



Financing Your Business: Getting a Loan from Your Bank

**July 7 - 8, 2014
Hotel Armada, Petaling Jaya**

For a business to really grow, it needs external funding. Business fixed assets can be acquired for cash, if you have the cash to spare. However, if you do not have enough cash, you may need the assistance of Banks or Credit companies. Are Banks the only source of financing? Which financial Institutions can help you acquire your fixed assets? How can Banks fund your working capital? How much do you need? What credit facilities are suitable for you? Find the answers to these questions by attending this course. Learn how to prepare a convincing Business Plan to support your loan application.

CONTENTS

- ◆ **Do You Have to Borrow? – Looking Inward**
- ◆ **Seeking a Financial Partner**
- ◆ **Other Sources of Financing**
- ◆ **An Overview of the Financing Needs of Business**
- ◆ **The Importance of Choosing the Right Banker**
- ◆ **What Needs to be Done Before Approaching Your Banker**
- ◆ **Financing Options**
- ◆ **Bank's Loan Approving Process**
- ◆ **What do Bankers Look At / Look For?**
- ◆ **When and Why Bankers Will Say 'No'**
- ◆ **Preparing a Comprehensive Business Plan**
- ◆ **Talking to Your Banker**

OBJECTIVES

- ◆ Have a better understanding of the types of financing available
- ◆ Adhere to the credit standards expected of business owners

FACILITATOR

Mr Peter Fong is a much sought-after trainer for credit and receivable management courses. He was attached to a large trading company as the Assistant General Manager. Before venturing into trading, he was with a leading Bank, several Finance Companies and then a very large leasing company. Peter has wide hands-on experience in credit control and recovery management in the finance and leasing industry. As a Credit Manager and also Loans Supervision Manager of the financial institutions he worked for, he was responsible for implementing the collection systems and the development of strategies and plans for the attainment of the overall credit performance of the companies. He has also conducted many in-house training for multi-national companies and SMIs such as Dell, Intelchem, Fuji Xerox, Harta Packaging Industries Sdn Bhd, Teradyne, Desa Group of Companies, Coates Brothers (Malaysia) Sdn Bhd and many others. Peter is an Associate of the Chartered Institute of Bankers, London and is a PSMB certified trainer.

WHO SHOULD ATTEND

Financial Controllers, Accountants and Business Owners who are involved in SME borrowing.

ADMINISTRATIVE DETAILS

Dates : **July 7 - 8, 2014**

Time : 9.00 am – 5.00 pm

Venue: Hotel Armada, Petaling Jaya
Lorong Utara C, Section 52
46200 Petaling Jaya
Selangor Darul Ehsan

Fees : FMM Members – ~~RM1,300~~ per participant
RM1,040

Non Members – ~~RM1,600~~ per participant
RM1,280

Promotion: 20% discount

(Fees include course materials, Certificate of Attendance, lunch and refreshments)

SBI Scheme

Registration is on a first-come first-served basis. Cheques made in favour of the “**FMM Institute**” should be forwarded one week before the commencement of the programme. Completed registration form, that is faxed, mailed or e-mailed to FMM Institute, would be deemed as confirmed.

All cancellations must be made in writing. There will be no charge for cancellation received 14 or more working days before the start of the programme. Cancellation received 7 – 13 working days before the start of the programme is subject to a cancellation fee of 50% of the course fees. Cancellation received 6 working days and below before the start of the programme is subject to a cancellation fee of 100% of the course fees. If the participant fails to attend the programme, the full course fees are payable. However, replacement can be accepted at no additional cost.

The FMM Institute reserves the right to change the facilitator, reschedule or cancel the programmes and all efforts will be taken to inform participants of the changes. Should the event be cancelled or postponed, FMM Institute is not responsible for covering airfare, hotel or other travel costs incurred by the participants.

For further enquiries, please contact:

Pn Fatahiyah/Pn Hafifah



FMM Institute

Tel: 03-6286 7200

Fax: 03-6277 6712

Visit us at www.fmm.edu.my

REGISTRATION FORM

Financing Your Business: Getting a Loan from Your Bank

July 7 - 8, 2014 (Monday - Tuesday)

Hotel Armada, PJ

The Manager
FMM Institute
Tel: 03-62867200
Fax: 03-62776712

Please tick (✓) accordingly:
PSMB Scheme: SBL Non Contributor
Required vegetarian meal: Yes No

Dear Madam,
Please register the following participant(s) for the above programme.
(To be completed in **BLOCK LETTERS**)

1. **Name** **Designation** **E-mail**

Nationality **IC No.**

2. **Name** **Designation** **E-mail**

Nationality **IC No.**

3. **Name** **Designation** **E-mail**

Nationality **IC No.**

(If space is insufficient, please attach a separate list)

Enclosed cheque/bank draft No. _____ for RM _____

being payment for _____ participant(s) made in favour of the "FMM Institute".

Submitted by:

Name: _____

Designation: _____ E-mail: _____

Company: _____

Address: _____

Tel No.: _____ Fax No.: _____ Date: _____