ARKANSAS BANKERS ASSOCIATION

ADVANCED FINANCIAL STATEMENT & CASH FLOW ANALYSIS

May 13, 2020

ABOUT THE INSTRUCTOR

David L. Osburn, MBA, CCRA, is the founder of Osburn & Associates, LLC, a Business Training and Contract CFO Firm that provides seminars, webinars, and keynote speeches for bankers, CPAs, credit managers, attorneys, and business owners on topics such as Banking/Finance/Credit, Negotiation Skills, Marketing, and Management Issues.

His extensive professional background of over 30 years includes work as a Business Trainer/Contract CFO and work as a bank commercial lender including the position of Vice President/Senior Banking Officer. His banking credentials include loan underwriting, loan work-out, management, and business development.

Mr. Osburn holds the professional designation of Certified Credit & Risk Analyst (CCRA) as granted by the National Association of Credit Management (NACM).

EXPLORE BUSINESS & PERSONAL CASH FLOW ANALYSES

Watch this proactive webinar and learn a comprehensive approach to financial statement and cash flow analysis.

Objectives:

- Analyze the four financial statements including Income Statement, Statement of Retained Earnings, Balance Sheet, and Statement of Cash Flows
- Explore Income Statement issues including Revenue Recognition, Inventory Costing, and Depreciation
- Cover Balance Sheet accounts including Accounts Receivable, Allowance for Doubtful Accounts, Accounts Payable, and the Equity Section
- Review the levels of financial statement reporting including Company-Prepared, Compiled, Reviewed, and Audit
- Analyze a five-part analysis model including Liquidity, Activity, Leverage, Operating Performance, and Cash Flow
- Analyze the EBITDA, personal (business owner), and Global Cash Flow analyses
- Explore the Statement of Cash Flows, the UCA Cash Flow, Cash Basis Cash Flow, Fixed-Charge Coverage, Free Cash Flow, Commercial Real Estate Cash Flow, and Sensitivity analysis
- Discuss the Z-score (bankruptcy predictor) and Sustainable Growths models
- Summarize the seminar concepts through Case Studies

Additionally:

- Two case studies will be used to illustrate the five-part analysis model and the correct interpretation of the financial statements.

WHO SHOULD ATTEND

- Commercial Lenders
- Credit Analysts
- Relationship Managers

WHEN

May 13, 2020
9:00 a.m. – 3:00 p.m.

WHERE

Comfort of your desk—One connection for your bank means training opportunities for multiple employees

REGISTRATION FEES

ABA Members:
Registration Price: $250 for first connection; $200 for each additional connection

Non-Members:
Registration Price: $500 for first connection; $400 for each additional connection.

Each site license entitles you to one phone and one Internet connection at one location. An unlimited number of your employees may attend at that location. You must provide an e-mail address in order to receive webinar instructions.

Note: All registered attendees will be provided with a copy of the presentation slides and other materials relating to the Commercial Real Estate Lending webinar.

CANCELLATION

Full registration fees will be refunded if a cancellation is received before April 29. No refunds will be given for cancellations made after April 29. All cancellations must be submitted in written format prior to the event.

MORE INFORMATION

You will receive your log-in information and any material for the webinar via e-mail approximately one week prior to the webinar.

Unlike a short lecture webinar, this webcast will be interactive between David Osburn and the entire class using the Power Point presentation as a guide. The phone lines will remain open and dialogue will be on-going throughout the session. David will begin the session at 9:00 a.m. CT, with a 30-minute lunch from Noon to 12:30 p.m. CT, and the session will conclude at 3:00 p.m. CT. There will also be short breaks throughout the event.

If you need additional information, please contact the ABA Professional Development Department at (501) 376-3741.

Arkansas Bankers Association Professional Development Department

1220 West Third Street | Little Rock, Arkansas 72201 | (501) 376-3741 | www.arkbankers.org

ADVANCED FSA & CASH FLOW ANALYSIS

May 13, 2020

Arkansas Bankers Association

REGISTRATION INFORMATION

Registrant #1 Name ______________________________

Title ______________________________

Email ______________________________

Registrant #2 Name ______________________________

Title ______________________________

Email ______________________________

Registrant #3 Name ______________________________

Title ______________________________

Email ______________________________

Bank/Company ______________________________

Address ______________________________

City ____________ **State** ______ **Zip** __________

Billing Contact ______________________________

Phone ______________________________

PAYMENT INFORMATION

Charge my: ❒ Mastercard ❒ Visa ❒ American Express ❒ Discover

Account Number ______________________________

Name on Card ______________________________

Expiration Date ______________ **CSC Number** ______________

(3-digit security code on back of your card)

If you would prefer to give us your credit card information over the phone, please call the ABA Professional Development Department at (501) 376-3741. Please do not email credit card information.

Note: Non-Members must pay with credit card or check prior to the event.

Email: kami.coleman@arkbankers.org
Fax: (501) 376-9243
Mail: Check Payable to
Arkansas Bankers Association
Professional Development Department
1220 West Third Street
Little Rock, AR 72201

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