

JOSEPH F. WINTER, CPA, CFE, CITP, MBA

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EDUCATION:

Canisius University, Buffalo, New York
Master of Business Administration in Finance

Daemen University, Amherst, New York
Bachelor of Science in Accounting – Cum Laude

PROFESSIONAL CERTIFICATIONS:

Certified Public Accountant: New York State (1993)
Certified Fraud Examiner (2016)
Certified Information Technology Professional (2017)
Notary Public: New York State (2016)
Life, Accident and Health Insurance Adjuster's License: New York State (2009)
Investment Licenses: Series 6, Series 7, Series 63 and Series 66 (2004)
Property and Casualty Brokers and Agents License: New York State (2004)

ACADEMIC EXPERIENCE:

NIAGARA UNIVERSITY, Niagara University, New York
Associate Professor of Accounting, 2019 - Present
Interim Chair of Accounting Department: Fall Semester 2023
Academic Director of Family Business Center, 2020 – Present
Assistant Professor of Accounting, 2013 – 2019
Adjunct Professor, 2006 - 2013

DAEMEN UNIVERSITY, Amherst, New York
Adjunct Professor, 1996 – 2016

NIAGARA COUNTY COMMUNITY COLLEGE, Sanborn, New York
Adjunct Professor, 2007 - 2012

PRACTICAL EXPERIENCE:

PALLADIAN HEALTH, LLC, (Now a subsidiary of evi-Core Healthcare, a division of Cigna Insurance)
West Seneca, New York

CHIEF FINANCIAL OFFICER, 2007 - 2014

- Responsible for all accounting, financial reporting, cash flow projections, budgeting and tax matters for a \$45 million privately owned health maintenance organization.
- Assisted with the development and implementation of a business plan after outside venture capitalists acquired a minority interest.
- Executed and monitored the financial results of business strategy through dashboard reporting.
- Negotiated with health insurance carriers regarding reimbursement rates, letters of credit and collateral security arrangements.

PRACTICAL EXPERIENCE:

THE VANNER GROUP, INC., (Now a subsidiary of Assured Partners Inc)

Amherst, New York

CHIEF FINANCIAL OFFICER & HUMAN RESOURCE DIRECTOR, 2003 – 2006:

- Responsible for all accounting, financing and budgeting matters for a financial services firm with an annual premium volume of approximately \$35 million.
- Demonstrated technical competence in accordance with generally accepted accounting principles and Internal Revenue Code
- Administered human resources function of the agency, including fringe benefits, hiring, termination, compliance laws and regulations.

ERIE COUNTY INDUSTRIAL DEVELOPMENT AGENCY, Buffalo, New York

CHIEF FINANCIAL OFFICER & TREASURER, 1998 – 2003:

- Responsible for all accounting, financing and budgeting matters for an economic development agency that consisted of seven affiliated entities totaling approximately \$60 million in assets.
- Demonstrated technical competence in accordance with generally accepted accounting principles, Single Audit Act, New York State Comptroller Regulations and Internal Revenue Code.
- Managed daily cash positions for portfolios that consisted of approximately \$22 million.
- Involved and managed loan portfolios with assets amounting to approximately \$32 million.
- Assisted with the cumulative issuance of more than \$1.6 billion of industrial revenue bonds on behalf of client entities.
- Directly worked with small business loan programs, which were geared towards start-up, minority and women-owned businesses while chairing lending committee programs
- Presented at statewide and local economic development initiative conferences.
- Applied hands-on management skills in relation to the commercial real estate entities of the group, which consisted of approximately 800,000 square feet of space.

KALEIDA HEALTH SYSTEM, Buffalo, New York

TAX/ACCOUNTING MANAGER, 1996 -1998:

- Responsible for financial reporting and tax compliance for a health care delivery system consisting of 42 affiliated companies having annual revenues that exceeded \$750 million.
- Compliance issues included tax knowledge and execution of commercial for-profit, not-for-profit and unrelated business income implications along with pension, payroll, fringe benefit and Section 125 plan structuring for the health care system.
- Performed tax-planning activities to minimize system tax liabilities, displayed tax research skills and responded to taxing authority inquiries.
- Reviewed the preparation of all commercial affiliates' monthly financial statements and management reports that were presented to senior management and board of directors.
- Involved with the Hart-Scott-Rodino due diligence and filings when Kaleida Health System was initially formed.
- Supervised and reviewed the activities of the payroll function of two hospitals ensuring accuracy and confidentiality for an employment base that exceeded 3,000 employees.

PRACTICAL EXPERIENCE:

THE BONADIO GROUP, CPA'S, Amherst, New York

AUDIT SUPERVISOR, 1989 - 1996:

- Responsible for planning and performing all aspects of financial audits and reviews of various businesses, including financial statement and income tax return preparation.
- Areas of industry concentration include manufacturing, wholesaling, retailing, health care and not-for-profit organizations.
- Extensive experience with financial statement consolidations
- Prepared or reviewed corporate, partnership and personal tax returns, including Federal filings, New York State and multi-state tax returns
- Performed due diligence undertakings in conjunction with merger and acquisition engagements
- Acquired up-to-date knowledge of new accounting and auditing standards and trained associates in application of new FASB standards.

CONSULTING ENGAGEMENTS:

OWN ACCOUNT, Kenmore, New York (1996 – Present)

- CPA Tax advisory, outsourced CFO services and fraud examination matters.

SBFR PARTNERS, LLP, CPA'S, Amherst, New York (2014 – Present)

- Specialized Quality Control Reviewer of audited financial statements on a project-by-project basis to ascertain generally accepted auditing standards are consistently applied and financial reports are issued in accordance with generally accepted accounting principles.

SPECIALTY CERTIFIED CONTRACTOR, Tonawanda, New York (2019 - 2020)

- Engaged to perform fraud examination pertaining to internal control, misappropriation of assets and breach of fiduciary duty.

CITIZEN SCIENCE COMMUNITY RESOURCES, INC., Tonawanda, New York (2019-2020)

- Engaged to investigate specialty funding opportunities.

MINORITY OWNED CONSTRUCTION COMPANY, Cheektowaga, New York (2016)

- Engaged to perform fraud examination pertaining to internal control and deceptive matters regarding controller, project managers and contract bidders.
- Noted, documented and reported approximately \$200k in questionable disbursements with matter turned over to company ownership, outside legal counsel and law enforcement.

BISON EQUIPMENT, LLC, Amherst, New York (2015 & 2016)

- Outsourced CFO services.

PALLADIAN HEALTH, LLC, West Seneca, New York (2014 – 2015)

- Assisted with the creation of a financial investment narrative and reporting package for investment bankers for a multi-million-dollar secondary private equity offering.
- Performed financial analysis of health care on margin analysis on a project basis.

PIERCE NATIONAL ENTERPRISES, LLC, Gowanda, New York (2014)

- Reviewed, studied and evaluated accounting application that was used by the business along with assessing the impacts and effectiveness of the accounting staff.
- Offered recommendations for replacement systems, personnel and cost savings opportunities.

HEALTH CARE DELIVERY SYSTEM, Buffalo, New York (2014)

- Offered independent and objective financial advice for a potential multi-million-dollar business transaction involving the examination of a non-controlling ownership investment purchase of a for-profit ancillary services provider by a not-for-profit integrated health care system.

COURSES THAT I HAVE TAUGHT:

- Undergraduate:
 - Auditing
 - Advanced Accounting
 - Financial Accounting
 - Management Accounting
 - Intermediate Accounting I
 - Intermediate Accounting II
 - Cost Accounting
 - Income Tax Accounting
 - Advanced Income Tax Accounting
 - Business Statistics
 - Legal & Ethical Environment of Business
 - Project Management
 - Operations Management
 - Niagara University Beginnings
 - Vincentian Social Justice – Social Responsibility on Wall Street

- Graduate:
 - Advanced Auditing
 - Advanced Accounting Theory
 - Strategic Accounting Analysis & Planning
 - Advanced Business Tax Strategy
 - Financial and Managerial Accounting
 - Financial and Managerial Accounting in Healthcare Organizations
 - Coordinator of CPA Research Strategy
 - Strategic Management in Healthcare
 - Global Financial Management
 - Moral & Ethical Aspects of Global Business
 - Business of Leadership: Financial Reporting & Control
 - Leadership in Business

PROFESSIONAL AFFILIATIONS:

Chairman of the Erie County Citizens' Budget Review Commission (2014 - Present)
Board Member of the Erie County Citizens' Budget Review Commission (2013)
Board Trustee and Treasurer of the Health Sciences Charter School (Buffalo, NY) (2020 - Present)
Finance Committee Member of the Health Sciences Charter School (Buffalo, NY) (2017 – Present)
Board Trustee and Treasurer of the Ashford Hollow Art Foundation (Buffalo, NY) (2015 – Present)
Member of the Accounting Advisory Board at Niagara County Community College (2009 – Present)
Active Participant of CNBC Business Exchange Profile Topics Survey (2013 – Present)
Finance Member of the Roman Catholic Community of the Tonawanda's (2024 – Present)
Board Member of the Western New York High Schools National Finance Academy (2023 – Present)
Consultative Associate of the Buffalo Sabres (NHL Hockey Team) Advisory Council (2023 – 2024)
Investment Committee Member of Employer Services Corporation 401 (k) Retirement Plan (2009- 2015)
Member of the New York State Society of Certified Public Accountants
Active Member of the American Institute of Certified Public Accountants
Active Member to the Association of Certified Fraud Examiners
Member of the Navy League & Involved with USS Little Rock LCS 9 Commissioning (2017)
Finance Member of St. Francis of Assisi Parish in Tonawanda, New York (2013 – 2017)

NIAGARA UNIVERSITY AFFILIATIONS:

Member of the Niagara University Academic Senate & Senate Executive Committee (2019 - Present)

Member of the Niagara University Academic Senate & Senate Curriculum Committee (2018 - 2019)

Member of the Niagara University Master Planning Work Group (2015 - Present)

Member & Chair of the Niagara University 403 (b) Investment Committee (2015 - Present)

Academic Director of Niagara University Family Business Center (2020 - Present)

Member of the Niagara University Beginnings Committee (2015 – 2019)

Member of the Holzshuh College of Business Strategic Planning & Reporting (2024 – Present)

Member of the Holzshuh College of Business MBA Committee (2022 – 2023)

Member of the Holzshuh College of Business Quality Assessment Committee (2017-2021)

Member of the Vincentian Mission Certificate Program (2020 – 2021)

Member & Co-Chairman of the Energy Services Committee (2016 - 2018)

Member of the Teacher Academic Content Committee (2017 – 2019)

Member of the Holzshuh College of Business Communication, Outreach and Marketing Committee (2013 - 2016)

Member of the Clet Hall Dining Expansion Construction Committee (2015 & 2016)

Member of the Niagara University Middle States Accreditation Committee (2015 & 2016)

RESEARCH UNDERTAKINGS:

Published Study: 'World Class Destination – Envisioning Growth and Prosperity in Niagara Falls, New York' written by David Thurlow, Patrick Whalen, Roscoe Naguit, Kurt Stahura, Jan van Hassel, James Kling, Joseph Winter, Anna McNab and Youngsoo Choi all affiliated with the Niagara Global Tourism Institute, September 2021

Published "Case Study: Robin Hood or Criminal? – The Case of a Bank Loan Officer" written by Vincent Agnello, Joseph Winter and Hai Ta all from Niagara University, New York; November 2018, The Journal of Vincentian Social Action, Queens, New York

Published: "Divorcing Your Job French Style – An Argument to End at Will Employment in the United States" written by Vincent Agnello, Nicole Stowoly and Joseph Winter; Niagara University, New York and HEC School of Management, Paris, France; November 2018, The Journal of Vincentian Social Action, Queens, New York

Published: "Retirement Investing for Income" written by Joseph Winter and Vincent Agnello; August 23, 2018; US News & World Report

Published: "Enhancing Engagement in Principles of Management Classes through Field Based Consulting Projects" written by Joseph Winter, Vincent Agnello and Hai Ta all from Niagara University, New York; BRC Journal of Advances in Education, 2018; Cambria Press, Amherst, New York

Published: "Dismissing a Physician for Cause: The Case of Mykal Grady, MD" written by Joseph Winter, Vincent Agnello, Hai Ta and Bohdan Pikas all from Niagara University, New York; Journal of Management Policy and Practice, Spring 2018; North American Business Press, Boynton Beach, Florida

Written: "Last Minute Tax Tips" written by Joseph Winter and Vincent Agnello; April 7, 2018; Niagara University, New York

Published: Wash Sale Rules in Conjunction with Year End Tax Planning' written by Joseph Winter; November 2, 2017; US News & World Report

Published: "Tax Tips for First Time Filers or Other First Time Tax Issues" written by Joseph Winter, October 11, 2017; CreditKarma.com

Published: "How to Build Credit in 8 Simple Steps" written by Joseph Winter, July 17, 2017; WalletHub.com

RESEARCH UNDERTAKINGS: (Continued)

Work in Progress: 'Skin in the Game' (Ownership Interest of Board members of a sample of Publicly Traded Companies) written by Joseph Winter, Lei Han and Hai Ta all from Niagara University

Work in Progress: "Maximizing Perks When Hiring a Millennial for an Accounting Position" written by Joseph Winter, Vincent Agnello and Hai Ta, all from Niagara University, New York

Work in Progress: "Banking and Economic Issues Pertaining to Marijuana" written by Joseph Winter, Vincent Agnello and Hai Ta all from Niagara University, New York

Work in Progress: "Economic Opportunities through Developing Entrepreneurship Skills for Formerly Incarcerated Individuals" written by Joseph Winter, Vincent Agnello and Hai Ta all from Niagara University, New York.

Work in Progress: "Responding to Employee Fraud by a Fraud Examiner" written by Joseph Winter.

Work in- Progress: "Educators Perspective of Institutional Shift in Focus to Online Programs," written by Christopher Aquino, Lei Han, Danyelle Moore and Joseph Winter all from Niagara University, New York.

OTHER RESEARCH INTERESTS:

Healthcare Fraud Waste and Abuse

Utilizing Micro lending and Crowdfunding for Economic Development Initiatives

CONFERENCE PRESENTATIONS:

Co-Presenter of "Dynamic Business Experience Inside/Outside the Classroom for the NU College of Business Student – Microlending Program" written by Joseph Winter and Vincent Agnello; Niagara University, New York; January 9, 2018, Committee on College Teaching and Learning at Niagara University

Lead Presenter of 'Case Study: Robin Hood or Criminal? – The Case of a Bank Loan Officer' written by Vincent Agnello, Joseph Winter and Hai Ta; October 26, 2017; DePaul University Loop Campus, Chicago, Illinois; International Vincentian Business Ethics Conference

Co-Presenter of "Generational Diversity and How to Work Effectively in this Environment" written by William Kennelly and Joseph Winter; March 7, 2017: Buffalo Niagara Partnership, Buffalo, New York, BN360, Skills for Success

Keynote Speaker of 'The Art of War – Applications for Calamar Construction' January 27, 2017; Calamar Construction, Wheatfield, New York

Lead Presenter of "Banking and Economic Issues Pertaining to Marijuana," written by Joseph Winter and Vincent Agnello; October 21, 2016; Embassy Suites Hotel, Buffalo, New York; International Vincentian Business Ethics Conference

Supplemental Presenter of "Educators Perspective of Institutional Shift in Focus to Online Programs," delivery of research results from prior year conference, written by Christopher Aquino, Lei Han and Joseph Winter; Niagara University, New York; January 12, 2016; Committee on College Teaching and Learning at Niagara University

Moderator of "Technology Innovation: Changing the face of Healthcare Delivery," April 21, 2015, Conference Center, Niagara Falls, New York; Healthcare Executive Forum of WNY and Niagara University

Presenter of "Economic Consequences of an Internal Control Audit in the US and China: Perception from Empirical Literature Review," written by Qin He, Shih-Jen Kathy Ho and Joseph Winter all from Niagara University, New York; April 18, 2015; St. Bonaventure University, New York; Business Research Consortium of WNY

CONFERENCE PRESENTATIONS: (Continued)

Presenter of “Educators Perspective of Institutional Shift in Focus to Online Programs,” written by Christopher Aquino, Lei Han, Danyelle Moore and Joseph Winter all from Niagara University, New York; April 18, 2015; St. Bonaventure University, New York; Business Research Consortium of WNY

Supplemental Presenter of “Educators Perspective of Institutional Shift in Focus to Online Programs,” written by Christopher Aquino, Lei Han, Danyelle Moore and Joseph Winter all from Niagara University, New York; January 8, 2015; Niagara University, New York; Committee on College Teaching and Learning at Niagara University

Presenter of “Clarifying Financing Options and Economic Tax Benefits with the Erie County Industrial Development Agency,” written by Joseph Winter and Paul Leone; July 2002; Hilbert College, Hamburg, New York; New York State Society of Certified Public Accountants

Presenter of “Financial Statement Analysis for Staff Auditors,” written by Joseph Winter; November 1998; Marriott Hotel, Amherst, New York; New York State Society of Certified Public Accountants

SPECIAL PROJECTS:

Co-Developer and Co-Presenter for M & T Bank Multicultural Small Business Lab at Niagara University – Spring 2024

PROFESSIONAL INTERVIEWS:

Moderator of Niagara University Family Business Breakfast Presentation Events (October 2020 – Present, average 4 presentation events per year)

Random Interviewee on ‘The Rusk Report’ with Brian Rusk on ESPN Radio 1520 AM (June 2021 – Present, average 3 times per year)

‘How to Keep Your Summer Spending in Check’ interviewed by Katie Gibas, May 23, 2018, Spectrum News, Buffalo, New York

‘Get Your Taxes Done for Free by the April 17th Deadline’ interviewed by Katie Gibas, April 9, 2018, Spectrum News, Buffalo, New York

‘Potential Changes to Retirement Contributions and What They Mean for You’ interviewed by Katie Gibas, October 24, 2017, Spectrum News, Buffalo, New York

‘President Trump’s Tax Plan’ interviewed by Mitch Carr, April 28, 2017; CBS Radio, KRLD 1080, Dallas, Texas

‘President Trump’s Tax Plan’ interviewed by Mark Wallace, April 27, 2017; WVON 1690 AM and wvon.com, The Talk of Chicago; iHeartRadio.com; Chicago, Illinois.

ACADEMIC ACCOMPLISHMENTS:

Recipient of the Niagara University Holzshuh College of Business Administration Excellence in Teaching (2014-2015)

Recipient of the Niagara University Holzshuh College of Business Administration Excellence in Service (2016-2017 & 2021-2022)

Recipient of Daemen University’s Alumni of the Year Award (2003)

Recipient of the New York State Society of Certified Public Accountants Senior Award (1989)

GRANT SUBMISSIONS:

The Aspire Challenge; United States Small Business Administration submitted February 2017; program funding was withdrawn.

Niagara University College of Business Consultancy; Health Foundation for Western & Central New York submitted November 2016; survey skillset for potential needs.

SEARCH COMMITTEES:

Niagara University Major Gifts Officers (2); Summer 2017

Niagara University Benefits and Employee Relations Manager; Summer 2017

TEXTBOOK REVIEW:

“Auditing – A Practical Approach” 1st Edition authored by Johnson; Published by John Wiley & Sons, Ltd.; (Winter 2018)

“Managerial Accounting” 3rd Edition authored by Stacey Whitecotton, Robert Libby and Fred Phillips; published by McGraw Hill Higher Education and The Grandview Group; (Summer 2015)

Updated: January 2025