



Advanced Financial Statement Analysis



March 15, 2010
Naperville

Introduction

In today's regulatory environment, lenders' due diligence must include detailed cash flow analysis. In addition to regulators' concerns, analytical tools allow lenders to identify the business operations that caused the need for cash. Cash flow analysis also pinpoints the source(s) of repayment and the risk in the borrower's business plan/operations become apparent. Another major benefit to a lender having strong analytical skills is the ability to provide your clients with sound financial advice/input. After all, the primary reason given by borrowers for choosing their banks is the quality of their loan officers.

The program begins with the questions of "what business operations gave rise to the need for cash." From analysis we can determine what caused the need for cash and the impact of management actions and decisions on cash flows.

Participants should have a working familiarity with advanced analytical tools. The program is targeted to lenders with more than five years of lending experience or having completed a fundamental lending program.

Who Should Attend?

Commercial lenders, loan review officers, senior lenders, credit analysts, and branch managers would all benefit from attending this seminar.

This one-day seminar provides six hours of credit toward the prestigious Certified Community Lender designation

About the Presenter

What Others Have Said:

"I loved it. I feel lucky to be able to learn from Dave."

Michele Walgren, Loan Officer
State Street Bank & Trust Co.,
Quincy

"Dave is an excellent presenter. He is very knowledgeable and able to relate personal experience to the material."

Adam Crompton
The Bank of Herrin

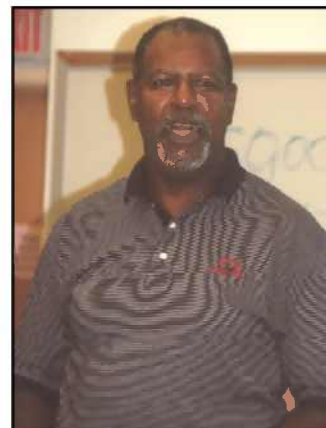
"Wonderful speaker – will come back to one of his seminars for sure."

Jamie Juenger, Asst. Loan Officer
Oakdale State Bank

"Great information and a great presenter. This was very useful!"

Beth Martin, Loan Officer
Legence Bank, Eldorado

David Kemp is president of Bankers Management, Inc., College Park, GA, a nationally recognized company in financial services training and bank consulting. Prior to forming his own company, Kemp served as vice president and director of credit services for Cannon Financial Institute in Athens, GA, where he trained bankers nationwide in Cannon Lending Schools, as well as through banking associations, and in tailored credit and sales training sessions for financial institutions. Kemp is also lead faculty member at CBAI's Community Bankers School.



Kemp

Kemp has more than 20 years' experience and management responsibility in the areas of consulting, training, credit administration, and new-business development. He was vice president of corporate finance with Citicorp North America where he was responsible for marketing investment and commercial-banking services throughout the Southeast. Prior to joining Citicorp, Kemp was a branch manager and commercial lender for the First National Bank of Atlanta and Citizens & Southern National Bank, Atlanta, GA. He is a graduate of Morris Brown College in Atlanta and has completed graduate studies at Georgia State University in Atlanta and Harvard University in Cambridge, MA.

Key Topics

We look at:

- Sales growth and cash flow
- Margin analysis as a measure of management skills
- Trade account turnover
 - Accounts receivable
 - Inventory
 - Accounts payable

We cover the “how to prepare a cash flow analysis” to using that information to measure risk, structuring loans and writing credit memos. The class also covers “quick cash flow” as an abbreviated analytical tool.

Cash flow analysis from tax returns is included, as many community bank customers only provide tax returns as opposed to financial statements. The review includes:

- Sub-S Tax Returns - 1120's
- Partnership Returns -1065
- C-Corporation - 1120



Registration Fees

*Early bird registration fees apply to those individuals registering one month prior to the date of the program. Persons registering after this date must pay the regular registration fee. Late registrants cannot be guaranteed admission if seminars reach capacity.

Fees include hand-out materials, refreshment breaks, and lunch. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

Cancellation Policy

Registrants cancelling two days prior to each seminar receive 100% refund; one day prior, 50%; the day of the seminar, no refund. **All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all “no shows.”**

	*Early Bird
CBAI MEMBER	
One person.....	\$209
Two or more from same banking institution	\$189 each
**PROSPECTIVE MEMBER	
One person.....	\$359
Two or more from same banking institution	\$339 each
	 Regular Pricing
CBAI MEMBER	
One person.....	\$239
Two or more from same banking institution	\$199 each
**PROSPECTIVE MEMBER	
One person.....	\$389
Two or more from same banking institution	\$349 each

CDD members receive a 10% discount.

****Only financial institutions/firms eligible for CBAI membership.**

Please note that CBAI does not issue confirmations, with the exception of on-line registrations, but feel free to call the Association headquarters to confirm your registration.

Registration Form

ADVANCED FINANCIAL STATEMENT ANALYSIS
MARCH 15, 2010
HOLIDAY INN SELECT, NAPERVILLE

Please Print

Name of Bank _____

Address _____

City, State, Zip _____

Tel. No. _____

Name/Title _____

E-Mail _____

Name/Title _____

E-Mail _____

____ I have special needs, please contact me before the seminar.

Please select your payment method.

____ Check Enclosed

____ Check in Mail

____ Pay at Door

____ Credit Card*

**If you are paying by credit card, please fill out the following information.
(Visa & MasterCard accepted).*

Name as It Reads on Card _____

Company Name on Card _____

Billing Address of Card _____

Card Number _____ Exp. Date _____



Mail it in:
CBAI Education Department
901 Community Drive
Springfield, IL 62703-5184



Fax it in:
(217) 585-8738



Call it in:
(800) 736-2224 (Illinois only)



Click it in:
www.cbai.com

Dates and Locations

March 15, 2010

Holiday Inn Select

1801 Naper Boulevard, Naperville, IL
630/505-4900

Agenda

Registration begins at 8:30 a.m. The seminar runs from 9 a.m. to approximately 4 p.m. Continental breakfast and lunch provided.

Continuing Education

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Department of Financial and Professional Regulation.

For More Information

Tracy McQuinn, Senior Vice President

Sandra McAvoy, Vice President

Valerie Johnston, Vice President

Melinda McClelland,

Administrative Assistant

Rebecca Ridgeway,

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Department of Education

& Special Events

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