

Developing
Tomorrow's
Lenders
Today

2010 Analyzing Corporate Statements and Tax Returns


One-Site, One-Date Only

December 9 – Nashville
Barrett Training Center

Analyzing Corporate Statements and Tax Returns

One-Site, One-Date Only

SEMINAR DESCRIPTION



Small business lenders often rely on tax returns when analyzing a borrower. Tax returns can provide significant information to assess the small business borrower's credit worthiness and repayment capacity if the lender knows what information to request and analyze. The schedules such as Schedules K, K-1, M-1, and M-2 can be confusing.

Further complicating the analysis of tax returns of borrowers organized as S Corporations and LLCs, many items of income and expense flow through to the shareholder's, partner's and member's personal tax return.

This workshop will use case studies to demonstrate how to interpret business tax returns and use the information to analyze a new loan request or monitor an ongoing lending relationship.

PROGRAM CONTENT, DELIVERY METHOD, & LEVEL

In this group live, overview program regarding corporate statements and tax returns, participants will review scenarios and case studies as a basis for understanding real-world situations. Participants will receive a manual that includes great resource materials. The instructor will take time to discuss relevant frequently asked questions, or FAQs, and also will provide opportunities to work through common problems.

WHO SHOULD ATTEND

Credit analysts, commercial and small business lenders, and loan review personnel will benefit from the content presented in this program.

LEARNING OBJECTIVES

After completing this course, participants will be able to:

- Describe how financing needs arise in a business
- Compare and contrast a borrower-prepared financial statement and tax return
- Interpret Forms 1120, 1120S and 1065, including supporting schedules
- Construct a mental picture of the borrower's financial statement and identify factors critical to the success of the business
- Use component, comparative, and common-size analysis
- Use a loan decisioning worksheet containing four key financial ratios
- Compare and contrast five approaches to cash flow, including global cash flow
- Assess the adequacy and volatility of cash flows and describe the impact on loan structure, including term, collateral advance rates, coverage ratios, and financial leverage
- Apply the concepts in three case studies

2010 Analyzing Corporate Statements and Tax Returns **One-Site, One-Date Only**

PROGRAM INSTRUCTOR



John R. Barrickman, president, New Horizons Financial Group, Atlanta, GA, has extensive experience teaching and lecturing on economics, credit analysis, and commercial lending and over 35 years of banking experience. He is the author of the ABA commercial loan curriculum and the lead instructor in both *The Southeastern School of Commercial LendingSM* and *The Southeastern School of Advanced Commercial LendingSM*. Barrickman is an instructor for a number of banks and professional organizations and serves on the faculty of three of the six graduate schools of banking around the country.

CONTINUING EDUCATION CREDIT



Attendants qualify for 6.5 hours of Continuing Professional Education (CPE) credit in the area of Specialized Knowledge and Application. No advanced preparation required for this program. For more information regarding administrative policies or complaints, please contact our offices at 615/244-4871.

Tennessee Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Web site: www.nasba.org



Submitted for 6.5 hours of credit from the Institute of Certified Bankers (ICB); area to be determined. After approval, please make application directly with ICB.

For additional continuing education credit information, call the TBA education department at 800/964-5525 or 615/244-4871.

DATES AND LOCATIONS

December 9, 2010 – Nashville

Barrett Training Center

211 Athens Way - 800/964-5525 or 615/244-4871



The meeting location is a designated nonsmoking facility and property

HOTEL INFORMATION

The TBA has not blocked rooms for this program. For those who need overnight accommodations, the Millennium Maxwell House Hotel offers a Tennessee Bankers Association preferred corporate rate of \$99 per night. Club level rooms are also reduced by \$20 to a rate of \$159/single \$169/double. These are space-available rates. Call 615/259-4343 to reserve accommodations and remember to ask for the TBA corporate rate.

SCHEDULE

8:30 am

9:00 am

Noon

1:00 pm

4:00 pm

Registration

Program begins

Lunch

Program resumes

Adjourn

PROGRAM FEES

	TBA Members / Associate Members	Nonmembers
Early Registration	\$205	\$410
Early registration deadline is November 27.		
Registration	\$230	\$435
At-the-door	\$255	\$460

Fee covers instruction, manual and other instructional materials, refreshment breaks, and lunch. Please register early. **At-the-door** registrants will be assessed an additional \$25 late registration fee.

No written confirmation of seminar registration will be sent from the TBA.

Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates.

GENERAL INFORMATION

Attire: Business casual attire is appropriate for all TBA programs. Because of temperature variations in meeting rooms, please bring a sweater or jacket for your comfort.

Special Needs: If you have a disability that may affect your participation in this program, please send TBA a statement regarding any special needs at least 10 days before the program. We will contact you to discuss accommodations.

Cancellation Policy: Cancellations received in the TBA office 7 business days prior to the scheduled program will be refunded in full. Due to commitments, cancellations received less than 7 business days prior to the scheduled program are not refundable. Substitutions are welcome. Registrants who do not attend the program or send a substitute will be responsible for the entire registration fee.

Inclement Weather Policy: Cancellations due to inclement weather are refundable, minus a late cancellation fee of \$25 for a one-day program and \$40 for a two-day program. If you have questions concerning the status of a TBA program due to inclement weather, please call the TBA office at 615/244-4871 or 800/964-5525, x150. The TBA number will provide information concerning program status, cancellation fee, and refund requests. You may call the site where the program is being held to check the status of the program in your area. The site phone number is listed in this brochure.



TENNESSEE BANKERS
ASSOCIATION Service Since 1890

For more information about this program, contact:

Debbie Brickles - dbrickles@TNBankers.org

Vice President and Director of Training and Development
Tennessee Bankers Association

211 Athens Way, Ste 100 • Nashville, TN 37228-1381
800/964-5525 or 615/244-4871 or www.TNBankers.org.



2010 Analyzing Corporate Statements and Tax Returns

December 9 - Nashville, Barrett Training Center

Please print or type. Copy this form for additional registrations.

Name _____ E-mail _____

Name _____ E-mail _____

Name _____ E-mail _____

Name _____ E-mail _____

Company _____

Address _____

City _____ State _____ Zip _____

Contact _____

Phone _____ E-mail _____

**Must be included.
For educational tracking only.**

SS# _____

SS# _____

SS# _____

SS# _____

	TBA Members / Associate Members	Nonmembers
Early Registration	\$205	\$410
<i>Early registration deadline is November 27.</i>		
Registration	\$230	\$435
At-the-door	\$255	\$460

TOTAL ENCLOSED \$ _____

Method of payment VISA MasterCard Check

CK# _____ (Make checks payable to Tennessee Bankers Association)

Card # _____ Exp Date _____

Name as appears on card (please print) _____

Card billing address _____

City _____ State _____ Zip _____

Signature of cardholder _____

RETURN COMPLETED FORM AND PAYMENT TO:

Tennessee Bankers Association
 ATTN: Monique Jenkins
 211 Athens Way, Ste 100
 Nashville, TN 37228-1381
 Phone: 615/244-4871 or 800/964-5525 Fax: 615/324-1990