

Global Cash Flow I

June 13, 2023 | Seattle, WA

Hosted by RMA and its Puget Sound Chapter



Course Overview

Global Cash Flow I: Foundations in GCF Concepts is designed to provide learners with a commercial lending risk assessment tool to: 1) estimate the probability of loan repayment from a business and its owners as borrowers or guarantors and 2) make an informed credit decision by combining the information in the business and personal cash flow statements to determine whether the combined global cash flow is sufficient to service the debt of the business, its owners, and its guarantors.

This course is designed for practicing commercial loan officers and other lending and credit professionals who lend to borrowers including private clients, small businesses, and closely held corporations, and who need to increase their understanding of repayment risks associated with contingent liabilities of the owner and their business interests. This course assumes participants have completed the following RMA courses or have the equivalent experience: Analyzing Personal Financial Statements and Tax Returns, Analyzing Business Tax Returns, and Cash Flow Analysis I.

Duration

7.5 Hours

Level

Foundational

Delivery

Instructor-Led

Topic

Cash Flow Analysis

Audience

Credit Administration/Department, Loan Review/Administration, Portfolio Management Officer, Regulator/ Examiner, Relationship Manager/ Lender, Underwriter/Analyst

Modules

- Module 1: Introduction to Global Cash Flow
- Module 2: Global Cash Flow Components
- Module 3: How Changes in Assets and Liabilities Affect Global Cash Flow
- Case Study: Stephen J. Anderson, DMD, Inc.

Objectives

Upon completion of this course, learners will be able to:

- Estimate the probability of loan repayment from a business/its owner(s) as borrowers or guarantors.
- Make an informed credit decision by combining the information in the business and personal cash flow statements to determine whether the global cash flow is adequate to service the debt of the business, its owners, and its guarantors.
- Define global cash flow.
- Analyze the interdependence of entities.
- Identify the issues or risks in small business/self-employed, private client, and closely held business lending, and ways to analyze and assess these risks.
- Distinguish income from cash flow (including balance sheet changes) and recurring from nonrecurring cash inflows and outflows.
- Use global cash flow analysis to determine appropriate loan structure elements.

Register now by visiting <https://bit.ly/RMA-GCF1> or scan this QR Code:



QUESTIONS?
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