

# KEY RATIO ANALYSIS

**FACILITATED BY DAVID OSBURN**

**DENVER**

**THURSDAY, AUGUST 9, 2012**

**9:00 a.m. to 4:00 p.m.**

**Sterner Training Center, 1009 Grant Street**

**Ratios, ratios and more ratios!** What do they really mean? Many financial professionals including bankers use financial ratios on a regular basis. But do they always use the same ratios, and more importantly, do they always interpret the ratios in the same manner?

Attend this **proactive** seminar and learn a **“five step”** analysis plan including **liquidity, activity, leverage, operating performance and cash flow analysis**, which will clarify and “unify” this often confusing financial subject. Upon completion of this seminar, you will be able to better **negotiate** with your business clients as well as other financial professionals.

The session will also include a brief review of both the **bankruptcy** (Z-score) predictor and sustainable growth models.

Two case analyses will be presented to illustrate the main concepts associated with **key ratio analysis**.

**MAJOR TOPICS** include:

- ◆ Utilizing a “five step” ratio analysis plan to correctly interpret financial conditions of the business client
- ◆ Practicing “negotiating” with other financial professionals using the ratios
- ◆ Reviewing the Z-score and sustainable growth models
- ◆ Case analyses: Apply the concepts!

**WHO SHOULD ATTEND?** This program is designed for commercial lenders, credit analysts, loan documentation specialists, branch managers, assistant branch managers, private bankers and business development officers.

**DAVID OSBURN** is the founder and managing member of David L. Osburn & Associates LLC, a Las Vegas-based business training and contract CFO firm that provides seminar/keynote speeches for various groups including CPAs, bankers, attorneys, credit union employees, credit managers, trade groups, and business owners. David’s extensive professional background encompasses over 24 years in banking, finance, and marketing. His bank commercial lending credentials include comprehensive loan underwriting, management, customer development, and loan work-out experience.

**\$285.00\* Member Early / \$310.00\* Member Regular**

**REGISTER ONE PERSON AT THE ADVERTISED TUITION PRICE (EARLY OR REGULAR),  
RECEIVE A 10% DISCOUNT ON ANY ADDITIONAL REGISTRANTS FOR THIS CLASS!**

## REGISTRATION FORM (Course #N5646A1F12-CBA)

**FAX: 303-629-1591 ◆ ONLINE: www.CFTWS.org ◆ MAIL: CFTWS, 1009 Grant Street, Suite 102, Denver, CO 80203**

Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

Company \_\_\_\_\_

Street Address \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

\*Authorized Signature for Billing \_\_\_\_\_

Tuition Payment Option:  \*Bill Organization  Check (payable to CFTWS)  Visa/M/C

Card # \_\_\_\_\_ Exp. Date \_\_\_\_\_

Cardholder’s Name \_\_\_\_\_ Signature \_\_\_\_\_

**\*REGISTRATION GUIDELINE:**

REGISTER by **JULY 26, 2012** to receive the “Early” Tuition Rate. NO REFUNDS WILL BE GIVEN AFTER JULY 26th, ALTHOUGH A SUBSTITUTE MAY ATTEND. Cancellations received in writing prior to July 26th will be subject to a \$75 withdrawal fee. (Non-member \$570/ \$585)