



### Who's attending?

Delegates could come from a broad range of backgrounds, such as:

- Commercial credit analysts
- Commercial lenders, loan officers, relationship managers
- Investors
- Other financial professionals

Why not recommend this course to a colleague?

“The materials and topics covered are very practical and address the day-to-day issues we are facing.”

## 2-Day Intensive Course

# Assessing Credit Risk for *SMEs*

### Introductory / Intermediate Level

14 – 15 June 2012, Singapore

This 2-day seminar is aimed at all those who would like to acquire a solid foundation of credit analysis and lending skills to SMEs. Participants learn the necessary skills and judgment to analyze, and if required, to approve a business loan.

Designed to be highly participative, participants work in groups throughout the course. The groups work together through exercises and case studies and share their experiences to help understand and apply the principles surrounding SME lending.

### What will I get out of it?

On completion of the workshop, a participant will be able to:

- Identify and obtain information to give a comprehensive picture of the client's business.
- To identify and minimize the risks that face businesses both within a particular industry and from a business and management risk perspective.
- Define and understand the terms operating cycle and capital investment cycle and understand its importance to the cash flow of a business.
- To understand and identify the “real” cause of borrowing of the business, and in doing so assess whether the sales growth is long-term or short-term.
- Determine historical trends in the ratios and then analyze these ratios against current ratios to determine the viability of the business
- Understand cash flow and its effect on the operations of a business.
- Determine the timing for disbursing funds and establish a repayment arrangement
- Monitor and manage the loan and build upon the relationship developed with the client

**BOOK NOW!** Register before 14 May 2012 for early-bird discount.

## Venue

All of our courses are held in 4 -5 stars hotels, chosen for their location, facilities, and level of service. You can be assured of a comfortable, convenient learning environment throughout the duration of the course.

Due to the variation in delegate numbers, we will send confirmation of the venue to you approximately 2 weeks before the start of the course.

## About Us

Salmon Thrust provides tailored financial training solutions to leading Asian clients. Being Asian for Asians, we understand that different cultures have their own needs in terms of product and knowledge, and in terms of their approach to Client Management.

Founded in 2004 to satisfy the demand for wealth management and related training programs in this part of the world, we develop and present seminars and workshops for executives working in corporations, investment banks, securities houses, firms of accountants and legal practices.

Our courses are held on a public or in-house basis, a full list of which can be found on our website. Visit [www.salmonthrust.com](http://www.salmonthrust.com)

## Funding Support

The Monetary Authority of Singapore (MAS) administers Financial Training Scheme (FTS) grants to financial sector organisations that sponsor eligible Singapore based participants to training programmes that meet qualifying criteria. For more details, please visit [www.mas.gov.sg](http://www.mas.gov.sg), or contact the MAS via [fsdf@mas.gov.sg](mailto:fsdf@mas.gov.sg).

## Steven Lesser

Steve has been in training and consultancy since 1991 and he travels a lot to Asia Pacific region. His practice is largely in the areas of Strategic Management, Change Implementation, Marketing and Sales, People Development, Negotiation, Problem Solving, Credit and Project Management. He has had extensive experience in the financial services industry. Clients include Vodafone, Citibank, Renong Berhad, AMP Banking. He has also had articles published in this area. Recent implementations include the installation and use of just-in-time electronic support tools for high leverage competencies, utilising Intranet & multimedia. Steve is also a frequent speaker at regional, HRD, financial and strategic conferences as well as facilitating client strategic planning, conferences and meetings.

Steve brings some 22 years financial services industry experience, from positions as General Manager Corporate Banking, The Nippon Credit Bank; Deputy State Manager, Challenge Bank Limited, and various managerial positions with the Commonwealth Bank of Australia.

## COURSE CONTENT

### Acquire the Appropriate Information

- The Banking Environment and Gathering Information
- Forms of Business Organization
- Gather Financial Data
  - Effective Credit Decisions and Risk Management
  - Credit Risk Management
  - Unsecured Lending
- Obtaining information and identifying cross business opportunities

### Understand the Risk

- Principles of Sound Lending
  - Personal or Corporate Equation (or Personal Factor)
  - Ability and Capacity to Repay
  - Willingness to Repay
  - Security
- Preliminary Assessment of Loan Proposals
  - Screening Applications
  - Amount of Loan
    - Purpose of Loan
    - Reason (Cause) of Borrowing
    - Lending Policies
  - The Applicant's Business
  - Collecting Information
  - Continue or Decline

- Causes of Borrowing
  - Borrowing Caused by Sales Growth
  - Borrowing Caused by Slowdowns in the Operating Cycle
  - Borrowing Caused by Purchases of Fixed Assets
  - Borrowing Caused by Other Factors

- Analyzing Industry & Business Risk
  - Industries
  - Industry Risk Characteristics
  - Business Analysis Perspective
  - General Characteristics
  - Product-Market Match
  - Supply and Production Analysis
  - Sales and Distribution
  - Analyzing Management
  - Drawing Your Conclusion

### Analyze Repayment Capacity

- Analyzing Financial Statements
  - What are you, as a Lender, looking for?
  - Accounting Risk in the Income Statement
  - Analyzing Asset and Liability Management
  - Working Capital
- Principles of Cash Flow Analysis
  - Cash Budgets
  - Statements of Cash Flows
  - Cash Flow Cycles
- Analyzing Projections
  - The Logic and Purpose of Projections
  - Sensitivity Analysis
  - Projecting Cash Flow
  - Projecting Balance Sheets

### Structure, Price, Monitor & Manage Loans

- The Loan Decision
- Loan Structure: Selecting the Right Facility
- Loan monitoring & Collection & Taking Appropriate Action

Save time and money with in-house training

In-house training is an efficient and cost effective way to ensure that your employees are equipped with the knowledge and skills needed to make a real impact in your organization.

Training can be arranged for anything from small groups to entire divisions and will take place at a time chosen and convenient to you.

For more information on holding this, or any other salmon Thrust course in-house, please contact:

Audrey Ang, Sales Manager  
Tel: +65 63230768  
Email: [audrey@salmonthrust.com](mailto:audrey@salmonthrust.com)

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[www.salmonthrust.com](http://www.salmonthrust.com)

Telephone  
(+65) 6323 0768

Email  
[email@salmonthrust.com](mailto:email@salmonthrust.com)

# Assessing Credit Risks for SMEs

14 – 15 June 2012, Singapore

## Register now

Package	Before 14 May 2012	After 14 May 2012	Quantity	Sub-total
<b>Registration fee</b>	S\$1,620 <b>Save \$180</b>	S\$1,800		
<b>Platinum Package</b>	Send 4 delegates and 5 <sup>th</sup> comes FREE			

## Delegates Details

1	Name.....	Job title.....
	Tel.....	Email.....
2	Name.....	Job title.....
	Tel.....	Email.....
3	Name.....	Job title.....
	Tel.....	Email.....
4	Name.....	Job title.....
	Tel.....	Email.....
5	Name.....	Job title.....
	Tel.....	Email.....

## Company/Invoicing details

Organization name.....

Address.....

Postcode.....

Invoice attention to..... Job title.....

Tel..... Email.....

## Approving Manager signature

**NB: Signatory must be authorized to sign on behalf of contracting organization**

Name.....

Email..... Job title.....

Tel..... Fax.....

**Authorizing signature \*** (Mandatory).....

## Payment method

For payment by crossed **cheque or bank-draft**, please make payable to: **Salmon Thrust Pte Ltd**

For payment via **telegraphic transfer**, please make payment to:

Account number: 501-747323-001  
Account name: Salmon Thrust Pte Ltd  
Bank address: 65 Chulia Street, #01-01 OCBC Centre. Singapore 049513  
Bank code: 7339  
Swift code: OCBCSGSG

## How to book your course

Complete this form and fax to:  
**+65 6423 9802**

Or send the form to:

Salmon Thrust Pte Ltd  
55 Market Street #10-00  
Singapore 048941

## Take the Platinum package

Get your team together and save!  
**Send 4 delegates and get one FREE**

## You may also be interested in

- **Financial Modeling Using Excel (19 – 20 Apr)**
- **Credit Evaluation & Management of Troubled Credits (9 – 10 Apr)**
- **Financial Statement Analysis for Credit Professionals (2 – 3 Apr)**
- **Essentials of International Trade Finance (5 – 7 Mar)**
- **Identifying & Mitigating Risks & Frauds in International Trade Finance (28 – 30 May)**
- **Standby Letters of Credit & Bankers' Guarantees - Principles, Practices, Operations & Legal Cases (22 – 23 Mar)**
- **Negotiating for Results for Corporate Bankers (12 – 13 Jun)**

Go to [www.salmonthrust.com](http://www.salmonthrust.com) to view our full course calendar

## Terms and conditions

1. Should you be unable to attend, a substitute delegate is welcome at no extra charge.
2. Salmon Thrust does not provide refunds for cancellations. Invoiced sums are payable in full within 7 days of the invoice date.
3. Salmon Thrust will provide full course documentation to a delegate who has paid, but is unable to attend.
4. Salmon Thrust reserves the right to change the content of the program without notice including the substitution, alteration or cancellation of speakers and/or topics and/or the alteration of the dates of the event.
5. Salmon Thrust is not responsible for any loss or damage as a result of a substitution, alteration, postponement or cancellation of an event under any circumstances.
6. Salmon Thrust reserves the right to amend any part of the published program, agenda or speakers due to factors outside of its control.

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