

# Cash Flow Analysis

## Webinar

August 21, 2007 ■ 1:30–3:30 pm, CT

We cannot guarantee timely and accurate registration for incomplete and/or illegible registration forms received. Please be sure to complete the form and type or write carefully.

**Check one of the following:** **SW2-1026**

Live webinar/materials  \$250 member  \$500 nonmember  
CD/materials  \$270 member  \$540 nonmember

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### Bankers Ed Books ALL Registrations

**Preferred Payment Method: Online or E-check  
Payment MUST accompany registration.  
Invoices not provided.**

#### Four Ways to Register:

**ONLINE:** Visit [TNBankers.org](http://TNBankers.org) (Professional Development Calendar)  
or [bankersed.com/TNBANKERS/catalog.asp](http://bankersed.com/TNBANKERS/catalog.asp)

**FAX:** Fax completed form with credit card info to 512-891-9640

**PHONE:** Call 888-262-7701 with credit card information

**MAIL:** Mail completed form with check by Aug 9 to Bankers Ed, 5700 S Mopac, #C310, Austin, TX 78749

**LATE REGISTRATION:** Late registrations are accepted until the program starts. To ensure timely delivery of materials, etc, please register online when registering after August 17 (credit cards and E-checks, accepted). For assistance with online registration, contact 888-262-7701.

#### Method of Payment (check one):

Check made payable to Bankers Ed  
 DiscoverCard  MasterCard  VISA  AMEX

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## Presenter

**Bob Ullom** - This program will be presented with realistic perspectives, experienced guidance, and real world relevance by Bob Ullom, a nationally recognized banking educator. Ullom brings over 20 years of bank lending and management experience to this fast-paced program.

Before becoming a speaker, Ullom led two start up banks to profitable, sound status by applying the skills and ideas presented in this seminar. He teaches over 12,000 bankers annually in seminars in over 35 states on a variety of lending, management, sales, and regulatory topics.

**Bankers Ed books all registrations.  
Call 888-262-7701 with questions.  
Contact the TBA only for general  
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# Cash Flow Analysis

*Cash flow repays debt!  
Without an adequate understanding  
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## WEBINAR

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# Cash Flow Analysis

August 21, 2007 ■ 1:30–3:30 pm, CT

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. Attend this seminar and learn how to use cash flow analysis to improve the quality of and confidence in your commercial loan decisions.

## Audience

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

## Continuing Education

**Applied:** 2.5 hours per session CLBB credit with the Institute of Certified Bankers.

**Approved:** 2 hours credit with the Texas State Board of Public Accountancy.

# Program Highlights

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 prepare and use cash flow statements quickly and easily
- How to understand the importance of the difference between:
  - Operating cash flows
  - Cash flows caused by management discretion
  - Financing flows

# What Is a Webinar?

A webinar is an enhanced telephone seminar. The audio portion of the program is still delivered by speaker phone; however, you now have the option of viewing a corresponding visual presentation using your PC or a PC connected to an A/V projector for multiple participants. No special hardware is needed. You may still participate without the added web component.

The program includes 90 minutes of instruction and 30 minutes live Q&A. Each registration provides one connection to the live webinar, written materials, and 30–days’ access to the online seminar (recorded copy of the event). You may have unlimited listeners on your connection by speaker phone and PC. You will receive a PIN, written materials, and instructions prior to the seminar. **E-mail confirmations may be intercepted by your E-mail security system as spam. If you do not receive a confirmation within 2 days of the event, please contact 888-262-7701.** You may also purchase the CD and materials.

**New:** Free 30-day Online Seminar — All presentations are archived within 5 working days of the broadcast. Webinar participants will receive a URL providing unlimited access to the presentation for 30 days. This enables you to participate in the live webinar, train additional staff, and review the material as needed.

**Transmission, retransmission, or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to 1 connection at 1 location with permission to make copies of materials for all participants.**