


CASH FLOW ANALYSIS

December 3rd - 5th 2025

A comprehensive and practical live online workshop designed to teach the analytical process and decision-making techniques that you will need in order to make sound credit decisions through the application of cash flow analysis.



About the Course

This one and a half (1.5) day online workshop (conducted over 3 morning sessions) on 'Cash Flow Analysis' is designed to build on traditional financial analysis in determining the availability of funds and proper structuring of loans so debt is repaid; since it is cash, not profit that repays loans. It will involve understanding and analysing both present and future cash flows of a company, which are key to any loan decision and has ramifications on loan structure and covenants

Key Learning Outcomes

Upon completion of the workshop participants will be able to:

- Analyze the company's historical financial performance, including ratio analysis and linkage to management actions and decisions;
- Improve the probability of repayment through a solid understanding of cash flow logic and construction;
- Evaluate sources and uses of cash on the financial statements;
- Explain the cash conversion cycle;
- Describe the difference between operating, investing and financing cash flows;
- Describe how key financial ratios can affect cash flow;
- Explore borrowing needs caused by changes in the cash cycle;
- Examine the components of working capital;
- Discuss the difference in cash flow methodology including: UCA, indirect, free cash flow, global cash flow and EBITDA;
- Determine the sustainability and predictability of cash flow to implement the company's business strategy;
- Describe the appropriate covenants to use to protect cash flows;
- Make a decision on a credit request; and
- Learn how to get past elevator analysis in a credit write-up.

Who should attend?

This workshop should be of particular interest to:

Lending Professionals

- Commercial lenders and credit analysts
- Small business and relationship managers
- Loan review specialists and special assets officers
- Lending managers and credit officers

Risk Management

- Risk analysts in banks, credit unions, and financial institutions
- Credit committee and board members
- Portfolio managers

Regulatory & Oversight

- Banking and financial sector regulators
- Compliance officers involved in credit policy

Our Live Online Workshops – How it works

The structure of our virtual learning programmes is designed to keep the same levels of engagement and networking as our in-person workshops. The workshops will be facilitated by highly knowledgeable and experienced instructors, who have successfully delivered their respective workshops both online and in-person over several years. Registered participants will join the workshops using standard virtual conferencing software (Microsoft Teams or Zoom) and the workshop material will be presented live by the facilitator. Participants will be allowed to ask questions real time, there will be practical case studies to be completed in groups, and the number of participants will be capped to allow for an interactive, discursive style of training, just as in the classroom-based workshops. One-day courses will be split over two half-days and two-day courses over four half-days, to ensure a high level of engagement throughout the sessions and to give participants the flexibility to get other things done during the course of a workday

About CariCRIS

CariCRIS is the Caribbean's premier regional credit rating agency. Our mission is to contribute to the development of a vibrant, integrated Caribbean capital market by setting the highest standards of credible independent analysis and opinion to enable informed financial decisions. Our technical consultant, CRISIL Limited, is the world's fourth largest rating agency and a subsidiary of Standard & Poor's (S&P), the world's leading index provider and the foremost source of independent credit ratings across the globe. CariCRIS has successfully delivered first-class training to over 1,000 credit and risk professionals across the Caribbean over the past 15 years.

Meet Your Instructor - **Thomas P. Carlin**



An authority on credit risk, Mr. Thomas P. Carlin is Managing Partner at Eensight. Tom has worked with major banks over the last twenty years, designing and teaching credit related topics including: business lending for branch bankers, commercial lending skills, problem loan identification and workouts, consumer lending skills, accounting for bankers, financial statement analysis, cash flow analysis and loan structuring. His audiences include business bankers, branch lenders, recent graduates going through the organizations basic credit training program and middle market lenders with many years of experience. Tom has designed programs in credit analysis for Citibank, Wells Fargo, Capital One, Chase Manhattan Bank, First Tennessee, Flushing Savings Bank, Union Bank, and The Bank of China. He has designed e-learning programs for banks such as US Bancorp and the Bank of Colorado.

Prior to Eensight, Mr. Carlin was a Regional Director for Omega Performance Corporation. He was also a Vice President with Bankers Trust in New York where he was responsible for marketing credit and trade finance products to corporate clients and correspondent banks worldwide. Mr. Carlin has a Master of International Management degree from The Thunderbird School of Global Management and a Bachelor of Arts Degree from Villanova University



Registration

Date: December 3rd , 4th and 5th
Time: 9:00 a.m. – 12:30 p.m.
Format: Live Online Training
Registration Deadline: November 28th , 2025
Cost: 1,000.00USD
5% discount for groups of 2
10% discount for groups of 3 and above

For further details email us at: training@caricris.com

This Workshop Is Brought to You By

**Caribbean Information and Credit Rating Services
(CariCRIS)**



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