



Consultants' Training Institute™

## I n s t r u c t o r   B i o g r a p h y

---



### **Tammy A. Richards**

AVA

Pieciak & Company, P.C.

10 Park Place

Brattleboro, Vermont 05302

P: (802) 257-1307

F: (802) 257-2115

E: trichards@pieciak.com

#### **Career Experience:**

Since joining Pieciak & Company, P.C. Tammy Richards has focused primarily on providing business valuations of family-owned and closely held businesses for use in succession planning, estate and gift tax filing, purchase/sale transactions, and shareholder disputes. Tammy has completed business valuations in various industries including manufacturing, wholesale/retail distribution, retail, investment management and real estate holding vehicles. In addition to valuation services, Tammy provides financial consulting services focusing on cash-flow forecasting, budgeting and debt analysis.

Prior to joining Pieciak & Company, Tammy spent eight years working at Citigroup in New York where she held various positions within the investment banking division. She spent five of those years in the Acquisition Finance Group working closely with private equity firms in valuing and financing their leveraged buyouts of middle market and large-cap companies via syndicated bank loan and high yield bond transactions. Tammy spent the following three years as Vice-President in the Global Loans Portfolio Management Group, where she managed a portfolio of highly leveraged corporate loans retained by Citigroup.

#### **Education:**

Bachelor of Arts Degree (BA) in Mathematics – Graduated summa cum laude with honors from Hamilton College

June 2007

#### **Instructor of**

Business Valuation Fundamentals for the CPA