



PRESENTS
CREDIT APPRAISAL COURSE

Testimonial from the previous course:

- 1. The program was directly linked to my current job. This definitely helped me a lot to understand the subject matter.*
- 2. The program was very useful to the beginners in credit department. It was able to pin point even the small data and was able to interpret the meaning of the data so this is very fruitful to all the learners.*
- 3. Overall the training was very much relevant and useful to the responsibility assigned at workplace.*
- 4. Highly knowledgeable and experienced resource person. Highly beneficial training.*
- 5. It is grateful & useful training program.*
- 6. Outstanding Excellent.*

Program Objectives:

1. Create a solid base for a better future in Credit Department.
2. Understand Credit Appraisal comprehensively.
3. Be able to use the knowledge and skills immediately.

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Course Outline

<p>Day 1</p> <p>Friday, 10th June 2016</p> <p>2:00pm to 3:30pm (session1)</p> <p>3:30pm to 3:50pm (Hi-Tea)</p> <p>3:50pm 5:20pm (session 2)</p> <p>5:20pm to 5:35pm (Tea Break)</p> <p>5:35pm to 7:00pm (session 3)</p>	<p><u>I) Asset Conversion Cycle</u></p> <p>Introduction</p> <p>Components of the Asset Conversion Cycle</p> <p>Timing Differences and Financing Needs</p> <p>Estimating Operating Cycle Financing Needs</p> <hr/> <p><u>II) Borrowing Cause Analysis</u></p> <p>Introduction</p> <p>Borrowing Caused by</p> <ul style="list-style-type: none"> Short Term Sales Growth Long Term Sales Growth <p>Borrowing Caused by</p> <ul style="list-style-type: none"> Increase in working investment Stock Slowdown <hr/> <p><u>II) Borrowing Cause Analysis (Contd...)</u></p> <p>Debtors Collection Slowdown</p> <p>Borrowing Caused by</p> <ul style="list-style-type: none"> Fixed Asset Replacement Expansion of Fixed Assets Restructuring Liabilities Assets Growth Unprofitable or Marginally Profitable Operations Outlays for Dividend Payments or Owners Drawings
<p>Day 2</p> <p>Saturday, 11th June 2016</p> <p>7:45am to 8:00am (Registration & Tea/ Coffee)</p> <p>8:00am to 9:30am (Session 4)</p> <p>9:30am to 10:15am- Lunch Break</p> <p>10:15am to 11:45 (Session 5)</p> <p>11:45am to 12:00am (Tea/ Coffee/ Cookies Break)</p> <p>12:00am to 1:30pm (Session 6)</p>	<p><u>III) Industry Risk Analysis</u></p> <p>Introduction</p> <p>Industry Risk Characteristics</p> <ul style="list-style-type: none"> Cost Structure Maturity Cyclicality Profitability Dependence Vulnerability to Substitutes Regulatory Environment <hr/> <p><u>IV) Business Risk Analysis</u></p> <p>Introduction</p> <p>Business Analysis Perspectives</p> <p>General Characteristics and Goals</p> <p>Product Market Match</p> <p>Supply and Production Analysis</p> <p>Distribution and Sales</p> <p>Management Analysis</p> <p>Drawing Conclusion</p>
<p>Day 3</p> <p>Sunday, 12th June 2016</p> <p>7:45am to 8:00am (Registration & Tea/ Coffee)</p> <p>8:00am to 9:30am (Session 7)</p> <p>9:30am to 10:15am- Lunch Break</p> <p>10:15am to 11:45 (Session 8)</p> <p>11:45am to 12:00am (Tea/ Coffee/ Cookies Break)</p> <p>12:00am to 1:30pm (Session 9)</p>	<p><u>V) Financial Statement Analysis</u></p> <p>Introduction</p> <p>Financial Ratio Categories</p> <p>Developing Financial Statement Expectations</p> <p>Assessing Operations Management</p> <p>Key Financial Ratios</p> <p>Examining the Balance sheet for Accounting Risk</p> <hr/> <p><u>VI) Cash Flow Analysis</u></p> <p>Introduction</p> <p>Cash Flow Summary</p> <ul style="list-style-type: none"> Principles of Cash Flow Analysis Performing Cash Flow Analysis <p>More Cash Flow</p> <ul style="list-style-type: none"> Interim Cash Flow Analysis Cash Flow Statement <p>Quick Cash Flow</p>

Day 4

Monday, 13th June 2016

7:45am to 8:00am (Registration & Tea/ Coffee)

8:00am to 9:30am (Session 10)

9:30am to 10:15am- Lunch Break

10:15am to 11:45 (Session 11)

11:45am to 12:00am (Tea/ Coffee/ Cookies Break)

12:00am to 1:30pm (Session 12)

Examination (1 Hour) Session13

VI) Cash Flow Analysis (Contd...)

VII) Projection

Introduction

The Logic and Purpose of Projections

Sensitivity Analysis

Projecting the Cash Flow Summary

Projecting the Balance Sheet

Program Details

Duration : 6 days
 Date : 10th to 13th June, 2016
 Time : 10th (2pm to 7pm) 11th & 12th (7:45pm to 1:30pm) to 13th (7:45am to 2:30pm) June 2016
 Nature : Course
 Target Group : 6 months in credit or aspiring to work in credit Department
 Methods : Presentations, Group Discussion, Case Studies,
 Venue : Hotel Vishuwa, Birgunj

Resource Person : Mr. Parshuram K. Chhetri, Ex-CEO, Grand Bank Nepal



Terms and Conditions

Fee/ Charges :

1. Cancellation/ withdrawal of participants must be done 24 hours prior to start of the program. If participant does not attend the program without cancellation, full charge shall be levied to the client.