**Course Outline**

DAY 1

* General Accounting concepts and principles relevant to financial analysis.
* Critical areas in evaluating financial statements.
* Understanding financial statements.
* Red flags/Danger signs and how to recognize them.
* Sample FS discussion.
* Techniques used in analyzing financial statements
* General Framework and limitations in analysis
* Financial ratios and their relevance
* Horizontal and vertical analysis

DAY 2

* Financial Statements and their relationships through spreadsheet exercises.
* Financial Analysis exercises.
* Business Case and Application of Financial Statement Review and analysis.

\* to gain a solid understanding of financial statements

**FINANCIAL STATEMENT ANALYSIS – A TOOL IN CREDIT DECISION MAKING**

This course will provide concepts, tools and techniques in analyzing financial statement. The goal is to assist credit or investment decision makers on their credit evaluation analysis.

**Course Objectives**

* General concepts on tools and techniques in financial report analysis and their application to specific cases
* Recognize the interrelationships among the relationships among the numbers in the financial statements using spreadsheet template
* Draw intelligent conclusions on the results of financial performance.

**Methodologies**

The course will use combination of lecture, hands on spreadsheet tutorial, financial statement preparation and analysis from various sample business cases

**Expected Participants**

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

**SCHEDULE**

**Date:**

June 21-22, 2018 (Thu.- Fri.)

**Venue:**

Bayanihan 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 -** P4,400 /person

**2. Non-Member/Delinquent –**

P5,200/person

**MODE OF PAYMENT**

Check payable to:

 **Rural Bankers Research & Development Foundation Inc.**

To reserve slot, a Non-Refundable commitment fee of ~~P~~2,200.00 /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

**DEADLINE TO SUBMIT**

**REGISTRATION:**

 **June 15, 2018.**