Community Bankers Association of Illinois

Webinar – On-Demand Web Link

Credit Analysis & Underwriting Series: Global Cash Flow Analysis for Underwriters & Credit Analysts
Wednesday, April 25, 2018
2 - 3:30 p.m.

When is global cash flow needed? What if a business can qualify for a loan with their cash flow alone? Do additional businesses owned by one or more of the guarantors have to be reviewed? Examiners expect to see a consistently applied global debt service coverage methodology, and your lending staff must be able to provide clear and consistent answers when asked. For example, who should be included? Do you use the EBITDA or UCA method, and why? What level of financial detail is needed for related entities? What numbers are used: operating profit, net profit, or another number? How is debt repayment determined without complete debt schedules from each entity? This presentation addresses key decisions and processes in global cash flow calculations.

HIGHLIGHTS

- Why you should perform a global cash flow
- Key decisions
    - Determining whom to include in a global cash flow analysis
    - Level of detailed financial information needed for operating entities and guarantors
    - Establishing when to perform in-depth versus simplified analysis
- Three methods for computing debt service coverage ratio
- How to calculate global debt service coverage rates (DSCR)
    - Depreciation and amortization expense - when NOT to add back
    - How to handle net operating loss carry-forwards and carry-backs
    - CapEx and DSCR calculation
    - Utilizing 1040 Schedule E Page Two information
- Stressing global debt service coverage
    - Contingency cash flow illustration - dealing with partial ownership interests
    - Impact from change in level of interest rates and sales
- Guarantor support analysis - assessing the strengths/limitations of guarantors

TAKE-AWAY TOOLKIT

- 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 insightful program benefits beginning and intermediate-level credit personnel, including credit analysts, commercial loan underwriters, general loan officers, loan review personnel, loan committee members, and credit-risk managers.

ABOUT THE PRESENTER

A thirty-year banking veteran, Wayne Linder was formerly the CEO of a community bank. As a senior consultant with Young & Associates, Linder works as a lending and management consultant. He assists financial institutions under regulatory enforcement agreements, develops and implements written lending policies, and develops educational material for in-house lending training. Linder is a popular seminar speaker with both national and international experience.

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.

AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.

Registration Form

Credit Analysis & Underwriting Series: Global Cash Flow Analysis for Underwriters & Credit Analysts Telephone/Webcast
Wednesday, April 25, 2018 2 - 3:30 p.m.

Choose Your Training Option:

Purchase (Check one)	**Training Options** ***(Registration includes one location hook-up)***	**CBAI Member**	**Prospective-Member***
	Live Webinar	$275	$475
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	Special Pricing for Live Webinar & **On-Demand Link**	$375	$575

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Material Delivery Options

☐ Check here if you are unable to receive your hook-up instructions and materials via the Internet and hard copies will be mailed to you.

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