

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

Choose In-Person or Virtual Class

- In-Person two-day classes at your location
- Virtual Four-Week class offers maximum flexibility

Call now to find out more!
360.455.1569

"The participants particularly appreciated your help in weeding out the useless (to us) entries 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



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 200+ 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 200+ page workbook/reference manual

What AgLenders say about the virtual training:

It is nice to be able to complete the modules at my convenience instead of rearranging my schedule for two full days of training. It is easier to learn that way, too.

Garrett Anderson, Credit Analyst, Greenstone Farm Credit, MI

I have enjoyed the discussion forum that allows for active discussion among students and the instructor, as well as the exchange of questions and ideas from the instructor, students, and outside experts that can provide insight on specific topics. I also enjoy and appreciate the ability to work at my own pace and when it is convenient for my schedule.

Liz Naville, Senior Underwriter, CGB Agrifinancial Services, Inc.

I've really gotten a lot of information and feedback from other lenders using the discussion group. It's very helpful to see how others are analyzing credits. The real life experiences coupled with the modules on the subject matter have been extremely beneficial and is a great way of getting the most information out there for all of us to use.

Cassie Stoeser CPA, Assistant Senior Credit Analyst, BankWest Inc

What AgLenders say about the in-person training:

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

Thank you for another great session! You continue to make tax return analysis "fun" for our newest employees. Our team really appreciates your in depth knowledge and how you relate it to our origination system. It's like you've actually worked as one of our Credit Officers. 18 years in a row!! I look forward to working with you next year.

Ben Showalter, VP Training and Development, NW Farm Credit Services

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

About Linda:

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.

She is a city girl smart enough to marry a country boy. She has helped run the family greenhouse operation, helped birth a lamb, harvested honey from the hives out back and butchered sheep and chickens.

Training your way

The **in person workshops** are open to AgLenders from throughout the country, a great way to compare notes with others. If you like immediate access to the instructor and interaction with peers, this is for you. The **virtual training** covers the same ground, saves travel time and money, and spreads the content over a longer period. If you like to set your own pace, this is for you. And by enrolling a team, you get the interaction at your company that you normally get only in an in-person session.

As little as \$770 @. The more you send the more you save.

What You Learn

We use agricultural tax returns to consider a loan to an S Corporation owned by a husband and wife. She has significant non-farm income as well. And he is part-owner in another farming operation that is not obligated on your loan but has a significant impact.

All attendees receive two 200+ page manuals and the AgLending Quick Reference Guide.

IN PERSON TRAINING

Day I: Essentials, Non-Farm Items and Introduction to Farm Returns

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

Example schedule : 8:00 Registration and Coffee | 8:30 Class starts | 5:00 Adjourn

You will work with Linda, in small groups and on your own to learn and then practice analysis of a 1040, 1120, 1065 and 1120S.

VIRTUAL TRAINING

Week 1: Essentials, 1040 through Schedule E Rentals

Week 2: Lending to Farmers, Schedule F and 1120

Week 3: Pass-thru entities (1065 and 1120S)

Week 4: Finish up

Individuals spend 4-6 hours the first three weeks taking 30-minute-or-less online modules at your convenience, attending the once weekly webinar and if your financial institution is sending a team, connecting with your team for discussion and customization.

During the second week you complete one 1040 case study. And during the third and fourth week you complete the analysis of the farm loan request we utilize in the in-person training. You submit them to Linda who reviews your work and sends you personal feedback.

The webinars are weekly and are all under an hour long. They are also recorded in case you cannot make them all.

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

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

Your Training Options

We offer four combinations of audience and format:

In-House:

- The audience participants are only from your company
- Customized for your guidelines and software/worksheets

Open-Enrollment:

- The audience participants are from multiple companies
- The program is generic, though still focused on AgLending

In-Person Training:

- The format is a two-day training
- Includes individual and small group case studies

Virtual Training:

- The format is a four-week virtual class
- Combines self-study online modules, live webinars and instructor review/feedback on submitted case studies

Choose between these combinations:

1. In-house/In-Person will be scheduled at your locations with your people, your guidelines, your needs.

2. In-house/Virtual will be scheduled at your convenience, and is also focused on your guidelines and your needs

3. Open-enrollment/In-Person sessions are scheduled throughout the year and come in generic and aglending versions. We are happy to consider bringing the open-enrollment session to your area.

4. Open-enrollment/Virtual sessions are scheduled throughout the year and come in generic and AgLending versions. We provide a team leader guide to help you maximize the impact of the training.

Your Next Steps:

We are happy to help you choose the best option for your needs and get the ball rolling. Email Info@LindaKeithCPA.com or call **360-455-1569** to move forward in bringing the AgLending-specific training that lenders all over the country are finding essential in making good loans.

"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

More at 'the store'..

Self-Study Manuals

Go online to order. Manuals are included with 'live' and virtual 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

Add your name to our growing AgLending Client List!

AgCountry Farm Credit Services
AgStar Financial Services
Agri Access
AgTexas
American AgCredit
American Farm Mortgage
Badgerland Financial Services
CGB AgriFinancial Services
Farm Bureau Bank
Farm Credit Services of Colusa-Glenn
Farm Credit Services of Mid-America
Farm Credit West
Farmer Mac
Greenstone Farm Credit Services
Northwest Farm Credit Services
United Farm Credit Services
USDA-Farm Service Agency
Wabash County Farm Bureau CU
Western AgCredit
Yankee Farm Credit
Yosemite Farm Credit
Zions Ag Finance