2027 BASIC CASH FLOW ANALYSIS
PERSONAL, BUSINESS, REAL ESTATE

February 10, 2027

OBA MEMBERS: REGISTER ONLINE AT WWW.OBA.COM.

Earlybird fee by 1/27/27: $290

Regular fee after 1/27/27: $300

Non-members: $600

Cancellation requests must be made in writing and be received by 1/27/27 to receive a full refund. A 50-percent refund will be given on all cancellations received by 2/3/27. No refunds will be given on requests received after 2/3/27 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 ☐ VISA ☐ MASTERCARD ☐ AMEX ☐ 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

LOCATIONS

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

ACCOMMODATIONS

Embassy Suites, OKC Medical Center
741 N Phillips Ave
405-239-3900
See OBA website calendar for hotel information.

AC Hotel Oklahoma City Bricktown
411 E Sheridan Ave
See OBA website calendar for hotel information.

Hyatt Place Bricktown
20 Russell M. Perry Avenue
See OBA website calendar for hotel information.

OKLAHOMA BANKERS ASSOCIATION

2027 BASIC CASH FLOW ANALYSIS: BUSINESS, PERSONAL, GLOBAL, COMMERCIAL REAL ESTATE



FEBRUARY 10, 2027

HARRIS EVENT CENTER/OBA
OKLAHOMA CITY

27 Basic Cash Flow Analysis

OKLAHOMA CITY-FEBRUARY 10

COURSE DESCRIPTION

This seminar will explore various cash flow models including both business and personal (business owner) applications.

The business cash flow section will include "traditional" EBITDA cash flow, Fixed-Charge Coverage (FCC), Free Cash Flow (FCF), Cash Basis Cash Flow, and the UCA Cash Flow (using the Moody's Lending Cloud software spreadsheet). Additionally, the Statement of Cash Flows (as prepared by the CPA) will be reviewed.

The personal cash flow section will detail the cash flow analysis of the "business owner" using the 1040 tax return and personal financial statement. Additionally, the Global Cash Flow or combined "business & personal" cash flow model will be displayed.

The seminar will also include a "commercial real estate" cash flow model.

WHO SHOULD ATTEND

Commercial lenders, credit analysts, relationship managers, branch managers. The seminar provides a good foundation for those planning to attend the Commercial Lending School.

TOPICS

- Business & Personal Cash Flow Analyses
- EBITDA, FCC, FCF, Cash Basis Cash Flow, UCA Cash Flow Analyses, Statement of Cash Flows
- Personal Cash Flow Analysis
- Global Cash Flow: Combining the Business and Personal Cash Flows
- Commercial Real Estate Cash Flow Analysis

REGISTRATION

To qualify for the early bird fee of $290, you must register by 1/27/27. The fee after 1/27/27 is $300. Non-member fee is $600. The fee is per person; instruction, materials, breaks are provided.

QUESTIONS

Call Niki, Debbie or Janis at the OBA for further information at 405-424-5252, or email Janis at janis@oba.com.

If you have a disability that may impact your participation in this event, please forward a statement regarding any special needs.

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).