

## Topics covered

1. **Introduction to:**
  - Balance Sheet
  - Profit and Loss Account
  - Statement of Source and Application of Funds
  - Cash Flow Statement
2. **Accounting Rules and Policies**
3. **Accounting Equation**
4. **The Funds Flow Statement**
  - Sources of Funds
5. **The Cash flow Statement**
6. **Interpretation of Financial Statements**
  - Common Size
  - Ratio Analysis
7. **Signs of Corporate Distress**
  - Z-score model
8. **Working Capital Management**
  - Use of Financial Statements
  - Criterion for Investment in Short Term Assets
  - Financing Short Term Assets
  - Foreign Currency
9. **Credit Management**
  - Analyze prospective credit sales
  - Cash discount
  - Decision on rate of discount
10. **Case Study**

## Who Should Attend

Engineers, personnel managers, purchasing officers and sales managers who want to know their qualified accountants work. It is also of value to those working in commerce, government or industry who find that their work involves them in dealing with accounting information.

## Trainer's Profile

OLIVIA CHAN, Fellow of the Chartered Institute of Bankers and a MBA graduate in Finance from University of Leeds, is a seasoned documentary credit specialist of over 30 years. She joined Natwest Group in 1977 and was with this Group for about 20 years and her last position was Manager of its Trade Finance Unit. She is a Certified Documentary Credit Specialist, a qualification jointly issued by the Chartered Institute of Bankers (UK) and the International Financial Services Association (USA) and endorsed by the International Chamber of Commerce based in Paris, France. Olivia also served as a Treasury Manager with a Singapore based top research and development organisation from 1997 to 2002.

# Financial Analysis for Non-Financial Staff



Tecide with Confidence

**Date:** 18 & 19 August 2009, 9am – 5pm  
**Venue:** Grand Park Plaza Hotel, City Hall

**Fee:** [ ] S\$612 for D&B Subscriber [ ] S\$692 for Non-subscriber  
(Includes materials, refreshments and lunch)

**EARLY BIRD – Fax in your registration before 17 July 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