

*Webinar on*

# **Analyzing Financial Statements**

# Learning Objectives

- Analyzing the Balance Sheet, Income statement, and Statement of cash flows*
- Reviewing the four auditor's opinions*
- Learning the ratios that can be derived from the above financial statements*
- Having the meaning of the ratios explained and how to put them all together to derive a conclusion*
- Learning about the Altman Z score and its effectiveness*
- Writing a financial summary for management*
- Tying everything together to make*



You will learn all about how to start the analysis process, how the FASB and SEC operate together and where you can find audited financial statements, and how to retrieve them. We will cover auditor's opinions and what they mean.

## PRESENTED BY:

*Ron has over thirty years in credit management in the clothing, door and window manufacturing, wine, the medical device industry, and now direct mailing. He holds a BS in Accounting and has received his certification in credit and finance from the Amos Tuck business school at Dartmouth University. Ron has been an instructor for NACM for 21 years teaching both the CAP and ACAP classes helping over 150 credit people prepare for their credit designations. Ron is currently the Director of Credit and payment solutions at Mspark Inc.*

On Demand Webinar

Duration : 60 Minutes

Price: \$200

# Webinar Description

You will learn all about how to start the analysis process, how the FASB and SEC operate together and where you can find audited financial statements, and how to retrieve them. We will cover auditor's opinions and what they mean. We will discuss the objectives of analysis management, learn tools and techniques such as common sizing financial statements and trend analysis. We will cover the five categories of ratios: Liquidity, Activity, Leverage, Profitability, and Market ratios. The session will go into reviewing a company that we have all the financial statements for and applying all the techniques mentioned above and showing the ratios, DSO calculations and summary to management explaining the findings and requesting a credit line. Other parts of the session will cover the Altman Z score and how its calculations can give you a strong sense if a company will go bankrupt within the next twelve months. All this will then be summarized, and the conclusion will be drawn to make a solid credit decision on whether a loan should be granted or a line of credit can be granted.



# Who Should Attend ?

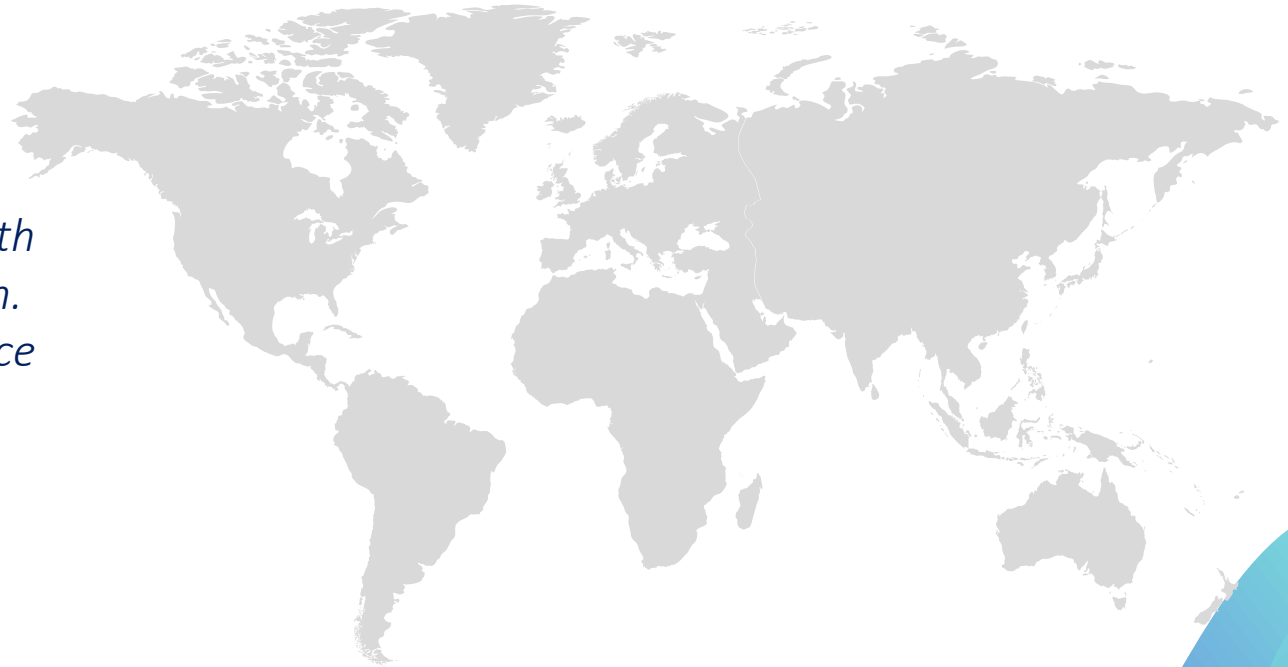
*Credit analysts*  
*Credit Managers*  
*Bankers*  
*Owners of small businesses*



# Why Should You Attend ?

*If you have audited financial statements and you are trying to do one of the following: Approve a loan for them, looking to acquire them, looking to apply for a job at that company, or set them up with a line of credit then you need to attend this session. In this webinar, you will learn how to read a Balance sheet, an income statement, and a statement of Cash flows which will give you a good insight into the strength and weaknesses of the company.*

*From the financial statements, you will also learn what ratios you need to pull from which statement, what the ratios mean, and how to use them in helping with your decision. You will then learn how to write up all your findings in a summary to present to management and determine a line of credit or loan amount if you determine they are creditworthy.*



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