



Creditntell.com
Where Wall Street Meets Main Street

Educational Program Course Outline
Course IV: Warning Signs of Troubled Companies

Date: December 11, 2008
Time: 2:00 pm – 4:30 pm Eastern Time

Click Link to Register: <https://www1.gotomeeting.com/register/730975286>

Overview (subject to change)

- I. Declining Sales**
 - A. Comparable Store Sales*
 - B. Store Closures*
- II. Declining Profitability**
 - A. EBITDA Margin*
- III. Liquidity & Leverage Measures**
 - A. Interest Coverage*
 - B. Debt/EBITDA*
 - C. Percent Available Under Credit Facility*
- IV. Inventory Turnover**
 - A. Industry Average*
 - B. Trend Analysis*
- V. Decrease in Capital Spending**
 - A. Keeping up with the Jones'*
 - B. Need to conserve cash*
- VI. Asset Sales**
 - A. Why?*
 - B. Are other assets available for sale?*

Overview Continued.....

VII. Covenant Violations

A. Remedies

B. How to calculate potential violations before its too late

VIII. Stock & Bond Performance

IX. Rating Agency Downgrades

A. What impact does it have?

X. Managing Cash Flows

XI. Management Turnover

XII. SEC Investigations