

Uncovering Cash Syllabus



Course Description

Uncovering Cash teaches bankers to leverage a primary concern of small business owners: finding the cash needed for operations. Bankers will learn how to help small businesses uncover the "Hidden Cash" in their operating cycle by effectively using bank products and services. This practical approach to business banking increases sales, banker credibility, and retention of small business clients.

Target Audience

Uncovering Cash was originally designed to help new bankers quickly establish credibility with small business clients. However, its unique approach to understanding a small business' financial needs has also benefited more seasoned small business officers.

Course Length

Uncovering Cash is a one-day seminar.

Prerequisites

There are no prerequisites for Uncovering Cash.

Pre-work

Pre-work consists of:

A self-study module on how to use a financial calculator. The calculator is used periodically throughout the seminar.

A Cash Management Product self-study module. This self-study is designed to provide bankers with a practical understanding of the cash management products listed in the final Learning Objective.

Learning Objectives

After successfully completing Uncovering Cash, bankers will be able to demonstrate the following key competencies:

Basic Calculations

Calculate interest on lines of credit for a given number of days

Calculate payment amounts for amortized loans, including loans with balloon payments

Calculate when a loan will be paid in full

Calculate the balance and amount of principal and interest paid at any point in a loan's life

Cash Flow Cycle

Determine the cash flow cycle for various industries

Identify strategies that can be used to shorten a cash flow cycle

Calculate the potential interest expense reduction resulting from reducing the number of days in a cash flow cycle

Find the Hidden Cash in Cash Discounts

Calculate the hidden cost of not taking advantage of vendor provided cash discounts

Compare the cost of not taking a cash discount with the cost of borrowing to pay invoices within the discount period

Determine the equivalent rate of interest for discount offers

Motivate a client to establish a line of credit to pay vendors with trade discounts



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Learning Objectives Continued

Match Financing Solutions with Cash Flow

Correctly match short-term finance needs with short-term credit solutions

Correctly match long-term finance needs with long-term credit solutions

Free up lines of credits that have been used to inappropriately finance long-term needs

Prepare and present a loan proposal to a client

Motivate a client to move an existing line of credit from another bank

Cost Recovery

Clearly communicate the cost recovery benefits of financing alternatives

Identify potential tax savings with lease or term loan financing options

Compare the pros and cons of fair market value leases, capital leases, and term loans

Find Hidden Cash through the use of appropriate Cash Management Products

Clearly describe the benefits of cash management products

Match specific small business client needs to the appropriate cash management products. Products include:

- Account Reconciliation

- Account Analysis

- Automated Clearing House (ACH) Payments

- Cash Concentration

- Courier Services

- Deposit Reporting

- Sweep Accounts

Uncover hidden cash management needs



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