

## 2011 – 2012 Education Schedule

(Stay tuned for additional information, including how to register)

### Credit Risk Certification *(Offered by RMA National)*

#### Empower Yourself and Protect Your Future with RMA-CRC.

#### *Be proactive—not reactive—during this current state of economic uncertainty.*

With the state of the economy and unemployment rates at unprecedented highs, concerns about your job and your future are likely running just as high. The Risk Management Association (RMA) can help you regain your confidence and strengthen your professional skills so that you can differentiate yourself as a quality performer in this time of unpredictability.

#### Upcoming Exam Dates

- March 12 - April 13, 2012
- October 12 - November 13, 2012

#### Applications Accepted

- November 1, 2011 - January 31, 2012

Visit the below webpage for more information/application.

<http://www.rmahq.org/events-training/rma-university/credit-risk-certification/event-certification>

**Questions?** Please contact the RMA-CRC Certification Specialist at 800-677-7621 or 215-446-4013.

Applications will be available and accepted during open-application windows only. Applications submitted after the deadline will be deferred to the next exam window.

### Lending to the Long-Term Care Industry *(Offered by RMA National)*

#### Monday, April 2, 2012

This one-day course introduces participants to the various types of long-term care facilities and services available to the elderly. This program teaches methods for analyzing and lending to independent living, assisted living, skilled nursing facilities, continuing care retirement communities, and home health agencies and hospices.

#### Click below for more information and registration form.

[http://origin.library.constantcontact.com/download/get/file/1105619619493-53/04-02-12\\_LendingLongTermCareInd.pdf](http://origin.library.constantcontact.com/download/get/file/1105619619493-53/04-02-12_LendingLongTermCareInd.pdf)

Contact RMA National Customer Care at 800-677-7621 for additional information.

### Cash Flow Refresher for Experienced Bankers *(Offered by RMA National)*

#### Thursday, May 10, 2012

The objective of this one-day course is to provide participants with the opportunity to review the fundamentals of UCA direct cash flow and enhance their overall analytical skills. Participants will focus primarily on the numbers and what they reveal about the customer's business. Participants will actively work through a case that includes financial statements, footnotes, and general background information on the company. For bankers and managers who need a refresher course.

#### Click below for more information and registration form.

[http://origin.library.constantcontact.com/download/get/file/1105619619493-54/05-10-12\\_CashFlowRefresherForExpBnkrs.pdf](http://origin.library.constantcontact.com/download/get/file/1105619619493-54/05-10-12_CashFlowRefresherForExpBnkrs.pdf)

Contact RMA National Customer Care at 800-677-7621 for additional information.

## 2011 – 2012 Past Education Events

### **Dale Carnegie Series** *(Offered by RMA Minnesota Chapter)*

Thursday, November 3, 2011

#### **Business Development (8:30 – 10 am)**

The course will provide ideas and tools on how to establish an attitude and routine to ensure we are constantly uncovering and advancing business opportunities. Topics covered:

- Focus on the most strategic relationships and activities
- More quickly build and advance relationships

#### **Presentation Skills (10:30 am – 12 pm)**

This course will focus on how to deliver formal and informal presentations more effectively by maximizing the visual, vocal and verbal aspects of the message. Topics covered:

- Structure more interesting and powerful presentations
- Look and sound more credible and effective

### **Global Cash Flow: A Real Estate Perspective** *(Offered by RMA National)*

Tuesday, November 29, 2011

This one-day course provides participants with an analytical tool that helps to determine the probability of loan repayment on real estate transactions where the smaller owner/investor has multiple investment real estate holdings, with varying degrees of ownership interest. By evaluating the cash flows from all investment properties in the owner/investor's portfolio, one can analyze the global impact on the overall cash flows of the borrower, detecting cash flow weaknesses that may affect loan repayment, either from the subject property or from another unrelated property in the guarantor's portfolio. The course focuses on how to gather relevant sources of cash flow information, and how to assemble that information in a clear and organized fashion in an effort to effectively analyze the global cash flow implications on CRE loan repayment. For commercial lenders and small business lenders whose customers includes those who either own an operating entity that is a partial (minority) tenant in a guarantor owned property, or customers who own a portfolio of non-owner occupied investment properties.

### **Cash Flow I** *(Offered by RMA Minnesota Chapter)*

Thursday, January 12, 2012 (8:30 am - 5:00 pm)

Instructor: John Reik

All business bankers must be able to assess the cash flow generation abilities of their borrowers because their cash flow repays their debt.

In this seminar, participants will have the opportunity to understand, both intuitively and practically, the construction of UCA<sup>®</sup> format cash flow statements. Participants will then discuss basic analytical techniques that can be applied to these statements in order to assess creditworthiness. The focus of this seminar is on understanding the logic behind cash flow, rather than on memorizing various mechanical rules of cash flow statement construction. Topics covered include:

- Introduction to the importance of cash flow
- Traditional cash flow limitations and adjustments
- The logic and mechanics of cash flow
- General cash flow lessons
- Key cash flow statement questions that should always be asked for any cash flow statement
- A review of the logic behind the UCA<sup>®</sup> cash flow statement format
- Analysis options that are generally available using computerized software
- A discussion of UCA<sup>®</sup> cash flow terms and their meanings

# **RMA 2011 – 2012 Past Education Events, Page 3**

## **Practical Business Writing (Offered by RMA Minnesota Chapter)**

**Wednesday, February 1, 2012 (8:30 am – 5:00 pm)**

**Location:** Wells Fargo Tower, downtown Minneapolis

**Registration Fee:** RMA Minnesota Chapter Member - \$275 | Non-Member - \$375

**Instructor:** John Reik

If you could use a little extra help with your everyday writing skills, but you don't want to spend your valuable time learning the difference between a gerund and a participial phrase, then this is the course for you. In Practical Business Writing, we'll cover *practical* issues like:

- Usage [Is it affect or effect? Is it further or farther? Is it ensure or assure?]
- Composition [What does skiing have to do with writing?]
- Organization [What's the difference between Point/Proof and Proof/Point and which should I use?]
- Tone [What's so wrong about saying "no" when the answer is really "no"??]
- Presentation [What's the difference between a feature and a benefit and which do I first explain?]
- Punctuation [When should I use a semi-colon, and when is a semi-colon not really a semi-colon?]
- Grammar [What's wrong with saying "As a new customer, I'd like to welcome you to our bank"??]

## **Commercial Lending Academy (Offered by RMA Minnesota Chapter)**

**March 5 - 9, 2012**

**Location:** University of Minnesota

This year marks the 13th year that the RMA Minnesota Chapter has offered the Commercial Lending Academy. Since the program's inception, over 300 lenders, credit analysts and financial industry professionals from more than 65 institutions in the Midwest have graduated from the Academy. Our program provides a comprehensive overview to the various aspects of the commercial loan underwriting and management process.

We've made an exciting change to the 2012 class format. To minimize the time commitment away from the office, the material is now organized into a single-week format. Topics covered will include:

- Financial Statement Analysis/Accounting
- Beginning Cash Flow
- Qualitative Analysis
- Intermediate Cash Flow
- Loan Structure

## **Global Cash Flow (Offered by RMA Minnesota Chapter)**

**Wednesday, March 21, 2012 (8:30 am – 5:00 pm) at Wells Fargo**

In this seminar, participants will have the opportunity to understand, both intuitively and practically, what global cash flow actually is, what it measures, and how it can be used in a standard business credit analysis. Learn how to calculate global cash flow and a global debt service ratio as well how to use global cash flow in a cash flow analysis.

**Instructor:** John Reik of John Reik & Associates LLC. John has presented numerous RMA seminars and has been a senior lecturer and Assistant Professor of Finance at the University of MN for over 32 years.

### **Topics covered include:**

- How to calculate global cash flow using a business's income statements and balance sheets.
- How to calculate global cash flow using business and personal tax returns.
- How to estimate reasonable personal living expenses for a global cash flow analysis.
- How to use global cash flow in order to assess the value of a business owner's personal guaranty.
- The definition, use, and calculation of unleveraged global cash flow and the unleveraged global debt service coverage ratio.
- The special global cash flow considerations involving the existence of interlocking entities.
- The special issues surrounding global cash flow and non-closely-held businesses.