

# ADVANCED CASH FLOW ANALYSIS

## Online Seminar

**MARCH 25, 2026 | 9 am - 3 pm**



This webinar will explore multiple models of both business and personal (business owner) cash flow analyses.

The session will begin with the business “traditional” EBITDA cash flow and personal cash flow of the “business owner” (using the 1040 tax return, K-1 forms, and the personal financial statement). Additionally, the Global Cash Flow or combined “business & personal” cash flow model will be displayed.

This will be followed by the Statement of Cash Flows (using the Direct and Indirect Methods), as prepared by the CPA, the UCA Cash Flow (using the Moody’s Lending Cloud software spreadsheet), Cash Basis Cash Flow, Fixed-Charge Coverage (FCC), and Free Cash Flow (FCF).

Various cash flow projections and sensitivity analyses will also be explored.

The webinar will then conclude with “commercial real estate” (CRE) cash flow analysis and other related real estate “investment” cash flow models.

### Major Topics

- Business (EBITDA) & Personal Cash Flow Analyses
- Global Cash Flow: Combining the Business and Personal Cash Flows
- Statement of Cash Flows, UCA Cash Flow, Cash Basis Cash Flow, Fixed-Charge Coverage, and Free Cash Flow
- Cash Flow Projections and Sensitivity Analysis
- CRE Cash Flow Analysis including Investment Models

### Audience

Commercial lenders, credit analysts, relationship managers, credit administrators

### About the Instructor

**David L. Osburn, MBA, CCRA**

Osburn & Associates, LLC

David is the founder of Osburn & Associates, LLC, a business training and contract CFO firm. His extensive professional background of over 30 years include work as a business trainer/ contract CFO and work as a bank commercial lender including the position of vice president/ senior banking officer. His banking credentials include loan underwriting, loan work-out, management and business development.



Osburn holds the professional designation of Certified Credit & Risk Analyst as granted by the National Association of Credit Management

### Schedule

8:45 a.m.	Zoom Login
9 a.m.	Seminar begins
Noon	Lunch
12:30 p.m.	Seminar resumes
3 p.m.	Seminar adjourns

### CPE Continuing Education

CPE will be granted to registered attendees upon request.

### Specialized Knowledge – 6 credits

Instructional Delivery Method:  
Group Live

Prerequisites: Advance knowledge of bank practices.

Program Level: Advanced

Advanced Preparation: None

### Virtual Live Format

Attendees will need internet access and a standard web browsers to join this video and web conferencing. Attendees will receive an email with a link to join the virtual seminar, handouts and any additional information a few days before the event.

A personal Zoom account is not necessary. You will use the link, meeting ID and password we provide.

- You can log in on a desktop computer, laptop or download the zoom app on a smart device.
- Internet access
- Audio on computer or a phone line

## REGISTRATION INFORMATION

Member Fee .....\$340

Each Additional.....\$300

Non Member Fee per person.....\$1360

*Remember that this registration is per person only, multiple people in the same room attending the program is discouraged. The only exception is when all the registrants have enrolled separately and each registrant has paid their own individual registration fee.*

*Cancellation/Refunds:* Full refunds will be granted for cancellations received by MBA at least 5 days prior to the seminar date. After that date, an administrative fee of \$10 per canceled registration will be retained. Cancellations will not be accepted 2 days prior to the seminar. Substitutions are always permitted.

*Fee includes presentation slides.*

### WAYS TO REGISTER

☎ Call the MBA at (573) 636-8151

✉ Mail completed form and registration fees to:  
Missouri Bankers Association  
P.O. Box 57  
Jefferson City, MO 65102

🌐 [mobankers.com](http://mobankers.com)

## REGISTRATION REQUEST | ADVANCED CASH FLOW ANALYSIS Online Seminar - March 25

### BILL TO

Bank \_\_\_\_\_

Address \_\_\_\_\_

City/State/ZIP \_\_\_\_\_

Phone \_\_\_\_\_

### NAME OF ATTENDEES

Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

### Method of Payment

Member Fee.....\$340 # \_\_\_\_\_ \$ \_\_\_\_\_

Each Additional.....\$300 # \_\_\_\_\_ \$ \_\_\_\_\_

Non-member Fee.....\$1360 # \_\_\_\_\_ \$ \_\_\_\_\_

**Total amount due:** .....\$ \_\_\_\_\_

☐ Check enclosed, payable to **Missouri Bankers Association**

☐ Invoice the bank.

☐ Credit Card Payment\* **(Please type)**

Exp. Date \_\_\_\_\_ CVV \_\_\_\_\_

No. \_\_\_\_\_

Type Name \_\_\_\_\_

Signature \_\_\_\_\_

