

RMA and its San Diego Chapter present...

GLOBAL CASH FLOW I: FOUNDATIONS IN GCF CONCEPTS

MARCH 3, 2017 | SAN DIEGO, CA

NASBA:
8 CPE Hours



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.



JOIN. ENGAGE. LEAD.

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**

☐ Mr. ☐ Ms. ☐ Mrs.

First name _____ M.I. _____ Last name _____

Nickname (for badge) _____ Title _____

Institution _____

Mailing address _____

City _____ State/province _____ Zip/postal code _____

Country _____ **Attention Canadian registrants:** Please be advised that remittance of GST tax is your responsibility. RMA is not required by law to register and collect GST taxes in Canada.

Phone # _____ Email _____

Billing Information ☐ Same as above

Name _____ Institution _____

Phone _____ Email _____

Address _____

City _____

State/province _____ Zip/postal code _____ Country _____

Event Cancellation Policy*

If you cancel your registration 15 or more business days prior to the start of the event, you will receive a full refund. If you cancel 6–14 business days prior to the event, you will be subject to a service fee equal to 50% of the registration fee. If you cancel 5 or fewer business days prior to the event, you forfeit the entire fee. If you fail to attend the event, you forfeit the entire fee.

Please note: Written (fax 215-446-4100 or email registrar@rmahq.org) cancellation is required to process all refunds.

In the event the course is cancelled by RMA, you will receive a full refund for registration fees. However, RMA does not assume responsibility for any other expenses, including the purchase of airline tickets, incurred by you in connection with attending the event.

If your payment is received in currency other than U.S. dollars, and you are due a refund, you will be responsible for any foreign exchange rate difference.

***Please refer to specific cancellation policies for RMA's Annual Conference and Securities Lending Conferences.**

Transfer Policy

You may transfer one time to a new date up to five or more business days prior to the event. If you are unable to attend a similar event within one year from the original registration date, you forfeit the entire registration fee.

Please note: Written (fax 215-446-4100 or email registrar@rmahq.org) cancellation is required to process all transfers.

Use our tailored email alerts to keep informed in your area of interest, which you can update below:

- ☐ Industry benchmarking
- ☐ Enterprise risk
- ☐ Credit risk, commercial
- ☐ Credit risk, retail
- ☐ Operational risk
- ☐ Market risk
- ☐ Regulatory compliance
- ☐ Securities lending

Please choose your discipline. Check all that apply:

- ☐ Enterprise risk
- ☐ Credit risk
- ☐ Market risk
- ☐ Operational risk
- ☐ Regulatory compliance
- ☐ Securities lending
- ☐ Not in a risk discipline

Please select your current level in risk management:

- ☐ Entry level, early stages
- ☐ Mid-level
- ☐ Senior/executive management
- ☐ Not in a risk management role

Five ways to register

Web: www.rmahq.org / Phone: 800-677-7621 / Fax: 215-446-4100
Email: registrar@rmahq.org / Mail: RMA, Lbx 1140-PO Box 8500, Philadelphia, PA 19178-1140

☐ Check enclosed ☐ VISA ☐ MasterCard ☐ AMEX ☐ Diners Club ☐ Discover

Credit Card number _____ Exp. date _____

Signature _____

I understand my signature authorizes The Risk Management Association to charge my credit card for this purchase.

This section must be filled out in order to properly process your registration.

Which best describes your job function? Please check all that apply.

- ☐ Auditor
- ☐ Business Line Operational Risk Manager
- ☐ CEO/President
- ☐ Chief Credit Officer
- ☐ Chief Risk Officer
- ☐ COO
- ☐ Chief Operational Risk Officer
- ☐ Chief Information Officer/Director IT
- ☐ Chief Regulatory Affairs Officer
- ☐ CFO/Finance
- ☐ Chief/Senior Lender
- ☐ Compliance Officer/Manager
- ☐ Corporate Operational Risk Manager
- ☐ CPA/Attorney/Appraiser
- ☐ Credit Administration/Department
- ☐ Credit Policy Officer
- ☐ Dean/Professor/Teaching Assistant
- ☐ Government Agency
- ☐ Human Resources/Training Director
- ☐ Insurance
- ☐ IT Manager
- ☐ Legal Counsel
- ☐ Loan Review/Administration
- ☐ Market Risk Officer
- ☐ Nonbank/Nonfinancial
- ☐ Portfolio Management Officer
- ☐ Regulator/Examiner
- ☐ Relationship Manager/Lender
- ☐ Risk Management Officer
- ☐ Secretary/Admin. Assistant
- ☐ Securities Lending
- ☐ Securities Trader
- ☐ Student
- ☐ Underwriter/Analyst
- ☐ University/Librarian

Which best describes your area of specialty? Please check all that apply.

- ☐ Agricultural Lending
- ☐ Audit
- ☐ Commercial Banking
- ☐ Consumer/Retail Banking
- ☐ Corporate Office
- ☐ Credit Department
- ☐ Credit Risk
- ☐ Custody
- ☐ Enterprise Risk
- ☐ Finance Function
- ☐ Funds Management
- ☐ Health Care
- ☐ International/Global Banking
- ☐ Investment Banking
- ☐ IT
- ☐ Legal
- ☐ Life/Health Insurance
- ☐ Market Risk
- ☐ Nonbank/Nonfinancial Institution
- ☐ Nonprofit/University
- ☐ Operational Risk
- ☐ Operations
- ☐ P&C Insurance
- ☐ Private Banking/Wealth Management
- ☐ Real Estate Lending
- ☐ Sales and Marketing
- ☐ Securities Lending
- ☐ Securities or Fixed-Income Trading

