

Date : Session 1
Saturdays, 28 February & 7 March 2009

Session 2
Saturdays, 18 April & 25 April 2009

Session 3
Saturdays, 6 June & 13 June 2009

Session 4
Saturdays, 4 July & 11 July 2009

Time : 9:15 am - 9:45 am (Registration)
9:45 am - 12:45 pm (Workshop)

Venue : CPA Australia Hong Kong China Division Office
20/F Tai Yau Building
181 Johnston Road, Wanchai

Medium : Cantonese, supplemented with English

Enrolment Fee : HK\$800 Member for each 6-hour session
HK\$1,350 Non-Member for each 6-hour session

Certification : Certificate of Attainment will be issued to participants who have completed each individual session

This series is specifically designed for SME practitioners who have limited or no training in credit analysis, but are required to deal actively with commercial bankers. By completion of this series, participants will acquire a better understanding of credit analysis methodologies, lending techniques and analytical tools which are commonly used by lenders. Due to the comprehensive content of this workshop series, each session is limited to a maximum of 50 persons only.

Course Outline:

S1: Understanding Your Bankers (6 hours)

- How does a bank structure? Are there any differences between local banks and foreign banks?
- Reviewing four major lending principles: 5Cs, PARTLAMPS, PARSER and CAMPARI
- Introduction to syndicated loan and project finance

S2: How a Lender Structures Credit Limit (6 hours)

- Understanding major banking products: Trade Finance, Collection, Invoice Financing, Factoring, and more
- Reviewing asset conversion cycle
- Structuring credit facilities per trade cycle with illustrative examples
- Illustrating double financing and accommodation financing

S3: Financial Statement Analysis from Lenders' Perspective (6 hours)

- Interpreting and analysing financial ratios
- Identifying primary and secondary repayment sources using cash flow statement
- Determining acceptable debt level using debt capacity model
- Evaluating financial performance

S4: Understanding Terms and Conditions of Credit Facilities (6 hours)

- Analysing key terms for loan facilities: pricing, financial covenants, affirmative undertakings, collaterals, and more
- Understanding different types of collaterals from lenders' perspective
- Reviewing term sheet / facility letter

	Payment (HK\$) x No. of Person(s)	
	Member	Non-member
Session 3: 6 June & 13 June 2009	\$800 x ()	\$1,350 x ()
Session 4: 4 July & 11 July 2009	\$800 x ()	\$1,350 x ()
Total:		

Enrolment Form (Fax No. 852 2832 9167)

Full Name: (Mr/Miss/Ms/Mrs) (Surname) _____ (Given name) _____

Membership No (if applicable): _____ Member Non-Member

Organisation: _____ Position: _____

Mailing Address: _____

Daytime Tel No: _____ Daytime Fax No: _____ Email: _____

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Practical Credit Analysis Series for SME Practitioners

Speakers: Mr J Wong CPA (Aust.), Mr William Fung and Mr D Tang

About the speakers:

Mr J Wong CPA (Aust.) is a certified accountant and master's degree holder with over 10 years of experience in conducting credit and financial assessment for major international banks. With a strong accounting and finance background, he has ample experience in offering training at various institutes, banks and universities including Hong Kong Baptist University and The Open University of Hong Kong.

Mr William Fung is a bachelor degree holder and a Certified Financial Planner. With over 10 years of experience working in both front and back offices in the banking industry, he has extensive exposure in bank lending and financial planning. He possesses solid knowledge and experience in credit risk management and financial planning, especially in financial analysis and wealth management.

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.

