Webinar on

How to Project Cash Flow to Evaluate Borrower's Ability to Repay Long-term Loans

Learning Objectives

- *How revenue projection determines income statement and income statement determines balance sheet*
- *A critical role of working capital assets, capital expenditures and retained earnings in supporting projection*
- *How to generate cash flow projection with the balance sheet and income statement*

- How to estimate loan needed to realize financial projections
- How to underwrite loan needed to fit lending organization’s policies
- How to support loan with appropriate collateral and guarantees

Areas Covered

- *A critical role of revenues in projecting financial statements and cash flow*
- *Projection of income statement, balance sheet, and cash flow to calculate loan needed to support projection and ability of the borrower to repay the loan*
- *Evaluation of underlying assumptions including the feasibility*

of revenue growth rate, profitability, productivity, efficiency, earning retention, and leverage

- Calculation of loan amount needed to support financial projection and borrower’s repayment ability

- Analysis of asset collateral base available to support repayment

In this webinar you will learn how to generate cash flow projection with the balance sheet and income statement
How to estimate loan needed to realize financial projections etc

PRESENTED BY:

DEV STRISCHEK - A frequent speaker, instructor, advisor, and writer on credit risk and commercial banking topics and issues, Dev is principal of Devon Risk Advisory Group and engages in consulting, speaking, and training on a wide range of risk, credit, and lending topics. Dev serves as an instructor in RMA's Florida Commercial Lending School.

On-Demand Webinar

Duration : 60 Minutes

Price: $200

Webinar Description

One of the most basic analytical and underwriting tools a banker must have is the ability to determine whether a borrower can repay its loans based on the financial information available. Financial organizations extend credit to borrowers when the borrowers show the ability to repay the loans extended. Ideally, a request for a five-year loan should be supported by a 5-year cash flow projection. Learn key assumptions in a projection and how to assess validity, the value of a downside-most likely projection to stress test the assumptions.

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