



DATES
 September 30 - October 4, 2019
 Monday - Wednesday, 1:00 - 6:00 pm
 Thursday - Friday, 9:00 am - 5:00 pm

PROGRAM FEE
 Php 24,500.00 (Early Eagle Rate until Sept. 16)
 Php 27,500.00 (Regular Rate)

HOW TO REGISTER Online
www.cce.ateneo.edu

Email
sales.cce@ateneo.edu

Call
 +63(2)830.2050
 +63(2)830.2039-43

Schedules and prices may change without prior notice.

Credit Analysis

Package inclusions:

- Program Fee
- Training kit
- AM/PM snacks
- Lunch
- Certificate of course completion

Venue:

Ateneo de Manila University - Salcedo Campus
 3/F Ateneo Professional Schools Bldg.,
 130 H.V. Dela Costa St., Salcedo Village,
 Makati City, Philippines



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July 26, 2019



financial management

Credit Analysis

September 30 - October 4, 2019

This course is a practical introduction to credit work. It is designed to provide and familiarize participants with the basic tools for analyzing the creditworthiness of individuals and business firms.

The course starts off with a discussion of the basic credit principles and the various risks typically associated with credits. Using a template, it then proceeds to analyze the credit transaction by profiling the borrower, its management (if borrower is a firm), and the industry in which the borrower operates. The methodology is simplistic yet comprehensive; participants are guided through a progressive skills-development procedure in evaluating credit, from examining the evidence to making a decision.

Credit Analysis

objectives

After the course, you will:

1. Recognize and understand the risks involved in credit/lending decisions;
2. Read and analyze balance sheets, income statements, and cash flow statements of potential borrowers, recognize their limitations, and identify and evaluate the risks implicit in these statements;
3. Realize the importance of cash flows in evaluating credits, understanding that accounting income does not pay off loans;
4. Perform comprehensive management and industry analyses;
5. Understand the causes of business failures and how the warning signals are detected; and
6. Learn alternative approaches in evaluating the creditworthiness of small and medium enterprises (as time permits).

who should attend

1. Bank account officers, credit analysts, and branch managers with lending functions.
2. Professionals in other industries tasked with analyzing and approving credits.



program director



Mr. LARRY S. ESGUERRA IV is Director for Credit Programs at the Ateneo-BAP Institute of Banking, Program Director for Finance and Accounting at the Ateneo Center for Continuing Education and a Professor of Finance at the Ateneo Graduate School of Business. He is also Chief Financial Officer of a multinational construction and engineering firm and a diversified group of companies.

Mr. Esguerra has spent the greater part of his professional career in the financial services industry in the United States. Prior to his return to the Philippines, he was President and Chief Executive Officer of Golden Bay Federal Credit Union, a California-based, federally chartered credit union servicing the financial needs of military personnel and federal employees of the United States government. He also served as Vice President and Controller of Franklin Bank in Menlo Park, California; Associate Director of Capital Strategies Limited, a Hong Kong-based investment banking firm; and Resident Auditor of Citibank, N.A. in the Philippines.

Mr. Esguerra holds a Bachelors degree in accounting from the University of the Philippines and a Masters degree in Business Administration from the University of Phoenix. He is a Certified Public Accountant.

program content

This course, which includes lectures, interactive discussions, and practical application exercises and case studies, covers the following topics:

- Credit principles and the credit process
- Understanding consumer/corporate credit risks
- Basics of financial statement analysis
- Corporate structure analysis
- Management evaluation
- Industry/market analysis
- Recognizing the symptoms of business failure (quantitative and qualitative approaches)
- SME creditworthiness assessment*
- Credit report writing*
- Credit risk rating exercises

**As schedule permits*

For more details about the program, visit our website at www.cce.ateneo.edu.

complementary courses

Techniques of Financial Analysis

September 16 - 20, 2019

This course provides the participants with the basic concepts and tools used in analyzing and interpreting financial data.

Accounting for Management Decision-Making

November 25 - 27, 2019

In this course offering, the analysis and reporting of accounting information is examined from the perspective of effective management decision-making with special emphasis on the planning and control responsibilities of practicing managers.