



Interpretation of Financial Statements and Writing Credit Proposals

Early Bird: HK\$200 discount for enrollment on or before 25 Mar!

8 - 29 April 2010

Better Understanding on your Corporate Customers Risk Profile.

HKIB CPD	SFC CPT	IA CPD
10 Hours	10 Hours	10 Credits

Part I - Interpretation of Financial Statements

Objectives:

This program aims at providing the participants with knowledge of financial statement analysis from a lending bankers' point of view.

The Speaker:

Ms E Wong is a qualified accountant and master's degree holder with over 10 years of hands-on experience in the field of financial and management accounting.

Prior to assume the current management position in an Accounting and Finance Department in a listed company, E Wong worked with various leading multinationals and listed companies, including Jardine group, Swire group, Emperor International Holdings and Mercedes-Benz. She has ample training experience at professional bodies and university.

Outlines:

- Fundamental accounting concepts and regulatory framework of financial reporting
- Importance and limitations of financial statements: profit and loss account, balance sheet and cash flow statement
- Understanding the financial statements of different types of borrowers: sole proprietor, partnership, limited company
- Window dressing / creative accounting techniques
- Importance of annual reports: corporate information, chairman's statement, report of auditors, financial statements and notes on the accounts

Part II - Writing Structured Credit Proposals

Objectives:

This program aims at equipping participants the knowledge and skill in preparing credit proposals by evaluating customer's credit risk.

The Speaker:

Mr D Tang has over 10 years of experience in credit analysis and product risk analysis at various major US and European international banks. Product coverage ranges from trade finance, syndicated loans, derivatives to structured special purpose vehicles. Counterparties coverage includes corporates, blue chips, banks, financial institutions and funds in Greater China and SEA region. Mr Tang is also experienced in offering training both internally and externally at various institutes and banks. He is currently a Vice President of a leading US investment bank.

Outlines:

- Preparation of spreadsheets by using the information from financial statements
- Preparation and analysis of profit and cash budgets
- Warning signals of credit/financial risks
- Credit evaluation checklist: presenting a credit proposal with in-depth analysis
- Adopting appropriate methodology and techniques in preparing credit proposals: operating and financial analysis models
- How to avoid pitfalls in preparing credit proposals
- Review of a good credit proposal



Interpretation of Financial Statements and Writing Credit Proposals

Target audience:

Participants who would like to acquire the knowledge and skill on preparing credit proposals.

Program Details:

Language	: Cantonese (supplemented with English materials)	Venue	: 3/F Guangdong Investment Tower, 148 Connaught Road Central, Sheung Wan, Hong Kong (Sheung Wan MTR Station Exit C)
Date	: Part I: 8, 15 Apr 2010 (Thursday) Part II: 22, 29 Apr 2010 (Thursday)	Enrollment	: By fax at 2544 9946 or In person at our Institute
Time	: 19:00 – 21:30	Enquiry	: 2815 1552 / 2153 7879
Fee	: HK\$1,600.00 (Members) HK\$2,000.00 (Corporate Members' staff) HK\$2,400.00 (Non-members)		
Early bird	: HK\$200 discount is given for enrollment received on or before 25 March 2010		

Registration Form - Interpretation of Financial Statements and Writing Credit Proposals (HP-P10-0402)

(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 one week before course commences

Address : _____

Residential

Office

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 Department E - news HKIB Counter
 Friends / Colleagues Banking Today Others

Terms and Conditions

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