ADVANCED CASH FLOW ANALYSIS
ADVANCED TAX ANALYSIS

OBA MEMBERS: REGISTER ONLINE AT WWW.OBA.COM.
One Day: $280
Both Days: $ 260 Each Day
Non-members: $600 Per Day

Please mark which program(s) you plan to attend.

- ☐ **May 1 Advanced Cash Flow Analysis**
- ☐ **May 2 Advanced Tax Return Analysis**
- ☐ **Both Days**

Cancellation requests must be made in writing and be received by 4/17/25 to receive a full refund. A 50-percent refund will be given on all cancellations received by 4/24/25. No refunds will be given on requests received after 4/25/25 however, substitutions may be made.

The fee is per person; instruction, materials, lunch, and breaks are provided.

BANK/CO. ____________________
PHONE ____________________
FAX ____________________
P.O. BOX ____________ CITY ____________________
ZIP ____________________
NAME ____________________
TITLE ____________________
EMAIL ____________________
NAME ____________________
TITLE ____________________
EMAIL ____________________
NAME ____________________
TITLE ____________________
EMAIL ____________________

PAY BY CREDIT CARD:
FOR SECURITY REASONS, PLEASE E-MAIL YOUR REGISTRATION FORM AND CREDIT CARD INFORMATION TO:
SECURE E-MAIL: SECURE@OBA.COM
BILL TO O VISA O MASTERCARD O AMEX O DISCOVER

CARDHOLDER NAME ____________________
CARD # ____________________
EXPIRATION DATE ____________________ CVC# ________
SIGNATURE ____________________

PAY BY CHECK:
Mail this form with payment to:
Oklahoma Bankers Association
P.O. Box 960173
Oklahoma City, OK 73196-0173

SCHEDULE

8:30 a.m. .... Registration
9 a.m. to 4 p.m. ...... Program

LOCATION

Harris Event Center at the OBA
643 N.E. 41st St., Oklahoma City
405-424-5252

ACCOMMODATIONS

Oklahoma City
Residence Inn Bricktown
400 E. Reno Ave.
Oklahoma City, OK 73104
405-601-1700 Option 0
Ask for rate of $122
Free breakfast, Self parking $18/day.

Embassy Suites, OKC Medical Center
741 N Phillips Ave
405-239-3900
Ask for the OBA business rate of $152
Made to order breakfast, Self parking $14/day

* Hotel Rates are Subject to Change*

QUESTIONS?

Call Nancy, Debbie or Janis at the OBA for further information at 405-424-5252, or email Janis at janisr@oba.com
If you have a disability that may impact your participation in this event, please forward a statement regarding any special needs to the OBA. We will contact you to discuss accommodations.

OKLAHOMA BANKERS ASSOCIATION

2025 Advanced Commercial Lending Workshops

MAY 1 ADVANCED CASH FLOW ANALYSIS

MAY 2 ADVANCED TAX ANALYSIS

HARRIS EVENT CENTER/OBA

Advanced Cash Flow | Advanced Tax | Both Days

ADVANCED CASH FLOW ANALYSIS

This seminar 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 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 seminar will then conclude with "commercial real estate" (CRE) cash flow analysis and other related real estate "investment" cash flow models.

TOPICS- MAY 1 9:00 AM-4:00 PM

- 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

ADVANCEDTAX RETURN ANALYSIS

This seminar will provide the banker with several advanced tax return concepts and related analyses to help them more effectively work with their business customers.
The session will begin with a brief review of analyzing a business owner's personal "1040" tax return and the return of an LLC, S corporation, and C corporation including Schedules M-1 and M-2, Schedule K-1, pass-through transactions, and other deductions

TOPICS- MAY 2 9:00 AM-4:00 PM

- Corporate Tax Issues including Business Structure, Section 179 Depreciation, and Bonus Depreciation
- Investments including Capital Gain/Loss Issues and Passive Activities
- Real Estate Issues including Personal Residence, Rentals, Home Offices, and 1031 Tax-Free Exchanges
- Employer Provided Benefits including "Qualified Retirement Plans" and Health Savings Accounts (HSAs)
- Retirement Planning Strategies including "Defined Benefit" (DB) Plans
- Estate Planning Issues including Gifting
- Year-End Tax Strategies
- Changes to the Tax Code that impact Business Owners and proposed Tax Legislation

WHO SHOULD ATTEND

Commercial lenders, credit analysts, relationship managers, credit administrators

SPEAKER

David L. Osburn is the founder of Osburn & Associates, LLC, a Business Training and Contract CFO Firm that provides seminars, webinars, and keynote speeches for bankers, CPAs, credit managers, attorneys, and business owners on topics such as Banking/Finance/Credit, Negotiation Skills, Marketing, and Management Issues.
Mr. Osburn's Contract CFO clients include medical practitioners, financial institutions, law firms, CPA firms, architects, real estate developers, and contractors.
His extensive professional background of over 30 years includes 19 years as a Business Trainer/ Contract CFO and 16 years 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.
Mr. Osburn has been an adjunct college professor for over 30 years including Nevada State College and College of Southern Nevada.
He holds an MBA from Utah State University, a BS in Finance from Brigham Young University, and is a graduate of the ABA National Commercial Lending School held at the University of Oklahoma.
Additionally, Mr. Osburn holds the professional designation of Certified Credit & Risk Analyst (CCRA) as granted by the National Association of Credit Management (NACM).