



# Singapore Association of Credit Management

(Registered in the Republic of Singapore since 1981)

## PRACTICAL APPROACHES TO CREDIT EVALUATION

Dates: (1) 24th and 25th July 2019

(2) 24th and 25th October 2019

- S\$600 nett for SACM members
- S\$900 nett for non-SACM members  
(new members are eligible for member's rate if their applications are approved by SACM Board before course commencement date)
- 10% "early bird" discount (confirmed and paid not later than 30 days before commencement of the event);
- 10% discount for second and third delegates from the same organisation
- Due to limitation of seating capacity, delegates will be accepted on first-come-first-serve basis.
- Full payment must be made upon receipt of SACM's notice of confirmation.

Venue: Mandarin Orchard Hotel – subject to change by SACM  
(Cost includes lunches & tea breaks)

### Who should attend

This is a two days training course designed for corporate CFOs, financial controllers, finance managers, credit managers, risk analysts, business managers and entrepreneurs who are interested to acquire credit evaluation skills and to improve credit decision-making so as to support sales growth and reduce bad debt risks. It is also relevant for those in Sales who would like to develop a better understanding of the credit risk profile of their respective customers so as to ensure optimum credit limits for customers.

### Who is the trainer

David How is the current Vice President of the Singapore Association of Credit Management. He is widely recognised as an expert practitioner in the field of credit management both in Singapore and in the Asia-Pacific region. David has more than 20 years' work experience in credit management as the Asia-Pacific Credit Director at two large MNCs. Attendees will be able to gain invaluable insights on the various credit evaluation methodologies under challenging credit environments. <https://sg.linkedin.com/in/creditsolutions>

### Overview of the course

The course will focus on the practical aspects of Credit Evaluation. Topics include the following:

**Day 1: Risk management for growth and profitability, overcoming challenges of credit evaluation, sourcing for credit-relevant information, analysis of financial statements, practical pointers on conducting customer interviews, risk mitigation strategies.**

**Day 2: Key financial ratios in credit analysis, searching for the "real" financial data, credit evaluation without adequate or reliable financial information, the credit scoring model, credit evaluation criteria, guidelines on credit limit and payment term decisions, studies of actual credit evaluation cases.**

Please email response to: [secretariat@sacm.com.sg](mailto:secretariat@sacm.com.sg)

I would like to make booking for the following person(s):

Name(s): \_\_\_\_\_

Please tick

Company: \_\_\_\_\_

24th and 25th July 2019

Contact No.: \_\_\_\_\_

24th and 25th October 2019

Email: \_\_\_\_\_

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### Confirmation by SACM:

Your booking of \_\_\_\_\_ delegate(s) is confirmed. Please issue cheque of S\$\_\_\_\_\_ payable to Singapore Association of Credit Management or make fund transfer to: DBS Account No.001-030050-4 (please notify by email and attach payment documents).

On Behalf of Board of Management

\_\_\_\_\_  
Secretariat  
Singapore Association of Credit Management