

Balance Sheet Analysis and Budgeting

General Objectives:

This course aims to provide tools for balance sheet analysis and annual budget construction.

Specific Objectives:

At the end of the course trainees will be able to:

- Identify the various techniques of balance sheet analysis;
- Apply the various techniques of balance sheet analysis;
- Identify the stages of creating the annual budget;
- Determine variances and analyze them.

Recipients:

This Course is intended for employees, both front-office and back-office, namely account managers, managers at various levels; staff of the Commercial, Clearing, IT and Litigation Areas; staff of the Inspection and Audit Department of banks and also to all those who issue or receive checks as a payment instrument.

Duration:

30 Hours

Content Program:

Module I - Economic and financial analysis of the balance sheet

- Structure of the Balance Sheet;
- Analysis criteria;
- Graphical analysis of the Balance Sheet;
- Statement of Source and Application of Funds;
- Structure of the Statement of Source and Application of Funds;
- Indicators or Ratios Method;
- Financial Profitability;
- Financial Balance.

Module II - Budget management

- Programs and Budgets;
- Methodology of Annual Budgeting;
- Budget Monitoring.