

RMA Presents: *Cash Flow Analysis*

Wausau, Wisconsin, April 9-10, 2001



Course Overview

Cash Flow Analysis is an introductory course that provides participants with one of the fundamental tools necessary to predict repayment. Key to all credit decisions is a thorough understanding of profitability, liquidity, and leverage. *Cash Flow Analysis* provides the necessary tools to effectively evaluate the financial strength of a company.

Course Goals

- Improve the probability of repayment through a thorough understanding of cash flow logic and construction.
- Understand how cash flow affects key financial ratios and other business fundamentals such as gross profit margin.
- Provide customers with a consultative approach to projections.
- Ensure repayment through the identification of 10 variables needed to create a useful forecast and pro forma financial statements, including cash flow reports.
- Develop loan structures that work based on sensitivity analysis.
- Learn to compare and contrast various cash flow formats.

If you would like more information or are interested in attending, please call RMA's Customer Care at 800-677-7621. Or fill out the registration form below and return it to RMA with your payment.

Four ways to register: (Product No.: 300205-02)

By mail: Fill out this form, and send it with your check or credit card information to Registrar, RMA, P.O. Box 8500 S-3860, Philadelphia, PA 19178.

By fax: Fax your registration with your credit card number and signature to RMA at 215-446-4100. Please call RMA 24 hours after faxing to confirm registration.

By phone: Call us at 800-677-7621 and charge your registration to your credit card.

By web: Visit RMA's web site at www.rmahq.org and register online.

Registration Fees: \$795

Discount fee for RMA member institutions: \$595

Please refer to the following priority code when registering: CFA/CHP

Please note: Your name will appear on the seminar's participant list *only* if your registration is received at least 10 days in advance of the seminar. Your seat at this event is reserved only when RMA has received payment. If payment has not been received at least two weeks prior to the event, RMA reserves the right to release your seat.

Have you purchased from RMA and/or attended an RMA event in the past two years?

Yes No

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Check enclosed VISA MasterCard AMEX Diners Club Discover

Card No. _____ Exp. Date _____

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This section must be completed in order to properly process your registration.

Which best describes your job function?
Check one only.

- Relationship Management/Lender/Business Banker
- CEO/President/COO/CFO
- Credit Policy Officer
- Portfolio Management Officer
- Senior Line Manager
- Risk Management Officer
- Human Resources/Training Director
- Loan Review/Administration
- Credit Administration/Department/Underwriter/Analyst
- CPA/Attorney/Appraiser
- Government Agency
- University/Librarian
- Secretary/Admin. Assistant/Student

Which best describes your area of specialty?
Check one only.

- All credit activity
- Commercial
- Consumer
- Private
- Real Estate
- Agriculture
- International
- Nonbank/ nonfinancial institution