

# Getting the Story: Financial Statement Analysis Tools

Assessing creditworthiness of a borrower is about information. Each borrower will have opportunities and obstacles to repayment of the loan. Bankers need to use the information available to identify those potential issues. One of the primary sources will be the financial statements of the borrower. Financial statements are how the borrower keeps score on their management of the business. They represent how the borrower has responded to the marketplace factors impacting their business and themselves. Therefore, the banker can use the financial statements as a starting point in identifying the questions to ask about management performance. In “Getting the Story”, we will look at the issues of preparation of financial statements by the borrower; both Formal and Informal. Also, we will address the role of accountants, the use of financial statements in the credit decision process, and cash-focused analytical tools.

*Financial Analysis is the tool we use to conduct a thorough assessment of commercial credit risk. Throughout the 3 days we will be working with the financial statement information but the focus will be on getting behind the numbers to address the credit risk issues impacting a borrower's ability to repay. Check out our website for daily details.*

## In this multi-day seminar we will:

- Discuss the use of informal financial statements as analytical tools. This will include a discussion of Personal Financial Statements, 1040 Tax Return, and Personal Cash Flow.
- Review Accounting from the perspective of accountants. Then, shift to accounting for bankers and need to focus on cash outcomes.
- Present a Financial Statement Analysis Framework for getting at the key aspects of business financial statement analysis. The Framework will address the three key components of financial analysis—Comparisons, Ratios, and Cash Flow.
- Present and Discuss supporting cash analysis tools of Cash Drivers, Cash-to-Cash Cycle, and Cash Cycle.
- Utilize small group exercises and homework to compliment the in-class topics.

**Who Should Attend:** This 3-day seminar is appropriate for commercial bankers, loan review personnel, branch personnel (who do commercial lending), credit administrators, credit analysts, and credit department personnel.

**Speaker:** Jeff Judy is principal of Jeff Judy & Associates. He consults with financial institutions to make them more effective and efficient in managing organizational issues and he specializes in credit management. His booming voice and unique instructional style have been enjoyed around the globe. Jeff is a trainer for individual banks, bank holding companies, state and national trade associations and many major banking schools.

## REGISTRATION INFORMATION

- Fax (414-332-6478) or mail this registration form, or register online, no later than registration deadline.
- Make checks payable to Center for Financial Training (CFT).
- Withdrawals made prior to the registration deadline will receive a refund (less a \$100 administrative fee) or a full credit toward a future CFT seminar.
- Withdrawals made after the registration deadline and no-shows will not receive a refund or a credit.
- Substitutions may be made at anytime.

**OCTOBER 4-6, 2016**

### SCHEDULE OF TOPICS

October 16, 2017:

9:00am – 5:00pm

**Assessing the Individual: Personal Financial Statements & 1040 Tax Return**

October 17, 2017:

8:00am – 4:30pm

**Accounting, Financial Statements & the Borrower's Story**

October 18, 2017:

8:00am – 3:30pm

**Getting it Back: Cash Flow & Cash Analysis Tools**

### LOCATION

**Cambria hotel & suites  
5045 Eastpark Blvd.  
Madison, WI 53718**

**COST: \$950** (includes light breakfast & lunch each day and materials – does not include lodging)

To secure lodging at the Cambria at a rate of \$82/night, please call 608-241-7070 and mention you are with the CFT room block. Room block and rate expires on October 1, 2017. After this date, rooms are subject to availability and at the prevailing rate.

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## Registration Information

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| Participant Name 2   |                        |
| Participant Name 3   |                        |
| Participant Name 4   |                        |
| Participant Name 5   |                        |
| <p style="text-align: right;"><b>Total Due to CFT:</b> \$ _____</p> <p>Checks payable to: <a href="#">Center for Financial Training</a><br/>No refunds will be given after the registration deadline, however a substitute may attend. If you have any questions, please contact the CFT office at (414) 332-6468 or email <a href="mailto:info@cftncs.org">info@cftncs.org</a>.</p> |                        |

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