



WASHINGTON
BANKERS ASSOCIATION

Advanced Cash Flow Analysis

March 27, 2014
Seattle, WA

This seminar will explore multiple models of both business and personal (business owner) cash flow analyses and is a must for all commercial lenders and credit analysts! The business cash flow section will include "traditional" EBITDA cash flow, Fixed-Charge Coverage (FCC), Free Cash Flow (FCF), Cash Basis Cash Flow, and the UCA Cash Flow (using the Moody's Risk Analyst software spreadsheet). Additionally, the Statement of Cash Flows (both Direct and Indirect Methods) as prepared by the CPA will be reviewed.

The personal cash flow section will detail the cash flow analysis of the "business owner" using the 1040 tax return and personal financial statement. Additionally, the Global Cash Flow or combined "business & personal" cash flow model will be displayed. The seminar will conclude with the "commercial real estate" cash flow analysis.

Major Topics

- Business & Personal Cash Flow Analyses
- EBITDA, FCC, FCF, Cash Basis Cash Flow, UCA Cash Flow Analyses, Statement of Cash Flows
- Personal Cash Flow Analysis
- Global Cash Flow: Combining the Business and Personal Cash Flows
- Commercial Real Estate Cash Flow Analysis

Audience:

Commercial lenders, credit analysts, branch managers, private bankers, and business development officers

About the Instructor

David Osburn is the founder and managing member of Osburn & Associates LLC. His background includes over 27 years in banking, finance, and marketing. His bank commercial lending credentials include comprehensive loan underwriting, management, customer development, and loan work-out experience

Date/Time:

March 27, 2014

Location:

Washington Bankers Association
1601 Fifth Avenue, Suite 1120, Seattle, WA 98101

Cost:

WBA/OBA Members: \$325, \$375 after March 13
Non-Members: \$650, \$750 after March 13

Registrant Information *(copy for more than one registrant)*

Name _____ Title _____

Company _____

Address _____ City/ST/Zip _____

Email _____ Phone _____

Payment Information

☐ Please charge my credit card ☐ Check is enclosed

Card Number _____ Exp Date _____

Billing Address _____ City/ST/Zip _____

Name on Card _____ Signature _____

☐ Please Send Invoice to Attention of: _____

Make check out and send registration information to:
Washington Bankers Association, 1601 Fifth Avenue, Suite 1120, Seattle, WA 98101.
Call us at (206) 447-1700. Fax your registration to (206) 223-6453.

Cancellation Policy: For all cancellations that occur up to seven days prior to the start date, a \$50 cancellation fee will be charged. For cancellations with less than seven days notice, there will be no refunds. A substitute can attend at no fee. For cancelled courses and/or seminars, full fees will be refunded. Cancellation Procedure: Cancellations must be sent in writing to the WBA office via email, fax, or mail. No refunds will be granted until a written cancellation request is received by WBA.