



RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

SCHEDULE

Date: Dec 08-09, 2016
(Thursday- Friday)
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 only**
 - a. **Early bird** - P4,500
(on or before Nov 18)
 - b. **Regular Rate** - P4,800
(After Nov 18. 30)
2. **Non-Member/Delinquent** -
P5,520

MODE OF PAYMENT

Check payable to:

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

Non-Refundable commitment
fee of ₱2,400.00 per participant.

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

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