



WHAT DOES CASH FLOW REALLY MEAN?

Wednesday, OCTOBER 16, 2013, 9:00 a.m. – 4:00 p.m.
State Bank of Cross Plains, 455 S. Junction Road, Madison, WI

Presented by the RMA Wisconsin Chapter

“Cash Flow” What Does That Really Mean?

Seminar Description

Lenders have concluded that understanding cash flow is critical for assessing borrower risk. The lending problems of the last six years have demonstrated the risk of collateral dependent lending.

However, it is becoming apparent that when bankers say “Cash Flow” they don’t always mean the same thing. There are wide variances in what they mean, which results in misunderstandings

The Wisconsin Chapter of the RMA is pleased to present a one day seminar on understanding the various cash flow methods. This includes computation of the different approaches and comparisons, along with their appropriate uses and potential weaknesses.

For example, “debt service coverage” is frequently used for real estate enterprises, but it will often give incorrect indications when used on commercial loans. Find out why and how to avoid this problem.

The course includes case studies that will give you “hands on” experience with the material.

The seminar will look at the following cash flow methodologies:

Bankers Traditional
EBIT
EBITDA
Fixed Charge Coverage
Debt Service Coverage
UCA
Core Cash Flow
Personal Cash Flow
Global Cash Flow

Learn the various meanings of cash flow and how to “speak the same language”!

Purpose

- Cash flow is at the core of loan repayment
- Proper cash flow evaluation helps a lender identify financial strengths and weakness
- Understanding the true meaning of cash flow and what it tells you

Who should attend:

- Lenders who want to strengthen their cash knowledge and analysis
- Bankers new to the lending function
- Credit analysts, particularly those with limited experience in cash flow
- Branch managers charged with commercial lending
- Bankers working in the loan review or audit function
- Anyone in the bank who wants or needs to develop a better cash flow understanding
- No accounting training or background is required for this course

Speaker - Gary D. Maples

President, River Edge Consulting LLC,
Sheboygan Falls, Wisconsin .

Gary currently provides

- consulting services (in the lending/credit administration areas)
- expert witness services
- and all types of credit training.

Previously Gary was a District Bank President with thirty years experience in commercial lending, credit analysis, loan and credit administration, loan workouts and bank management.

Other Teaching Experience includes: WI, IA, IL, KS, KT, MI, MN, NY, OH, and PA Bankers Assoc.; KS/NE Schools of Banking; Pacific Coast Banking School; Stonier Graduate School of Banking; Graduate School of Banking at the UW; Czech and Romanian Banking Institutes; ABA’s National Graduate Lending School.

General Information

8:30 a.m.: Registration

9:00 a.m. - Noon: Seminar

Noon - 1:00 p.m.: Lunch

1:00 - 4:00 p.m.: Seminar

Fees: RMA Members: \$250 for Wisconsin State Chapter Members
\$300 for RMA National Members but not State Chapter Members
Nonmembers: \$350 for non-members

REGISTRATION FORM: Cash Flow – October 16, 2013

Name: _____ Title: _____ E-Mail: _____

Name: _____ Title: _____ E-Mail: _____

Name: _____ Title: _____ E-Mail: _____

Bank: _____ Address: _____

City: _____ State: _____ Zip: _____ Phone: _____

Total: \$ _____ (Based on fees listed above)

Mail with payment to: RMA Wisconsin Chapter
E4203 Horseshoe Road
Spring Green, WI 53588

Or E-Mail to: sandy@rmawi.org (we will invoice you)

Or Fax to: 608-588-3100 (we will invoice you)

Questions, call: 608-588-3100 or email sandy@rmawi.org