

## Optimizing Cash Flow

ADVISING SMALL BUSINESS CLIENTS



DURATION

2 Days



DELIVERY CHANNEL

Virtual  
Instructor-Led

OR

In-Person  
Classroom



PROGRAM LEVEL

Introductory

PREREQUISITES

None

ADVANCED PREPARATION

Short pre-work and  
homework assignments.

CPE CREDITS

16

## Overview

Optimizing Cash Flow demystifies conversations about cash flow and cash flow management. During this four-session course, you'll gain "behind the scenes" insights into business management decisions and learn a structured, reliable framework for planning and leading comprehensive discovery conversations with the owners and financial managers of small and midsize companies.

The course begins with an online simulation, during which you'll "sit in the owner's chair" of a growing, seasonal small business. As you complete the simulation, you'll make decisions about customer orders, vendor purchase orders, and equipment acquisition and observe the impact of your decisions on cash flow, profitability, and balance sheet accounts.

The second session builds upon the simulation, focusing on cash flow drivers and cash flow timing differences – what causes them, how they resolve, and how they drive a business's borrowing needs and repayment capacity. The third session explores back-office management of payment cycle transactions and the bank products and services that facilitate them. In the final session, you'll receive a conversation guide and practice conducting discovery conversations that address cash flow and cash flow management challenges.

## Learning Objectives

### BY THE END OF THIS COURSE, YOU WILL BE ABLE TO:

- » Explain how business activities and cash flows are represented in simple financial statements and financial performance measures
- » Identify cash flow drivers and their impact on a business's cash available for operations, borrowing appetite, and repayment capacity
- » Generate (with client input) a month-to-month cash forecast
- » Accurately identify bank payment, collection, and reporting solutions that will improve a business's cash flow and activity
- » Explain why a line of credit is not the best solution for every borrowing need
- » Plan and lead structured conversations that uncover clients' goals, strategies, plans, operational challenges, cash cycles, and financial needs

## Who Should Attend?

- » Personal bankers
- » Assistant branch managers
- » Branch managers
- » Small business bankers
- » Business banking relationship managers
- » Credit analysts (early in role)

# Course Detail

SESSIONS		
1	<b>Business Simulation</b>	1 "Sit in the business owner's chair" to see the impact of pricing decisions, vendor management, and capacity expansion on profitability and cash flow – cash in, cash out, and timing differences.
		2 Connect business activity with financial statements
		3 Identify critical cash flow issues for discussion
2	<b>Cash Flow Drivers and Liquidity</b>	4 The seven cash flow drivers
		5 Borrowing causes and repayment sources
		6 Questions about Cash flow timing and amount
		7 Cash forecast
3	<b>Cash Flow Management and Efficiency</b>	8 Core sources of liquidity are reviewed
		9 The cash management process and challenges
4	<b>Planning and Leading Conversations</b>	10 Call planning
		11 Conversation guide
		12 Facilitating discovery conversations
		13 Conversation practice

## Virtual Delivery

You are able to access virtual courses from any location. Some courses, however, include region-specific content based on the host region. For example, a course beginning at 10 AM EST may include references to GAAP versus IFRS, since the course is being hosted in the Americas. Please contact us at [learningsolutions@moodys.com](mailto:learningsolutions@moodys.com) for region-related content queries.

## Accreditation

Moody's Analytics is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Students should check for up to date information directly from the NASBA website: [www.nasbaregistry.org](http://www.nasbaregistry.org).

# Why Moody's Analytics?

## Current and Consultative

We work with you to understand the distinct needs of your organization to design, implement and track the performance of your learning programs from end-to-end, including skills assessment, program design, implementation, evaluation and enhancement.

## Comprehensive Coverage

We offer a broad set of technical and soft skills programs that can be combined and adapted to the needs of your staff. Our areas of expertise include banking, finance, sales, fintech, negotiation and leadership development.

## Unparalleled Expertise

In delivery, our people make the difference – combining deep experience with intellectual passion for content, and having earned superior academic credentials, they are committed to delivering outstanding quality.

## Register Online

If you are interested in this program, visit us at [www.moodyanalytics.com/learningandcertifications](http://www.moodyanalytics.com/learningandcertifications)

### TAILOR ANY COURSE FOR YOUR ORGANIZATION

Moody's Analytics offers customized training and eLearning solutions to help you maximize your training investment. Our hands-on approach benefits companies of all sizes and requirements – from those with just a few local employees to those with staff dispersed around the globe. Contact us to learn more and to work with one of our training consultants to design the right program for your organization.

### GROUP DISCOUNTS

Special rates may be available for multiple course or group bookings. Please contact us for details.

### FEES AND CANCELLATIONS

The fee listed is per participant. Course fees do not include tax, transportation or hotel accommodations. Payment must be received in full prior to the start of the course. Registrations may be canceled in writing via letter or email at least 30 days before the first date of the training for a full refund. Cancellations received less than 30 days in advance are eligible for substitution with another course, but fees will not be refunded. We reserve the right to cancel or reschedule courses at any time. For further information on our refund and complaint policy, please contact us.

## Contact Us

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