

EFFECTIVE CREDIT MANAGEMENT & ANALYSIS



Decide with Confidence

This course is designed to understand the fundamental concepts in credit management and analysis. The course is divided into 2 sessions. In the first session participants will understand the meaning and fundamental structure of the credit management. After that, the participants will learn to apply practical credit evaluation techniques in business operations.

Course Outline

MORNING SESSION

- 1. WHAT IS CREDIT ANALYSIS?**
Overview. Risk identification. Comparative analysis.
- 2. UNDERSTANDING CORPORATE STRUCTURE AND FINANCIAL CONDITION**
Subsidiaries and associate companies. Sources of financing. Why companies borrow money. Asset quality. Cash Conversion Cycle. Liabilities.
- 3. EXAMINING THE EVIDENCE**
Understanding financial statements. Implications of Auditors' reports. Why profits are not reliable. Dealing with unaudited financial statements.
- 4. CASH FLOW ANALYSIS**
Net working assets. Operating, financing, and investing activities. Non-operating items. Financial risk assessments. Methods of cash flow preparation.

AFTERNOON SESSION

- 4. USING FINANCIAL RATIOS**
Profitability ratios. Solvency ratios. Liquidity ratios. Asset management ratios. Using ratios to assess a company's financial position.
- 5. UNDERSTANDING BUSINESS FAILURES**
Indications of risk that continuance as a going concern may be questionable – Financial, operating, and other indications.
- 6. DEVELOP SOUND CREDIT PRINCIPLES**
Steps and procedures to develop effective credit principles for business
- 7. Legal Aspects of Credit Control and Management**
Civil proceedings, establishment of claims and process.

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.

Who Should Attend

Entrepreneurs, directors, managers and executives who participate in the credit management decision making process in the company.

Trainer's Profile – Mr Lim Kaim Soon, EMBA(HELSINKI), FCCA (UK), BBA (HONS), NUS

Kaim Soon is the corporate trainer specializing in accounting and financial management. Working with various local and overseas consulting and training institutes, he conducts regular workshops, seminars, and trainings to management and staff of statutory boards and business corporations including Hitachi Cable, Housing and Development Board (HDB), Ministry of Community Development Youth & Sports (MCYS), Murata Electronics, YCH International Ltd, Times Publishing Ltd, AON Consulting, Singapore Law Society, etc. His areas of specialization include financial and management accounting, corporate investment and financing, as well as corporate due diligence.

EFFECTIVE CREDIT MANAGEMENT & ANALYSIS



Decide with Confidence

Date: 23 April 2009, 9am – 5pm
Venue: NUSS Guild House, Suntec

Fee: [] S\$370 for D&B Subscriber [] S\$450 for Non-subscriber
(Includes materials, refreshments and lunch)

EARLY BIRD – Fax in your registration before 20 Mar 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