

**CFE-In-Practice**

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# CSI BLACK BELT IN CREDIT RISK MANAGEMENT

## Financial Analysis Masterclass 1

**JAN 22 - 23, APR 27 - 28, AUG 26 - 27, NOV 24 - 25 2009 \*<sup>1</sup>**  
(One session every quarter)

**Park Royal Hotel, Singapore\*\***

### Secure Expert Advice From



**Tommy Seah,**  
Certified Fraud Examiner,  
World Class Financial  
Management Expert

**A practical and participative workshop specially designed for all professionals:**

After taking this course, you should improve your ability to use the disclosures in a firm's annual or quarterly report to determine its accounting policy for a particular type of transaction and to determine how that policy choice affects its primary financial statements. Interpreting the information will develop your skills in assessing the relation between the accounting report and the underlying economics of the firm.

Supported By:





## PROGRAM OVERVIEW

Managing the financial needs of the corporate customers and minimising risks in loan portfolios have been a major issue for banks and finance houses today. The systematic, disciplined approach to quantifying the various incomes, expense and risk components of the loan no longer have to be argued. Continuous and effective credit review is fundamental to improving the standards of lending and the avoidance and reduction of loan losses. In order to review the bank's loan portfolio effectively, the auditor/examiner must be capable of appreciating the financial affairs of the bank's customer. From knowing what is happening inside a business, certain strengths and weaknesses of a company will be highlighted almost as soon as they occur. This will provide the means for a proper system of financial planning and control which in turn can supply the basis for informed decision and improved monitoring ability.

This course is designed to increase your ability to extract and interpret information in financial statements. It is not really important whether you are working in a financial institution or not. In financial analysis, the knife cuts both ways. Extracting the information will develop your accounting analysis skills. After taking this course, you should improve your ability to use the disclosures in a firm's annual or quarterly report to determine its accounting policy for a particular type of transaction and to determine how that policy choice affects its primary financial statements. Interpreting the information will develop your skills in assessing the relation between the accounting report and the underlying economics of the firm.

After taking this course, you should improve your ability to use an accounting report as part of an overall assessment of the firm's strategy and the potential rewards and risks of dealing with the firm (as an investor, creditor, supplier, employee, etc.). You should also improve your ability to assess how the firm's stated strategy corresponds to its actual strategy and how the firm's stated accounting results correspond to its true economic results.

Ultimately, the course is about two things:

- a.) becoming "financial" literate: increasing your ability to extract and interpret information in financial statements; and
- b.) appreciating how managers use/abuse accounting discretion to achieve strategic reporting objectives.

The course adopts a user perspective of accounting by illustrating specific accounting issues in various decision contexts. The course makes no assumption on your understanding of financial accounting.

The aim of this program is to answer these questions by providing a succinct yet advanced overview of financial statements analysis. If you already have a grasp of the definition of the balance sheet and the structure of an income statement, this seminar will give you a deeper understanding of how to analyze these reports and how to identify the "red flags" and "gold nuggets" of a company. In other words, it will teach you the important factors that make or break in a financial decision.

## COURSE CONTENT

- Sound Financial Management in companies
- How businesses are actually run rather than the perception of outsiders
- What risks implications this has on the firm
- Examination of working capital, overtrading, growth, decline, sustainable growth rates and the key roles of profitability and cash flow
- Managing retrenchment and physical and financial reconstructions
- Lending and business operation
- Corporate lending principles and procedures
- Market and product analysis
- Operational, income and capital gearing
- Net worth and valuation
- Product contribution, mix and profitability analysis
- Cash flow cover and repayment capacity
- Installing an early warning system to identify danger signals
- Remedial and crisis actions
- Loan Management and work out techniques
- Debentures, design and monitoring
- Corporate security and realisation
- Upgrading the advanced control systems and procedures
- The management of contingent liabilities

## WHO SHOULD ATTEND

- Treasury Managers
- Investment Bankers
- Chief Internal Auditors
- Heads of Internal Audit/Corporate Audit
- Credit Auditors
- Corporate Lending Officers
- Credit Managers
- Credit Administrations
- Operations Managers
- Bank Regulators
- Corporate Lending Officers
- Audit Managers/Officers
- Finance Directors
- Heads of Regulatory Affairs
- Portfolio Managers
- Heads of Credit Control
- Management & Strategy Consultants
- Enterprise/Commercial Banking Managers

“Continuous and effective credit review is fundamental to improving the standards of lending and the avoidance and reduction of loan losses”

# YOUR TRAINING COACH



**THIS TWO-DAY WORKSHOP WILL FEATURE THE LEADING TRAINING COACH IN THIS REGION**

Tommy is someone that you would like to meet and to know. Straight talking, sincere, kind, helpful and without pretences, he is truly a man of strong conviction and blessed with many practical talents. First and foremost, he is a World Class hands-on accountant. He has worked as an Accountant for some of the largest companies in the world.

He is a tried and tested accountant with a very firm grip on financial products. Because of his grip on the subject matter, his services in providing technical training is much sought after by numerous banks in the region, including Germany, Singapore, Malaysia, China, Indonesia, Philippines and Taiwan.

Tommy's other professional achievements would have been the objects of envy for many of his peers. Some of the better known fact is that he is the only Chinese Singaporean that sits on the ACFE Board of Regents in Texas, USA.

In the year 2006, his strategic management skills were put to the test and his contribution was duly acknowledged when he was elected the ACFE Board of Regents, Vice-Chairman. Based in Austin, Texas, ACFE is the best recognised and largest Fraud Examination Body in the world.

While in Singapore, he also help founded the CSI World Headquarters, a Digital Forensics Certification body. To this day, he is the Chairperson Emeritus for the CSI World Headquarters. His previous work experience includes systems based auditing in an American International Bank, where he was the Senior Regional Auditor responsible for the Bank's audit in the Asia Pacific region.

He has also held the top executive position of Chief of Internal Audit in a prime offshore bank where his audit duties cover the Singapore and Hong Kong operations of the bank. He covers all areas of the bank's audit of operations and IT systems. He also has practical working experience in the Operations Department of a foreign bank.

Tommy Seah is the author of seven financial books including the Multiple Currency Accounting (MCA) for bank accounting. The Financial Instruments Guide (FIG) is also another authoritative and definitive text on Financial Instruments designed to be used in the world wide banking industry for product training. His publication has received excellent review and first class commendation from some of the most authoritative professional certification body and top rated banks in the world. The other five authoritative texts used in his training are The Control of Money Market Activities in Banks, Financial Management, SWAPS in Investment Banking, Advanced Credit Analysis and Anti-Money Laundering 101. His latest publication is The Foreign Exchange Audit. The FOREX Audit eBook is available from April 2008.

For the past twenty nine years, Tommy Seah has trained and coached more than 10,000 management staff and some of the top CFOs, CEOs, CIOs, COOs in MNCs, banks and financial institutions in the region. In particular, his expertise in SOX 404, AML and Basel II, Solvency II systems implementation is much sought after by many organisations. The undisputable fact is that when it comes to financial training, Tommy is Number 1 and the top household brand name in Asia Pacific.



**Tommy Seah,**

Certified Fraud Examiner,  
World Class Financial  
Management Expert,  
Double Firsts in Financial  
Management and  
Accountancy (U.K.),  
Chartered Banker,  
International Accountant,  
FCPA (USA), CSOXP,  
Member of Advisory Board  
to SOX Institute (N.Y.)



# CSI BLACK BELT IN CREDIT RISK MANAGEMENT

## Financial Analysis Masterclass 1

2009 Training Session  
ParkRoyal Hotel  
Singapore

### FEES & REGISTRATION METHOD

Package	Participant Fees	Session 1 (Select a Date)	Session	Session	Session
Workshop Price	USD 700.00	Jan 22 - 23 2009 <input type="checkbox"/>	Apr 27 - 28 2009 <input type="checkbox"/>	Aug 26 - 27 2009 <input type="checkbox"/>	Nov 24 - 25 2009 <input type="checkbox"/>
* Group Price	**Corporate group discounts: Second participant pays 95%; subsequent participant pays 70% only. Subsequent participants must be from the same organization.				

#### Disclaimer

\*The registration fee does not include hotel accommodation. Delegates may be refused admission if payment is not received prior to the workshop.

\*1 Subject to final confirmation based on enrolments and Trainer's schedule availability

### HOW TO REGISTER

To attend the workshop, complete and return the enclosed registration form with the required payment in full. Registration confirmation will only be acknowledged once the registration fee has been received. Please read this booklet carefully before completing the registration form. All fees are quoted in US dollars (USD).

#### REGISTRATIONS CAN BE SENT BY THE FOLLOWING METHOD:

Tel : (+65) 9106 9872 (Singapore), Fax : (+65) 6288 0181

Email: tommy@cfe-inpractice.net

#### Mail in: CFE-In-Practice

111, Tampines Road, Suite No. 07-01

Yi Mei Gdn Building,

Singapore 535133

#### PAYMENT METHOD

**Cheque:** Made payable to CFE In Practice

**T/T Payment**

**DBS Bank, Shenton Way Branch, Singapore**

**Current A/C No.: 022-900202-8**

**Account Name: CFE-In-Practice**

**Swift Address: DBSSGSG**

**Chips UID Number: 034675**

**Or Telex Number: RS 24455**

### PARTICIPANT NAME

Name	
Designation	
Email	

Name	
Designation	
Email	

Name	
Designation	
Email	

Authorising Manager	
Designation	
Email	
Organisation	
Address	
Tel	
Fax	

### CANCELLATION AND TRANSFER

Should you be unable to attend, a substitute delegate is welcome at no extra charge. Alternatively, you may choose to credit the full value of your registration towards a future CFE event.

A full refund, less 10% administrative charge, will be made for cancellations received in writing at least three weeks prior to the workshop.

A 50% refund and the workshop documentation will be provided for cancellations received in writing two weeks in advance. The firm regrets that no refunds will be made for cancellations received less than two weeks prior to the workshop.

A complete set of documentation will, however, be sent to you. CFE reserves the right to cancel or alter the content and timing of the programme for reasons beyond its control. CFE-In-Practice reserves the inalienable right to CANCEL the program.

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