



KANSAS BANKERS
ASSOCIATION

Business Cash Flow Analysis ONDEMAND

ABOUT EVENT

Want to learn how to analyze business financial statements and tax returns in a compact, intense, case-based two-day session? Want to move beyond ratio analysis and into the operating, investing, and financing cash flows of a business and how they affect loan repayment? This workshop is your answer, whether you are new to lending and financial analysis, or even if you have been away from financial analysis for a while and need a refresher. Bring your calculator and pencil!

The Business Financial Statements Analysis and Business Cash Flow Analysis is a two-workshop training that may also be completed as stand-alone sessions.

Pricing for OnDemand:

- ___ \$25 mil & under: \$400
- ___ \$26 mil to \$100 mil: \$500
- ___ \$101 mil to \$250 mil: \$600
- ___ \$251 mil to \$400 mil: \$800
- ___ \$401 mil to \$750 mil: \$1,000
- ___ \$751 mil to \$1 bil: \$1,300
- ___ Over \$1 billion: \$1,600
- ___ Associate Member: \$1,000
- ___ Non-Member: \$3,200

Please email completed form to Natalie Wareham at education@ksbankers.com or fax to 785-272-8392.



RICHARD HAMM - PRESIDENT, ADVANTAGE CONSULTING & TRAINING

Richard Hamm has been training bankers for over 30+ years, specializing in all phases of commercial lending and credit, including portfolio & risk management, commercial real estate & appraisals, plus selling & negotiating skills. His training work includes our top industry associations (the ABA & RMA), regional banking schools (Barret School of Banking - Memphis, Graduate School of Banking - Wisconsin, Southwestern Graduate School of Banking - Dallas, & Graduate School of Banking at Colorado), numerous statewide banking & community banking associations, plus individual banks.

TOPICS TO BE COVERED:

Why You Need More Than Traditional Ratios and "Cash Flow" as Net Income + Depreciation + Interest Expense

- » Evolution of Statement of Financial Accounting Standards (SFAS) 95 and the resulting SCF, plus development of the UCA model
- » Calculate the true cash flow impact of changes in efficiency ratios such days-on-hand of accounts receivable
- » Determine the sources and uses of cash for both SCF and UCA, plus the three main categories of cash flow, and the indirect and direct methods for compiling a SCF

Building an Accountant-Based Statement of Cash Flows (SCF)

- » Construct a SCF on the indirect method from the Day 1 case study
- » Construct the operating section of a SCF on the direct method as a bridge to the UCA model

Building, Understanding and Using the Banker-Based UCA Cash Flow Model

- » Compare the formats of SCF and UCA, plus construct a UCA model from the Day 1 case study
- » Compare key subtotals between a SCF and UCA (from case study)
- » Identify the three basic cash flow questions for which the UCA model provides answers
- » Identify the cash flow coverage ratio components imbedded within the UCA format
- » Explain the cash flow effect of capital expenditures, adjusted for related long-term financing
- » Re-position distributions/dividends within the UCA format in order to improve cash flow conclusions for privately held, pass-through businesses and a typical global analysis
- » Compare SCF and UCA analytical conclusions with earlier conclusions from traditional ratio analysis
- » Explain how commercial real estate (CRE) cash flow is different, due to typical usage of single-asset entities with limited balance sheet cash flow implications (except for capitalized expenditures and owner distributions)

EDUCATION & CONFERENCES

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