

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

1. Financial projections – importance / use of Working capital
 - *concept of*
 - *how much is required*
2. The projected Profit & Loss Statement and Balance Sheet
3. Cash-Flow forecasting
 - *principles and methods of*
 - *cash requirement / funding required to support business growth*
 - *breakeven analysis*
 - *sensitivity analysis*
 - *interest and debt servicing coverage*
4. Evaluating financial viability using:
 - *payback period*
 - *ROI*
 - *NPV*
 - *IRR*
5. A comparison of the methods used in evaluating financial viability
6. Types of borrowers
7. Types of businesses – understanding their operating cycles
8. 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

As the focus is on decision making process, participants would not be required to understand the bookkeeping process and the preparation of financial statements. Instead, after the completion of the course, they are required to know how to apply various analytical techniques to evaluate the credit position of the business operation. Published accounts of public-listed companies and corporate development, both local and overseas, will be used to provide “real-life” examples.

Note: Participants are required to bring calculators.

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Trainer's Profile

Ee Kow Keang is a very experienced and much sought after course leader. He has conducted many courses and given talks on banking and finance and specialized management subjects for various organisations and institutions. He was also, for many years, a part time lecturer for two prestigious executive MBA programmes in Malaysia. Besides his 25 years in banking, Ee also has wide business counselling experience. He has advised and assisted many businessmen in matters such as identifying and structuring their banking needs, evaluation of business potential and viability, organisational restructuring and business start-ups.

Ee is an Associate of the Chartered Institute of Bankers, London and Institute of Bankers, Malaysia. In addition, he holds a MBA degree from the Cranfield Institute of Technology, England.

Pun Kai Loon is the Chief Operating Officer of a credit and business information portal designed that meets the strategic business information needs of businessmen and practicing professionals. He is also a Director of a planning and economics research consultancy firm. Kai Loon's portfolio included venture capital and equity investments, credit analysis and risk rating. He also wrote for a local Chinese business magazine covering contemporary economic and industry issues. In the academic field, Kai Loon has taught economics and corporate finance for the degree programmes of the University of London and University of Southern Queensland

Koh Siew Min is bilingual in English and Chinese and she conducts programs in a variety of banking subjects such as project evaluation and analysis of financial statements. She brings to her training programs a unique blend of academia and practical industry experience in the evaluation of project viability. She was in the adjunct faculty with the Nanyang Technological University in Singapore. She also teaches both Corporate Finance and Bank Financial Management for the Master in Financial Management by University of London (UOL) at the Singapore Institute of Management. She has a degree in Accountancy from the National University of Singapore and is also a qualified Chartered Financial Analyst (CFA, USA).

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Date: 28 October 2009, 9am – 5pm
Venue: Training Choice, Fortune Centre
Fee: [] S\$680 for D&B Subscriber [] S\$760 for Non-subscriber
(Includes materials, refreshments and lunch)

EARLY BIRD – Fax in your registration before 29 September 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**
[] * VISA [] Mastercard [] Amex
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