

CURRICULUM VITAE



Name: Larry E. Havard MBA, CFFA, AVA, BVAL, MCP

Address: 3075 Charlevoix Drive S.E.,
Grand Rapids, MI 49546
(616) 458-9333 Voice
(616) 588-6064 Personal Fax
LarryH@Havard.com E-mail

Date of Birth: December 26, 1953

Place of Birth: Colorado Springs, Colorado

Education:

1971-1973	Engineering University of Michigan
1973-1974	BBA, Accounting Eastern Michigan University
1975-1978	MBA, Finance Eastern Michigan University
1979-1980	Graduate work in Computer Science Eastern Michigan University

Employment:

2001-Present	President, Havard & Associates, a management consulting firm.
1999-2001	Shareholder, Hungerford, Aldrin, Nichols & Carter, P.C. CPAs and Consultants, Grand Rapids, Michigan
1983-1999	President, Havard & Associates, a management consulting firm.
1980-1983	Senior Consultant, Ernst & Whinney, Grand Rapids, Michigan.
1978-1980	Senior Financial Analyst, American Natural Resources, Detroit, Michigan.
1974-1978	Research Administrator, University of Michigan, Ann Arbor, Michigan.

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Affiliations: National Association of Certified Valuation Analyst
Institute of Business Appraisers
American Board of Disability Analysts
The International Management Council
National Association of Business Economists
American Academy of Economic and Financial Experts
National Association of Forensics Economics
American Law and Economics Association
American Economic Association
American Rehabilitation Economics Association

Teaching Experience:

Continuing education seminars for the Grand Rapids Bar Association
on business valuations.
Guest lecturer for Ph.D. program at Michigan State University.
Guest lecturer for Masters program for Western Michigan University.
Guest lecturer for the Great Lakes Symposium on Innovative
Approaches to Profit, for Financial Institutes.
Guest lecturer for American Public Power Association National
Convention. Topic: Financial Planning with Decision Support
Systems.
Guest lecturer for "Financial Discipline '84". Topic: Micro-Computers-
Where are they going?
Guest lecturer for Grand Rapids Chamber of Commerce monthly
seminar in How to start a business in Kent County.
Teaching business planning courses for Grand Valley State University
office of Economic Expansion.
Guest lecturer for Gov. Blanchard's Hi-tech Entrepreneurial Forum in
1988.
Keynote speaker for Grand Valley University Entrepreneurial Forum
1988 and 1989.

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Outstanding Accomplishments:

Member of the consulting team reviewing Chrysler's financial status for the U.S. Treasury.

Lease/buy decisions for over two million dollars of IBM equipment for a large metropolitan hospital.

Development of a financial model for use by management to monitor a contingency plan for a major freight carrier.

Design of a time-phased financial model to analyze the feasibility of a complex six million dollar agribusiness expansion.

Performed the Chapter 11 financial projections for a Top 20 major transportation company.

Prepared manual budgets and accounting systems for a major utility.

Economic expert in the largest jury award case in Van Buren County Circuit Court as of 1998.

Court appointed financial expert in Kent County Circuit Court.

Multiple cases retained as Economic Expert, on behalf of Defense, where liability was found, yet no economic damages were awarded.

Peer reviewer for the Journal of Legal Economics.

Certifications:

CFFA - The Certified Forensic Financial Analyst credential is designed to provide assurance to that the designee possesses a level of experience and knowledge deemed acceptable by the National Association of Valuation Analysts to provide competent and professional forensic financial support services. Earning the credential requires consideration of all of the person's qualifications and commitment to the discipline; this includes prior education and experience, prerequisite and required training as required by NACVA, testing-both proctored and through case study, and post-requisite requirements for recertification.

AVA - The Accredited Valuation Analyst serves to advise other professionals, prospective clients and the community at large that the member has satisfied the National Association of Certified Valuation Analysts rigorous standards of professionalism, expertise, objectivity, and integrity in the fields of business valuation.

MCP - Microsoft Certified Professional demonstrates a strong Computer background. I have over 20 Domain names under my control at this time. I have designed and

implemented over a dozen web sites for various business clients. I have been installing and implementing computer based accounting system for the past 20 years.

BVAL – Business Valuator Accredited for Litigation" is the designation developed by Institute of Business Advisers (IBA) for those business appraisers who meet the criteria developed by IBA's designation development team, with substantial input from Qualifications Review Committee Chair Emeritus Steven F. Schroeder, JD, MCBA, ASA, FIBA and IBA Executive Director Michele G. Miles, Esquire. The designation is designed to recognize experienced business appraisers who demonstrate their ability to competently present expert testimony which supports their objective conclusion of value. As with other IBA designations, the BVAL designation bears the IBA hallmark of critical peer review. In addition, Mr. Havard has been given the designation of "Lifetime Member" from the Institute of Business Advisers

Mr. Havard is Board Certified as a "**Senior Disability Analysts**" by the American Board of Disability Analysts. The American Board of Disability Analysts is a multidisciplinary professional service, credentialing and continuing education organization committed to the integrity and strengthening of the professional standards and quality of care provided by practitioners and consultants. Mr. Havard is recognized at both the Diplomat and Senior levels by The American Board of Disability Analysts.

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