



Symphony Digest

MyCoID: 870359P

Programme ID: 10001552068

Understanding Finance and Bank Financing

(For non-finance people)



Not a finance expert? That's okay!

This workshop will help you to feel confident with numbers — from answering board of directors with financial jargon, spotting red flags and improving your cash flow and bottom line. Wait, this is not your usual finance for non-finance course because we know you need bank facilities to turbocharge your business. Learn what bank facilities suit your needs and how to **navigate conversations with bankers** including what collateral to give and not to give.

Through real-life case studies, group activities, and simple tools, you'll learn how to read financial statements and make smarter decisions. From this training, you will walk away with practical skills you can apply immediately — **no finance background needed**.

EARLY BIRD FEE: RM2,400

(Register before 29 July)

NORMAL FEE: RM2,600



12 - 13 August 2025

9 am - 5 pm



Concorde Hotel, KL

For Registration

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Module 1:

Introduction to Financial Management

- Importance of finance in managerial decision-making
- Overview of key financial statements
- Roles of finance vs. accounting

Module 2:

Understanding the Income Statement (Profit & Loss)

- Revenue, cost of goods sold, gross profit, operating expenses, net income
- Profitability metrics (e.g., gross margin, net margin)

Module 3:

Understanding the Balance Sheet

- Assets, liabilities, and equity
- Liquidity, solvency, and working capital

Module 4:

Understanding the Cash Flow Statement

- Operating, investing, and financing activities
- Difference between profit and cash
- Free cash flow

Module 5:

Key Financial Ratios and What They Mean

- Liquidity ratios (e.g., current ratio)
- Profitability ratios (e.g., ROA, ROE)
- Efficiency ratios (e.g., inventory turnover)

Module 6:

Budgeting and Forecasting Essentials

- Budgeting process
- Variance analysis
- Forecasting basics and tools

Module 7:

Cost Analysis and Cost Control

- Fixed vs. variable costs
- Break-even analysis
- Cost-saving strategies and cost-benefit analysis

Module 8:

Business Decision-Making Using Financial Data

- Capital investment decisions (basic NPV, ROI)
- Make vs. buy, pricing, expansion decisions
- Risk and financial impact

Module 9:

Interpreting Annual Reports and Communicating Financial Information

- Revenue, cost of goods sold, gross profit, operating expenses, net income
- Profitability metrics (e.g., gross margin, net margin)

Module 10:

Understanding Bank Financing for Business Needs

- Types of bank financing (working capital loans, term loans, trade finance, etc.)
- Collateral, interest rates, and repayment terms
- How banks assess creditworthiness (financial ratios, cash flow, credit history)
- Understanding loan covenants and compliance requirements
- Role of managers in preparing financial data for loan proposals

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Trainer's Profile

The Trainer is a former Citibank banker, commercial mentor for MDEC, a chartered management accountant and certified MBTI practitioner with over 30 years of experience in the financial and insurance services. He is an accredited HRDC trainer whose key expertise are in **Finance, Leadership & Management, Entrepreneurship, and Team Building**.

The Trainer's significant experience in financial services, includes serving as officer-in-charge of business development at RHB Branches, heading business development at UOB Commercial & Corporate Banking, and overseeing Planning and Control of Equities Research and Mortgage Risk at Citibank. He managed numerous loan syndications, restructuring efforts, and the first Corporate Debt Restructuring (BNM) in collaboration with KPMG. Experienced in business development and operational optimisation.

He serves as a resource facilitator for Business Financial Risk in the Professional Development Skills for the Financial Sector Talent Enrichment Program (FSTEP) of the Asian Institute of Chartered Bankers and as a commercial mentor for Malaysian Digital Economy Corp(MDEC). Professionally, The Trainer is a Fellow of the Life Management Institute (FLMI, USA) and a Chartered Management Accountant from the Chartered Institute of Management Accountants (CIMA,UK). He is also an active Distinguished Toastmaster (DTM) and a past Division Director.

PARTICIPANT DETAILS

Name:

Position:

Department:

Contact Number:

Email:

Name:

Position:

Department:

Contact Number:

Email:

ADMIN DETAILS

Name:

Position:

Department:

Company:

Contact Number:

Email:

Address:

**Payment
Method:**

☐ Direct Payment ☐ Claim HRD

Notes:

- Cancellations made less than 14 days before the training date or non-attendance on the day of training are non-refundable. Substitution is allowed.
- Once registration is confirmed, the client is fully liable for the course fee, regardless of whether payment is made directly or through the HRDC grant, and even if participants do not attend the training.
- Clients who opt for direct payment must ensure full payment is made before the training date.
- HRDC grant applications must be submitted and approved before the training day. The maximum claimable amount is RM1,750 per participant per day. Any shortfall between the approved grant and the course fee must be topped up by the client.
- Should the number of confirmed participants be too low to ensure a meaningful learning experience, Symphony reserves the right to postpone or cancel the training.