



AND



PROUDLY PRESENT:

# LENDING: ANALYZING BUSINESS TAX RETURNS

FACILITATED BY VIN DICARA

**CHEYENNE, WYOMING**  
**TUESDAY, MAY 24, 2011 ~ 9:00 a.m. to 4:00 p.m.**  
Location To Be Determined

The only reliable financial information available from many businesses, especially small businesses, is contained in tax returns. When accountant-prepared financial statements are not available from businesses, lenders and credit analysts will often need to make a lending decision based on the information contained in those tax returns. Analyzing the Tax Returns of Businesses will educate seminar attendees in the ways in which business tax returns are both similar to and differ from conventional financial statements.

**TOPICS:**

- ◆ Types of business organizations
- ◆ Business credit analysis concepts
- ◆ Relevant tax return schedules and forms for various types of businesses
- ◆ Identifying the cash inflows and outflows of businesses from tax returns
- ◆ Essential questions to ask when using the tax returns of businesses

**WHO SHOULD ATTEND?**

This NEW program is designed for credit analysts, loan officers, branch managers and loan committee members.

**VIN DiCARA** is the co-founder of Development Finance Training and Consulting, Inc. (DFTC). Vin has been involved in evaluating and meeting the credit needs of small and medium-size businesses for more than twenty-seven years. He has been a business advocate, lender, credit analyst and trainer in the public, private non-profit, and private sectors. Immediately prior to establishing DFTC in 2002, Vin was the Principal of Development Consulting Services, a consulting business which provided business plan development and financial packaging services.

**\$285.00\* Member Early / \$310.00\* Member Regular**  
**REGISTER ONE PERSON AT THE ADVERTISED TUITION PRICE (EARLY OR REGULAR), RECEIVE A 10% DISCOUNT ON ANY ADDITIONAL REGISTRANTS FOR THIS CLASS!**

**REGISTRATION FORM** (Course #N5617N1S11-CBA)

FAX: 303-629-1591 ◆ ONLINE: [www.CFTWS.org](http://www.CFTWS.org) ◆ MAIL: CFTWS, 1009 Grant Street, Suite 102, Denver, CO 80203

Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

Company \_\_\_\_\_

Street Address \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

\*Authorized Signature for Billing \_\_\_\_\_

Tuition Payment Option:  \*Bill Organization  Check (payable to CFTWS)  Visa/M/C

Card # \_\_\_\_\_ Exp. Date \_\_\_\_\_

Cardholder's Name \_\_\_\_\_ Signature \_\_\_\_\_

**\*REGISTRATION GUIDELINE:**  
REGISTER by **MAY 10, 2011** to receive the "Early" Tuition Rate. NO REFUNDS WILL BE GIVEN AFTER MAY 10th, ALTHOUGH A SUBSTITUTE MAY ATTEND. Cancellations received in writing prior to May 10th will be subject to a \$75 withdrawal fee. (Non-member \$570/ \$595)