

TERRY L. YOHO, CPA, ABV, MA, CFE, BVAL, CFF
CURRICULUM VITAE

FLAGEL, HUBER, FLAGEL & CO. CPA'S
513-774-0300 EXT. 308 (Cincinnati)
937-299-3400 EXT. 308 (Dayton)

Certifications

Certified Public Accountant (CPA)
Master of Accountancy (MA)
Certified Fraud Examiner (CFE)
Accredited in Business Valuation (ABV)
Business Valuator Accredited in Litigation (BVAL)
Certified in Financial Forensics (CFF)

Experience

Forensic Accounting

Responsible for analysis, discovery, and quantification of violations/losses/fraud for Numerous Cases including, but not limited to:

Examples of Cases:

- **U.S. Department of Justice - whistle-blower case involving \$3 billion+ in healthcare-related fraud.**
- **Government Contracts-Contract Violations-Fluor Fernald, Inc.**
- **Employee Theft – Recovery through Insurance Policy and Prosecution**
- **Personal Investments (Ponzi-Scheme) -\$37 million and over 200 claimants - J.R.Rose/United Financial & Coldwell/Powell-\$11 million**
- **Bankruptcy - Cook United**
- **Fraud and Bankruptcy - Knights Inn**
- **Workman's Compensation Insurance Fraud - suspects fled the USA**
- **Management Fraud-Very Large Association with its own Utility Co.**

Experience working with the U.S. Department of Justice, Governmental Contractors, Company Management, Prosecutor's Office, Receiverships, Judges, Attorneys, Clients, and the Courts.

Types of Fraud:

- **Personal Expenses paid through the Company.**
- **Ponzi Schemes**

Experience (Cont.)

- **Fictitious Records**
- **Contract/Regulation Violations**
- **Fraudulent transfers**
- **Over Billing – Clients and the Government**
- **Collusion**
- **Unreported cash/income**
- **Fixed Assets (vehicles, equipment, computers, etc.) paid by the Company are for personal use and/or do not exist at the Company.**
- **Kiting**
- **Receipt theft/overstate accounts receivable.**
- **Compensation/kick-backs to non-employees or vendors**
- **Inventory depletion/consumption/return to Company for cash**
- **Forgery**

Director of Valuation Services

Flagel, Huber, Flagel & Co. CPA's

Named as one of the **Top 10 Women in Accounting** in the June 2007 *Business and Professional Women's Journal*. More than 25 years of diversified forensic accounting and business valuation experience, including the successful use of circumstantial evidence. Provided numerous reports for litigation support including lost profit analysis, forensic accounting, damage studies, and bankruptcy. Completed over **750+ valuations** with extensive trial experience including appearances in both federal and state courts. Responsible for all aspects of business valuation for sale and buy-out purposes, marital relations, gift and estate tax, and limited partnerships. Attended over **1500+ hours** of continuing professional education primarily in business valuation and litigation support areas of expertise. Supervise and train staff in business valuation and litigation support work. Establish business relationships with clients resulting in the majority of work as a result of referrals.

Vice President

Business Valuation Services, Key Bank, N.A. (1999-2000)

In charge of marketing and business valuations for Cincinnati, Dayton, Columbus, and Indianapolis.

Experience (Cont.)

Director of Management Advisory Services and Computer Audit Specialist
Associate Director of Litigation Support
Bick • Fredman & Co (1992 - 1999)

Responsible for lost profit analysis, damage studies, fraud analysis, bankruptcy services, business valuations, certain staff and client seminars, and other business advisory services.

Assisted clients with computer related issues including accounting system planning, request for proposal, client specific software demonstrations, vendor negotiations and customization, and system implementation including installation, training, conversion, and ongoing support.

Director of Management Advisory Services
Barnes, Wendling, Cook & O'Connor, Inc., CPAs (1984 – 1992)

Responsible for business valuations, internal and client computer systems, staff and client seminars, projections and forecasts, business planning, loan packages, employment services for clients, and other business advisory services.

Education

Master of Accountancy (MA), *Cum Laude*

The Weatherhead School of Management, Case Western Reserve University 1984

Bachelor of Science in Accounting (BS Accounting), *Magna Cum Laude*

University Honors Scholar

The University of Akron 1982

Professional Associations

- Association of Certified Fraud Examiners (Certified Fraud Examiner – **CFE**) – **Past President of the Cincinnati/Dayton Chapter.**
- Institute of Business Appraisers – (Business Valuator Accredited in Litigation - **BVAL**)
- American Institute of Certified Public Accountants (Certified Public Accountant – **CPA and ABV** – Accredited in Business Valuation, **CFF** – Certified in Financial Forensics)
- Ohio Society of Certified Public Accountants - Past Chairman of the Management Services Committee
- Cincinnati Estate Planning Council

Professional Associations (Cont.)

- EWomen's Network – Past Foundation Director
- Named in Strathmore's Who's Who Millennium Edition, Citations Who's Who of Rising Young Americans, and National Register's Who's Who in Executives and Professionals

Instructor and Lecturer

- Ohio Society of CPA's – Red Flags of Financial Statement Fraud
- Institute of Management Accountants - Bankruptcy Preferences: How to get Your Money and Keep It.
- Fiscally Fit in 2005- Speaker on Business Valuation and Fraud-Be Wise.
- Cincinnati Divorce Attorneys – Speaker on Double-Dipping.
- Cincinnati Business Valuation Roundtable - Founder and speaker on various business valuation topics.
- National Business Institute – Speaker for Equitable Distribution in Divorce Settlements in Ohio, Mergers and Acquisitions, and Tax Aspects of Divorce.
- Life Success Seminars – Valuing Your Business.
- Dayton Association of Tax Professionals – Guest Lecturer on Business Valuations.
- Attorney Seminars - Ohio Supreme Court approved CLE course - Business Valuations.
- Ohio Society of CPA's Dayton Chapter – Business Valuation Tips, Traps, and Trends.
- Cleveland State University - Guest lecturer on computer accounting software.
- Raj Soin College of Business Wright State University – Guest lecturer on marketing and consulting services.
- Internal and Client Seminars - Accounting software packages and software applications (Word, Windows, Excel, Solomon, MAS90, Quicken, etc.).
- Catholic Diocese - Course on “How to Prepare a Loan Package”.
- Financial Institutions - Financial Statement Analysis.
- Ohio Society of Certified Public Accountants - Guest lecturer at various computer seminars.
- Dayton Estate Planning Council – Tips, Traps, and Techniques in Business Valuation

Testimony and Deposition

Qualified as an expert witness in Hamilton, Butler, Warren, and Hancock Counties.