

SBL Claimable



Dun & Bradstreet (D&B) Malaysia Sdn Bhd

Decide with Confidence

D&B Public Training Program

EXTENDING CREDIT Evaluating the Financials & Non Financials of a Business



Date : 24 - 25 May 2010, 9:00am – 5:00pm
Venue : JW Marriott Hotel, Kuala Lumpur
Fee : RM1,288 per person

Who Should Attend

All personnel involved in credit management including Financial Controller, Administrator, Credit Manager, Sales Executive, Credit Analyst and Credit Controller.

Selling ... if you have your way, you would most certainly want to do so on a cash basis. In practice, however, adopting such a policy is very often not possible and, indeed, may not even be desirable.

Extending credit to buyers is part and parcel of doing business. But, there is a cost in extending credit and it also involves taking some measure of risk.

While risk is inherent in all credit transactions, it is not good business practice to reject all risks. The transaction to be avoided is not the one with some element of risk but the one that has an abnormal and dangerous amount of it.



**Business
EDUCATION SERVICES**

Dun & Bradstreet, a Global network and world leading provider of commercial credit. Apart from Business Education Services (BES) which provides Training and Seminar specializing in Credit Management Program, D&B offers an integrated set of business information which includes Credit Risk Management Services, Business Marketing Services, Receivables Management Services and Market Intelligent Services. Reduce your credit risks with the global information in D&B reports to make more informed decisions on your potential business transactions.

Course highlights

- Appreciate the impact of extending credit on the operations of your business
- Learn to work out the cost of extending credit to decide whether you should do so or not
- Appreciate the importance of having a Credit Policy and learn to write one for your company
- Know the risks to be evaluated when considering requests for credit from your customers

Workshop contents

Introduction

- The turbulent business environment - the role of credit in business impact on the trade receivables
- Review your credit management process - credit portfolio - managing the credit portfolio - acquiring the credit portfolio - maintaining the credit portfolio
- Some credit principles

Credit function

- what is involved - the process
- Getting the essential documents for assessment
- Credit checking - credit companies

Credit methodology

- 7 Cs of credit extension
- Credit references - how to assess the customers effectively
- Field visitation – what to look out for – evaluating the non-financials
 - operations
 - marketing
 - management
 - infrastructure
 - the business environment etc
- Financial evaluation - Analyzing customer's financial statements – approaches / tools
- Financial projections - profitability
 - cash flow
 - financial position
- Setting Credit limits

Outsourcing the credit function

- limitation of credit reports

Risks mitigation

- Risks associated with extending credit
- Ways to mitigate your credit risks
- Effectiveness of Personal Guarantee, Corporate Guarantees, Letter of Comfort, Letter of Set off etc....

Training methodology

Lectures, discussions, exercises and real life case studies will extensively be used.

Trainer Profile



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. He regularly conducts courses for the SBF Group, Dun & Bradstreet, Federation of Manufactures Malaysia, Institute of Certified Public Accountants Singapore AsiaEduFinance (Indonesia) 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

Course Fee

The investment includes lunch, refreshments and training material. Certificate of Attendance will be presented upon completion of course

Early Bird Discount: 5% discount entitlement for registration before 23rd April 2010

Group Discount: A group discount of 5% for 2 or more participants registered at the same time from the same organization

| Fee (per pax) | Discounted Fee | No. of Pax (s) | Total Fees (RM) |
|------------------|----------------|----------------|-----------------|
| RM1288 | RM1223.60 | | |

Payment details

Invoice will be sent out upon confirmation of course. Payment required before commencement of course.

Payment Method (please select one):

Cheque – please make payable to: Dun & Bradstreet (D&B) Malaysia Sdn Bhd

Bank: _____ Cheque No: _____

Unit Deduction

Subscriber No: _____ No. of Units: _____

Registration Terms & Conditions

Registration forms must be completed and submitted before the commencement of the course

Substitution of participant(s) is allowed provided D&B is notified in writing with the name and designation of the new participant prior to the commencement of the programme.

Cancellation of registration by participant is subject to the followings :

Seven (7) working days and above prior to commencement, 10% of course fee will be charged as administration fee.

Less than seven (7) working days prior to the commencement, 50% of course fee will be charged.

Within (1) day or no notification is received by the commencement date, the full course fee will be charged.

Non-Attendance

If participant fails to attend a programme, a full course fee will be charged

Change of programme date, training facilitator or venue

D&B reserves the right to make alternative arrangements to the above without prior notice to participants. However, every effort will be made to inform the participant of the changes.

Additional Expenses

D&B shall not be responsible for any additional expenses incurred by any participant(s) in the course of attending the programme.

I, the undersigned, have read and understood the Registration Policy and accept the terms contained therein.

Name of Authorized person : _____

Designation : _____ Signature : _____

Company Stamp :