



## USING FINANCIAL STATEMENTS TO UNCOVER THE CREDIT WORTHINESS OF A CUSTOMER



Decide with Confidence

**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.

### 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.*

### 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 credit worthiness



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 And Finance 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

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## 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

## The Trainer – Mr Peter Fong



Peter 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 company, 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 Manufacturers 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. He is the approved trainer by the Pembangunan Sumber Manusia Berhad (PSMB)

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**Date** 9<sup>th</sup> April 2012 **Duration:** 1-day  
**Venue** Mutiara Johor Bahru  
**Fee:** [ ] RM 790 for D&B Subscriber [ ] RM 890 for Non-subscriber  
(Include material, refreshments and lunch)

**EARLY BIRD – Fax in your registration before 10<sup>th</sup> March 2012 to receive a 10% off usual fee**  
**GROUP REGISTRATION – Send 2 or more participants to enjoy a 10% off usual fee**

**Fax the completed registration form to 03-7966 6868**

## Company Information

Name of Company: \_\_\_\_\_  
Address: \_\_\_\_\_  
Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_  
Contact Person: \_\_\_\_\_ Job Title: \_\_\_\_\_  
Email \_\_\_\_\_ (DID) \_\_\_\_\_

## Participant's Profile

Name 1: \_\_\_\_\_ Job Title: \_\_\_\_\_  
Email: \_\_\_\_\_ (DID); \_\_\_\_\_  
Name 2: \_\_\_\_\_ Job Title: \_\_\_\_\_  
Email: \_\_\_\_\_ (DID): \_\_\_\_\_  
Name 3: \_\_\_\_\_ Job Title: \_\_\_\_\_  
Email: \_\_\_\_\_ (DID): \_\_\_\_\_

## Payment Information

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## Registration Terms & Conditions

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 20 working days before commencement is entitled to full refund of seminar charges. No refund thereafter including no show during day of event. A complete set of materials will however be sent to you.
3. For D&B subscribers opting to pay through D&B subscription units, deductions would be made upon receipt of completed registration form. In the event of any postponement/cancellation of seminar by D&B, or withdrawal from seminar by participant(s), unit deducted would not be credited. However, a replacement of seminar (of same value) would be given and to be utilized within 6 months.
4. D&B reserves the right to postpone or cancel the seminar for reasons whatsoever. In such a case, D&B will provide full refund to registrants who have made cheque payment towards the event and such registrants shall have no claims against the company.
5. D&B reserves the right to change venue due to unforeseen circumstances.
6. D&B shall not be responsible for any additional expenses incurred by any participant(s) in the course of attending the program.

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

Name of Authorized person : \_\_\_\_\_

Designation : \_\_\_\_\_ Signature : \_\_\_\_\_

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