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RMA and its Las Vegas Chapter present...

Global Cash Flow

Learn how and when to use global cash flow

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Las Vegas, NV

Registration Fee

Associate members: \$425
Nonassociates from
member institutions/pro-
fessional members: \$460
Nonmembers: \$695

NASBA: 8 CPE Hours

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.

Course Overview

Global Cash Flow will enhance a small business or private lender's 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 participants 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.

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.

Who will benefit?

Global Cash Flow is designed for practicing commercial loan officers and other lending or credit professionals—



www.rmahq.org
800-677-7621

Global Cash Flow

February 9, 2012 | Las Vegas, NV



Event # 336517E

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Nonmembers: \$695

Promotional Code: CHP

Please use this marketing code when prompted during checkout when registering online, or mention it when registering by phone.

Not an individual Associate member? If your institution is a member, and you're not an individual Associate member, you're missing out on many benefits of membership! Become an Associate member today for just \$65/year and start paying less for most of RMA's courses and events.

Mr. Ms. Mrs.

First Name _____ M.I. _____ Last Name _____

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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 # _____ Fax # _____

Email address _____

Our goal is to become your most convenient source for risk-related information services and products that are most relevant to you. If you do not wish to receive such information, please check the appropriate box(es): Not via email Not via fax. You may also call 800-677-7621, send an email to registrar@rmahq.org, or visit www.rmahq.org. Please note: RMA does NOT share with third parties any personally identifiable information you may provide us.

Check enclosed VISA MasterCard AMEX Diners Club Discover

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Expiration date _____

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Cancellation Policy

Full refunds will be available on all cancellations mailed or faxed to the registrar up to 15 working days prior to the start of the event. Registrations cancelled 6–14 working days prior to the event are subject to a service fee equal to 50% of the registration fee. Registrants who cancel reservations 5 or fewer working days prior to the event will forfeit the entire fee. Registrants failing to attend the event—no-shows—will not be eligible for refunds.

Attention Non-U.S. Customers: If you cancel your registration with RMA and are due a refund, any foreign exchange differential between your initial payment and the refund is your responsibility.

Five ways to register

1. By Web: Visit RMA's website at www.rmahq.org and register online.
2. By Phone: Call 800-677-7621 and charge your registration to your credit card.
3. By Fax: Fax your registration with your credit card number and signature to RMA at 215-446-4100. Please call RMA 24 hours after faxing to confirm registration.
4. By Email: Email RMA at registrar@rmahq.org.
5. By Mail: Fill out this form and send it with your check or credit card information to RMA, Lbx 1140-PO Box 8500, Philadelphia, PA 19178-1140.

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
- CEO/President
- COO/CFO/Managing Director
- Credit Administration/Department
- Credit Policy Officer
- Government Agency
- Human Resources/Training Director
- Insurance
- Loan Review/Administration
- Nonbank/Nonfinancial
- Portfolio Management Officer
- Regulator/Examiner
- Relationship Manager/Lender
- Risk Management Officer
- Secretary/Admin. Assistant
- Securities Lending
- Securities Trader
- Senior Line Manager
- 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



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