

# Intermediate Credit Analysis



Decide with Confidence

**A compact course which aims to better equip participants with:**

- Better understanding of what financial statements are and what they show;
- Ability to look at financial statements more critically;
- Ability to evaluate the financial performance and health of a business by analyzing its financial statements;
- Refresh their understanding of financial analysis.

## Course Outline

- **Uses of financial statements**
- **Limitations/shortcomings of financial statements**
- **The Annual Report – what it contains**
- **The different financial statements – their structure and contents**
  - The Balance Sheet
  - The Trading and Profit & Loss Account
  - The Statement of Changes in Financial Position
  - The Value-Added Statement
- **Analyzing financial statements**
  - Qualitative analysis
  - Quantitative analysis
- **Financial ratios**
  - Types
  - Calculations
  - Analysis
  - Limitations of financial ratios
- **Working capital**
  - Concept of
  - How much
  - Managing
- **The Cash Flow Statement/Cash Budget**
- **Things to take note of in “Notes to account”**
- **Financial factors/risks analysis**
  - Relating business operations with financial statements
  - Profit and loss analysis
  - Profitability and quality of earnings stream
  - Efficiency and asset utilization
  - Balance Sheet analysis
  - Gearing, financial risks and liquidity
  - Practical aspects of analysis of financial statements
  - Timing, value and risk problems in analyzing financial accounts

## Training Methodology

Lectures, discussions, exercises and case studies.

## Who Should Attend

Personal involved in evaluating creditworthiness of companies. Adequate accounting knowledge is required. Participants are required to bring own calculator.

## About the Trainer – Ms Koh Siew Min

Siew Min conducts countless seminars for listed companies and MNCs on project evaluation. She has even assisted listed companies to develop financial models for project evaluation. In addition, she advises entrepreneurs and other companies on financial management and company valuation, and also prepares companies for listing on the Singapore Stock Exchange, working closely with merchant banks who underwrite the listing of equities.

She has a degree in Accountancy from the National University of Singapore and is also a qualified Chartered Financial Analyst (CFA, USA). Siew Min 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.

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**Date:** 12 & 13 May 2008, 9am – 5pm  
**Venue:** Grand Park Plaza Hotel, City Hall

**Fee:** [ ] S\$620 for D&B Subscriber [ ] S\$700 for Non-subscriber  
(Includes materials, refreshments and lunch)

**EARLY BIRD – Fax in your registration before 20 March 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 Profile

Name 1: \_\_\_\_\_ Designation: \_\_\_\_\_

Email: \_\_\_\_\_ (DID): \_\_\_\_\_

Name 2: \_\_\_\_\_ Designation: \_\_\_\_\_

Email: \_\_\_\_\_ (DID): \_\_\_\_\_

Name 3: \_\_\_\_\_ Designation: \_\_\_\_\_

Email: \_\_\_\_\_ (DID): \_\_\_\_\_

Name of Company: \_\_\_\_\_

Address: \_\_\_\_\_ (S) \_\_\_\_\_

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_

## Payment

D&B subscription units (Account no: \_\_\_\_\_)

Cheque (7% GST applies) and made payable to **Dun & Bradstreet (Singapore) Pte Ltd**

VISA / Mastercard (7% GST applies)

Card no: \_\_\_\_\_ Expiry date: \_\_\_\_\_

Signature: \_\_\_\_\_

## Cancellation & Substitution Policies

1. A seat will be reserved upon receipt of completed registration form, and confirmation of seat upon payment received.
2. 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.
3. D&B reserves the right to change venue due to unforeseen circumstances.
4. 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.
5. For In-company training, please contact May Tan at 6318 7869 or [may.tan@dnb.com.sg](mailto:may.tan@dnb.com.sg)
6. Please visit our website [www.dnb.com.sg](http://www.dnb.com.sg) for more information on our seminars