



KANSAS BANKERS
ASSOCIATION

Business Financial Statement 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:

Introduction to Business Financial Statements

- » Financial statement analysis options and tools, plus the basic structure and purposes of financial statements
- » Introduction to the three methods of accounting

How Business Financial Statements and Tax Returns are Constructed (Accounting Refresher)

- » Compare and contrast the cash method and accrual method of accounting
- » Construct the following for an example business (case) Conventional balance sheet, income statement and statement of cash flows on both the cash and accrual basis
- » Tax return balance sheet (Schedule L), income statement, Schedule M-1 and Schedule M-2 on the cash basis
- » Describe the key differences in all three presentations of the financial performance of the example business (cash vs. accrual vs. cash/income tax basis)
- » Identify the role and function of the Schedule K-1, plus differentiate between income/expense and actual cash flow from the business to its owners

More on Accrual Accounting Typically Used by Larger Businesses

- » Key standards, limitations and alternatives within accrual accounting or generally accepted accounting principles (GAAP)
- » Why other comprehensive bases of accounting (cash and income tax) are appropriate for many smaller businesses
- » Identify various levels of accountant-prepared financial statements (compilations, reviews and audits)

Ratio Analysis

- » Basic guidelines for classifying and spreading the data
- » Identify the key components of a balance sheet
- » Calculate liquidity and leverage ratios for an example Identify the key components of an income statement
- » Calculate profitability and traditional cash flow measures for an example business and interpret the results
- » Calculate efficiency and debt coverage ratios for an example business and interpret the results
- » Explain the use of industry and comparative data within financial analysis

EDUCATION & CONFERENCES

785-232-3444 | KSBANKERS.COM