



## Spring 2023 Seminars

### Introduction to Analyzing Financial Statements

Wednesday, February 8<sup>th</sup>, 2023

**\*IN PERSON @ MDC'S WEST CAMPUS\***

9:00 AM - 4:00 PM

Reviews terms and steps associated with analyzing financial statements. Explains how tax returns report income and expenses from another perspective. Examines the computation and meaning of four categories of financial ratios and how ratios are used to spot significant trends.

### Understanding Commercial Loan Documentation

Wednesday, March 8<sup>th</sup>, 2023

**\*VIRTUAL/ZOOM\***

10:00 AM – 1:00 PM

This seminar examines the various documents typically found in a commercial loan transaction and their impact on the relationship between the bank, its borrowers, and guarantors. Loan officers, credit officers, document preparation specialists, loan booking specialists and other bankers involved in the lending process will benefit from the thorough discussion of each document and why it is used in a loan transaction. While the emphasis is on commercial loans, bankers involved in residential lending will also benefit as many of the documents and concepts discussed are applicable to both types of loan transactions. The course is appropriate for both entry level and experienced bankers.

### Business Tax Return Analysis

Tuesday, March 14<sup>th</sup>, 2023

**\*IN PERSON @ MDC'S WEST CAMPUS\***

9:00 AM - 4:00 PM

This one-day seminar will educate course attendees in the ways in which business tax returns are both similar to and differ from conventional financial statements. Participants in this program will work with tax returns for a variety of business organizations, including partnerships, Limited Liability Companies, S-Corporations, and C-Corporations. Participants will learn how to analyze the creditworthiness of businesses and how to evaluate loan repayment ability from the information contained in tax returns.

**Personal Tax Return Analysis**  
**Wednesday, April 19<sup>th</sup>, 2023**  
**\*IN PERSON @ MDC'S WEST CAMPUS\***  
**9:00 AM - 4:00 PM**

Explains how to analyze tax returns to determine a projected income and explores income trends, recurring versus non-recurring income, and how tax returns can be used as a sales tool.

**Understanding and Working with Personality Types**

**TBD**  
**\*VIRTUAL/ZOOM\***  
**9:00 AM – 4:00 PM**

Participants would take the Myers Briggs Assessment (Tuition includes \$25.00 Assessment Charge) and will learn about the different psychological dimensions that make up personality. Once they know their individual type, interactive activities will enable participants to understand differences amongst co-workers and tools to engage and communicate in more effective ways when understanding each other's personality preferences.

**Excel 2016 – Level 2**  
**Thursday, April 27<sup>th</sup>, 2023**  
**\*VIRTUAL/ZOOM\***  
**9:00 AM - 4:00 PM**

You already know how to get Microsoft® Office Excel® to perform simple calculations and how to modify your workbooks and worksheets to make them easier to read, interpret, and present to others. But, Excel is capable of doing so much more. To gain a truly competitive edge, you need to be able to extract actionable organizational intelligence from your raw data. In other words, when you have questions about your data, you need to know how to get Excel to provide the answers for you. And that's exactly what this course aims to help you do. This course starts you down the road to creating advanced workbooks and worksheets that can help deepen your understanding of organizational intelligence. The ability to analyze massive amounts of data, extract actionable information from it, and present that information to decision makers is at the foundation of a successful organization that is able to compete at a high level.