



# Financial Analysis Toolkit

Part I-Analyzing Business Strength & Performance: 3/6 & 3/8, 2012 12:30 - 2:30 PM  
Part II-Cash Flow Analysis, 3/20/12 12:30-2:30 PM



## Part I - March 6 & 8, 2012, 12:30-2:30 MDT

### Analyzing Business Strength & Performance

This webinar provides an in-depth financial statement analysis training experience. The focus is building a strong base of understanding and application of the purpose, use and interpretation of financial analysis tools, including:

- The proper Role, Purpose and Focus of financial statement analysis in loan risk determination and mitigation;
- Key financial concepts related to risk determination and loan decision making, including:
  - ◊ Financial structure
  - ◊ Operating cycle
  - ◊ Trend analysis
  - ◊ Financial leverage
  - ◊ "True" cash flows
- The four key tools of financial statement analysis. Case study tools will teach participants how to "crunch the numbers" and interpret the meaning of the data.
  - ◊ Spreading
  - ◊ Common sizing
  - ◊ Use of industry averages
- Ratio analysis of liquidity, leverage, profitability, over-trading and debt service ability.

## Part II - March 20, 2012, 12:30-2:30 MDT

### Cash Flow Analysis

Cash flow repays debt! Without an adequate understanding of "true" cash flows, it is impossible to make sound, disciplined loan decisions. This dynamic webinar has been developed to help lenders better understand cash flow analysis at a more useful and meaningful level. Issues to be presented and discussed include:

- The "true" nature of cash flow in a business: cash flow is NOT net income plus depreciation!
- "E-B-I-T-D-A" is not cash flow, and using this erroneous tool can lead to problems.
- How to quickly and easily prepare and use cash flow statements.
- How to understand the importance of the difference between:
  - ◊ Operating cash flows,
  - ◊ Cash flows caused by management discretion, and
  - ◊ Financing flows.

### Presenter

**Bob Ullom**, R.V. Ullom & Company

### Audience

Experienced lenders who need an update or confirmation of their knowledge and skills, lenders just beginning to focus on commercial lending, loan review personnel, credit analysts, or any banker looking to significantly develop his/her commercial credit skills.

*Institute of Certified Bankers: This program has not been pre-approved for ICB credit. Attendees may go to <http://www.aba.com/icb/memberreview> for instructions regarding self-reporting. Estimated credits earned: 2.5 hrs. CLBB/CPB relevant instruction.*

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**SW2-1268**

### Part I - Financial Statement Analysis

**March 6 & 8, 2012**

Webcast/Materials (live hookup)

\$475 mem       \$950 non-mem

On-Demand Webcast/Materials\*

\$515 mem       \$1,030 non-mem

**SW2-1026**

### Part II - Cash Flow Analysis

**March 20, 2012**

Webcast/Materials (live hookup)

\$250 mem       \$500 non-mem

On-Demand Webcast/Materials\*

\$270 mem       \$540 non-mem

\*Unlimited online access to a copy of the webinar for 6 months from purchase date.

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Mopac, #C310, Austin, TX 78749 by ten days prior to event

Phone: Call InReach at 888/262-7701

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