



RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

SCHEDULE

Date: Aug. 29-30, 2017 (Tue.-Wed.)

Venue: Gov. Licaros Hall, RBAP, Intramuros,

Time: 8:30am to 5:00pm

RESOURCE PERSON

Ms. Maria Julma M. Jongco

- Financial Services

Advisor/Consultant -(Bank, Insurance & SME), Trainer

SEMINAR FEE

1. For Member - ₱3,800 /person

2. Non-Member/Delinquent - ₱4,200/person

MODE OF PAYMENT

Check payable to:

Rural Bankers Research & Development Foundation Inc.

To reserve slot, a Non-Refundable commitment fee of ₱2,000.00 /pax is required, but its deducted from the total registration fee.

Bank: LBP - Intramuros, Branch
Account Name: RBRDFI
SA No. 0012-1046-26.
Telefax (02) 527-2969 /527-2980

EXPECTED PARTICIPANTS

Marketing & Business Dev. Officer, Loan Officers, Account Officers, Remedial & Credit Officers, Branch Managers

CREDIT ANALYSIS & LOAN PACKAGING SEMINAR

Course Objectives

- Understand the lending process cycle
- Identify relevant criteria to assess credit worthiness
- Provide theoretical basis for credit principles and process
- Develop the appropriate loan package based on actual, identified, and cash flow analysis.
- Perform Credit Analysis in reviewing financial statements.
- Use a common spreadsheet format in analyzing financial statements

Methodologies

The course will be discussed in the point of view of lenders/account officers and decision makers. We will use a combination of lecture and workshops. There will be a short lecture, exercises on account profitability analysis, financial spreadsheet and financial and cash flow analysis. Writing a credit proposal.

- Laptop and calculator
- Sample loan approval ***

Course Outline

DAY 1

- Settling the Lending Criteria and eligibility requirements.
- Overview of BSP relevant circulars pertaining to credit evaluation.
- Guidelines in prescreening the borrower and know the essential information needed.
- Credit Principles
- Determination of working capital and project cost estimate.
- Lending process flow overview
- Types of Credit Facilities
- Amortization schedule
- Discount versus in arrears interest

DAY 2

- a. Account Profitability Analysis
- b. Collateral evaluation
- c. Financial analysis and cash flow
- d. Relevant Ratios
- e. Understanding the spreadsheet
- f. Standard Line Wording
- g. Credit Proposal Format
- h. Actual Credit Proposal preparation for selected accounts.

Summary

- Stress the importance of having credit policies, procedures and credit risk management system in place.
- Highlighting the BOD role and responsibilities
- Advises FI to perform GAP Analysis as required by BSP Cir. 855