

CURRICULUM VITAE



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

Address: 741-B Kenmoor S.E., Grand Rapids, MI 49546
(616) 458-9333 Voice
(801) 340-7800 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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Grand Rapids, Michigan 49546
Phone: (616) 458-9333
Fax: (801) 340 7800
E-mail: LaryH@Havard.com

Affiliations: National Association of Certified Valuation Analyst
Grand Rapids Chamber of Commerce
Institute of Management Accounts
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
International Institute of Forecasters
American Economic Association
American Rehabilitation Economics Association
Midwest 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.

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.