



Earn up to 5 CPE Credits

The Nuts 'n Bolts of Cash Flow Analysis

Program Level: Basic

Delivery Method: Group-Live

Prerequisite: Basic understanding of accounting

Advanced Preparation: Review your credit union's business loan policy

Target Audience: Loan officers, branch staff, and management that are involved in business lending

This power-packed business lending course is designed specifically for credit union lending staff who wants to learn more about analyzing tax returns and assessing cash flow. The general curriculum includes:

Balance Sheet and Income Statement Analysis

Learn how to uncover creative accounting, and the effects of misclassification.

The Business Operating Cycle

Learn to effectively assess a business's need for financing through asset conversion and capital asset cycles.

Cash Flow Analysis

Explore the basics of converting tax returns and financial statements into cash flow statements. We will cover the major components of cash flow as well as unique items like one-time adjustments.

We will also cover the different types of tax returns and the important elements of each and teach you how to pick out the relevant data from small business tax returns and use it in your credit analysis.

Basic Financial Ratios

Some of the simplest ratios can be tell-tale signs of a business's success or demise. We'll discuss liquidity, leverage, and other ratios that are pertinent to all business loan requests.

Estimating Financial Need

Don't over-lend...or under-lend! Learn the formulas, tools, and knowledge you need to estimate your applicant's financial need.

Group Exercises

Plenty of case studies and hands-on calculating from actual tax returns.

To register, complete the registration form and fax to (503) 230-8857.

Call 866-484-2876 for questions.

2010 Course Date and Location

April 29, 9am – 3pm – Marine Federal Credit Union

4180 Western Boulevard
Jacksonville, North Carolina 28546

Course Fee: \$149 for CUBG Members, \$199 for all others



Mike Mucilli, CUBG Instructor.

Cancellations within 30 days of the session will be charged a 15% administrative fee. Cancellations within 7 days of the session will be charged 50% of the normal fee. Educational materials are proprietary and will only be provided to conference attendees. For more information regarding administrative policies such as complaint or refund, please contact our office at (866) 484-2876.

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Nuts 'n Bolts of Cash Flow Analysis

Course Registration Form

April 29, 2010

Marine Federal Credit Union
4180 Western Boulevard
Jacksonville, North Carolina 28546

Attendee Information

Name Mr. Mrs. Ms. _____

Title (as it should appear on your badge) _____

Organization _____

Address _____

City _____ State _____ Zip _____

Office Phone (_____) _____ Office Fax (_____) _____

Cell Phone (_____) _____ Email _____

Attendee Categories and Fees (Please check the appropriate box. Payment must accompany registration.)

CU Business Group Members:

Course Fee - \$149

CU Business Group Affiliates and all other credit unions:

Course Fee - \$199

Attendee Payment Information

Credit Card - please choose one Visa Mastercard

Check Enclosed

Card Number _____ Exp Date _____

Security Code (last 3 digits on back of card) _____ Billing Zip Code _____

Signature _____ Total Payment Enclosed / Authorized \$ _____

Cancellations - All cancellations must be made in writing or via email. Cancellations within 30 days of the program will be charged a 15% administrative fee. Cancellations within 7 days of the program will be charged 50% of the normal fee.

E-mail form to: education@cubg.org
Mail form to: CU Business Group

Fax form to: 503-230-8857
PO Box 19359
Portland, OR 97280