



PRESENTS

IDENTIFYING RISKS THROUGH FINANCIAL STATEMENT ANALYSIS

Overview : The program is designed specifically for banking professionals who are already exposed to areas of Credit, Business Banking, Credit Operations or Risk Management. This course is for anyone who wants or needs a deeper understanding of financial statements and the inherent risks of the asset conversion cycles, thus as-sitting for effective structuring of credit limits.

A. Analyzing Business Financial Statements

- * **Definition**
- * **Financial Statement Analysis Process**

A. How to analyze Income Statement

- * *Identifying Risks through Analysis of Income Statement*
- * *Sales and Cost of Goods Sold Analysis*
- * *Operating Expense and Net Profit Analysis*
- * *Other Income and Expense Analysis*
- * *Case Study*

B. Identifying Risks through Balance Sheet Analysis

- * *Asset Analysis*
- * *Liabilities and Equity Analysis*
- * *Concept of Tangible Net Worth*
- * *Case Study*

C. Interpreting Ratios

- * *Ratios and their Importance*
- * *Types of rates used for determining the strengthening of the Borrower*
- * *Hidden Risks within good ratios*
- * *Case Study*

D. Cash Flow Analysis

- * *Why Bankers Focus on Cash Flow*
- * *Sources and Uses of Cash*
- * *Statement of Cash Flows- Indirect Method*
- * *Interpreting Cash Flow Statement & determining repayment capacity*
- * *Case Study*

Fee: Nrs. 5,000 + VAT (5% discount for individuals)

Time: 3pm to 5:30pm

Duration : 2.5 hours per day for 4 days

Date : 15th to 18th September, 2020

Delivery Mode : Online Class/E- learning

The link for the virtual class will be at Microsoft Team, Email address of learners to be shared on advance .

Target Audience: Relationship Managers, Branch Managers, Risk Officers/ Managers, or anybody interested in Financial Statement Analysis.

Facilitator:

Mr. Kumar Lamsal
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