

Cash Flow Analysis Seminar

PERSONAL, BUSINESS, REAL ESTATE

April 6, 2016

9 a.m. – 4 p.m.

Holiday Inn

1021 Wilkinson Trace

Bowling Green

April 7, 2016

9 a.m. – 4 p.m.

Four Points

1938 Stanton Way

Lexington

All times are local times. For directions, please visit www.kybanks.com.

EDUCATION SOLUTIONS

REGISTRATION FEE
\$275 per person



REGISTER EARLY! Space is limited.

This seminar will explore various cash flow techniques as they apply to a wide-range of business scenarios and address the underlying drivers of cash flow. The cash flow models will include both business and personal (business owner) applications.

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 also include a “commercial real estate” cash flow analysis with several “what-if” situations.

Who Should Attend

Commercial lenders, commercial relationship managers, credit analysts, loan administrators.

Speaker

David Osburn, MBA is the founder of Osburn & Associates, LLC that specializes in providing seminars, webinars and keynote speeches to CPAs, bankers, attorneys, credit managers and business owners on topics such as Negotiation Skills, Marketing, Management Issues and Banking/ Finance/Credit.

David’s extensive professional background includes 17 years as a business trainer, 12 years as a contract CFO, 16 years as a commercial lender (banking) and 27 years as an adjunct college professor (both MBA and undergraduate classes). David has an MBA in Finance/Marketing from Utah State University and a BS degree in Finance from Brigham Young University. He is also a graduate of the National Commercial Lending School at the University of Oklahoma.

Major Topics

- Business & Personal Cash Flow Analyses including Direct Applications to Business Scenarios
- 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 including “What-If” Situations

Cash Flow Analysis Seminar

Cancellation Policy

Cancellations received in the KBA office 4 business days prior to the scheduled program will be refunded in full. Registrants who do not show up to the program or send a substitute will be responsible for the entire registration fee. *Due to commitments and expenses we cannot reverse, such as handouts, food, beverages, room rentals, speaker fees, etc., cancellations received less than 4 business days prior to the scheduled program are not refundable.* Substitutions are welcome.

Questions

Please contact Jamie Hampton at jhampton@kybanks.com or (502) 582-2453. For a complete listing of KBA programs, or to register online, please visit www.kybanks.com. Dress is business casual.

Upcoming Programs

Loan Review Seminar
May 11 Bowling Green
May 12 Lexington

General Banking School
June 12-17 Louisville

Bankruptcy Part II Seminar
June 21 Louisville

Business Law Basics & Lender Liability Seminar
August 10 Bowling Green
August 11 Lexington

Registration Form

Cash Flow Analysis Seminar

\$275 person

(PDF)

MARK ONE: April 6, 2016 / Bowling Green
 April 7, 2016 / Lexington

Please copy this form for additional registrations.

REGISTRANT _____ TITLE _____

BANK _____

MAILING ADDRESS _____

CITY STATE ZIP _____

PHONE _____ FAX _____

EMAIL (REQUIRED FOR REMINDER) _____

SPECIAL ASSISTANCE / DIETARY NEEDS _____

Please send registration to: Kentucky Bankers Association, 600 West Main Street,
Suite 400, Louisville, KY 40202 • Phone (502) 582-2453
Scan and email registrations to kbaeducationsolutions@kybanks.com

Method of Payment

- Send invoice
- My check for \$_____ is enclosed.
- Please charge my credit card \$_____ as noted below.
 - Visa MasterCard
 - Discover AmEx

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