

# Analyzing Cash Flow in Commercial Lending

WEBINAR – ON DEMAND WEB LINK – FREE CD ROM

**Thursday, October 22, 2009**

12 - 1:30 pm PT  
1 - 2:30 pm MT  
2 - 3:30 pm CT  
3 - 4:30 pm ET

Because sustainable cash flow analysis is a useful indicator of a business entity's future repayment ability, regulators emphasize cash flow as the primary indicator of creditworthiness. Inadequate or shortages in cash flow lead to credit risk down-grades from the regulators.

Loan officers often rely on a self-employed borrower's tax returns and supporting schedules to verify their income. Learn the questions to ask to analyze a business's cash flow, whether it's a proprietorship, corporation, or partnership. Discover how to use the business's federal tax return to analyze cash flow.

**Continuing Education: Attendance verification for CE credits provided upon request.**



## HIGHLIGHTS

- Basic methods for determining cash flow
- Cash flow issues
  - Taxes, dividends, and contributions
  - Interwoven relationship of business and personal cash flow
  - Rent and properly account for real estate and related debt
  - Owner's compensation
- Types of cash flow
  - Business cash flow
  - Global cash flow
  - Contingency cash flow
- Which to use – AGI or net income per books
- Analyzing cash flow
  - Small closely-held business
  - Expansion projects
  - Investment rent property
  - Commercial real estate developers

## **WHO SHOULD ATTEND?**

This presentation is for loan officers, credit analyst, loan review personnel, and auditing personnel. Attendees should already have a basic understanding of the five C's of credit and how they are analyzed

### **MEET THE PRESENTER**

**S. Wayne Linder,  
Young & Associates, Inc.**



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