KANSAS BANKERS ASSOCIATION

ADVANCED CASH FLOW ANALYSIS

March 25, 2026 - VIRTUAL

DAVID OSBURN, MBA, CCRA

David is the founder of Osburn & Associates, LLC, a business training and contract CFO firm. His extensive professional background of over 30 years include 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 and business development. Osburn holds the professional designation of Certified Credit & Risk Analyst as granted by the National Association of Credit Management.

This webinar will explore multiple models of both business and personal (business owner) cash flow analyses.

The session will begin with the business "traditional" EBITDA cash flow and personal cash flow of the "business owner" (using the 1040 tax return, K-1 forms, and the personal financial statement). Additionally, the Global Cash Flow or combined "business & personal" cash flow model will be displayed.

This will be followed by the Statement of Cash Flows (using the Direct and Indirect Methods), as prepared by the CPA, the UCA Cash Flow (using the Moody's Lending Cloud software spreadsheet), Cash Basis Cash Flow, Fixed-Charge Coverage (FCC), and Free Cash Flow (FCF).

Various cash flow projections and sensitivity analyses will also be explored.

The webinar will then conclude with "commercial real estate" (CRE) cash flow analysis and other related real estate "investment" cash flow models.

WHO SHOULD ATTEND: Commercial lenders, credit analysts, relationship managers, credit administrators.

TRAINING TOPICS:

- Business (EBITDA) & Personal Cash Flow Analyses
- Global Cash Flow: Combining the Business and Personal Cash Flows
- Statement of Cash Flows, UCA Cash Flow, Cash Basis Cash Flow, Fixed-
- Charge Coverage, and Free Cash Flow
- Cash Flow Projections and Sensitivity Analysis
- CRE Cash Flow Analysis including Investment Models

EDUCATION & CONFERENCES
785-232-3444 | KSBANKERS.COM

ADVANCED CASH FLOW ANALYSIS

MARCH 25, 2026 - VIRTUAL

Program Agenda

Zoom Login: 8:45 a.m.
Seminar Begins: 9:00 a.m.
Lunch: 12:00 p.m.
Seminar Resumes: 12:30 p.m.
Seminar Adjourns: 3:00 p.m.

ASSET SIZE	LIVE
$25 mil & under	___ $350
$26 mil - $100 mil	___ $450
$101 mil - $250 mil	___ $550
$251 mil - $400 mil	___ $750
$401 mil - $750 mil	___ $950
$751 mil - $1 bil	___ $1,250
Over $1 billion	___ $1,550
Strategic Partners	___ $950
Non-members	___ $3,100

All participants will receive a 30-day playback of the program.

We understand circumstances arise requiring cancellation. Cancel up to five business days before the program and your registration will be refunded. There is no limit to the number of employees that can attend the virtual session from your institution. If you have more than two attending, please email education@ksbankers.com.

Name:____

Bank Location:______________________ E-mail:____________________

Name:____

Bank Location:______________________ E-mail:____________________

Bank:____

Total Enclosed: $____________________ Total Attending: ________________

Address:____

City: ____________________ State:______________ Zip:__________

Three ways to register:

1. Complete and mail the registration form with a check.
2. Email the registration form to **education@ksbankers.com**, followed by payment via check by mail or credit card over the phone.
3. Register online using a credit card at www.ksbankers.com.