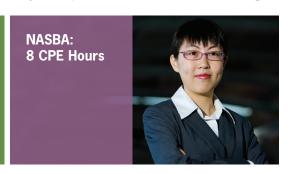
RMA and its San Diego Chapter present...

# GLOBAL CASH FLOW I: FOUNDATIONS IN GCF CONCEPTS

MARCH 3, 2017 | SAN DIEGO, CA



#### Course Overview

Global Cash Flow I: Foundations in GCF Concepts enhance your ability to estimate the probability of loan repayment from a business entity as borrower and the individual who owns that business as guarantor, or vice versa.

This one-day course will teach you how to make a comprehensive loan decision by combining the information in personal cash flow statements with business income (cash flow available for debt service of the closely held business) and personal debt service combined with business debt service.

This will involve an understanding of the components that comprise a global cash flow (GCF), determining the resources that are needed to construct a global cash flow, understanding income versus cash flow (including balance sheet changes), and the interdependence of the entities.

#### Who will benefit?

Global Cash Flow I: Foundations in GCF Concepts is designed for practicing commercial loan officers and other lending or credit professionals—who lend to private clients, small businesses, closely held corporations, etc.—who need to increase their understanding of borrowing situations created through contingent liabilities of owners and their business interests and its impact on loan repayment. In general, participants should already have a basic knowledge of personal tax returns, business financial statements, related ratios, and cash flow.

#### You will:

- Identify the components of a global cash flow (GCF) and determine the resources needed to construct a GCF.
- Explain the interdependence of the entities.
- Quantify income versus cash flow (including balance sheet changes).
- Estimate the probability of loan repayment from a business and its owners as borrowers or guarantors:
  - Small business/self-employed.
  - Private client situation.
- 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.

#### Prerequisites

RMA's Global Cash Flow course assumes that you have completed the following RMA courses, or have the equivalent in experience: Analyzing Personal Financial Statements and Tax Returns, Analyzing Business Tax Returns, and Cash Flow Analysis I: UCA Fundamentals.

## IT'S SMART TO BE AN ASSOCIATE MEMBER.

RMA **Associate Members** enjoy **preferred pricing** on all Chapter Cosponsored Open Enrollment Courses.





### **Global Cash Flow I: Foundations in GCF Concepts**

March 3, 2017 | San Diego, CA | Event #336512-17

Registration Fee (All prices in U.S. dollars)

Associate members: \$355

Nonassociates from member institutions/

professional members: \$495

Nonmembers: \$745

**Promotional Code: CHP** 

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☐ Industry benchmarking ☐ Enterprise risk ☐ Credit risk, commercial ☐ Credit risk, retail ☐ Operational risk ☐ Market risk ☐ Regulatory compliance ☐ Securities lending	<ul> <li>□ Enterprise risk</li> <li>□ Credit risk</li> <li>□ Market risk</li> <li>□ Operational risk</li> <li>□ Regulatory compliance</li> <li>□ Securities lending</li> <li>□ Not in a risk discipline</li> </ul>	<ul> <li>□ Entry level, early stages</li> <li>□ Mid-level</li> <li>□ Senior/executive management</li> <li>□ Not in a risk management role</li> </ul>
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☐ Chief Credit Officer☐ Chief Risk Officer☐ COO
☐ Chief Operational Risk Officer☐ Chief Information Officer/Director IT☐ Chief Regulatory Affairs Officer
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<ul><li>□ Market Risk Officer</li><li>□ Nonbank/Nonfinancial</li><li>□ Portfolio Management Officer</li></ul>
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☐ Secretary/Admin. Assistant ☐ Securities Lending ☐ Securities Trader
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Which best describes your area of
specialty? Please check all that apply.  ☐ Agricultural Lending ☐ Audit
<ul><li>□ Commercial Banking</li><li>□ Consumer/Retail Banking</li><li>□ Corporate Office</li></ul>
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☐ Nonbank/Nonfinancial Institution
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