



School of Business Lending I
April 27- May 1, 2020
Orlando, FL

Where should I stay?

Embassy Suites by Hilton Orlando International Drive Convention Center

8978 International Drive
Orlando, FL 32819
407.352.1400

Rates at the Embassy Suites Hotel are \$169 per night for single/double occupancy. Please make your hotel reservations prior to Tuesday, April 7, by [going online](#) using the group code: CUE, or calling 800.433.7275 and mentioning Credit Union Executives Society or CUES.

The hotel will accept reservations after April 7th based on availability; however, rooms may be gone before then so early reservations are recommended. Staying within CUES' room block will help keep registration prices down. Hotel arrangements are strictly between you and the hotel.

**Remember that all hotel arrangements are strictly between you and the hotel. In the event your flight is canceled, you are responsible for calling to cancel your room reservation.*

Embassy Suites Hotel provides a complimentary breakfast daily.

Embassy Suites Hotel provides a complimentary Evening Reception daily, from 5:30-7:30 p.m. The Reception is located in the Atrium on the Lobby Level.

Check-in time is 4:00 p.m., and check-out is 12:00 p.m.

Tax Exemption Information

Federal credit unions are exempt from the hotel room & occupancy tax when you pay for rooms directly with a **company credit card that is billed to the credit union**. The funds cannot be paid from a personal account.

Please have the exemption certificate, which is the last page of this document, and a copy of your credit union's tax-exempt status to give to the hotel at check-in.

How do I get there?

Airport

Embassy Suites by Hilton Orlando International Drive Convention Center is located approximately 13 miles from Orlando International Airport (MCO).

Transportation

When requesting transportation services, please head to Level 1 and walk to the Express Pickup Tunnel. Taxi service is approximately \$35 one way. Shared-ride services are approximately \$25-30 one way.

Air Travel

CUES conference participants may call Fox World Travel for airfare reservations at 888.691.9163 between 7:30 a.m. and 5:30 p.m. CST and reference Group Code 09FP4115. Please note that a ticket processing fee of \$37 domestic or \$46 international will be added. CUES does not offer a discounted rate, but Fox World Travel will ensure the best pricing available for U.S. residents.

Car Rental

Hertz is the official car rental company for this meeting. You can take advantage of their discounted rates by placing your reservation online at www.hertz.com or through the Hertz Meeting Sales Desk within the U.S. at 800-654-2240; from within Canada call 800-263-0600 refer to Meeting CV# 02ZG0016.

Parking

There is self-parking available at the hotel for \$7.50/day and valet parking for \$20/day.

When should I arrive?

Registration will be Monday, April 27th from 7:30–8:00 a.m. Class starts at 8:00 a.m. and continues until 4:30 p.m. each day. Class will conclude at 12 p.m. on Friday, May 1st.

What should I pack?

Suggested dress for this seminar is business casual. Although we try to keep meeting room temperatures comfortable, we suggest you bring a sweater or jacket. The temperature in Orlando this time of year is in the low 80s during the day and cools down to mid-60s in the evening.

What will I learn?

Speakers:

Jim Devine
Founder/Chairman/CEO
Hipereon Inc.

Bob Hogan
Founder/President/COO
Hipereon Inc.

The objective of week one is to lay the foundation for understanding the basics of business finance. Participants will learn the nine governing principles that dictate how financial information is tracked, monitored and displayed on financial statements. They will develop a solid understanding of accounting fundamentals and discover how management accounting techniques are used in daily business operations.

I. Accounting Basics

- Discover the nine governing principles
- Analyze Cash vs. Accrual Accounting
- Derive a set of financial statements
- Examine basic financial statement construction
- Compare LIFO/FIFO inventory methods

II. Review Price/Cost/Volume Analysis

- Identify different cost structures
- Analyze the difference between the accounting and cost income statement formats
- Explore interrelationship between price/cost/volume
- Discover the 4 ways a business can make more money
- Learn to distinguish between loss leaders, negative contributors & profitable items

III. Examine Capital Budgeting Techniques

- Discuss importance of time value of money
- Discuss how to establish CAP rates
- Examine NPV, IRR, and the Real Rate of Return

IV. Tax Return Analysis

- Examine different entity structures & tax returns
- Generate tax return cash flows

What else do I need to know?

Registration Fee Includes

- All educational sessions and materials
- Lunch Monday-Thursday
- Morning and afternoon refreshments Monday-Thursday (morning refreshments only on Friday)

If you have any food allergies or dietary restrictions, please contact us at events@cues.org.

CPEs

- Earn up to 37.5 CPE Credits
- Program Level: Overview
- Delivery Method: Group-Live
- Field of Study: Business Management & Organization
- Prerequisites: None

Credit Union Executives Society (CUES) is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.nasbaregistry.org.

Cancellations

ALL CANCELLATIONS MUST BE IN WRITING. (cues@cues.org)

- Prior to 60 days – full refund
- 31-60 days before start of event – 50% refund
- 0-30 days before start of event – no refund

Substitute attendees are welcome, subject to eligibility. CUES reserves the right to cancel or reschedule the event due to unforeseen circumstances, and will refund fees if the event is rescheduled or location is changed and you are unable to attend.

Questions

If you have any questions, please email us at events@cues.org or call CUES Headquarters at 800.252.2664 or outside the U.S. call 608.271.2664, ext 340.

EXEMPTION CERTIFICATE
TO BE USED BY FEDERAL EMPLOYEES

DATE: _____

SELLING DEALER'S NAME: **EMBASSY SUITES by Hilton**

Orlando International Drive - Convention Center

SELLING DEALER'S ADDRESS: **8978 International Drive**

Orlando, Florida 32918

I, the undersigned am an employee of the federal agency identified below. The purchase or lease of tangible personal property or services or the rental of living quarters or sleeping accommodations on or after _____ (DATE[S]) from the business identified above is in pursuit of my employer's affairs. The Government of the United States either will pay the seller directly or will provide reimbursement to the employee for the actual cost of the purchase or lease of tangible personal property, services, or living quarters or sleeping accommodations made on this date(s).

Under penalties of perjury, I declare that I have read the foregoing and the facts stated in it are true.

SIGNATURE OF EMPLOYEE

NAME OF FEDERAL AGENCY

ADDRESS OF FEDERAL AGENCY

THIS CERTIFICATE MAY NOT BE USED TO MAKE EXEMPT PURCHASES OR LEASES OF TANGIBLE PERSONAL PROPERTY OR SERVICES OR RENTAL OF LIVING ACCOMMODATIONS FOR THE PERSONAL USE OF ANY INDIVIDUAL EMPLOYED BY A UNITED STATES GOVERNMENTAL AGENCY. PROPER IDENTIFICATION IS REQUIRED BEFORE THIS CERTIFICATE MAY BE ACCEPTED BY THE SELLER.