

Credit Report Writing

by Peter Fong



Decide with Confidence

INTRODUCTION

It is no exaggeration to say that many credit recommendations are judged based on how complete and how well the credit analyst has written up the proposal for the decision makers at the Head Office. Consequently, many truly deserving cases may be rejected while the less deserving ones approved. This is unfortunate, but it happens.

Credit Analysts are very hard-pressed people. They are constantly being deluged with credit applications, very often from people who have done very little "homework" on the justification for their requests. They expect the Analyst to do all the work for them and are never slow to complain when there is a delay.

Attend the course to find out how you can help the Credit Analyst speed up the processing of your credit application and articulate your needs for the amount requested is justified.

LEARNING OBJECTIVES

- understand the importance of the credit function of the organization
- know what the Credit Department would look when processing a credit application
- mitigate credit risk identified
- prepare a convincing Credit Report to support your Credit Application

COURSE OUTLINE

- What is a credit report?
- Importance of collecting the latest documents
- Understanding the credit approving process
- What do credit department look at / look for when they are processing a credit application?
- When and why the credit department will say "no"
- A comprehensive credit report – a very important report to support your credit application
 - what does it contain
 - how should it be presented
 - practical tips in preparing one
 - 1) The Management
 - 2) The Market
 - 3) The Products
 - 4) The Production
 - 5) The Financials etc.
- Risk Mitigation

ABOUT THE TRAINER – MR PETER FONG

Peter Fong is the Managing Director of SBF-Integrated Business Centre Sdn Bhd (IBC). Prior to this, he was the Assistant General Manager in a local Trading Company and has also held many positions with foreign and local financial institutions.

Peter has wide experience in credit control management. As Credit Manager and Loan Supervision Manager in the financial services industry, he was responsible for the developing strategies, implementing collection systems and plans for the attainment of the overall credit performance of the companies.

Peter is currently very actively involved in assisting SMI operators resolve their credit and financial problems. Being the approved appointed Consultant to Credit Guarantee Corporation (M) Bhd, Business Advisory Services Entity (BASE), Peter and his team of consultant helps SMEs prepares their business plan/credit report for credit application with Commercial Banks. Since the appointment in 2004, Peter and his team of consultant have prepared hundreds of credit applications for Banks. They have also assessed a few thousand credit applications.

He regularly conducts courses for Dun & Bradstreet, Federation of Manufactures Malaysia, Institute of Certified Public Accountants Singapore AsiaEduFinance (Indonesia), IBBM and Achieva, etc.

He also conduct training for SMIs and multinational companies like Intel, Hewlett Packard, Teradyne, Halliburton Asia Energy Sdn Bhd and local financial institutions including quasi-government institutions. Peter is an Associate of the Chartered Institute of Bankers, London and an Associate Member of the Malaysian Institute of Management. He is the approved trainer by the Pembangunan Sumber Manusia Berhad (PSMB)

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Date: 25th March 2010, 9am – 5pm
Venue: Amara Hotel Singapore

Fee: S\$395 for D&B Subscriber S\$480 for Non-subscriber
(Includes materials, refreshments and lunch)

- Approved for SDF Funding (eligibility criteria apply) – Applicable only for Cheque/GIRO payments
- Up to S\$4 per training hour SDF funding for SMEs (eligibility criteria apply)
- Up to S\$2 per training hour SDF funding (eligibility criteria apply)

EARLY BIRD – Fax in your registration before 25th February to receive a 10% off regular fee
Or, GROUP SAVINGS – Send 2 or more participants to enjoy a 10% off regular fee

Fax the completed registration form to 6778 3853

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

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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 14 working days before commencement is entitled to full refund of seminar charges. No refund thereafter including no show during day of commencement. A complete set of materials will however be sent to you.
3. 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
4. D&B reserves the right to change venue due to unforeseen circumstances.