

# Global Cash Flow I

March 20, 2024 | Barre VT

Hosted by RMA and its Vermont Chapter

**MEMBER PRICE:**

\$475

**NONMEMBER PRICE:**

\$875

## Course Overview

**Global Cash Flow I: Foundations in GCF Concepts** is designed to provide learners with a commercial lending risk assessment tool to: 1) estimate the probability of loan repayment from a business and its owners as borrowers or guarantors and 2) 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.

This course is designed for practicing commercial loan officers and other lending and credit professionals who lend to borrowers including private clients, small businesses, and closely held corporations, and who need to increase their understanding of repayment risks associated with contingent liabilities of the owner and their business interests. This course assumes participants have completed the following RMA courses or have the equivalent experience: Analyzing Personal Financial Statements and Tax Returns, Analyzing Business Tax Returns, and Cash Flow Analysis I.

### Duration

7.5 Hours

### Level

Foundational

### Delivery

Instructor-Led

### Topic

Cash Flow Analysis

## Audience

Credit Administration/Department, Loan Review/Administration, Portfolio Management Officer, Regulator/Examiner, Relationship Manager/Lender, Underwriter/Analyst

## Modules

- Module 1: Introduction to Global Cash Flow
- Module 2: Global Cash Flow Components
- Module 3: How Changes in Assets and Liabilities Affect Global Cash Flow
- Case Study: Stephen J. Anderson, DMD, Inc.

## Objectives

Upon completion of this course, learners will be able to:

- Estimate the probability of loan repayment from a business/its owner(s) as borrowers or guarantors.
- Make an informed credit decision by combining the information in the business and personal cash flow statements to determine whether the global cash flow is adequate to service the debt of the business, its owners, and its guarantors.
- Define global cash flow and analyze the interdependence of entities.
- Identify the issues or risks in small business/self-employed, private client, and closely held business lending, and ways to analyze and assess these risks.
- Distinguish income from cash flow (including balance sheet changes) and recurring from nonrecurring cash inflows and outflows.
- Use global cash flow analysis to determine appropriate loan structure elements.

## Instructor



**Philip S. Hatch III | Saco, ME** During his 30+ year banking career, Philip S. Hatch has worked as a commercial lender in community bank settings in Southern Maine. He has managed commercial loan portfolios comprising various business relationships encompassing multiple industries, including real estate development and investment properties. Additionally, Hatch and his wife owned and operated a small business, which provided him with numerous insights into the challenges encountered by small business owners. Throughout his career, Hatch has actively promoted and assisted with banker education. Hatch graduated from the University of Southern Maine, earning a Bachelor's Degree in Accounting and a Master's in Business Administration.



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