



2-Day Intensive Course

Financial Statement Analysis for *Credit Professionals*

Introductory / Intermediate Level

2 – 3 April 2012, Singapore

Who's attending?

This course is beneficial to:

- Credit Officers
- Relationship Managers
- Account Officers
- Credit Support Officers
- Any officer who needs some appreciation in assessing the financial aspects of a company

Why not recommend this course to a colleague?

This 2 days program is designed to be a practical, easy to understand workshop covering the basics of financial statements – the how they are made up, used and interpreted in business and financial services.

The workshop uses examples, case studies and activities to help break down the accounting principles used, provide simple but effective analysis of the numbers and recognise their meaning in a range of business situations – what the numbers mean, operating cycles, cash flows, ratios and trends - from private to public companies.

What will I get out of it?

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

- Determine historical trends in the ratios and then analyze these ratios against current ratios to determine the viability of the business
- Construct and analyze a cash flow statement
- Prepare projected (forecast) revenue statements, balance sheets and statements of cash flows from basic planning data and appreciate how the use of those statements aid planning.
- On the information provided, determine the timing for disbursing funds and establish a repayment arrangement
- Understand the importance of using covenants and when/what should be used.
- Monitor and manage the loan and build upon the relationship developed with the client

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

BOOK NOW! Register before 2 March 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

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, or contact the MAS via 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

Introduction to Financial Statements: Presentations & Case Studies

- Understanding business
- Analysing the financial statements
- Balance Sheets
- Profit & Loss Statements
- Cash Flow Statements
- Private versus Public Companies
- Introduction to financial accounting principles and current trends
- Industry and Business Risk Analysis

Analysis of Financial Statements: Review of Ratios, Calculations, Application – Presentations, Case Studies and Unique “Reverse Application”

- Business operating cycles
- Ratio analysis
- Trend analysis
- Asset and business valuations (introductory)

In this session, participants will consider how they can form hypotheses about the structure and content of financial statements they will analyze, how to analyze a company's trading and profit and loss statement, and how to analyze a balance sheet to more fully understand the prospective borrower's lending worthiness and management expertise.

The session will enable participants to recognize typical asset and liability structures of different types of businesses; determine the degree of accounting risk in a trading and profit and loss statement; understand the effects of different accounting methods on the trading and profit and loss statement and balance sheet; perform a

common-size analysis and interpret the results; undertake industry comparisons to determine whether performance is better or worse than the industry average; calculate liquidity, capital structure and operating efficiency ratios; determine historical trends in the ratios; and interpret these trends by examining changes in ratio components.

Participants will apply principles learnt through a series of exercises and/or case studies.

Putting it together:

- Implications for documentation, loan covenants etc
- Review of previous sessions
- Asking the right questions
- Q & A

Pre-Course Needs Analysis: it's all about YOU!

Be sure to register at least 30 days in advance to receive your free pre-course assessment. This will enable us to better understand your specific objectives and interests.

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

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Website
www.salmonthrust.com

Telephone
(+65) 6323 0768

Email
email@salmonthrust.com

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2 – 3 April 2012, Singapore

Register now

Package	Before 2 Mar 2012	After 2 Mar 2012	Quantity	Sub-total
Registration fee	S\$1,620 Save \$180	S\$1,800		
Platinum Package	Send 4 delegates and 5 th comes FREE			

Attendee 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..... FREE	Job title..... FREE
	Tel..... FREE	Email..... FREE

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)**
- **Assessing Credit Risks for SMEs (14 – 15 Jun)**
- **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 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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