

SBL Claimable



Dun & Bradstreet (D&B) Malaysia Sdn Bhd

Decide with Confidence

D&B Credit Management Course

USING FINANCIAL STATEMENTS TO UNCOVER THE CREDIT WORTHINESS OF A CUSTOMER



Date : 14th July 2010, 9:00am – 5:00pm
Venue : JW Marriott Hotel, Kuala Lumpur
Fee : RM790 per person

Who Should Attend

- *All credit practitioners undertaking the credit functions in the organization*
- *Business Owners, Marketing and Sales Executives*
- *Credit Manager, Credit Control*
- *Executives are encouraged to attend.*

Financial statements can be very informative. At the same time, they can be quite meaningless and even misleading, depending on whether one is able to read them beyond the figures shown.

The financial statements can uncover a customer's creditworthiness. Analysing financial statements is part science, part art and part intuition. You need to know what the figures are (science), what the numbers means (art) and whether or not the data is reliable (intuition). You need to read between the lines.

Especially in times of business uncertainty, this evaluation process must be carefully done. It is worth a pound of collection letters.



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

- Know and appreciate the risks organizations are exposed to in credit extension
- Learn to evaluate the financial performance and health of a business by analyzing its financial statements to uncover the customer's creditworthiness

You will learn :

- The credit risk - Can the customer pay? - Will the customer pay?
- The financial statements - a very important piece of information to understand
- What to uncover before reading the numbers
- The Audited Report - what does it contain and what to look at
- Dissecting the company to uncover its performance and health
- Is the company doing well?
- Is the company (financially) healthy or sick?
- Using Bank Statements to uncover the performance of the business
- Are you overextending credit to your customers? - ways to mitigate risks

Trainer's 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



REGISTRATION FORM

Kindly complete this form and fax it to (03) 7966 6801
or email it to seminar@dnb.com.my



Course Title **Using Financial Statements to Uncover the Credit Worthiness of A Customer**

Course Date **14th July 2010** Duration: 1 day

Venue **JW Marriott Hotel, Kuala Lumpur**

Company Details

Company Name _____

Office Address _____

Contact Person _____

Telephone (O) _____ (HP) _____

Email _____

Invoicing Details

Full Name _____

Designation _____

Billing Address
(if different from above) _____

Trainee Information

1
Name _____

Telephone (O) _____ (HP) _____

Email _____

Designation _____

2
Name _____

Telephone (O) _____ (HP) _____

Email _____

Designation _____

Course Fee

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

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

Early Bird Discounts : 5% discounts entitlement for registration before 18th June 2010

Fee (per pax)	Discounted Fee	No. of Pax (s)	Total Fees (RM)
RM790	RM750.50		

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 :