



# RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

## SCHEDULE

**Date:** May 04-05, 2017  
(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 - P3,800
2. Non-Member/Delinquent -  
P4,200

### MODE OF PAYMENT

Check payable to:

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

To reserve slot, a Non-  
Refundable commitment fee of  
P2,000.00 /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