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# Joseph F. Grimaldo CPA PFS

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## Professional experience

### **1982 – Present, O'Connor Maloney and Company PC. Worcester MA Partner Local Accounting firm with approximately 20 employees.**

- Assist clients in the process of either purchasing or selling a business.
- Supervise and perform audits, reviews and compilations of small to medium size businesses including manufacturers, health care organizations, retailers, wholesalers, contractors, agents, distributors and nonprofit organizations.
- Review and prepare individual, corporate, partnership, trust and fiduciary income tax returns.
- Install and train clients with computerized accounting software for small to medium sized businesses.
- Assist both corporate and individual clients with income tax and estate tax planning.
- Prepare business valuations for various purposes including estate tax, gift tax, and divorce and buying and selling businesses.
- Assist experts with the preparation of reports on economic damages due to premature death.
- Assist clients with tax planning in connection with qualified and nonqualified stock options.
- Prepare projections and forecasts for business for various purposes including obtaining business financing.
- Assist clients with retirement planning including defined benefit plans, defined contributions plans and individual retirement accounts.
- Assist clients with the medical billing and collection process including testing medical billing and collection transactions and evaluating reports.
- Represent clients in connection with federal and state audit examinations.
- Personal financial planning for individual clients.

### **1979 – 1982 James E Griffin Staff CPA's Worcester MA Staff Accountant**

- Performed audits, reviews and compilations of small and medium sized businesses.
- Prepared individual and corporate tax returns.

**Awards**

2006 Business Person of the Year Marlborough Regional Chamber of Commerce

**Additional Professional Activities**

Treasurer and Director of Marlborough Regional Chamber of Commerce 2001 – Present.

Trustee of Assabet Valley Bancorp. 2003 to Present

Director of Avidia Bank 2001 – Present including Loan Review Committee Chairman and Audit Committee Member.

Co-Chair and Finance Council Member of Saint Matthias Parish, 2002 - Present

Treasurer and Director of Marlborough Foundation, Inc. 2004 - Present

**Memberships**

American Institute of Certified Public Accountants 1983 – Present including tax division section and personal financial planning section.

Massachusetts Society of Certified Public Accountants 1983 - Present

Marlborough Country Club 1992 - Present

**Education**

1975 – 1979                      Nichols College                      Dudley MA  
B.S.B.A. Accounting  
Magna Cum Laude C.A. 3.67