



THE UNITED STATES ATTORNEY'S OFFICE  
SOUTHERN DISTRICT *of* GEORGIA

[U.S. Attorneys](#) » [Southern District of Georgia](#) » [News](#)

Department of Justice

U.S. Attorney's Office

Southern District of Georgia

---

FOR IMMEDIATE RELEASE

Tuesday, March 23, 2021

## **Swainsboro, Ga., woman admits defrauding government program designed to provide COVID-19 small business relief**

### **Guilty plea includes repayment of \$66,400**

**STATESBORO, GA:** An Emanuel County woman has admitted creating a fake business and using it to receive funding from a federal COVID-19 small business relief program.

**Tracy Kirkland**, 40, of Swainsboro, pled guilty to an Information charging her with Wire Fraud, said David H. Estes, Acting U.S. Attorney for the Southern District of Georgia. The charge carries a maximum statutory penalty of 30 years in prison and a \$1 million fine. As a result of the plea, Kirkland agrees to repay \$66,400 and will forfeit a 2019 Dodge Charger and \$16,250. After any prison term, Kirkland could be required to spend up to three years on supervised release.

There is no parole in the federal system.

“Congress provided funding under the Coronavirus Aid, Relief and Security (CARES) Act specifically to help financially struggling businesses during the pandemic,” said Acting U.S. Attorney Estes. “Tracy Kirkland stole from those funds, and she is being held accountable for that theft.”

As described in court documents and testimony, in August 2020 Kirkland received a federally guaranteed loan for \$66,400 under the U.S. Small Business Administration (SBA) Economic Injury Disaster Loan (EIDL) Program comprised of funds appropriated by the CARES Act. In applying for the funding, Kirkland falsely claimed to own a business in Swainsboro with three employees, “Kirklands Hair N Beauty,” that had suffered economic harm because of the COVID-19 pandemic.

Soon after receiving the SBA loan proceeds into her personal account, Kirkland, a previously convicted felon, used the funds to purchase a 2019 Dodge Charger R/T; made large cash withdrawals from her bank account; and made other non-business-related purchases.

SBA's General Counsel Peggy Delinois Hamilton stated, “We commend the work of the U.S. Attorney in prosecuting this case, involving SBA's EIDL Program, which is designed to provide much-needed economic relief to small businesses that are greatly affected by the current pandemic. Such fraud hurts legitimate small businesses that need financial assistance. We appreciate the work of our Inspector General and other

law enforcement partners to uncover and prosecute individuals who commit fraud in the CARES Act loan programs.”

The U.S. Small Business Administration Office of Inspector General is investigating the case with assistance from the Swainsboro Police Department and the Bureau of Alcohol, Tobacco, Firearms and Explosives, with prosecution for the United States by Assistant U.S. Attorneys Steven H. Lee and Asset Recovery Unit Chief Xavier A. Cunningham.

---

**Topic(s):**

Coronavirus

Financial Fraud

**Component(s):**

Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF).

USAO - Georgia, Southern

**Contact:**

Barry L. Paschal, Public Affairs Officer: 912-652-4422

**Press Release Number:**

51-21

Updated March 23, 2021