

# Curriculum Vitae for Pamela M. Avraham, RG, CPA, CFE

## **Partner**

Urbach & Avraham, CPAs, LLP

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## **Professional Experience**

### *General*

- Practitioner of public accounting for 30 years
- Perform certified audits, reviews, compilations, income-tax planning, and tax-return preparation for professional service and distribution companies, physicians, temporary staffing agencies and forensic work for Office of Attorney Ethics audits

### *Estates, Trusts, and Guardianships*

- Coordinated the administration of over 200 estates and trusts
- Prepare U.S. Gross Estate Tax Returns, Inheritance Tax Returns for various states, and U.S. Gift Tax Returns
- Prepare formal & informal court accountings for estates, trusts, and guardianships. Forensic review of original documents to reconstruct books & records for court accountings for purposes of terminating estates and trusts and for litigation purposes.
- Prepare fiduciary income tax returns for estates and trusts for IRS and many states
- Located assets of decedents and mentally-incapacitated individuals using forensic techniques
- Documented financial negligence of financial guardian which was substantive input for *The Manual for Guardians*, which are guidelines for financial guardians, issued by the New Jersey Supreme Court Liaison Committee
- Documented financial negligence of fiduciaries (Executors, Trustees, Guardians)

### *Temporary Staffing Agencies*

- Maintain cash control involving sweep investment accounts, implement fraud prevention controls, testing internal control and cash flow analysis
- Handle NJ Department of Wage and Hour audits, US, NJ & PA Department of Labor audits, and Workers' Compensation audits
- Perform unemployment insurance rate control

**Education**

BA Rutgers College, New Brunswick, NJ 1982

*Honors:* Cum Laude, Phi Beta Kappa

**Professional Credentials**

- Licensed CPA in New Jersey (CPA exam passed first sitting November, 1983)
- Registered Guardian (RG), certified by National Guardianship Foundation
- Certified Fraud Examiner (CFE), certified by the Association of Certified Fraud Examiners

**Languages:**

- Fluent in Spanish and Hebrew

**Memberships**

- American Institute of CPAs
- New Jersey Society of CPAs
- Guardianship Association of New Jersey (Board of Directors, Treasurer)
- National Guardianship Foundation
- New Jersey Staffing Alliance
- Association of Certified Fraud Examiners

*Speaking Engagements*

- Presenter on Tax Implications of NJ Civil Unions for NJ Association of Professional Mediators (Feb 2007)
- Presenter on Accounting for Special Needs Trusts at annual conference of Guardianship Association of NJ (2006)
- Presenter on duties of financial guardians at annual conferences of Guardianship Association of New Jersey (1997-2008)
- Speaker on estate and elder planning before several civic organizations
- Speaker on tax planning for real estate agents before several real estate agencies

*Articles*

- Co-authored “NJ Staffing Alliance Legal Resource Document on NJ Sales Tax for NJ Staffing Agencies”, May 2010 for NJ Staffing Alliance
- Monthly articles for the NJ Staffing Alliance Newsletters, 2010- present