



Cash Flow Seminar

July 22 & 23, 2025, 9 a.m. – 4 p.m.

\$650 per person

Kentucky Society of CPAs

1735 Alliant Avenue

Louisville

Understanding how to calculate and interpret cash flow is essential for successful bankers. This course is designed to assist bankers in calculating cash flows in and out of business entities. Methods discussed include the Uniform or Universal Cash Flow Analysis method (UCA), traditional cash flow method, and the Fast Cash Analysis method. This course also provides guidance in calculating a Global Cash Flow analysis for entities that rely on cash generated by their owners to service debt.

The course will also demonstrate how to determine if cash is generated from Operating, Investing and Financing activities, which are the primary activities that can generate or utilize large amounts of cash, and dive into a review of personal financial statements and tax returns to determine the amount of cash available to service commercial debt.

Upon completion of this course, the participant will develop a good understanding of how cash flow is calculated and more importantly, how to interpret its meaning. Specific areas that will be covered include:

- The advantages and disadvantages of Accrual and Cash Basis financial statements
- The Rules of Cash Flow, which are essential in determining how much cash is generated from items on the balance sheet
- The Global Cash Flow Analysis Methodology
- The Fast Cash Analysis method which generates the same results in less time.
- A comparison of different methods to calculate cash flow ranging from the UCA method to the less effective traditional method.
- A Fast Cash Analysis method which can get you to the same results in less time
- Forecasting cash flow based upon historical performance, ratio analysis and management's assumptions.

Who Should Attend

Senior Loan Officers

Senior Credit Officers

Commercial Loan Officers

Branch Managers

Credit Analyst

Loan Review Personnel

Consumer Loan Officers

Credit Administration Support Staff

Speaker

Jeffery W. Johnson started his career with SunTrust Bank in Atlanta as a Management Trainee and progressed to Vice President and Senior Lender for SouthTrust Bank (a large Southeastern Regional Bank) and Senior Vice President and Commercial Banking Division Manager for Citizens Trust Bank of Atlanta (Community Bank).

Most of his career has been spent in Credit Administration, Lending (Commercial, Consumer and Real Estate), Business Development, Loan Review, Management and Training & Development. He has managed loan portfolios representing a cross section of loan types including: Large Corporate, High Net Worth Individuals, Middle Market Companies, Small Businesses, Real Estate and Non-Profit Organizations and managed several loan officers with portfolio management responsibilities.

Mr. Johnson is now a training professional in the banking industry by leading various seminars covering important topics relating to issues in banking. He teaches actively for fifteen state banking associations in the United States, Risk Management Association (RMA) and individual banks nationwide. He co-authored a training course entitled "Lending to Service and Other Professional Organizations" for RMA in 2001.

Cash Flow Seminar (Two-Day)

Cancellation Policy

Cancellations received more than 30 days prior to the event will receive a full refund. Cancellations received between 29 days and 10 days prior to the event will be charged a \$50 processing fee. There will be no refund for cancellations received less than 10 days prior to the event. Substitutions are always welcome and encouraged. All cancellations and substitutions must be submitted in written format prior to the event.

Questions

Please contact Jamie Hampton at jhampton@kybanks.com. For a complete list of KBA programs, or to register online, please visit www.kybanks.com.

Dress is casual. Check in for the seminar begins after 8:30 a.m. and breakfast will be available.

Upcoming Programs 2025

Fraud Academy
August - Lexington

Commercial Lending School
September - Louisville

IRA Essentials Seminar
September - Louisville

IRA Advanced Seminar
September - Louisville

Foundations of Banking School
December - Louisville

For more details or online registration go to www.kybanks.com.



Registration Form

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July 22 & 23, 2025, Louisville

\$650 per person (PDF)

Please copy this form for additional registrations.

REGISTRANT _____	TITLE _____	Method of Payment <input type="checkbox"/> Send invoice <input type="checkbox"/> My check for \$_____ is enclosed. <input type="checkbox"/> Please charge my credit card \$_____ as noted below. <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> Discover <input type="checkbox"/> AmEx CARD NUMBER _____ EXPIRATION DATE _____ CARDHOLDER NAME _____ CARDHOLDER'S SIGNATURE _____ SEC CODE NUMBER (3 DIGITS ON BACK OF CARD) _____
BANK _____		
MAILING ADDRESS _____		
CITY STATE ZIP _____		
PHONE _____	FAX _____	
EMAIL (REQUIRED FOR REMINDER) _____		
SPECIAL ASSISTANCE / DIETARY NEEDS _____		

Please send registration to: Kentucky Bankers Association 600 West Main Street, Suite 400, Louisville, KY 40202 Scan and email registrations to jhampton@kybanks.com		