White worked as the Senior Director of Management Consulting Services at School Services of California. It is this unique perspective that provides our partners with the experience to recognize important audit issues. The partners' viewpoint is also tempered with appropriate sensitivity to our clients' particular situations.

AUDITOR'S RESPONSIBILITY FOR THE DETECTION OF FRAUD

CWA plans audit procedures to ensure that the financial statements and compliance areas are materially free of errors and irregularities (i.e., fraud). In doing this, we consider the audit risk of each significant transaction and group of transactions and design tests to ensure the transactions are free of material errors and irregularities. Our procedures are designed in accordance with the clarified Statements on Auditing Standards (SAS).

If fraud is suspected or detected in the preparation of financial statements or the misappropriation of assets, CWA is experienced to bring the matter to the attention of the appropriate level in the organization to ensure it is addressed expediently and that further instances are prevented from occurring as quickly as possible. Each of the firm's partners have dealt with issues related to fraud as discovered by the audit and by clients through other means.

APPROACH TO THE AUDITS (CONTINUED)

GASB STATEMENT #34, #45 #54 AND #68 EXPERIENCE

The partners at CWA are thoroughly knowledgeable about GASB 34. CWA has assisted all of our school district audit clients, *without extra charges*, by:

- Providing training on GASB 34 state software
- Providing training on conversion entries and GASB 34 reports
- Consulting on the management of fixed assets and depreciation schedules
- Providing sample Management Discussion and Analysis reports

We hold the philosophy that there are efficient ways to implement and manage the financial reporting standard and meet the intent of GASB. For example, to help prepare our clients for GASB 45, *Accounting and Financial Reporting by Employers for Postemployment Benefits Other Than Pensions*, and GASB 68, *Accounting and Financial Reporting for Pension Liabilities* we have participated in statewide training, conferred with actuaries and developed a concise guide to implementation to help our clients make decisions related to:

- Implementation timelines
- Assessing the GASB's impact on the financial status of the district
- Liability funding considerations
- Use of an irrevocable trust or informal set-asides of funds
- Use of self-insurance fund
- How to allocate costs to all programs (resources)
- Conversion entries and other financial reporting requirements

CWA is well versed in GASB #54, *Fund Balance Definitions*, having presented throughout the state to LEA groups on practical implementation considerations.

We consult with all of our clients one-on-one and without extra charge to ensure a smooth implementation.

APPROACH TO THE AUDITS (CONTINUED)

DOCUMENTATION OF INTERNAL CONTROL STRUCTURES

CWA believes that an effective and efficient system of internal controls is critical to safeguard district assets, ensure transactions are properly approved and recorded, and maintain compliance with federal and state laws and regulations. Our audit approach starts with a thorough examination on the internal control structure over cycles such as:

- Purchasing and accounts payable
- Cash receipting and cash management
- Personnel and payroll
- Inventory and fixed assets
- Attendance and other compliance areas
- Financial reporting

Our examination of internal controls helps us to plan our audit procedures but, more importantly to you, we will communicate both positive control points and points where areas of improvement are needed.

LEVEL AND NATURE OF SUPPORT REQUIRED

CWA requests sufficient space in close proximity to the accounting department and access to office equipment (e.g. copiers, phones and fax) be provided. We would also ask that the accounting staff be generally available to answer questions and pull sampled documents throughout the course of the audit. However, we are paperless and have a client portal for ease of document transmission.

TIME REQUIREMENTS

The following is an estimate of the audit work to be conducted each month. The final schedule would be arranged based on the planning meeting that CWA holds with the Director of Business Services.

Month	Proposed Work	Percentage of Work Done
March/April	Attendance and ASB site visits and tests	10%
April/June	Tests of Controls, Data Processing Review and Inventory Observation, State Compliance Testing, Federal Compliance Testing	40%
October/November	Year-end fieldwork, depending on when the books are closed	35%
Prior to December 15	Reports drafted, reviewed and finalized	14%
December/January	Board presentation	1%
Total		100%

APPROACH TO THE AUDITS (CONTINUED)

CWA'S QUALITY CONTROL SYSTEM

CWA has received the highest level of assurance from our peer reviewer which is "Pass." Our quality control systems include policies and procedures on areas such as, leadership, ethical requirements, acceptable of new clients, personnel management, engagement performance, monitoring and communication. We actively monitor compliance with our quality control document through timely review of workpapers, training on new standards, consultation on complex areas and sound human resources practices.

CWA'S RECRUITMENT PROGRAM

CWA actively recruits CPA qualified candidates from our local universities. We participate in on campus interviews, invite the best candidates to tour our offices and meet with our partners and staff. Our hiring process includes a requirement to pass an accounting and auditing test in addition to the oral interview process. We also recruit experienced staff through promotion of our firm and invitations to apply for open positions.

CWA'S BUDGETING PRACTICES AND OVERRUN POLICY

CWA is the second largest firm in California conducting school district audits. Our firm partners and managers have years of school district audit experience. We believe our proposed hours and budget are reasonable and achievable. We do not bill for "extras" or failure on our part to budget properly. The only time a fee change might be made is if the client significantly changes the scope of the engagement, there are new or complex state/federal requirements or the client is unable to reasonably provide agreed upon information in a timely manner. These types of events rarely happen from our experience. Should an amendment on fees be required, we would meet first with the district to discuss the issues and agree upon a new fee based on a mutual understanding and prior to incurring the added costs.

APPROACH TO THE AUDITS (CONTINUED)

WORK PLAN FOR DISTRICT AUDITS AND ESTIMATED HOURS

The proposed work plan below shows the anticipated amount of work by major audit activity for the District audit for the fiscal years ending June 30, 2018 through June 30, 2020. *These hours determine the audit fees we proposed.*

Audit Work Segment	Estimated Hours of Completion	Audit Work Segment	Estimated Hours of Completion
Planning		Substantive Testing	
Planning	18	Accounts Payable	8
Supervision and Quality Control Review	8	Accounts Receivable	8
Fraud Risk Assessment	5	Cash and Investments	8
Meetings		Revenues	12
Entrance/Exit Conference	4	Capital Assets	6
Transaction Testing		Long-Term Debt	8
Cash Disbursements	8	Expenditures	6
Payroll	8	Student Body Funds	12
Cash Receipts	8	Report Preparation and Review	
Journal Entries	6	Audit Reports, Review and Opinions	24
State Compliance Testing		Clerical	4
Attendance	16	Total Time (Hours) - District Audit	195
All Other Areas	18		
Federal Compliance Testing		Proposition 39 Bond Audits	20
Planning	4		
Major Program Testing	8		

Cont'd next col.

APPROACH TO THE AUDITS (CONTINUED)

The partners at Christy White Associates (CWA) are committed to maintaining an active role in all aspects of the audit. We understand how frustrating it can be to deal with someone that doesn't understand your business, and will take every measure to prevent that from occurring.

Our staff is highly trained to understand your unique business, and they are instructed to consult with the partners on all aspects of the audit. We believe in a consistent approach to the audit, so we try as much as possible to keep an auditing team together. The team includes two partners, a director, a supervisor, and experienced support staff. Your audit team will have a thorough understanding of your school district's individual needs.

CWA audits governmental entities year round. Our staff receives a minimum of 80 hours of continuing education annually in governmental accounting and auditing. We have the capacity to meet all of the District's deadlines, and would encourage you to ask our references about their experience. We are a local firm which benefits the District as we have a stake in the same community. Our close proximity means we are readily available to accept meeting requests and will incur no travel costs!

CWA believes that staff continuity year to year is important to maximize our understanding of your operations and minimize the impact of the audit on your staff's workload. Unless the client specifically requests a staffing change, we will ensure that each year the audit will be staffed with returning auditors, to the extent possible. CWA has experienced a low turnover rate which we believe is due in part to our competitive compensation package and the opportunities for advancement afforded by a growing CPA firm.

CWA does not subcontract. All of our staff are either CPAs or CPA candidates.

Consulting Services: We are always available without extra charge to field technical questions. And as part of our premium package of services we will assist with GASB 34 entries and government-wide financial statement preparation. Should the District seek more services beyond those directly related to the audit, we would negotiate a contract for the added services based on anticipated hours at our standard billing rates shown above.

CWA does not derive any income as a direct result in our involvement in your audit other than the fees earned directly from the District for audit services.

APPROACH TO THE AUDITS (CONTINUED)

We propose to conduct the audit engagement and submit the audit reports in compliance with the instructions provided by the State Controller's Office.

It is understood that the District reserves the right to reject this proposal and that this proposal will remain open and not be withdrawn for a period of sixty days after the date scheduled for submission of proposals.

The undersigned agrees to perform the audit services specified at a total cost not to exceed the amounts shown above and including ten (10) copies of the Audit Report for the school, and including copies of the Audit Report to be filed with the County Office, State Departments, one (1) unbound report for duplication purposes, and a PDF version. In addition, CWA prepares without added charge the Federal Clearinghouse Data Request Form at the conclusion of each audit and as required by OMB Uniform Grant Guidance.



Michael D. Ash, CPA, Partner
Christy White Associates

April 25, 2018

Date

COST OF SERVICES

FEE INFORMATION

The proposed fees are fixed for the scope described and are on a “not to exceed” basis.

The proposed fees for a one-year contract are the non-discounted \$25,960 for the District audit and \$2,530 for the Measure A bond audits shown below. The proposed fees for a three-year contract are discounted and are as follows:

Annual Independent Audit - Proposed Fees

Classification	2017-18		2017-18 Fee	2018-19 Fee	2019-20 Fee
	Billing Rates	Estimated Hours			
Partner	\$ 250	16	\$ 4,000	\$ 4,120	\$ 4,244
Director/Manager	\$ 160	35	5,600	5,768	5,941
Senior	\$ 130	70	9,100	9,373	9,654
Staff	\$ 100	70	7,000	7,210	7,426
Clerical Assistant	\$ 65	4	260	268	276
Totals		195	\$ 25,960	\$ 26,739	\$ 27,541
<i>Less: Discount for 3 year contract</i>			(1,900)	(1,900)	(1,900)
Total Professional Fees*			\$ 24,060	\$ 24,839	\$ 25,641

* Includes all expenses

Measure A Bond Audits - Proposed Fees

Classification	2017-18		2017-18 Fee	2018-19 Fee	2019-20 Fee
	Billing Rates	Estimated Hours			
Partner	\$ 250	2	\$ 500	\$ 515	\$ 530
Director/Manager	\$ 160	2	320	330	340
Senior	\$ 130	6	780	803	827
Staff	\$ 100	8	800	824	849
Clerical Assistant	\$ 65	2	130	134	138
Totals		20	\$ 2,530	\$ 2,606	\$ 2,684
<i>Less: Discount for 3 year contract</i>			(530)	(530)	(530)
Total Professional Fees*			\$ 2,000	\$ 2,076	\$ 2,154

* Includes all expenses

APPENDICES

PROPOSAL FORM

SYLVAN UNION SCHOOL DISTRICT

REQUEST FOR PROPOSAL No. 2017-18.01

INDEPENDENT AUDIT SERVICES

COST PROPOSAL RESPONSE FORM **(To be submitted with response)**

To: Sylvan Union School District – RFP No. 2017-18.01
605 Sylvan Avenue
Modesto, CA 95350
Attention: Carol Smith
Business Support Specialist

From: Michael D. Ash, CPA, Partner
Christy White Associates
348 Olive St. San Diego, CA 92103

Pursuant to and in compliance with your Notice to Auditors Calling for Proposal and all other documents relating thereto, the undersigned Auditor, having familiarized himself/herself with the terms and conditions of the proposal documents, hereby proposes and agrees to perform, within the time stipulated, the work to be done and to provide all labor and materials necessary to perform the work in connection with:

INDEPENDENT AUDIT SERVICES

DISTRICT FINANCIAL AUDIT

All in strict conformance with the specifications for the amounts as specified below:

1. CONTRACT PRICE - ALL FUNDS OF SYLVAN UNION SCHOOL DISTRICT for the fiscal year ending June 30, 2018.

Twenty Four Thousand Sixty Dollars
(Amount in Words)
\$ 24,060)

2. CONTRACT PRICES - Fiscal years ending after June 30, 2018. Renewable annually upon approval of the Sylvan Union School District Board of Trustees.

Fiscal Year Ending June 30, 2019 \$ 24,839

Fiscal Year Ending June 30, 2020 \$ 25,641

3. CONTRACT PRICES -

Fiscal Years Ending June 30

Hourly Rates	<u>2018</u>	<u>2019</u>	<u>2020</u>
Partner	<u>\$ 250</u>	<u>\$ 258</u>	<u>\$ 265</u>
Manager	<u>\$ 160</u>	<u>\$ 165</u>	<u>\$ 170</u>
In Charge Accountant	<u>\$ 130</u>	<u>\$ 134</u>	<u>\$ 138</u>
Staff Accountant	<u>\$ 100</u>	<u>\$ 103</u>	<u>\$ 106</u>

MEASURE A BOND PERFORMANCE AUDIT

All in strict conformance with the specifications for the amounts as specified below:

1. CONTRACT PRICE – MEASURE A BOND PERFORMANCE AUDIT OF SYLVAN UNION SCHOOL DISTRICT for the fiscal year ending June 30, 2018.

Two Thousand Dollars
(Amount in Words)
\$ 2,000)

2. CONTRACT PRICES - Fiscal years ending after June 30, 2018. Renewable annually upon approval of the Sylvan Union School District Board of Trustees.

Fiscal Year Ending June 30, 2019 \$ 2,076

Fiscal Year Ending June 30, 2020 \$ 2,154

3. CONTRACT PRICES -

Fiscal Years Ending June 30

Hourly Rates	<u>2018</u>	<u>2019</u>	<u>2020</u>
Partner	<u>\$ 250</u>	<u>\$ 258</u>	<u>\$ 265</u>
Manager	<u>\$ 160</u>	<u>\$ 165</u>	<u>\$ 170</u>
In Charge Accountant	<u>\$ 130</u>	<u>\$ 134</u>	<u>\$ 138</u>
Staff Accountant	<u>\$ 100</u>	<u>\$ 103</u>	<u>\$ 106</u>

4. It is understood that the District reserves the right to reject this proposal and that this proposal will remain open and not be withdrawn for a period of sixty (60) days after the date scheduled for submission of proposals.

The names of all persons interested in the foregoing proposal as principals are as follows:

Michael D. Ash, CPA
Name

Name

Name

April 23, 2018
Date

Partner
Title

Title

Title

Christy White Associates
Name of Firm

By Michael Ash

Signature of Authorized Agent

By _____

Signature of Authorized Agent

By _____

Signature of Authorized Agent

NOTE: If Auditor is a corporation, the legal name of the corporation shall be set forth above together with the signature of authorized officer or agents and the documents shall bear the corporate seal; if Auditor is a partnership, the true name of the firm shall be set forth above together with the signature of the partner or partners authorized to sign contracts on behalf of the partnership; and if Auditor is an individual, his/her signature shall be placed above.

**CONTRACTOR'S CERTIFICATE REGARDING
WORKERS' COMPENSATION**

ATTACHMENT C

**CONTRACTOR'S CERTIFICATE
REGARDING WORKERS' COMPENSATION**

Labor Code Section 3700:

"Every employer except the state shall secure the payment of compensation in one or more of the following ways:

(a) By being insured against liability to pay compensation in one or more insurers duly authorized to write compensation insurance in this state.

(b) By securing from the Director of Industrial Relations a certificate of consent to self-insure, either as an individual employer, or as one employer in a group of employers, which may be given upon furnishing proof satisfactory to the Director of Industrial Relations of ability to self-insure and to pay any compensation that may become due to his or her employees.

(c) For any county, city, city and county, municipal corporation, public district, public agency, or any political subdivision of the state, including each member of a pooling arrangement under a joint exercise of powers agreement (but not the state itself), by securing from the Director of Industrial Relations a certificate of consent to self-insure against workers' compensation claims, which certificate may be given upon furnishing proof satisfactory to the director of ability to administer workers' compensation claims properly, and to pay workers' compensation claims that may become due to its employees. On or before March 30, 1979, a political subdivision of the state which, on December 31, 1978, was uninsured for its liability to pay compensation, shall file a properly completed and executed application for a certificate of consent to self-insure against workers' compensation claims. The certificate shall be issued and be subject to the provision of Section 3702."

I am aware of the provisions of Section 3700 of the Labor Code which requires every employer to be insured against liability for workers' compensation or to undertake self-insurance in accordance with the provision of that code, and I will comply with such provision before commencing the performance of the work of this contract.



Michael D. Ash, CPA, Partner

(In accordance with Article 5 [commencing at Section 1860], Chapter 1, Part 7, Division 2 of the Labor Code, the above certificate must be signed and filed with the awarding body prior to performing any work under this contract.)

CERTIFICATES OF INSURANCE



**CAMICO MUTUAL INSURANCE COMPANY
DECLARATIONS
ACCOUNTANTS PROFESSIONAL LIABILITY INSURANCE POLICY**

Policy Number: CAL108463-07

Effective Date:	08/01/2017	at 12:01 A.M. Standard time at the address shown below
Expiration Date:	08/01/2018	at 12:01 A.M. Standard time at the address shown below
Retroactive Date:	08/01/2010	

Item 1 - Named Insured: Christy White Associates

Item 2 - Business Address: 348 Olive St

San Diego, CA 92103

Item 3 - Limits of Liability:	\$1,000,000	Per Claim
	\$3,000,000	Policy Aggregate

Item 4 - Deductibles:	\$10,000	Per Claim Deductible
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Item 5 - Total Premium: \$22,770

Item 6 - The policy consists of this Declarations page, and the following policy forms and endorsements:

PL-1000-A	07/14	Accountants Professional Liability Insurance Policy
PL-2001-A (CA)	07/14	State Endorsement - California
PL-1007-A	07/14	Exclusion - Claims Following Insureds Suit for Fees
PL-1034-A	07/14	Excluded Entities
PL-1045-A	07/2014	Cyber CPA Endorsement
PL-1049-A	07/2014	Privacy and Client Network Damage Endorsement
PL-1056-A	06/16	Multiple Claims and Related Acts, Errors and Omissions Amendment

PLEASE READ THESE DECLARATIONS, THE POLICY AND ENDORSEMENTS CAREFULLY.

CAMICO Mutual Insurance Company

Authorized Representative



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
08/21/2017

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER PAYCHEX INSURANCE AGENCY INC 150 SAWGRASS DR ROCHESTER, NY 14620 (877) 362-6785	CONTACT NAME:	
	PHONE (A/C, No, Ext): (877) 362-6785	FAX (A/C, No): (877) 677-0447
INSURED CHRISTY WHITE ACCOUNTANCY 348 OLIVE ST SAN DIEGO, CA 92103	E-MAIL ADDRESS: paychex@travelers.com	
	INSURER(S) AFFORDING COVERAGE	
	INSURER A : TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	
	INSURER B : TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	
	INSURER C :	
	INSURER D :	
INSURER E :		
INSURER F :		

COVERAGES

CERTIFICATE NUMBER: 511686757580332

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
B	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY	X		680-5568R081-17	08/15/2017	08/15/2018	EACH OCCURRENCE	\$2,000,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$300,000
	<input checked="" type="checkbox"/> HIRED AUTO						MED EXP (Any one person)	\$5,000
	<input checked="" type="checkbox"/> NON OWNED AUTO						PERSONAL & ADV INJURY	\$2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$4,000,000
	<input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						PRODUCTS - COMP/OP AGG	\$4,000,000
	<input type="checkbox"/> OTHER:							\$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$
	<input type="checkbox"/> ANY AUTO						BODILY INJURY (Per person)	\$
	<input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS						BODILY INJURY (Per accident)	\$
<input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS	PROPERTY DAMAGE (Per accident)	\$						
		\$						
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR						EACH OCCURRENCE	\$
	<input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE						AGGREGATE	\$
	DED <input type="checkbox"/> RETENTION \$							\$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY	N/A		UB-4493R185-17	08/15/2017	08/15/2018	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER	
	E.L. EACH ACCIDENT						\$1,000,000	
	E.L. DISEASE - EA EMPLOYEE						\$1,000,000	
	E.L. DISEASE - POLICY LIMIT						\$1,000,000	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> If yes, describe under DESCRIPTION OF OPERATIONS below							

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
AS RESPECTS TO GENERAL LIABILITY, CERTIFICATE HOLDER IS ADDITIONAL INSURED - DESIGNATED PERSON OR ORGANIZATION, CG T4 91 .

CERTIFICATE HOLDER

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Mary J. Swan

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PEER REVIEW INDEPENDENT REPORT

Grant Bennett Associates

A PROFESSIONAL CORPORATION

Report on the Firm's System of Quality Control

June 27, 2017

To the Shareholders of Christy White Associates, Inc. and the Peer Review Committee of the California Society of CPAs:

We have reviewed the system of quality control for the accounting and auditing practice of Christy White Associates, Inc. (the firm) in effect for the year ended December 31, 2016. Our peer review was conducted in accordance with the Standards for Performing and Reporting on Peer Reviews established by the Peer Review Board of the American Institute of Certified Public Accountants. (Standards).

A summary of the nature, objectives, scope, limitations of, and the procedures performed in a System Review as described in the Standards may be found at www.aicpa.org/prsummary. The summary also includes an explanation of how engagements identified as not performed or reported in conformity with applicable professional standards, if any, are evaluated by a peer reviewer to determine a peer review rating.

Firm's Responsibility

The firm is responsible for designing a system of quality control and complying with it to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. The firm is also responsible for evaluating actions to promptly remediate engagements deemed as not performed or reported in conformity with professional standards, when appropriate, and for remediating weaknesses in its system of quality control, if any.

Peer Reviewer's Responsibility

Our responsibility is to express an opinion on the design of the system of quality control and the firm's compliance therewith based on our review.

Required Selections and Considerations

Engagements selected for review included engagements performed under *Government Auditing Standards*, including compliance audits under the Single Audit Act.



1375 Exposition Boulevard, Suite 230
Sacramento, CA 95815
916/922-5109 FAX 916/641-5200

P.O. Box 223096
Princeville, HI 96722
888/769-7323

Grant Bennett Associates

A PROFESSIONAL CORPORATION

As part of our peer review, we considered reviews by regulatory entities as communicated by the firm, if applicable, in determining the nature and extent of our procedures.

Opinion

In our opinion, the system of quality control for the accounting and auditing practice of Christy White Associates, Inc. in effect for the year ended December 31, 2016, has been suitably designed and complied with to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. Firms can receive a rating of *pass*, *pass with deficiency(ies)* or *fail*. Christy White Associates, Inc has received a peer review rating of *pass*.

Grant Bennett Associates

GRANT BENNETT ASSOCIATES
A PROFESSIONAL CORPORATION
Certified Public Accountants



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