

Business Finance Essentials

Understanding Financial Statements in the Construction Industry

This course provides a practical understanding of key financial statement schedules and concepts essential for making informed business decisions in the construction industry. Participants will learn key components of the balance sheet, income statement, cash flow statement, and contract schedules to enhance their ability to interpret financial statements. Course is Ideal for managers, business owners, and professionals looking to further their understanding of business operations and financial management. Ideal for those with aspirations to become Branch Managers, Project Managers, Sales Management, Accounting Managers, and more.

Course Objectives:

- Develop confidence in reading and understanding financial statements.
- Learn the fundamentals of the Balance Sheet, Income Statement, Cash Flows, and its role in decision-making.
- Understanding contracts in progress schedules and risk management
- Understanding of revenue recognition methods and different types of contracts.
- Review of industry benchmarks to assess a company's financial health
- Review of key ratios and metrics that lenders look at in reviewing financial statements
- Review of change orders and retainage and its impact to the financial statements.
- Build a foundation for strategic planning using financial data.

Subject Matter Experts Include:



Susan Orr has over 25 years of experience in providing attest and consulting services to companies in a variety of sectors. She has served UHY in various client-facing management and leadership roles, including serving as leader in the St. Louis Construction Practice. Susan works closely with her clients as a true partner, consistently delivering timely and proactive advice.



Dan Rolby has 20 years of experience in the Audit and Assurance Practice. He specializes in the construction industry and has assisted clients with mergers and acquisitions, operational improvement, and other consulting services. Dan's technical strengths include financial statement audits, reviews and compilations, and employee benefit plan audits. Dan is a member of the UHY Retention and Development and Construction Practices.



Matt Lynch has over 40 years of experience in the banking industry. He is an accomplished and results-oriented finance executive with extensive experience in commercial banking, treasury management, portfolio management, revenue generation, relationship management, credit analysis and strategic planning. He is a focused producer with CommunityAmerica Credit Union, who combines industry expertise with practical experience in making sound financial decisions while ensuring high-quality client experiences. Matt is a trusted collaborative leader with a strong reputation as an analytical problem solver with cross-functional leadership skills dedicated to driving organizational success and growth.



Laura Mugge is a seasoned marketing and community engagement professional with over two decades of experience in the credit union industry. Currently serving as a Corporate Partner Sales Specialist at CommunityAmerica Credit Union, Laura champions the CommunityAmerica AT Work program in the St. Louis market- connecting local businesses and their employees with exclusive financial benefits and tools that promote financial well being. Laura holds an MBA in Marketing from Maryville University in St. Louis and a BS in Business Administration with a concentration in Marketing from Southern Illinois University-Edwardsville. She is recognized for her expertise in strategic planning, negotiation, digital and traditional advertising, and fostering meaningful community partnerships.



Tuition and Fees: Tuition due two weeks prior to course start date.

Employees of non-member firms	\$100
Employees of EBMI member firms	\$75
Late Fee (additional \$50) Paid after two weeks prior to start date of class.	\$50
Note: includes a \$75 non-refundable fee.	

Times and Dates:

September 10, 2025
8:30-11:00 AM

Location:

EBMI Office or virtual
900 S. Highway Suite 203
Fenton, MO 63026

Click [HERE](#) to register