

**SMALL BUSINESS CREDIT TRAINING
SEPTEMBER 12-16, 2005
PLANTERS DEVELOPMENT BANK, MAKATI CITY, PHILIPPINES**

TRAINING AGENDA

Day/Time	Session #	Topic	Resource Person/s
Sept. 12, 2005 8:00 – 8:30 AM		Arrival of Participants, Guests Registrations	
8:30 – 8:45 AM		Welcome Ceremonies	
8:45 – 9:45 AM	1	Course Introduction <input type="checkbox"/> About ShoreCap Exchange/PDB Training Collaboration <input type="checkbox"/> Overview of Course themes <input type="checkbox"/> Review of Training Schedule <input type="checkbox"/> Logistics and Ground Rules <input type="checkbox"/> Introductions	SAS Trainers ◆ Bill Crew ◆ Ben Ryan
9:45 – 10:15 AM	2	Overview of Loan Underwriting Process <input type="checkbox"/> Origination <input type="checkbox"/> Evaluation <input type="checkbox"/> Loan Administration <input type="checkbox"/> Problem Loan Analysis	SAS ◆ Bill Crew ◆ Ben Ryan
10:15 – 10:30 AM		Coffee Break	
10:30 – 12:15 PM	3	Loan Production and Promotion <input type="checkbox"/> Sales Skills for Credit People <input type="checkbox"/> Knowing & Selling to your SME Customer <input type="checkbox"/> Customer Service	SAS ◆ Bill Crew
12:15 – 1:00 PM	4	Step-by-Step in the Lending Process: Initial Screening <input type="checkbox"/> Objectives for the first client interview <input type="checkbox"/> Completion of the Client Screening Form <input type="checkbox"/> Time Management/Decisiveness <input type="checkbox"/> Productivity Topics	SAS ◆ Ben Ryan
1:00 – 2:00 PM		Lunch Break	

2:00 – 3:30 PM	5	Case Study 1 - Loan Production/Promotion Techniques (Part 1)	PDB ◆ Noli Sia/Vic Abainza
3:30 - 3:45 PM		Coffee Break	
3:45 – 4:45 PM	5	Case Study 1 – Incentives Programs (Part 2)	PDB ◆ Noli Sia/Vic Abainza
6:30 PM		Welcome Dinner: To be hosted by ShoreCap Exchange	Kamayan Restaurant, Pasay Road, Makati City
Sept. 13, 2005 Tuesday 8:30 – 10:00 AM	6	Step-by-Step in the Lending Process: The Loan Structure & Memorandum <input type="checkbox"/> Loan Structuring <input type="checkbox"/> Investment Projects vs. Working Capital <input type="checkbox"/> Shareholders/Management <input type="checkbox"/> Market Position, Prospects, Objectives of the Company (History, Competition, Macro-economic factors, Customers, Suppliers)	SAS ◆ Bill Crew
10:00 – 10:15 AM		Coffee Break	
10:15 – 11:45 AM	7	Credit Analysis (Management, Money, Market) <input type="checkbox"/> Credit Risk Introduction <input type="checkbox"/> Management and Market (Interviewing Skills, Red Flags, Efficiencies and Checklist Approach)	SAS ◆ Ben Ryan
11:45 – 1:00 PM	8	Introduction to Financial Analysis and Cash Flows <input type="checkbox"/> Introduction to Cash Flow Format and Flow <input type="checkbox"/> Fundamentals of Financial Statements <input type="checkbox"/> Timing of Cash and its analysis (monthly, quarterly, etc.) <input type="checkbox"/> Working Capital vs. Investment Loan Issues	SAS ◆ Bill Crew
1:00 – 2:00 PM		Lunch Break	
2:00 - 3:30 PM	9	Case Study 2 – Loan Structuring	PDB ◆ Noli Sia/Vic Abainza
3:30 – 3:45 PM		Coffee Break	
3:45 – 4:45 PM	9	Case Study 2 – Loan Structuring	PDB ◆ Noli Sia/Vic Abainza

Sept. 14, 2005 Wednesday 8:30 – 10:00	10	Financial Analysis for Lenders <input type="checkbox"/> Balance Sheet Comments <input type="checkbox"/> Working Capital Analysis <input type="checkbox"/> Profit and Loss Accounts <input type="checkbox"/> Cash Flow Statement – Tying it all Together <input type="checkbox"/> Financial Covenants <input type="checkbox"/> Key Questions and Ratios <input type="checkbox"/> Red Flags <input type="checkbox"/> Efficient Processing of Information – How to make loan analysis more efficient.	SAS ♦ Bill Crew/Ben Ryan
10:00 – 10:15 AM		Coffee Break	
10:15 – 11:45 AM	11	Cash Flow Analysis <input type="checkbox"/> Group Exercise: Cash Flow Statement Construction <input type="checkbox"/> Questions to Ask Clients <input type="checkbox"/> Red Flags <input type="checkbox"/> Efficient Construction of Cash Flow Statements – Tips <input type="checkbox"/> Timing – Yearly, monthly	SAS ♦ Ben Ryan/Bill Crew
11:45 – 1:00 PM	12	Credit Committee <input type="checkbox"/> Review Loan Proposal <input type="checkbox"/> Conditions of Loan	SAS ♦ Ben Ryan/Bill Crew
1:00 – 2:00 PM		Lunch Break	
2:00 – 3:30 PM	13	Case Study 3 – Cash Flow Analysis	PDB ♦ Noli Sia/Vic Abainza
3:30 – 3:45 PM		Coffee Break	
3:45 – 4:45 PM	13	Case Study 3 – Cash Flow Analysis	PDB ♦ Noli Sia/ Vic Abainza
		Cultural Show and Dinner at Westin Plaza Hotel	
Sept. 15, 2005 Thursday 8:30 – 10:45	14	Calculating & Analyzing Ratios: Break Even Analysis & Debt Service <input type="checkbox"/> Cash Debt Service as primary source of repayment <input type="checkbox"/> Historical and projected DSC	SAS ♦ Bill Crew

		<input type="checkbox"/> Projected Break Even Analysis and Components <input type="checkbox"/> Group Exercises	
10:00 – 10:15 AM		Coffee Break	
10:45 – 12:00 NN	15	Calculating & Analyzing Ratios: Ratio and Trend Analysis <input type="checkbox"/> Calculation and Interpretation of Financial Ratios <input type="checkbox"/> Income Statement Trend Analysis <input type="checkbox"/> Operating Cycle Analysis <input type="checkbox"/> Group Exercises	SAS ♦ Bill Crew
12:00 – 1:00 PM	16	Loan Approval, Closing & Documentation <input type="checkbox"/> Credit Committee Skills <input type="checkbox"/> Checklist Mentality <input type="checkbox"/> Efficiency Focus	SAS ♦ Ben Ryan
1:00 – 2:00 PM		Lunch Break	
2:00 – 3:30 PM	17	Case Study 4 – Collateral as a Secondary Source of Repayment	PDB ♦ Noli Sia/Vic Abainza
3:30 – 3:45 PM		Coffee Break	
3:45 – 4:45 PM	17	Case Study 4 – Collateral as a Secondary Source of Repayment	PDB ♦ Noli Sia/Vic Abainza
Sept. 16, 2005 Friday 8:30 – 10:00 AM	18	Monitoring & Problem Loans <input type="checkbox"/> Monitoring Reports <input type="checkbox"/> Risk Ratings <input type="checkbox"/> PAR <input type="checkbox"/> Problem Loans - Causes/Red Flags, Work Out Exercises	SAS ♦ Bill Crew/Ben Ryan/ Donna Nails
10:00 – 10:15 AM		Coffee Break	
10:15 – 11:00 AM	18	Monitoring & Problem Loans (cont'd) <input type="checkbox"/> Monitoring Reports <input type="checkbox"/> Risk Ratings <input type="checkbox"/> PAR <input type="checkbox"/> Problem Loans - Causes/Red Flags, Work Out Exercises	SAS ♦ Bill Crew/Ben Ryan/ Donna Nails
11:00 -11:45 AM	19	Portfolio Management <input type="checkbox"/> Portfolio Management Principles	SAS ♦ Bill Crew/Ben Ryan

		<input type="checkbox"/> Loan Review	
11:45 – 12:30 PM	18-19 a	Case Study 5 – Portfolio Quality & Problem Loans	PDB ◆ Noli Sia/ Vic Abainza
12:30 – 1:15 PM	20	Review and Next Steps Planning	SCE/SAS/PDB ◆ Urmi Sengupta/ Bill Crew/ Ben Ryan/ Noli Sia/ Vic Abainza
1:15 – 2:00 PM		Closing Lunch	

LOCATION OF THE SEMINAR WORKSHOP

6/F Training Room, Plantersbank Building
 314 Buendia Avenue Extension, Makati City
 (Tel) +632 812 – 1091 extension 2903
 (Fax) + 632 818 – 5659

Lunch will be served at the Executive Lounge, 15th Floor Plantersbank Building

TRANSPORTATION

Shuttle Vans (from the hotel to PDB) will be available at the hotel and will leave at 8:00 AM.