Determining Cash Flow from C Corporation Tax Returns and Financial Statements

Tuesday, JULY 23, 2013
2:00 pm – 3:30 pm Central

Decoding corporate financial statements and tax returns is essential for lenders. Financial statements and tax forms are not designed to show cash flow. The financial statements are likely devised to show accrual-basis income. Form 1120 is intended to report the company's taxable income and allowable expenses. As a lender, you need to decode the financials and tax returns to determine cash flow, because cash flow is what repays the loan.

In this webinar, you will learn to identify a borrower's annual and monthly cash flow quickly and accurately. In addition, you will be able to calculate the global cash flow of the owners and business combined. This important session will remove the mystery from tax returns and teach the skills and techniques necessary to simplify analyzing a borrower's personal tax return to determine a reliable cash flow (income) amount.

HIGHLIGHTS

- Learn how to cash flow the income statement
- Convert an accrual basis tax return to cash basis
- Identify whether gains on investments, sales, or business property are recurring or one-time items to ignore
- Determine how much the owners are taking out of the business in salaries, dividends, and loans
- Calculate key business ratios and global cash flow from the financial statements and tax returns

- **TAKE-AWAY TOOLKIT**
  - Electronic training log
  - Quiz you can administer to measure staff learning and a separate answer key

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?
This informative session is designed for chief lending officers, FSRs, CSRs, new accounts personnel, loan officers, loan underwriters, credit analysts, loan processors, branch managers, CEOs, and other key staff in the lending process.

ABOUT THE PRESENTER – Tim Harrington, CPA, TEAM Resources
Tim Harrington is a Certified Public Accountant who specializes in working with community financial institutions. Since 1996, Tim has been President of TEAM Resources, a firm which provides consulting, strategic planning, and training from coast-to-coast.

A presenter at over 1,000 financial conferences, seminars, and webinars, Tim has provided consulting and training for hundreds of community financial institutions in nearly every state and four countries. Tim advises boards and senior management teams on strategy, profitability, and governance and works with staff on leadership and lending. In addition, he is a faculty member of three financial institution schools and is the author of the popular lending software "Lenders Tax Analyzer" and has taught lending personnel how to obtain monthly income from tax returns since 1992.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR
The **live webinar** option allows you to have **one telephone connection for the audio portion and one Internet connection (from a single computer terminal)** to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that

will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, pin number, and handouts will be emailed to you prior to the broadcast. You will need the most current version of Adobe Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK & FREE CD ROM*

Can't attend the live webinar? The on-demand web link is a recording of the live event, including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Approximately one week prior to the webinar, you will receive an email with the web link. This web link can be viewed anytime 24/7, beginning 6 business days **after** the webinar and will expire 6 months after the live program date. **As an added bonus, *you will also receive a FREE audio/visual CD ROM.**** The CD ROM includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

LIMITED AVAILABILITY: The on-demand web link and CD ROM may ONLY be ordered for 6 months following the webinar. Neither the link nor CD will be available after this time.

3. BOTH LIVE WEBINAR & ON-DEMAND WEB LINK (INCLUDES FREE CD-ROM*)

Options 1 and 2 described above ***CD ROM for PC use only**

Convenient! Listen on your iPad, iPhone, Android - Instructions will be emailed to you with the on-demand link .

Note: All materials are subject to copyright. Transmission, retransmission, or republishing this webinar to other institutions or those not employed by your financial institution is prohibited. Print materials may be copied for eligible participants only.

TO REGISTER

- By Mail: Community Bankers Financial Education, 455 S. Junction Road, Suite 101, Madison, WI 53719
- By Fax: 608 / 833-8114 QUESTIONS - call 608/ 833-2384
- **On Line: Click Here Your Log-In ID Number is the same as your bank's FDIC Cert. Number.**
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Choose Your Training Option(s):

Purchase **(check here)**	**Training Method**	**Member**	**Nonmember**
	Live Webinar (audio & visual – includes handouts); ***or***		
	On-Demand Web Link and FREE CD ROM; *or*	**$230**	**$275**
	Both Live Webinar and On-Demand Web Link Option 1 and 2 above (includes Free CD Rom)	**$300**	**$350**

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