

Advanced Credit Analysis



Decide with Confidence

Advanced Credit Analysis offers enhanced skill development on current best practices and high-impact risk analysis techniques to arm experienced managers to refine tools for credit management. Through the 2-days session, the seminar provides you with advanced knowledge and skills that will sharpen your understanding of accounting risks and analysis of business financial statements.

Course Contents

- Financial projections – importance / use of
- Working capital
 - *concept of*
 - *permanent – fluctuating*
 - *how much is required*
- The projected Profit & Loss Statement and Balance Sheet
- Cash-Flow forecasting
 - *principles and methods of*
 - *cash requirement / funding required to support business growth*
 - *breakeven analysis*
 - *sensitivity analysis*
 - *interest and debt servicing coverage*
- Evaluating financial viability using:
 - *payback period*
 - *ROI*
 - *NPV*
 - *IRR*
- A comparison of the methods used in evaluating financial viability
- Types of borrowers
- Types of businesses – understanding their operating cycles
- Non-financial factors / risks analysis
 - *Macro environmental factors - political / regulatory – economic – social – technological*
 - *Industry analysis - industry life-cycle - industry attractiveness – Porter's 5 Forces – volatility - risk profile - critical success factors - government support / involvement*
 - *Company analysis - strengths /weaknesses analysis – management – production – technology – marketing - business strategy evaluation*

Training Methodology

Lectures, discussions, exercises and case studies

Whom Shall Attend

Personnel involved in evaluating creditworthiness of companies and possessing some basic knowledge of Financial Statement Analysis

Trainer's Profile – Ms Goh Ai Yat

Ms Goh has wide experience in banking and leasing. She is also a much sought-after trainer, in particular for courses on Marketing & Business Development, Selling Financial Services, Credit Evaluation, Industrial Hire Purchase and Equipment Leasing.

Besides training, Ai Yat is also actively involved in advising and helping businessmen in matters such as identifying and structuring their financing needs, preparation of feasibility reports, development of new markets and business tie-ups. She also assists those preparing their companies for listing on the Kuala Lumpur Stock Exchange.

She is currently also actively involved in counseling and helping those affected by job-separation exercises, in particular in venturing into operating their own businesses. She also conducts courses for them for organizations undertaking such (job-separation) exercises.

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Date: 8 & 9 June 2009, 9am – 5pm
Venue: Grand Park Plaza Hotel, City Hall

Fee: [] S\$650 for D&B Subscriber [] S\$730 for Non-subscriber
(Includes materials, refreshments and lunch)

EARLY BIRD – Fax in your registration before 7 May to receive a 10% off regular fee
Or, GROUP SAVINGS – Send 2 or more participants to enjoy a 10% off regular fee

Fax the completed registration form to 6778 3853

Participant(s) Information

Name 1: _____ **Job Title:** _____
Email: _____ **(DID):** _____
Name 2: _____ **Job Title:** _____
Email: _____ **(DID):** _____
Name 3: _____ **Job Title:** _____
Email: _____ **(DID):** _____

Company's Information

Name of Company: _____
Address: _____ **(Postal Code)** _____
Telephone: _____ **Fax:** _____
Liaison Officer: _____ **Job Title:** _____
Email: _____ **(DID):** _____

Payment Information

[] D&B subscription units (Account no: _____)
[] * Cheque. *Please made payable to: Dun & Bradstreet (Singapore) Pte Ltd*
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Card no: _____ **Expiry date:** _____
Signature: _____ (*GST applies for cheque & credit card payment)

Cancellation Policies

1. A seat will be reserved upon receipt of completed registration form, and confirmation of seat upon payment received
2. A substitute participant is welcome at no charge should you not be able to attend. Please provide the necessary details. Only cancellation made 7 working days before commencement is entitled to full refund of seminar charges. No refund thereafter including no show during day of commencement. A complete set of materials will however be sent to you.
3. D&B reserves the right to postpone or cancel the seminar for reasons whatsoever. In such a case, D&B will provide a full refund to registrants who have made payment towards the event and such registrants shall have no claims against the company
4. D&B reserves the right to change venue due to unforeseen circumstances