**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 and the credit process
* Management Evaluation
* Business organization Analysis
* Industry and market Analysis
* Collateral evaluation
* Financial analysis and cash flow
* Recognizing why business Fail

DAY 2

* Types of Credit Facilities/loan products
* Amortization schedule
* Discount versus in arrears interest
* Determination of working capital and project cost estimate
* Standard Line Wording
* Credit Risk Rating evaluation in loan packaging
* Credit Proposal Writing
* Loan Packaging Exercise
  + - 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

**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**

Course discussion is at lenders/account officers and decision makers’ point of view. Combination of lecture and workshops and 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 \*\*\*

**SCHEDULE**

**Date:** Sept. 27-28, 2018 (Thu.- Fri.)

**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 -** P4,600 /person

**2. Non-Member/Delinquent –**

P5,100/person

**MODE OF PAYMENT**

Check payable to:

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

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

**DEADLINE TO SUBMIT**

**REGISTRATION:**

**September 14, 2018.**