



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Understanding the UCA Cash Flow: Practical Applications in Underwriting

Wednesday, May 2, 2018

2 - 3:30 p.m.

Does your bank rely heavily on EBITDA (earnings before interest, taxes, depreciation, amortization) methods of evaluating cash flow? EBITDA analysis is often a good place to start when analyzing a commercial loan request. However, it does not account for the effects that things like dividends, distributions, capital asset purchases or sales, or changes in turnover ratios, can have on a business's cash available for debt service. In 1988, the Financial Accounting Standards Board put forth the Statement of Cash Flows, which gave rise to the Uniform Credit Analysis cash flow, enabling accountants and analysts to more accurately determine sources and uses of cash within a business. When incorporated with ratio and industry analyses, credit analysts can readily determine the focus of borrower management and anticipate future financing needs, as well as support risk ratings with meaningful, insightful cash flow analysis. This webinar introduces in-depth concepts, thoroughly review examples, and provide tools that can be used immediately to provide solid repayment analysis.

HIGHLIGHTS

- Pay-back analysis: comparing EBITDA analysis to UCA- strengths and weaknesses of both
- How to prepare a statement of cash flows
- Detailed analysis of each section: operations, investments, financing
- Incorporating UCA concepts into a loan analysis and/or approval memo
- Using UCA to determine customer management strategies
- Taking credit analysis to the highest levels of confidence in predicting future cash flows
- Policy and procedure enhancements to incorporate UCA into your day-to-day analysis

TAKE-AWAY TOOLKIT

- Manual that details the presentation and policy/procedure suggestions
- Examples that can be referenced for any borrower and any situation
- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session is most beneficial for beginning- to intermediate-level credit analysts, loan officers, and portfolio managers. Business development officers and other new commercial business generating personnel also benefit because of the insights into future credit needs of borrowers. Workout or problem loan personnel benefit, as the UCA highlights where, when, and how financial challenges begin for a borrower and how they can be addressed.

ABOUT THE PRESENTER

David Dalessandro brings over 30 years of banking and regulatory experience to Young & Associates. He specializes in improving loan and credit administration for financial institutions. Building on an accounting degree from Penn State, David focuses on detecting and resolving commercial loan issues, including workout, legal, and documentation strategies. His experience includes serving as chief credit officer of a \$1B community bank; credit audit director for a large regional bank; and senior vice president responsible for all commercial and credit activities for several community banks. In addition to developing and delivering training for the Federal Reserve Board and Ohio Society of CPAs, Dalessandro has also been an accounting instructor at Kent State University, East Liverpool and Ashtabula campuses.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The live webinar option allows you to have one telephone connection for the audio portion and one Internet connection (from a single computer terminal) 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 five 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**

Includes options 1 and 2 above.

NEW! Listen to the on-demand web link on your iPad, iPhone, or Android. Instructions are emailed to you with the on-demand link.

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AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.

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Understanding the UCA Cash Flow: Practical Applications in Underwriting Telephone/Webcast
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Choose Your Training Option:

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