

# Finance for Non-Finance Professionals & Entrepreneurs

Many companies and business owners think that if you take care of business, everything else will take care of itself.

Wrong! Financial discipline is one of the main causes of business failures.

This workshop teaches you the key financial concepts and tools you need to know - from red flags to when to invest to how to talk to bankers.

**30 - 31 MAY 2023**

9 am - 5 pm



**CONCORDE HOTEL, KL**

Sign up by 16 May 2023 for Early Bird Price

**Early Bird Price RM2,600 / Participant**

**Normal Price RM2,900 / Participant**



For more information

010-393 2800  
nasrin@symphonydigest.com

010-238 7806  
rachel@symphonydigest.com

## Symphony Digest

A former investment banker, whose last corporate position was General Manager at Hong Leong Islamic Bank. She was involved in corporate banking, bond issuance, project advisory and corporate advisory. Prior to becoming a banker, she was a management consultant with Arthur Andersen

**Saw Ann Ping**

Trainer 1

A former investment banker, the trainer has taught many bankers and professionals in financial analysis and cash flow modeling. She was previously in Hong Leong Islamic Bank, RHB ISLAMIC Bank and CIMB

**Chan Leng Kei**

Trainer 2

# You will learn

## Finance Simplified - the Business Framework

### Key Components of Financial Statements and Financial Jargons

- Profit & Loss
- Balance Sheet
- Cash Flow
- Relationship between the financial statements
- Group vs Company

### Operating Leverage

- Fixed cost vs variable cost
- Implications of operating leverage on company's agility and survival

## Cash Management

- Active cash management
- Credit terms
- How to calculate your working capital

## Capital Budgeting

- How to decide whether to go ahead with a project - IRR, NPV, break-even
- Funding required
- Debt vs equity financing (gearing)
- Financial instruments - redemption, conversion, exchange, cumulation

## Financial Analysis

- Variance
- Horizontal and vertical
- Ratio - operational, profitability, liquidity, solvency
- Red flags

## Bank Borrowing

- Type of facilities you need
- How banks evaluate
- Bank's terms - how they affect you and your company (covenants and collateral)
- How to negotiate

## Joint Ventures and Valuation

- How much is my company worth
- Importance of control
- Shareholders' Agreement

## REGISTRATION PARTICIPANT'S DETAILS

Name:  
Contact No.:  
Email:

Name:  
Contact No.:  
Email:

## REGISTRATION COMPANY REPRESENTATIVE DETAILS

Name:  
Tel:  
Email:  
Company:  
Address:

### Note:

1. For cancellation less than 14 days before or non-arrival on the training day, no refund will be given. Substitution is allowed.
2. Should the number of participants be too low to make the course a meaningful learning experience, Symphony reserves the right to postpone or cancel the training.
3. HRDC grant application shall be applied and approved before the training day. Maximum claim from HRDC is RM1,300. The balance, if any, is to be topped up by client.

## CONTACT US

nasrin@symphonydigest.com 010 393 2800  
rachel@symphonydigest.com 010 238 7806