



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Global Cash Flow Analysis for Underwriters & Credit Analysts

Thursday, April 22, 2021

2 - 3:30 p.m.

Understanding how to calculate and interpret cash flow is essential to measure a fundamental credit risk – the ability to repay loans. This webinar teaches credit analysts, lenders and underwriters about calculating an entity's global cash flow using the Uniform Cash Flow Analysis method. This assessment is important because it is common for business owners to lend or borrow funds from their businesses; for businesses to rent office/warehouse/production facilities from a real estate holding company or partnership controlled by the business owners; for businesses to acquire another business or income-producing real estate; and for owners to control their own salaries, bonuses, benefits, and dividends as allowed by prudence and tax regulations. Global cash flow analysis is of paramount importance. Learn more about the elements to consider in this calculation and increase the reliability of your underwriting.

HIGHLIGHTS

- Combine the cash flow and debt service impacts of related business entities, owners and investments to arrive at a true global cash flow
- Identify the advantages and disadvantages of accrual and cash basis financial statements
- Determine how much cash is generated from items on the balance sheet
- Compare the UCA cash flow calculation method to traditional and EBITDA methods
- Apply the global cash flow analysis methodologies that best fit your financial institution's needs
- Incorporate vital information from personal tax returns into the global cash flow analysis process
- Appropriately identify and assess owners' lifestyle requirements and determine how they may impact repayment ability

TAKE-AWAY TOOLKIT

- Global cash flow analysis worksheet
- Personal cash flow analysis worksheet
- Employee training log
- Interactive quiz

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2021 Credit Analyst Series

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This insightful webinar benefits senior loan officers, credit analysts, senior credit officers, loan review personnel, commercial loan officers, consumer loan officers, branch managers and credit administration support staff.

ABOUT THE PRESENTER

Jeffery W. Johnson, Bankers Insight Group, has been in financial services more than 40 years. Most of his career has been spent in credit administration, lending, business development, loan review, management and training and development at community financial institutions. Over the last 17 years, Johnson has provided training for several banking associations and individual financial institutions nationwide.

Johnson holds a bachelor's in accounting from Morehouse College in Atlanta, an MBA in finance from John Carroll University in Cleveland, a Diploma of Graduation from the Prochnow School of Banking at the University of Wisconsin-Madison, and a Graduate Certificate in Bank Management from the First American Management Institute at the University of Pennsylvania's Wharton School of Business.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The live webinar allows you to have up to three audio and Internet connections to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allow entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts are emailed to you prior to the broadcast. You need the most-current version of Adobe Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK**

Can't attend the live webinar? The ON-DEMAND WEB LINK** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within two business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**

Options 1 and 2 described above.

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Global Cash Flow Analysis for Underwriters & Credit Analysts
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