



Introduction

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. Thereafter, the participants will learn to apply practical credit evaluation techniques in business operations.

Course Contents

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

5. USING FINANCIAL RATIOS

Profitability ratios. Solvency ratios. Liquidity ratios. Asset management ratios. Using ratios to assess a company's financial position.

6. UNDERSTANDING BUSINESS FAILURES

Indications of risk that continuance as a going concern may be questionable – Financial, operating, and other indications.

7. DEVELOP SOUND CREDIT PRINCIPLES

Steps and procedures to develop effective credit principles for business

8. 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.

Effective Credit Analysis and Management

By Koh Siew Min



Trainer Profile

Koh Siew Min leads a team in providing financial consultancy and training to banks, MNCs and management institutes in the Asia-Pacific region. In addition to possessing a degree in Accountancy from the National University of Singapore, Siew Min is also a qualified Chartered Financial Analyst (CFA, USA). She taught Corporate Finance as well as Bank Financial Management for the Master in Financial Management by University of London (“UOL”). She has also been teaching banking and finance courses for the UOL at the Singapore Institute of Management since 1995 (teaching Financial Management/Corporate Finance, Principles of Banking, International Financial Management). These courses cover treasury risk management, corporate risk management and use of derivatives. She was in the adjunct faculty with the Nanyang Technological University in Singapore (teaching Commercial Bank Management, Corporate Finance, Investment Analysis and Portfolio Management etc). She also teaches Commercial Bank Management and Credit Lending Decision for the University of Canberra. In the above capacities, she teaches subjects covering retail and corporate bank management, loan packaging and monitoring, credit evaluation, investment analysis and corporate finance, analysis of financial statements and international financial management, amongst others.

Her broad exposure in the banking sector involved working with bank branch network and top executives of client organisations across a variety of industries. Her areas of specialisation covers retail banking, investment analysis and portfolio management, financial management and credit management.

Siew Min has delivered trainings to large organisations : Keppel Land Ltd, KPMG, Hewlett – Packard, Intel, BPP Asia, Ministry of Finance, Accountant General Dept, MINDEF, SingTel, Motorola, Institute of Banking and Finance, Premas International, Chartered Semiconductors, Courts, Nomura Singapore Limited, Thai Village Holding Ltd, Flextech Holding Ltd, Institute of Certified Public Accountants of Singapore (ICPAS), Citibank, Institute Bank- Bank Malaysia, Bank of China, OCBC Bank, Southern Bank, Bank Mandiri and Standard Chartered Bank (Jakarta). Siew Min is bilingual in English and Chinese and she conducts programs in Mandarin for China participants in a variety of banking subjects. She brings to her training programs a unique blend of academia and practical industry experience in banking and finance gleaned from years of research, teaching and business management in the sector.