

# Intermediate Credit Analysis

by Koh Siew Min



Decide with Confidence

## LEARNING OBJECTIVES

At the end of the seminar, participants should be better able to evaluate the financial performance and health of the business using their acquired skills in financial analysis, sensitized cash-flow analysis and business risk analysis to make a credit decision.

## COURSE OUTLINE

- Financial Statements
  - What they show
  - What they do not show
  - The need to look at them critically
  - Understanding financial statements
  - A quick recap
- Linking financial statements to the operations of a business
- Evaluating Financials – past:
  - Evaluating Performance
- Profitability and quality of earnings stream
  - Efficiency and asset utilization
  - Evaluating financial health – gearing/financial risks and liquidity
  - Evaluating profitability changes - identifying causes
  - Evaluating sources and utilization of funds
  - Evaluating financials – projections
  - Using cashflows to evaluate financial risk
  - Methods of cashflow projection
  - Cashflow forecasting – principles and techniques
  - Sensitising cashflows

## ABOUT THE TRAINER – MS KOH SIEW MIN

**Koh Siew Min** is bilingual in English and Chinese and she conducts programs in a variety of banking subjects such as project evaluation and analysis of financial statements. She brings to her training programs a unique blend of academia and practical industry experience in the evaluation of project viability.

She was in the adjunct faculty with the Nanyang Technological University in Singapore. She 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.

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

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**Date:** 22<sup>nd</sup> February 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 22<sup>nd</sup> January 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

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