

Attend one day or both presented by



"I have taken several tax analysis seminars and this was the most in depth and practical."

Charles Bryson, VP Special Assets
Hawthorne Savings, California

Tax Return Analysis

DAY 1 - ESSENTIALS & 1040 REVIEW

- **Translate** taxable income into cashflow
- **Find** hidden income
- **Spot** troubled businesses
- **Ask** good questions
- **Complete** two case-studies in class
- **Take back** a 225 page reference manual

DAY 2 - BEYOND THE 1040: CORPORATION, PARTNERSHIP AND LLC RETURNS

- **Learn** the tax forms
- **Know** what a K-1 does and does not tell you
- **Decide** when you need more than the K-1
- **Understand** NOL's, LLC's and Passive Losses
- **Recognize** the risk exposure of the LLC Members, General Partners & Corporate Shareholders
- **Take back** a 200+ page reference manual

"The best class on cash flow I've ever taken."

Oyvind Kleven, Credit Analyst
Viking Bank, Washington

"Very important for my job."

Cynthia DeStafanis, Manager
RBC Centura, Florida

"Very helpful and applicable to what we do every day."

Rob Lejoie, VP Lending
San Mateo CU, California

Who Should Attend

- Commercial Lenders
- Credit Officers
- Business Development Officers
- Branch Managers
- Consumer Lenders
- Mortgage Lenders, Processors, Underwriters
- Internal Auditors

Program Locations*

See website for current dates*

DAY 1 - ESSENTIALS & 1040 REVIEW

DAY 2 - BEYOND THE 1040: CORPORATION, PARTNERSHIP & LLC RETURNS

Attend One or Both Days!

Anaheim CA

Disney's Paradise Pier Hotel 1717 S. Disneyland Dr 714.999.0990

Burlingame CA

Crowne Plaza 1177 Airport Blvd 650.342.9200

Concord CA

Holiday Inn 1050 Burnett Ave 925.687.5500

Pasadena CA

Hilton Hotel 168 S Los Robles 626.577.1000

Portland OR

Oxford Suites 12226 N Jantzen Dr 503.283.3030

Seattle WA

Holiday Inn Express 19621 International Blvd 206.824.3200

*Online Registration and links to hotels for reservations or driving directions:
www.LindaKeithCPA.com

During the past 27 years, hundreds of companies have sent people to my courses. Each program is practical, understandable and packed full of information you need to compete in today's marketplace.

On-site Training Opportunities

Cashflow Analysis of Tax Returns and Financial Statement Analysis

"You took the time to understand our training needs and customized your sessions accordingly."

Barbara Heming, Training Manager, Kern Schools FCU, California

Benefits

A customized workshop focused on **your** needs, **your** risk culture, **your** clientele and **your** problem-areas. I consult with you, as needed, to modify or clarify your guidelines, procedures and worksheets prior to the training.

- Choose convenient dates, even Saturdays.
- Reduce travel time, cost and aggravation for your staff.
- Improve consistency among all staff.
- Train to your guidelines and your needs.
- Improve loan quality and market share.

"Thank you for tailoring the program to meet our underwriting philosophy."

David A. Kelly, AVP, Loan Review, First Bank, Colorado

Bring me to your lenders

Find other financial institutions in your city and team up to bring me in. Your professional group can sponsor, you can share the fee with other companies, or help identify 15 attendees between your company and others...I'll be there!

Refresher...come again!

Why? Experienced lenders may shift from consumer to commercial lending and have a whole new set of questions. A manager may not be sure whether to wait until a junior lender has more experience before getting the training. No longer a problem. Your \$495 fee includes unlimited refreshers for the same person/same program for up to 24 months. I recommend a refresher after six months for basic level and after one year for intermediate level.

Call Kimberly toll-free **888.441.1569** to start the ball rolling for on-site, shared or local

Linda Gabbert Keith CPA CSP

Linda works with banks and credit unions to develop consistent, clear guidelines and tools for loans to businesses and their owners.

Her training helps lenders say 'yes' to good loans.

Experienced in public accounting, business consulting and corporate training, she shifted in 1986 to loan consulting and training on Financial Statement and Tax Return Analysis.

A real estate investor and co-owner of a construction firm, Linda's experience as a mortgage and commercial borrower of long-standing provides real-life stories of the essential principles she shares.

The Certified Speaking Professional designation from the National Speakers Association is awarded for proven, extensive presentation experience.

"Linda really sorts out confusing and complex returns so everyone can understand what is going on and explain it."

Liz Hoffman, Commercial Credit Analyst, Whidbey Island Bank, Washington

Program Agenda

DAY 1 - ESSENTIALS & 1040 REVIEW

- 8:00 Registration, Coffee and Bagels
- 8:30 Types of Adjustments, Procedures, Worksheets, Form-by-form & Line-by-line Emphasis on Sole Proprietorship - Historical and Projected Cashflow
- Noon Lunch on your own
- 1:00 Emphasis on Capital Gains and Rentals
- 3:30 In class case-study done in small groups allows participants to clear up any confusion and reinforce concepts learned in class.
- 5:00 Adjourn

DAY 2 - BEYOND THE 1040: CORPORATION, PARTNERSHIP AND LLC RETURNS

- 8:00 Registration, Coffee and Bagels
- 8:30 Description; Advantages/Disadvantages; Forms filed; Risk exposure of owner/guarantor; Considerations for lender; Forms review; Case Study Corporations
- Noon Lunch on your own
- 1:00 General and Limited Partnerships
Limited Liability Companies
S Corporations
Discussion of passive versus non-passive
- 5:00 Adjourn

Other Essential Information

Attire: Heating/cooling systems vary and cool rooms are the norm. We recommend layered, casual clothing... dress for comfort.

Refund Policy: Substitutions are always acceptable. If you must cancel, contact us ten business days in advance for a full refund. If you can't

give notice, anyone in your company may use your registration in any program in the next twelve months.

Confirmations will be faxed or emailed to you.

Bring a calculator, highlighter and pencil...you'll use them!

"The classes help lenders make better decisions and encourage better risk assessment."

Brad Russell, Commercial Analyst
RBC Centura, South Carolina

"Reminds you of things you may have forgotten."

Tanya Escure, Financial Specialist
Farm Credit Services, Idaho

"I really like the roadmap format. It makes a lot of sense."

Elizabeth Rodriguez, Loan Officer
StarOne CU, California

"Great presentation! Excellent working knowledge of lender requirements and needs."

Ken Austad, Vice President
Silvergate Bank, California

"Good funny stories that make it more interesting. The practice cases are helpful. Thanks!"

Bret Duvall, Loan Officer
First Bank, Colorado

Register...one of three ways!

- 1) **Online** at www.LindaKeithCPA.com
- 2) **Mail** with payment to Linda Keith, CPA, PO Box 1366, Olympia, WA 98507
- 3) **FAX** to Kimberly Meyer, Training Coordinator @ 360-455-1570

Step One: Personal Information

Copy for add'l attendees.

Name _____ Title _____
Phone _____ Fax _____
Email* _____
Company Name _____
Address _____
City/State/Zip _____
Manager Name _____ Title _____
Manager Email* _____
Manager Address _____

* Email addresses are never shared. We offer registration confirmation and my Lender's Q&A ezine with early notice of upcoming classes. This opts you in. You can easily opt-out.

Step Two: Enrollment Information

City Attending: _____

Day I: 1040 Tax Returns/Sole Proprietors _____ @ \$495 _____ @ \$0 _____
first time refresher

Day II: Partnerships, LLCs and Corporations _____ @ \$495 _____ @ \$0 _____
first time refresher

First-time: \$495 includes class, 200+ Page Workbook/Reference Manual, Unlimited refreshers for up to 24 months, Coffee/bagels/sodas.

Refresher: Same person/topic within 24 months of paid workshop.

Step Three: Electronic Worksheets & Manuals

Tax Analysis eWorksheets **are not** included in your fee. Call for site licenses.

Tax Analysis eWorksheets (Excel™) for all entity-types** _____ @ \$ 95= _____

The Workbook/Reference Manual **is** included in your registration.

Order here for additional manuals or if you are unable to attend:

1040 Tax Returns Manual _____ @ \$195= _____

Partnership/LLC/Corporation Returns Manual _____ @ \$195= _____

Sales Tax (Only WA Companies add 8.4% sales tax on worksheet and manual orders) _____

Shipping (Add \$10 per manual if not attending) _____

TOTAL ENROLLMENT AND RESOURCES COMBINED = _____

Step Four: Payment Information

Check to Linda Keith, CPA Charge Card: VISA _____ Mastercard _____

Name on card: _____

Card #: _____ Expiration: _____

Signature: _____ Date: _____

Order Worksheets & Manuals

Order the **eWorksheets** (Excel™ format not included in registration fee) to make the analysis cleaner and quicker! Built in formulas 'do the math' and move numbers from supporting schedules to the main worksheet. Great documentation. If you get stuck, 'mouse over' the item for pop-up help and tips.

Workbook/Reference Manuals (included in registration fee) Order above if you can't attend or need updated versions. Each manual is self-sufficient, loaded with hands-on exercises, detailed explanations and 'self-study' instructions. They include camera-ready worksheets for your use.

UNCONDITIONAL GUARANTEE

I absolutely guarantee my programs.

If you are unsatisfied for any reason, I'll send you a full refund