

Credit Report Writing

By Peter Fong



Decide with Confidence

It is no exaggeration to say that many credit recommendations are judged based on how complete and how well the credit analyst has written up the proposal for the decision makers at the Head Office. Consequently, many truly deserving cases may be rejected while the less deserving ones approved. This is unfortunate, but it happens.

Credit Analysts are very hard-pressed people. They are constantly being deluged with credit applications, very often from people who have done very little “homework” on the justification for their requests. They expect the Analyst to do all the work for them and are never slow to complain when there is a delay.

Attend the course to find out how you can help the Credit Analyst speed up the processing of your credit application and articulate your needs for the amount requested is justified.

Outline

- What is a credit report
- Importance of collecting the latest documents
- Understanding the credit approving process
- What do credit department look at / look for when they are processing a credit application
- When and why the credit department will say “no”
- A comprehensive Credit Report – a very important report to support your credit application
 - what does it contain
 - how should it be presented
 - practical tips in preparing one
 - The Management
 - The Market
 - The Products
 - The Production
 - The Financials
 - etc....
- Risk mitigation

Trainer Profile – Mr. Peter Fong

Peter has wide experience in credit control management. As Credit Manager and Loan Supervision Manager in the financial services industry, he was responsible for the developing strategies, implementing collection systems and plans for the attainment of the overall credit performance of the companies.

Peter is currently very actively involved in assisting SMI operators resolve their credit and financial problems. He also conduct training for SMIs and multinational companies like Intel, Hewlett Packard, Teradyne, Halliburton Asia Energy Sdn Bhd and local financial institutions including quasi-government institutions. Peter is an Associate of the Chartered Institute of Bankers, London and an Associate Member of the Malaysian Institute of Management. He is the approved trainer by the Pembangunan Sumber Manusia Berhad (PSMB)

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Date: 22 Nov 2011, 9am – 5pm
Venue: TBA
Fee: [] S\$480 (before GST) for D&B Subscriber [] S\$580 (before GST) for Non-subscriber
(Includes materials, refreshments and lunch)

EARLY BIRD – Fax in your registration before 21 Oct to receive a 10% off usual fee
GROUP SAVINGS – Send 2 or more participants to enjoy a 10% off usual fee

Fax the completed registration form to 6778 3853

Participant's Profile

Name 1: _____ **Job Title:** _____
Email: _____ **(DID):** _____
Name 2: _____ **Job Title:** _____
Email: _____ **(DID):** _____
Name 3: _____ **Job Title:** _____
Email: _____ **(DID):** _____

Company Information

Name of Company: _____
Address: _____ **(Postal Code)** _____
Telephone: _____ **Fax:** _____
Liaison Officer: _____ **Job Title:** _____
Email: _____ **(DID):** _____

Payment Information

[] D&B subscription units (Account no: _____)
[] * Cheque. *Please made payable to: Dun & Bradstreet (Singapore) Pte Ltd*
[] * VISA [] Mastercard [] Amex
Card no: _____ **Expiry date:** _____
Signature: _____ *(*7% GST applies for cheque & credit card payment)*

Cancellation Policies

1. A seat will be reserved upon receipt of completed registration form, and confirmation of seat upon payment received.
2. A substitute participant is welcome at no charge should you not be able to attend. Please provide the necessary details. Only cancellation made 14 working days before commencement is entitled to full refund of seminar charges (only applicable to cheque or credit card payment). No refund thereafter including no show during day of commencement. A complete set of materials will however be sent to you.
3. For D&B subscribers opting to pay through D&B subscription units, deductions would be made upon receipt of completed registration form. In the event of any postponement/cancellation of seminar by D&B; or withdrawal from seminar by participant(s), units deducted would not be credited. However, a replacement of seminar (of same value) would be given and to be utilized within 6 months.
4. D&B reserves the right to postpone or cancel the seminar for reasons whatsoever. In such a case, D&B will provide a full refund to registrants who have made cheque/credit payment towards the event and such registrants shall have no claims against the company.
5. D&B reserves the right to change venue due to unforeseen circumstances.