



Join Us for the Small Business Financial Management Series on Increasing Cash Flow



This three-part series is designed for business owners, managers, new commercial bankers, lending staff and consultants who need to know how to turn financial statements into useful management tools for themselves or their clients. It also serves as a refresher course for those experienced in the financial management or lending industry.

Course Information

#1 – Understanding Financial Statements – learn how to identify key business information captured on the income statement & balance sheet. Plus learn how to calculate several key ratios & understand what those ratios mean in terms of business productivity & success.

#2- How to Control Cash Flow – learn how to turn financial statements into useful management tools by looking at where cash comes from in a small business, where it's used in day-to-day operations and how to identify & correct cash flow problems.

#3 – Predicting Future Cash Needs – learn how to use a Cash Budget to project the future performance of your business by estimating sources and uses of cash. Plus learn how to analyze the projections to make informed business decisions.

Class Information

3/4/09 Understanding Financial Statements

3/11/09 Controlling Cash Flow

3/18/09 Predicting Future Cash Flow

- ◆ All classes start at 6pm
- ◆ Location: **University of Missouri Cape Girardeau County Extension office, 684 W Jackson Trail, Jackson, MO**
- ◆ Refreshments served

Class Registration

Early Registration: 1 class \$60; 2 classes \$100; 3 classes \$120 **Late Registration:** After 2/27 – 1 class - \$80; 2 classes - \$120; 3 classes - \$140

Fee includes handouts, guides and resources to help you financially manage your business better & a financial scan and cash flow analysis of your business plus plans to increase your profitability.

Call 573/243-3581 to register

Equal Opportunity / ADA Institution

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