

## HOMEOWNER PROGRAM -

### “How to Read & Understand Financial Statements, Audits & Investment Strategies”



**Saturday, April 8, 2017**

**Wilde Lake Interfaith Center**

**10431 Twin Rivers Road**

**Columbia, MD 21044**

**410-730-7920**

**Registration: 9:00 am—9:30 am**

**Program: 9:30 am—11:30 am**



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# “How to Read & Understand Financial Statements, Audits & Investment Strategies”

This program will address:

- Understanding accrual accounting
- What are the important questions to ask/answer when reading a Balance Sheet
- What information should you gain from your Income & Expense Statement
- How to evaluate your overall financial position
- Investment resolutions
- Investment Strategy
- Borrowing money
- Assessment increases
- Ensuring your assessment method/rates are compliant w/governing documents
- How to calculate and compare your delinquency rate against industry averages
- How to calculate sufficient Repair & Replacement Reserves
- How to calculate sufficient Operating Reserves
- How to tell if your reserves are fully funded and supported by cash
- What is the difference between a qualified and unqualified audit
- What are the important issues to look for in your annual audit
- What are SAS letters



**Cost:** \$20.00 per person. Pre-registration is required. First come, first served– space limited!

## The Speakers

The Speaker panel will consist of a Manager, Accountant and Banker.

## Questions?

Call 410-540-9831 Fax: 410-540-9827  
Email: [contact@caimdches.org](mailto:contact@caimdches.org)  
Visit our website [www.caimdches.org](http://www.caimdches.org)

*If you are not a member of CAI, you can join the day of the seminar!*

# “How to Read & Understand Financial Statements, Audits & Investment Strategies”

SATURDAY, APRIL 8, 2017

NAME: \_\_\_\_\_

ASSOC: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY, ST, ZIP: \_\_\_\_\_

PHONE: \_\_\_\_\_

EMAIL: \_\_\_\_\_

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\*NOTE: Verbal or written commitment obligates the participant to pay for the event if they choose not to attend unless cancellation is made 5 business days prior to the seminar. No-Shows will be invoiced. No refunds for cancellations within 5 business days of event.

Are you listed (your personal name) in the CAI database as a member?  Yes  No

Mail form to: CAICRC, 1985 Fairfax Road, Annapolis, MD 21401