

## EDA RLFs: Keys to Improved Compliance\* August 25, 2005

With increasing program oversight, "by-the-book" administration of an Economic Development Administration (EDA) Revolving Loan Fund (RLF) has never been more important. Participants will learn how to navigate and comply with the full range of program requirements, covering such topics as support documentation for expenses, composition of good loan write-ups and documents, plus a review of the federal requirements that apply to RLF loans. EDA staff will participate in this interactive class with our trainer Dana Sumner who will be available to answer your questions. This course is designed for organizations that currently administer the EDA RLF program or that are considering applying to do so.

## USDA IRPs: Keys to Improved Compliance\* August 26, 2005

The U.S. Department of Agriculture (USDA) requires organizations that administer its Intermediary Relending Program (IRP) to comply with an array of program requirements. USDA staff and our trainer Dana Sumner will walk you through these, which including such topics as the written work plan, intermediary contribution, civil rights compliance, and staff experience in making commercial loans. They will also be available to answer your questions. This course is designed for organizations that currently manage USDA IRPs or that are considering applying to do so.

## Analyzing Borrowers' Tax Returns\* August 25-26, 2005

Small businesses often are unable to submit accountant-prepared financial statements, leaving loan fund staff with the task of reviewing only their tax returns to determine the business's ability to repay its loan. This class will improve your tax return-based credit analysis and servicing by reviewing the types of returns for each type of business (sole proprietorship, corporation, etc.) and learning how to analyze them using case studies and in-class exercises. Day One will focus on business tax returns, and personal tax returns for sole proprietorships; personal guarantors will be covered on the second day. This class will especially benefit loan fund staff whose portfolios include small businesses that are more likely to submit tax returns rather than accountant-prepared financial statements. Familiarity with credit analysis is recommended.

\*These courses are electives in the EDFS/DFTC Certification Program.

These courses are provided with support from the U.S. Small Business Administration (SBA). SBA's funding should not be construed as an endorsement of any products, opinions, or services. All SBA-funded projects are extended to the public on a nondiscriminatory basis.

## What is EDFS and why join if you're not already a member?

EDFS, a membership program of the NADO Research Foundation since 1994, provides comprehensive programs and services to ensure that economic development loan funds are managed and perform as best as possible. While members manage a wide range of funds, EDFS is the only national organization supporting loan funds capitalized by the Economic Development Administration (EDA) and U.S. Department of Agriculture (USDA).

## Distinguish yourself and your loan fund. Get certified.

Funding agencies, banks, and other partners increasingly want to work with loan funds that are well managed, perform at or above industry norms, and create jobs that support economic development.

Distinguish yourself and your loan fund by enrolling in the EDFS/DFTC Certification Program in Small Business Loan Fund Management. Developed by EDFS and our partner, Development Finance Training and Consulting, Inc. (DFTC), the program's curriculum provides a firm foundation in the skills you need to manage a fund effectively. The Certified Loan Fund Professional credential demonstrates to your local partners and funding agencies your professionalism and commitment to best practices that achieve results.

Registering for **EDA RLF, USDA IRP, and Analyzing Borrowers' Tax Returns** is an excellent way to start earning credits toward your Certified Loan Fund Professional credential.

## For more information...

...contact Bill Amt at 202.624.7806 or [bamt@nado.org](mailto:bamt@nado.org) or visit [www.nado.org/edfs](http://www.nado.org/edfs).



## Class schedules

EDA RLF is scheduled for 9am-5pm on August 25. USDA IRP is scheduled for 9am-5pm on August 26. **Analyzing Borrowers' Tax Returns** is scheduled for 9am-5pm on August 25 and 9am-4pm on August 26. Your registration fee includes morning coffee and tea and afternoon refreshments.

## Registration Form

Please complete this form for each registrant from your organization.

Name: \_\_\_\_\_  
Title: \_\_\_\_\_  
Organization: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Fax: \_\_\_\_\_  
Email: \_\_\_\_\_

## Register for these courses:

### EDA RLF Compliance (August 25, 2005)

Early Bird Rate (through July 20):  
 EDFS member: \$200     nonmember: \$275

Regular Rate (after July 20):  
 EDFS member: \$225     nonmember: \$300

### USDA IRP Compliance (August 26, 2005)

Early Bird Rate (through July 20):  
 EDFS member: \$200     nonmember: \$275

Regular Rate (after July 20):  
 EDFS member: \$225     nonmember: \$300

### Tax Returns (August 25-26, 2005)

Early Bird Rate (through July 20):  
 EDFS member: \$300     nonmember: \$375

Regular Rate (after July 20):  
 EDFS member: \$325     nonmember: \$400

## If you would like to join EDFS:

- I am a NADO member - \$300
- I am not a NADO member - \$450

Total amount enclosed: \$ \_\_\_\_\_

Please make your check (sorry, no credit cards) payable to NADO Research Foundation. There will be a \$50 fee for registrations cancelled before August 17, 2005. There will be no refunds for cancellations on or after August 17, 2005.

## EDFS/DFTC Certification Program in Small Business Loan Fund Management

- I would like to enroll in the certification program
- I do not wish to enroll in the certification program at this time (NOTE: If you plan on enrolling in the certification program, you will be charged at a later date an additional examination fee for each course of \$75 for EDFS members and \$100 for nonmembers.)
- Please check here if you have special dietary or ADA needs, and EDFS will contact you.

## Mail this form with your check to:

EDFS, 400 North Capitol St., NW, Suite 390  
Washington, DC 20001  
202.624.7806 • fax 202.624.8813

### Who should attend?

- New staff of existing loan funds
- Staff of newly established loan funds
- Organizations considering establishing a fund
- Experienced loan fund staff
- Loan review committee members
- Federal staff with program oversight
- Loan fund partners such as bankers and SBDC staff

### Sensational Seattle!

After class, you'll have time to explore beautiful Seattle. Our hotel is conveniently located to Pike's Place Market, a variety of restaurants and coffee houses, ferry rides on Puget Sound, and memorable views of majestic Mt. Rainier from the Space Needle.

### Our hotel and training venue

Crowne Plaza  
1113 Sixth Avenue  
Seattle, WA 98101  
Phone: 206.464.1980  
Rate: \$145 single/double

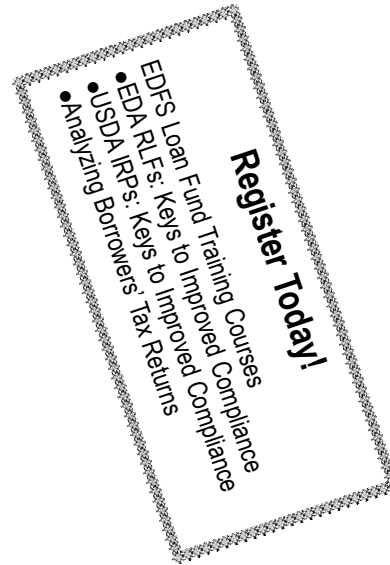


*NOTE: The deadline for this room rate is July 20, 2005. To get the special rate, mention you are with the EDFS/NADO group.*

### Ground transportation

Grayline Downtown Airporter  
206.626.6088 or 800.426.7505

This shuttle serves the SEA-TAC Airport outside Door 00 on the Baggage Claim (lower) level. Departs twice an hour, with service to and from major downtown Seattle hotels including the Crowne Plaza.



Economic Development Finance Service  
400 North Capitol Street, NW, Suite 390  
Washington, DC 20001



Economic Development  
Finance Service

### Loan Fund Management Training Courses

## Keys to Improved Compliance:

EDA RLFs - August 25, 2005

USDA IRPs - August 26, 2005

## Analyzing Borrowers' Tax Returns

August 25-26, 2005

## Seattle, Washington

