

Registration Form

Business Financial Statement Analysis & Business Cash Flow Analysis

(Dept. # 18)

Please type or print legibly.

Copy this form for additional participants.

IBA Member

\$525 Full 2-Day Workshop Series

\$275 Single Day Registration

Participation in IBA programs is limited to members, associate members and non-members from an eligible membership category at applicable member or non-member rates. Surcharge of 100% for non-members.

Bank _____

Address _____

City _____ State _____ Zip _____

Phone _____ Cell Phone (In case of bad weather, etc.) _____

Name(s) of Registrant(s): _____

Email _____

Three Ways to Register

Mail: 8425 Woodfield Crossing Blvd. Suite 155E, Indianapolis, IN 46240

Phone: 317-387-9380

Online: indiana.bank



Business Financial Statement Analysis & Business Cash Flow Analysis

CREDIT CARD INFORMATION

Please check your form of payment.

MasterCard VISA AMEX

Cardholder Name _____ Billing Zip Code _____

Credit Card Number _____ Expiration Date _____ CVV Code _____

CANCELLATION / CONFIRMATION

The IBA will send confirmations at registration. If you have questions, contact Elizabeth DeHaven at edehaven@indiana.bank or at 317-387-9380.

Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations the day before or absences on the day of the program. Substitutions are welcome at anytime.



**BUSINESS
FINANCIAL
STATEMENT
ANALYSIS &
TAX RETURN
ANALYSIS**
January 15, 2025

**BUSINESS
CASH FLOW
ANALYSIS**
January 16, 2025



VIRTUAL TRAINING

Business Financial Statement Analysis & Business Cash Flow Analysis

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.

Instructor

Richard Hamm has been training bankers for over 30+ years, specializing in all phases of commercial lending and credit, including portfolio and risk management, commercial real estate and appraisals, plus selling and 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, and Graduate School of Banking at Colorado), numerous statewide banking and community banking associations, plus individual banks.

On the consulting side, he has been involved in director training, loan policy formation, bank formation (start-ups and acquisitions) and related strategic planning. The RMA Journal has published over 20 of Richard's articles on various lending topics, and he has served for many years on its Editorial Advisory Board.

Who Should Attend

Credit analysts, portfolio managers, assistant relationship managers, community bankers, small business lenders, commercial lenders, consumer lenders, branch managers that lend to business owners, private bankers, special assets officers, loan review specialists and others involved in business and commercial lending.

Certificate of Completion

IBA will award a Certificate of Completion to any student who attends both days of the training.

Agenda for Each Day

8:30 a.m.	Registration & Log In
9:00 a.m.	Program Begins
Noon	One Hour Lunch Break
1:00 p.m.	Program Resumes
4:00 p.m.	Program Adjourns



Registration Fees

The following fees include the program and digital course materials.

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\$525 Full 2-Day Workshop Series
\$225 Single Day Registration

Special Accommodation

The IBA is committed to providing the best education in the best facility possible. To that end, we strive to accommodate any special needs bankers may have while attending our programs. If you need any special accommodations or have dietary restrictions, please let us know.

Workshop Agendas

January 15, 2025

Business Financial Statements and Tax Returns Analysis

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

January 16, 2025

Business Cash Flow Analysis

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)



Register today at indiana.bank

For More Information:
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