

BEFORE THE MARYLAND HOME IMPROVEMENT COMMISSION

**IN THE MATTER OF
THE CLAIM OF BENJAMIN JOYNER**

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Claimant

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**AGAINST THE MARYLAND
HOME IMPROVEMENT COMMISSION
GUARANTY FUND AND**

M.H.I.C. No.: 19 (75) 1475

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**ANA GUEVARA
BRANCO, LLC
107 BAYLOR ROAD
GLEN BURNIE, MD 21061**

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LICENSE #01-114147

Respondent

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PROPOSED ORDER

Upon a review of the available evidence, the Commission concludes that the Claimant has established a valid claim against the Maryland Home Improvement Commission Guaranty Fund. It has been established that the Claimant entered into a home improvement contract with the above named contractor and that the Respondent performed the work in a poor and unworkmanlike manner in violation of Business Regulation Article 8, Section 311(a)(10). It has further been established that, as a result of the violation by the Respondent, the Claimant has sustained an actual loss in the



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amount of \$6,200.00. Accordingly, the Commission hereby awards the Claimant \$6,200.00 from the Maryland Home Improvement Commission Guaranty Fund, and Orders that:

1. Pursuant to Business Regulation Article 8, Section 411(a) any home improvement licenses held by the Respondent are suspended and the Respondent is ineligible for any home improvement license until the Respondent has repaid any money paid from the Home Improvement Guaranty Fund pursuant to this Order with 10% annual interest.

2. The records and publications of the Maryland Home Improvement Commission reflect this decision.

3. This decision is a proposed decision only and may be challenged by either the Claimant or the Respondent. If either party disagrees with this Proposed Order they may request a hearing or file written exceptions with the Commission. Any request for a hearing or exceptions must be in writing addressed to the Executive Director signed below, Maryland Home Improvement Commission, 500 N. Calvert Street, Room 306, Baltimore, Maryland 21202 and must be received within twenty-one (21) days of receipt of this decision. If neither party files a timely request for hearing or written exceptions, this proposed decision will become final at the end of the twenty-one (21) day period. Once the Commission's order becomes final, the parties by law have an additional thirty (30) day period, during which they may file for an appeal to the Circuit Court.

APPROVED: David Finneran
David Finneran

DATE: November 6, 2019

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This not only helps in tracking expenses but also ensures compliance with tax regulations. The document further outlines the process of reconciling bank statements with the company's ledger to identify any discrepancies. It stresses the need for regular reviews and audits to prevent errors and fraud. The second part of the document provides a detailed breakdown of the company's financial performance over the last quarter. It includes a comparison of actual results against budgeted figures and identifies key areas of variance. The analysis shows that while revenue remained stable, operating expenses increased significantly, leading to a decrease in net profit. The document concludes with recommendations for cost-cutting measures and strategies to improve operational efficiency in the coming quarter.

Prepared by: [Name]
Date: [Date]