



# ADVANCED FINANCIAL STATEMENT & CASH FLOW ANALYSIS

**VIRTUAL SEMINAR  
JULY 30, 2021**

## Learn a comprehensive approach to financial statement analysis.

The session will begin with analyzing the four financial statements- Income Statement, Statement of Retained Earnings, Balance Sheet, and Statement of Cash Flows. The seminar will also explore Accounts Receivable assessment, Allowance for Doubtful Accounts, Intangible Assets, Accounts Payable assessment, Capital and Operating Leases, and analysis of the Equity Section of the Balance Sheet including Partners' Capital Accounts, Common and Preferred Stock, Treasury Stock, Stock Splits, and Retained Earnings. Additionally, the types or levels of financial statements will be highlighted.

The participant will be introduced to a five-part Financial Statement Analysis Model which will include the Liquidity, Activity, Leverage, Operating Performance, and Cash Flow. The Cash Flow section will include the business traditional EBITDA cash flow and personal cash flow of the business owner (using the 1040 tax return, including tax schedules and K-1s, and the personal financial statement). Additionally, the Global Cash Flow or combined business & personal cash flow model will be displayed.

Two case studies will be used to illustrate the five-part analysis model and the correct interpretation of the financial statements.

### TOPICS COVERED:

- Analyze the four financial statements
- Explore Income Statement issues
- Cover Balance Sheet accounts
- Review the levels of financial statement reporting
- Analyze a “five-part” analysis model
- Discuss the Z-score (bankruptcy predictor) and Sustainable Growths models
- Summarize the seminar concepts through Case Studies

## About the Instructor



**David L. Osburn, MBA, CCRA**, is the founder of Osburn & Associates, LLC, a Business Training and Contract CFO Firm. His extensive professional background of over 30 years includes 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, management, and business development.

Mr. Osburn holds the professional designation of Certified Credit & Risk Analyst (CCRA) as granted by the National Association of Credit Management (NACM).

## WHEN

July 30, 2021  
9:00 a.m. - 3:30 p.m.

## WHERE

Comfort of your desk or  
anywhere with an internet  
connection

## WHO SHOULD ATTEND

Commercial lenders, credit  
analysts, relationship managers,  
credit administrators



## COVID-19 UPDATE

The ABA takes the health and safety of members seriously. Given the impact of the coronavirus pandemic, ABA is offering this session as a virtual course. We appreciate your understanding and flexibility, and we look forward to bringing you a great virtual seminar.



# Arkansas Bankers Association | Professional Development Department

1220 West Third Street | Little Rock, Arkansas 72201 | (501) 376-3741 | www.arkbankers.org

## REGISTRATION FEES

### ABA Members:

Early Registration Price: \$340; After June 30: \$390

### Non-Members:

Early Registration Price: \$680; After June 30: \$780

## CANCELLATION

Full registration fees will be refunded if a cancellation is received before June 30. No refunds will be given for cancellations made after June 30. All cancellations must be submitted in written format prior to the event.

## VIRTUAL LIVE FORMAT

Attendees will need Internet access and a standard web browser to join this video and web conferencing. They will receive an email with a link to join the virtual meeting, handouts, and any additional information a few days before the event.

You do not need your own Zoom account. You will use the link, meeting ID and password we provide.

- You can log in on a desktop computer, laptop or download the Zoom app on your smart device.
- Internet access
- Audio on computer or a phone line

## ADVANCED FINANCIAL STATEMENT & CASH FLOW ANALYSIS

JULY 30, 2021

Bank/Company Name \_\_\_\_\_ Phone \_\_\_\_\_

Registrant Name \_\_\_\_\_ Title \_\_\_\_\_ E-mail \_\_\_\_\_

Registrant Name \_\_\_\_\_ Title \_\_\_\_\_ E-mail \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Registration Contact \_\_\_\_\_ Phone \_\_\_\_\_ E-mail \_\_\_\_\_

## PAYMENT INFORMATION

Charge my:  Mastercard   Visa   American Express   Discover 

Account Number \_\_\_\_\_

Name on Card \_\_\_\_\_

Expiration Date \_\_\_\_\_ CSC Number \_\_\_\_\_

*(3-digit security code on back of your card)*

If you would prefer to give us your credit card information over the phone, please call the ABA Professional Development Department at (501) 376-3741. Please do not email credit card information.

**Note:** Non-Members must pay with credit card or check prior to the event.

**Email:** kami.coleman@arkbankers.org

**Fax:** (501) 376-9243

**Mail: Check Payable to:**  
 Arkansas Bankers Association  
 Professional Development Department  
 1220 West Third Street  
 Little Rock, AR 72201

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**Registered:** \_\_\_\_\_

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