

CURRICULUM VITAE

CHARLOTTE M. URQUHART BMATH, CPA, CA•IFA, CFI

EDUCATION

2012 Obtained Designation as CFI - Certified Forensic Investigator

The Association of Certified Forensic Investigators of Canada is an affiliation of professionals who provide their expertise and services in the areas of fraud prevention, detection and investigation.

CFI members come from a wide variety of public and private sectors. While some may own and operate their own businesses including law and investigator firms providing services to the public, others may be employed by organizations such as multinational companies, banks, governments and others.

2009 Obtained Designation as CA•IFA Specialist - IFA Alliance Board and Canadian Institute of Chartered Accountants

This is the premier forensic accounting designation in the country, according to Chartered Accountants of Canada. Less than 400 people have successfully completed the experience and education requirements for this specialist designation.

The IFA is trained to recognize and quantify fraud, acting for the victim whether an individual, a business, insurer or government body, or law enforcement. The CA•IFA is the accepted expert at all levels.

2005 Completed course work required for CA-Designated Specialist in Investigative and Forensic Accounting (CA•IFA) - Canadian Institute of Chartered Accountants

The C.I.C.A combined with The Rotman School of Management at the University of Toronto granted The Diploma in Investigative & Forensic Accounting (DIFA) Classmates included individuals from the white collar crime section of the RCMP, Canada Revenue Agency and other branches of government and the national accounting firms.

1977 Chartered Accountant (CA) – Canadian Institute of Chartered Accountants (Ontario)

1972 Bachelor of Mathematics (BMath) – University of Waterloo, Ontario
Designated a Rene Descartes Fellow at the University of Waterloo
Courses included Actuarial Mathematics, Statistics, Micro and Macro Economics.

PROFESSIONAL EXPERIENCE

President, Forensic Accountant, Urquhart Investigative & Forensic Accounting working under the brand name Urquhart Forensics, St. Catharines, Ontario This is a six person agency providing investigation and consulting services to insurers, law firms, government and other corporate bodies. From its inception in 1990 I was a consultant on loss calculations (business interruption, fire, theft, wage loss and verification, etc.), other accounting matters and fraud. Between 2003 and 2009 I attended to the general management of the agency and oversaw most of the investigations. The re-organization in 2008 under Urquhart Forensics recognizes the success of, and allows me to concentrate on, the Investigative and Forensic Accounting practice.

Law Firms hire me to complete forensic accounting reports that are court ready.

When the Office of Integrity Commissioner is looking for Investigations support in the area, they contact me.

Issues addressed since 1990 have included:

- Fraud investigation of a large Multinational National Corporation resulted in a Criminal Fraud and Misappropriation- Trust Funds Complaint for some disabled clients
- Embezzlement
- Misappropriation by Treasurer of Corporation
- Pocketing money from cash sales
- Theft of company products
- Procurement Fraud
- Theft of cash and company products
- Credit Card Fraud
- Forgery on documents to obtain credit cards and bank financing
- Asset tracking and recovery

- Insurance Coverage Questions

- Fidelity Insurance

- Analysis of disability insurance plans , pension plans including those administered through a Trust and Canada Pension Plans

- I have completed loss of income calculations for self employed and employed individuals seeking benefits (compensation) under Ontario's automobile insurance plans for both the insured and the insurer charged with administering Accident Benefits Income Replacement Benefits
- Lost Income Calculations both present and future
- Loss of Housekeeping Services calculations both present and future
- Support Allegations in Insurance and Family Law Claims
- Two victims of sexual assault were able to proceed to a civil trial after I located where the pedophiles were living
- Fraudulent Disposal of Toxic Waste
- Breach of Contract
- Business Interruption
- Delay in construction contract
- Employee Infidelity (employee using employer's resources and time for the conduct of a personal business, employee falsifying time records and expense reports, employee providing company secrets to and working for competition, and internet abuse, etc.

John Coutts Library Services Ltd., Niagara Falls, Ontario and Coutts Library Services Inc., Niagara Falls, New York: Beginning in 1981 I was chief financial officer for these companies, book jobbers to university and reference libraries world wide. With two partners we acquired the operation in 1989 and in 2001 completed its sale. Sales in 1981 approximated \$8 million, in 2001, \$25 million.

In addition to responsibilities usual to an accounting department in a small, multinational company I was the partner in charge of personnel, dealt with tax officials in several countries and was the partner to deal with the occasional fraudulent behaviors of employees, customers and others. This included identification and recovery from perpetrators of a scheme for widespread use of 800 numbers by family and friends of employees, and identification and partial recovery of a procurement fraud in Turkey.

Turner McCabe, Chartered Accountants, Thornhill, Ontario, Thorne Riddell, Chartered Accountants in Downtown Toronto and Deloitte & Touche, Chartered Accountants, St Catharines, Ontario : From 1973 to 1981

I was employed with these Chartered Accounting firms as a student, graduate and then supervisor completing clients' audits of manufacturing concerns, credit unions, restaurant chains, wineries, construction companies, engineering firms and fruit wholesalers.

Lumberman's Mutual Insurance Company, Toronto , Ontario

This was my first employment position after graduating from University. I was tasked to monitor the duties/ time reports completed by the staff and summarize the results for management.

PROFESSIONAL AFFILIATIONS, MEMBERSHIPS & LICENCES

Canadian Institute of Chartered Accountants (CICA)

Institute of Chartered Accountants of Ontario (ICAO)

Niagara District CA Association

Certified Forensic Investigators of Canada (ACFI)

Insurance Institute of Canada

Ontario Insurance Adjusters Association (Associate)

Council of Private Investigators – Ontario (CPI-O)

Licensed as a Private Investigator in Ontario and Principal of an Agency
Licensed to Provide Private Investigators (Agency is designated an Investigative Body under the Privacy of Information and Protection of Electronic Documents Act)

I have authorized access, in most cases on-line, to a variety of information sources necessary to complete investigations including Ministry of Transportation, Land Registry, Personal Property Lien, Bankruptcy, Court and Credit Bureau records.

CONTACT INFORMATION

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