

Attend one day, two or all three presented by



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 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

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

Financial Statement Analysis

When you review financial statements can you answer these questions?

- What do the numbers mean?
- Is the company profitable?
- What are the trouble spots?
- Does the company have enough cash?
- Why does the CPA provide no assurance?
- What difference does accrual basis make?
- Is there already too much debt?
- What else should I ask?
- Lenders: Should I make the loan?

In this session you will:

- Prepare simple statements to see how it is done.
- Convert cash statements to accrual basis.
- Evaluate sources and uses of cash.
- Understand & prepare ratios & percentages.
- Interpret the results.

Who Should Attend

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

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

Charles Bryson, VP Special Assets
Hawthorne Savings, California

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 make good loans and make more of them.

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.

"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

Electronic Worksheets & Manuals

Electronic Worksheets (Excel™ format) make the tax return 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 There is a 200+ manual for each topic. The manuals are self-sufficient, loaded with hands-on exercises, detailed explanations and 'self-study' instructions. They include camera-ready worksheets for your use.

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

Oyvind Kleven, Credit Analyst
Viking Bank, Washington

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

Rob Lejoie, VP Lending
San Mateo CU, California

Other Essential Information

Booking It is our pleasure to work with you, determine your needs and find dates that are best. Once dates are booked we will send your Program Confirmation. We require a 50% Training Fee deposit to formally book the dates.

Client Questionnaire At the time of booking we provide a client questionnaire. This helps Linda make sure she addresses your needs, concerns and goals. Return this along with a copy of any current worksheets being used and your policies/procedures. Linda will familiarize herself with your guidelines and policies, review this information with your senior lending staff and, if needed, discuss modifications prior to training. We request that an experienced lender attend the training to field company policy questions.

Customization Linda's presentations utilize her standardized worksheets. She is happy to use your worksheets or analysis software instead, if you prefer. Contact us to determine if the modification to the training will require a customization fee.

Confidentiality Linda Keith CPA and staff agree to use our best efforts to protect confidential information, or any part thereof, and prevent disclosure to any person other than your

employees having a need for disclosure in connection with Linda Keith CPA's authorized use of the confidential information.

Meeting Space You provide a meeting space that comfortably accommodates the training. This is a 'hands-on' program so attendees need space to work. We recommend 2 per 6ft table. Linda also uses a Power Point presentation, which requires a screen and table for her projector. A staff person must be available (one hour prior to the beginning of the first day of training) to help set up the room, equipment and materials.

Materials Provide an attendance count two weeks prior to the programs. We will ship you manuals based on that number plus five to accommodate last minute additions. Due to the nature of the class there is a limit of 40 attendees.

Invoicing At the time of booking you will be invoiced for the Training Fee Deposit. After the programs we will send an invoice for the remainder of the Training Fee along with actual manuals/electronic worksheets used, travel costs and shipping. Payment is due two weeks following.

Any other questions? Kimberly is happy to help....