



# RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

## SCHEDULE

**Date:** December 14, 2016 (Wed.)  
**Venue:** Gov. Licaros Hall, RBAP, Intramuros,  
**Time:** 8:30am to 5:00pm

## RESOURCE PERSON

**Belle Noreen Castillo –Estrada, CPA**  
- CFO, Bank Manager –Account Management /Treasury and Faculty Member

## SEMINAR FEE

1. For Member only
  - a. Early bird – P2,300  
(on or before Nov. 25)
  - b. Regular Rate – P2,700  
(After Nov. 25,2016)
2. Non-Member/Delinquent – P3,000

## MODE OF PAYMENT

Check payable to:

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

Non-Refundable commitment fee of  
P1,350.00 per participant.

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

## EXPECTED PARTICIPANTS

Loan Officers, Remedial & Credit Officers, Branch Managers, President, Directors

## DEADLINE TO SUBMIT

**REGISTRATION: Dec. 09, 2016.**

## CASH FLOW STATEMENT - UNDERSTANDING, INTERPRETING AND ANALYZING

### Course Objectives

1. To emphasize the primary purpose of the Cash Flow Statement.
2. To analyze in detail the relationship between cash and changes in assets, liabilities and equity accounts; to allow the participants to understand the full integration of the income statement, balance sheet and cash flow statement.
3. To help the participants understand and interpret the Cash Flow Statement.
4. To be able to use the Cash Flow Statement to evaluate a company.

### Course Outline

- I. **PRIMARY PURPOSE OF THE CASH FLOW STATEMENT**
  - A. Answer the basic questions:
    - i. Where did the cash come from during the period?
    - ii. What was the cash used for during the period?
    - iii. What was the change in the cash balance during the period?
  - B. Illustrate the Types of Cash Inflows and Outflows under:
    - i. Operating Activities
    - ii. Investing Activities
    - iii. Financing Activities
- II. **DISCUSS THE STEPS IN PREPARING THE CASH FLOW STATEMENT**
  - A. Discuss the different methods in preparing the Cash Flow Statement
  - B. Enumerate the data needed to prepare the Cash Flow Statement:
    - i. Comparative Balance Sheet (current year and previous year)
    - ii. Income Statement for the period
    - iii. Other transactions that affect how the cash was provided or used during the period
  - C. Discuss the steps in preparing a Cash Flow Statement
- III. **HOW TO USE THE CASH FLOW STATEMENT IN EVALUATING A COMPANY**
  - A. Discuss the various ratios as a tool to analyze a company.
    - i. Assessing Liquidity, Solvency, and Profitability using Cash Flow Statement
  - B. What is free cash flow?
- IV. **VARIOUS EXERCISES**