



Bank Lending to SMEs

Part I: 16, 23 January 2010

**6 CPT
HOURS**

Objectives

This program aims at providing participants with knowledge and skills to assess the creditworthiness of SMEs. Upon completion of the course, participants are expected to be familiar with using a balanced and practical approach to analyze SMEs credit.

Part I

Target Audience:

This course is especially suitable for banking and financial executives who would like to gain fundamental knowledge of SMEs lending.

Outline:

- ◆ Financial Reporting Standard for SMEs ("Small GAAP")
- ◆ Small GAAP vs. Credit Analysis of SMEs
- ◆ Understanding SMEs
- ◆ General Credit Criteria for SMEs
- ◆ Lending to Different Types of SMEs

Part II

Target Audience:

This course is especially suitable for marketing and credit officers with 2 years or above experience in SMEs leading, or those who have completed Part I.

Outline:

- ◆ Top 10 financial ratios commonly used by the bankers
- ◆ Critical examination of some of the financial indicators
- ◆ Creative accounting techniques
- ◆ An Analysis of different types of early warning signal
- ◆ Case studies workshop

Part II: 20, 27 February 2010

**6 CPT
HOURS**

Speaker

The trainer is a certified accountant and master degree holder with over 10 years professional experience in conducting credit and financial assessment for major banks. With strong accounting and finance background, he has ample training experience at various institutes, banks and universities including Baptist University of Hong Kong and The Open University of Hong Kong. He is currently a Corporate Financier in a Listed Company and was being an Associate Director of a leading international bank.

Program Details

Language : Cantonese (supplemented with English materials)
Date : Part I - 16 & 23 January 2010 (Saturday)
Part II - 20 & 27 February 2010 (Saturday)

Time : 09:30 - 12:30

Venue : 3/F Guangdong Investment Tower,
148 Connaught Road Central, Sheung Wan
(Sheung Wan MTR Station Exit C)

Fees :	Part I only	Part II only	Both Part I & II
Members	HK\$ 800	HK\$ 800	HK\$ 1,200
Corporate Members' staff	HK\$ 1,200	HK\$ 1,200	HK\$ 1,600
Non-Members	HK\$ 1,600	HK\$ 1,600	HK\$ 2,000

Early Bird : A HK\$100 discount is given for enrollment received on or before **2 January 2010**

Enrollment : By fax at 2544 9946 or In person at our Institute

Enquiry : 2815 1552 / 2153 7879

Registration Form - Bank Lending to SMEs (HP-P10-0102)

Please "✓" one box only: I shall enroll in Both Part I & II Part I only Part II only

(as on I.D. Card)

Full Name : Mr/Ms

Chinese

Membership no.:

Organization :

Department :

Telephone :

Position :

E-mail* :

Mobile :

* Course confirmation notice will be sent to you via this e-mail address before course commences

Address :

Payment Method : Crossed cheque made payable to **The Hong Kong Institute of Bankers** (Cheque no.: _____)

Credit Card : VISA Mastercard Amount: HK\$ _____

Cardholder Name : _____ Signature : _____

Card No. : _____ Expiry Date : _____ (mm/yy)

How did you know about this program?

- Website HR E - news HKIB Counter
 Friends / Colleagues Banking Today Others

Terms and Conditions

1. All fees paid are non-refundable and non-transferrable.
2. Participants who have settled payments will receive course confirmation by e-mail 7 days prior to the course date.
3. All payments must be settled before course commencement.
4. In case of over-subscription, priority will be given to those who have settled the course fees.
5. We reserve the right to cancel, modify and/or postpone the course.
6. The information given and personal data collected will be used for the purpose of administration and communication by the Institute.
7. Please refer to our web-site (www.hkib.org) for typhoon or rainstorm arrangement of programs.