AgLending Tax Return Analysis: Say "YES" to good loans!

- (Re)learn the fundamentals to find all cashflow
- Spot and resolve red flags to avoid problem loans
- Dig for dollars to find nonrecurring or noncash addbacks
- Ask good questions to get the story behind the numbers
- Make good decisions on loan and restructure requests

Coming to Wisconsin

August 26th and 27th , 2014

Class-size limited to 40. Register now to claim your spot.

"The participants particularly appreciated your help in weeding out the useless (to us) entires from the important information on a tax return. Explaining the K-1s and the origins of cash flow will go a long way in helping our team make good credit decisions ."

Amber Bennet, Senior VP
Badgerland Financial, Wisconsin

lindakeithcpa
Helping Lenders say "Yes" to good loans!

Tax Return Analysis: Essentials and 1040 Review

- Translate taxable income into cashflow
- Find hidden income
- Spot troubled businesses
- Ask good questions
- Learn which forms to safely ignore
- Complete two case-studies in class
- Take back a 190+ page workbook/reference manual

Beyond the 1040: Corporations, Partnerships & LLCs

- 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 190+ page workbook/reference manual

Letter from Linda:

Lenders... Get the information you need through training, resources and at my website to:

- Recognize a good (or bad) loan when you see one.
- Make the case to push a good loan through the process.
- Go beyond the obvious to get a better feel for qualifying cashflow.
- Understand the business to have helpful conversations with the borrower.
- Spot red flags and resolve them if possible.

My focus is to provide you with insights and skills that help you say 'Yes' to good loans. Ask around, you'll find out I am funny, too. Maybe the 'P' in CPA should stand for Certified 'Playful' Accountant.

Have questions? Call my direct line at 360-866-1982 and ask!

Regards,
Linda

"This was exactly what I expected for our organization. For seasoned employees, they will get a refresher on tax return analysis and learn new things. Essential for new credit analysts and loan officers alike."

Jeff Gruetzmacher, Senior Lender/Farm Loan Specialist, USDA-FSA

"I appreciated clarification of certain areas of the tax return, especially the K-1 and Schedule E."

Paul Knop
Zions Ag Finance, Iowa

"As a new analyst, the thorough analysis was extremely helpful. I could appreciate the specific items I should notice in my analysis, not just where to plug numbers."

Melissa Bercaw, Credit Analyst
American Farm Mortgage, Kentucky

About Linda:

Linda G. 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 as a Washington State Examiner, in public accounting and tax practice, and as a business consultant/trainer, her focus since 1986 has been loan quality and credit 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.

Linda is Certified $^{\text{squared}}$. She is one of ten CPA/CSPs in the country. The National Speakers Association awards the Certified Speaking Professional (CSP) designation for proven, extensive presentation experience.

"I have taken Buker's Tax Analysis and prefer this class as it was more timely, concise, industry-specific and relevant."

Elizabeth Weinrich, Commercial Analyst
Greenstone Farm Credit Services, Wisconsin

Workshops: Come to Class

This workshop is open to AgLenders from throughout the area, a great way to compare notes with others. Join us for this one-time local session, save travel money and get the training now! *As little as $660 for both days. The more you send the more you save.*

What You Learn

Day I: Tax Return Analysis - Essentials and 1040 Review

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

Day II: Beyond the 1040 - Corporation, Partnership & LLC Returns

8:00	Registration and Coffee
8:30	Description; Advantages/Disadvantages; Forms filed; Tax impact on borrower; Considerations for lender; Form review; Case Study Corporations
Noon	Lunch
1:00	General and Limited Partnerships Limited Liability Companies S Corporations Discussion of passive versus non-passive
5:00	Adjourn

Call 360.455.1569 for more information.

Who Should Attend

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

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

Register Now!

Step One: Select your number of participants
The fee includes both days of instruction and manuals:

1-3: $990@ 4-6: $880@ 7-9: $770@ 10+: $660@

Step Two: Register for class

For up to 6, you may register at our website.

- www.LindaKeithCPA.com
- Click on the 'Programs' link at the top of the page
- Click on the 'Tax Return Analysis Dates and Registration' link at left
- Scroll to the city and dates you are looking for
- Click on 'Register Online' and follow instructions

Request an invoice at your option or if sending 7+.

- Email us at Info@LindaKeithCPA.com
- Tell us how many attendees you'll send

Step Three: Tell us who is coming

Send an email with the list as soon as you register or include the information with your invoice request. We need names, positions and email addresses to send them the pre-work, workshop reminder and their certificate upon completion.

If you cannot attend the training and/or want to order additional resources click on Lender's Store at our website www.LindaKeithCPA.com. Or consider online, on-demand training at www.LendersOnlineTraining.com. See info at right>>>

Location

Badgerland Financial Corporation Headquarters

1430 North Ridge Drive

Prairie Du Sac, WI 53578

Any other questions? Just ask!

Call at 360.455.1569.

"Awesome! With my experience this training was exactly what I needed. Great presentation...glad to have the training towards what I do on the job."
Kayanne Rodabaugh, Credit Analyst
Greenstone Farm Credit, MI

www.LindaKeithCPA.com • 360.455.1569

More at 'the store'...

Cashflow Worksheets

- Do the math right every time and include help pop up boxes.
- Provide excellent documentation and consistency among lenders.
- Excel based so you don't have to learn new software.
- Global analysis made easier.

Self-Study Manuals

Go online to order. Manuals are included with 'live' workshops. Each manual is self-sufficient, loaded with hands-on exercises and detailed explanations. They include camera-ready worksheets for your use.

"I cannot thank Linda enough for such a great resource! Clean, concise and ready to use."
Charles Schafer, VP
Bank of Lincoln County, Maine

Virtual and/or Self-Study Online Training Series

Subscribe to Lender's Online Training™ to take online courses when you need them.

- Short, concise, convenient and practical.
- Stand alone or take before/after training to extend the learning.
- Quizzes test your knowledge as you go.
- Document your progress
- Includes topics Linda cannot fit into 'live' training.
- Fast paced, interactive, colorful.... just like Linda!

Go to www.LendersOnlineTraining.com for subscription options

Or consider open-enrollment Virtual Training combining the online self-study, discussion group, live webinars and video feedback on submitted case studies. Convenience of online with the interaction and accountability of live. LindaKeithCPA.com/webbasedclass.htm.

"Best way to keep on track on business tax returns without getting up from your office chair!"
Shirley Langford, Loan Officer
Whidbey Island Bank, Washington