



Advanced Financial Statement Analysis

September 5, 2014 ■ 9:00am - 4:00pm
The Bankers Center ■ Baton Rouge, LA

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 cause 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 bank is the quality of their loan officer. 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.

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

Workshop Topics

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



***** Please bring a standard, basic (non-financial) calculator to work through the exercises *****

Who Will Benefit

Commercial Lenders, Loan Review Officers, Senior Lenders, Credit Analysts, Branch Managers

Registration Fee

\$225, per LBA member
\$425, per non-member

Workshop Instructor

David L. Kemp is president of Bankers Management, Inc. formerly The Management Group. Prior to forming BMI, he served as vice president, director of credit services for Canon Financial Institute in Athens, Georgia. His areas of expertise include commercial lending, consumer lending, workouts, and director responsibilities.



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Registration Form

Name	Email Address
Mr./Mrs./Ms. _____	_____
Mr./Mrs./Ms. _____	_____
Mr./Mrs./Ms. _____	_____
Mr./Mrs./Ms. _____	_____
Bank _____	
Address _____	
City/State/Zip _____	
Phone _____	Fax _____

Payment Options

Check (Made payable to the Louisiana Bankers Association)

Visa MasterCard American Express

Card # _____ Expiration Date _____

Credit Card Billing address _____

Name on Card (Please Print) _____

Signature _____ Amount to be Charged on Card \$ _____

Registration Fee
 \$225, per LBA member
 \$425, per non-member

- I am unable to attend. Please send me _____ copies of the manual for :
- \$150 (member fee)
 - \$350 (non-member fee)
- (includes shipping and handling)

***Manuals will be shipped after the seminar**

This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:

***Please Note: Manual not eligible for SBET funding.**

Location

The Bankers Center
 5555 Bankers Avenue
 Baton Rouge, LA 70808
 225-387-3282

Agenda

8:45 a.m.	Registration
9:00 a.m.	Program Begins
12:00 p.m.	Lunch
4:00 p.m.	Program Adjourns

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\$225, per LBA member
 \$425, per non-member

Cancellation Policy

Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a \$100 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual. Substitutions are welcome at no additional charge.

Hotel Information

Residence Inn by Marriott - Towne Center at Cedar Lodge
 7061 Commerce Circle, Baton Rouge, LA 70809
 For reservations, call (225) 925-9100 and ask for the "Louisiana Bankers Association special room rate of \$112."

**Submit registration and view rosters in the
 Education Section of LBA's Website, www.lba.org**