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The Maine Chapter Presents its Popular Commercial Lending School

“Small Business Financial Statement and Cash Flow Analysis”

Comprehensive Basic Credit Training Using an Income Tax Return Focus

TWO SEPARATE LOCATIONS IN 2017:

Portland: May 30, 31, June 6, 7, 13, and 14

Bangor: September 6, 7, 13, 14, 21, and 22

WHERE:

TD Bank, N.A., One Portland Square, Portland

Bangor Savings Bank Eames Center Auditorium, 203 Maine Avenue, Bangor

DESCRIPTION OF TRAINING

This comprehensive lending school has been designed to serve the fundamental commercial credit analysis training needs of community bankers. The course consists of a review of *basic* financial accounting concepts and the presentation of *basic* financial statement credit analysis theory rooted in industry adopted “best practices”. The use of specifically designed case studies enables course participants to take a “hands-on” approach when applying the analytical concepts discussed. The case studies have been specifically designed to allow participants to work within an information framework that is strikingly similar to that actually experienced in the field.

The course begins with needed background in financial accounting for those individuals who have had no previous financial accounting classroom training, or as a refresher for those who have had previous financial accounting training. That is followed by a curriculum which focuses on interpreting information typically contained in accountant prepared financial statements, personal financial statements, and more particularly, U.S. federal income tax returns.

WHO SHOULD ATTEND?

- Junior Commercial Credit Analysts
- Junior Commercial Lenders
- Small Business Development Officers
- Loan Review Staff
- Commercial Loan Administrative Assistants
- Branch Managers
- Mortgage Lenders
- Consumer Lenders
- Other credit staff who face the underwriting challenges associated with self-employed individuals and closely held companies

INSTRUCTORS

Philip Hatch - President – Commercial Credit Training Services:

Phil has over 30 years of banking experience, with approximately 15 of those years managing commercial lending relationships. He also has over 20 years of bank training and college level teaching experience. He is a self-employed contract training consultant providing services to individual financial institutions. Additionally, he is a member of RMA’s national instructor pool, delivering open enrollment courses around the country covering various financial statement and cash flow analysis topics. Also, from 1996 to 2016, he and his wife (Lucie) have owned and operated “Winterhaven,” a 10 bed elderly assisted living facility located in Saco, Maine. He graduated from the University of Southern Maine, earning a Bachelor’s Degree in Accounting and a Master’s Degree in Business Administration. He also holds the RMA professional designation of “Credit Risk Certified (CRC)”.

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Tom MacDonald—EVP, Chief Risk and Operations Officer--Mechanics Savings Bank, Auburn, ME:

Tom has over 25 years of banking experience, primarily in the areas of commercial credit analysis and credit policy administration. Throughout his career, he has been actively involved in staff development, including extensive in-class training delivery experience. His work responsibilities have included designing internal training programs, commercial credit policy development, and overall management of credit department services. Tom graduated from the University of Maine at Orono, earning a Bachelor's Degree in Business Administration, Finance, and Marketing, and graduated from the University of Southern Maine earning a Master's Degree in Business Administration.

OUTLINE OF TRAINING TOPICS

Financial Accounting Review (2.5 days)

- Economic Decision Making
- Financial Statement Quality
- Introduction to Accounting Information
- Fundamental Accounting Equation
- Accrual Basis versus Cash Basis Accounting
- Accounts Receivable and Bad Debts
- Depreciation, Amortization, and Depletion
- Inventory Valuation
- Classified Income Statement
- Statement of Owner's Equity
- Classified Balance Sheet
- Statement of Cash Flows (Indirect Method)

Financial Statement and Cash Flow Analysis (3.5 days)

- Setting The Stage for Credit Analysis
 - ✓ Common Business Activities and Related Lending Opportunities
 - ✓ The Life Cycle of a Business
 - ✓ Business Conditions - Industry
 - ✓ Business Conditions – Strategy
 - ✓ Business Conditions - Management
- Financial Statement Trend Analysis
- Financial Statement Ratio Analysis
- Overview – Methods of Cash Flow Analysis
 - ✓ Indirect (FASB 95)
 - ✓ Direct (Uniform Credit Analysis – UCA)
 - ✓ Traditional and EBITDA
 - ✓ Pro-forma
- Analyzing Personal Financial Statements
 - ✓ Individual Guarantors and Net Worth Adjustments
 - ✓ Global Cash Flow Analysis
- Analyzing Cash Flows Using
 - ✓ U.S Individual Income Tax Returns (Form 1040)
 - ✓ U.S. Partnership Income Tax Returns (Form 1065)
 - ✓ U.S Corporation Income Tax Returns (Form 1120/1120S)

PROGRAM FEES

- **Small Business Financial Statement and Cash Flow Analysis (6 days)**
 - **\$1,795.00** for participants from RMA “Institutional” members
 - **\$1,995.00** for participants from non-RMA member institutions

The fee includes professional quality instruction, all instructional materials, morning coffee, juice, and pastries, and afternoon snacks and beverages. Lunch will not be provided. A one hour break will be allowed each day for participants to go off-site for lunch at their own expense.

If you have questions please contact Phil Hatch at (207) 229-0376 or phatchii@maine.rr.com. Additional program details, including directions to the classroom site, will be emailed to you in a registration confirmation approximately one week prior to the first class date.

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Credit cards accepted at this conference

“Small Business Financial Statement and Cash Flow Analysis”
2017 Registration Form

To register for a session, complete this form and return it along with your check to the address below. Credit cards are also accepted for this program.

Full Name _____

Nickname _____ Title _____

Bank Name _____

Address _____

Telephone _____ Fax _____

Email (for registration confirmation) _____

RMA Member Institution? ___Yes ___No

___ \$1,795.00 RMA Member Rate
___ \$1,995.00 Non-RMA Member Rate

Select A Session: ___ Portland Session (May 19, 2017 registration deadline)
___ Bangor Session (August 25, 2017 registration deadline)

Register early. Due to classroom size constraints, seating is limited. Registrations will be accepted on a “first come, first served” basis. Paid registration fees are fully refundable up to the registration deadline dates indicated above.

METHOD OF PAYMENT (check one) ___ Check enclosed ___ VISA ___ MasterCard ___ AMEX

Please make check payable to RMA Maine Chapter. If paying by credit card, please complete the information below and fax or mail this form to the RMA office.

RMA Maine Chapter
Association Services Inc.
2 Thomas Drive, Westbrook ME 04092
FAX (207) 774-5693

Signature: _____ Print signature: _____

Card Number: _____ Expiration Date: _____

Cardholder Address: _____

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