

Fundamentals of Credit Analysis



Decide with Confidence

Fundamentals of Credit Analysis is a blended learning program that combines classroom training and interactive discussion learning to lay the essential groundwork for professionals who require a basic practical knowledge of corporate credit analysis.

Outline

- The role of credit in business
- The impact / cost of extending credit
- Risks associated with extending credit
- Developing the Credit Risk / Credit Policy of the company
- Credit management
 - what is it all about
 - the process of
 - managing the credit portfolio
 - acquiring the credit portfolio
 - maintaining the credit portfolio
- Credit assessment - what is involved
- The Credit Risk - Can the debtor pay?
 - Will the debtor pay?
- Assessing the credit risk
 - what is involved
 - general principles
 - some approaches / models
- Understanding financial statements
- The need to look at financial statements critically
- Why do we look at financial statements? What do we want to find out from them?
- Linking financial statements to the operations of the business
- Analysing financial statements (past) – approaches / tools
- Financial projections
 - profitability
 - cash flow
 - financial position
- Analysing the business and its environment
- Environmental changes and their impact on the operations of a business

Training Methodology

Lectures, discussions, exercises and case studies

Whom Shall Attend

Personal involved in evaluating creditworthiness of companies.

About the Trainer – 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: 16 & 17 July 2008, 9am – 5pm
Venue: Grand Plaza Park Hotel, City Hall
Fee: [] S\$600 for D&B [] S\$680 for Non-subscriber
(Includes materials, refreshments and lunch)

EARLY BIRD – Fax in your registration before 17 June 08 to receive a 10% off usual fee or, GROUP SAVINGS – Send 2 or more participants to enjoy a 10% off usual fee

Fax the completed registration form to 6318 7832

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 (+GST) Payable to: **Dun & Bradstreet (Singapore) Pte Ltd**
[] VISA [] Mastercard [] Amex
Card no: _____ **Expiry date:** _____
Signature: _____

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.
3. A complete set of materials will however be sent to you.
4. 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.