



# TRIP FARMER

Partner, CPA, CCIFP  
Chattanooga Office

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## EDUCATION

Covenant College, BA Business

## PROFESSIONAL & OUTSIDE AFFILIATIONS

American Institute of Certified Public Accountants

Tennessee Society of Certified Public Accountants

Chattanooga Tax Practitioners

Institute of Certified Construction Financial Professionals  
(CCIFP designation)

Construction Financial Management Association (CFMA)

Chattanooga Rotary Club

Smart Bank Local Advisory Board

Association of General Contractors (AGC)

Cornerstone Historical Preservation, Treasurer

Widows Harvest Ministry, Board Member

Land Trust for Tennessee, Chattanooga Committee Member

Chattanooga Homebuilder's Association

Leadership Chattanooga Graduate

Chattanooga Neighborhood Enterprises (CNE), Past Board Member  
(2010-2017), Present Finance Committee Member

Habitat for Humanity, Past Treasurer (2009-2016)

## AREAS OF CONCENTRATION

### Industries:

Manufacturing & Distribution

Real Estate

Construction

### Services:

Management Advisory

Emerging Business & Startup Services

### Specialties:

Privately-Held Businesses

Business Planning & Reorganizations

Financial Modeling, Forecasts & Projections

Bank Refinancing & Restructuring

Tax & Entity Planning

Hospitality

Fast Growth Business Startups/Private Equity Funds

Private Equity Funds & Portfolio Companies

## ABOUT

Working extensively with HHM's Management Advisory Services (MAS) team, Trip Farmer guides businesses through strategic growth decisions such as mergers, acquisitions, and succession planning. He manages facilitating deal structuring, investor and bank packages, forecasts and financial modeling, reorganizing, and evaluating various opportunities. He emphasizes the firm's forward-thinking approach to a CPA's role.

"Too often people put a CPA in a box, thinking, 'I call them once a year and they do my tax return,'" he says. "Once clients understand all we offer I hear them say, 'We didn't realize what we didn't have.' That is very rewarding."

As a Certified Construction Industry Financial Professional (CCIFP) – one of only 16 in the state – Trip has expansive knowledge of the construction industry and real estate development. Even so, he works with clients in various other fields including manufacturing, hospitality, and technology. They range from emerging growth startups to long-term, family-owned businesses.

"I enjoy the variety because I learn from each business, and we collaborate together within the firm to meet the client needs," he explains. His role as a connector goes beyond HHM, leading the firm membership in BDO Alliance USA.

Trip enjoys reading, watching Federer vs. Nadal tennis matches, and traveling (he even walked the Great Wall of China). But, he mainly spends his spare time with his wife and their young children, which bring many adventures.



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