



## Credit Analysis for SMEs Case Study Workshop (Part 1) (re-run)

Programme Code: W100424S

<b>Speaker</b>	<b>Mr. J Wong, CPA (Aust.), CPA</b> Being a masters degree holder, Mr. Wong is an informed practitioner with about 15 years' hands-on credit, financial and risk assessment experience for leading international banks, including UBS and Morgan Stanley. An in-depth knowledge of accounting and finance, together with solid real-life working experience, fostered the speaker's successful training approach which blends state-of-the-art practices with outstanding technical skills. Over the years, Mr. Wong has received high appreciation of his practical training and lectures delivered to major banks, professional institutes and universities, including HKICPA, CPA Australia, Hong Kong Institute of Bankers and Hong Kong Baptist University.
<b>Date</b>	Saturday, 24 April 2010
<b>Time</b>	9:30 a.m. – 1:00 p.m.
<b>Venue</b>	Hong Kong Institute of CPAs Training Centre, 27/F., Wu Chung House, 213 Queen's Road East, Wanchai, Hong Kong
<b>Enrolment fee</b>	HK\$800 for HKICPA member or student; and IA / HKIAAT's member or student HK\$1,550 for non-member
<b>Language</b>	Cantonese
<b>Format</b>	Workshop, including case study
<b>Competency</b>	Business Finance*
<b>Rating</b>	Advanced Level* - Advanced understanding of the knowledge area. The ability to apply knowledge and skills to complex non-routine situations. Troubleshoot most situations in the absence of complete or consistent data/information.
<b>Target Audience</b>	CPAs who attended Analysing Financial Statements for Accountants or have a good understanding and application of Financial Statements' Analysis
<b>CPD credit</b>	3.5 hours

### About the programme

This workshop is a continuation of Analysing Financial Statements for Accountants series and introduces the methodology and lending criteria that major banks employ to evaluate the credit worthiness of SMEs in Hong Kong.

1. Small GAAP vs. Credit Analysis for SMEs
2. "3-4-5" Approach to Understanding SMEs
  - 3 Mismatches
  - 4 Stages of Growth
  - 5 Financing Purposes
3. General Lending Criteria for SMEs
  - Minimum years in business
4. General Lending Criteria for SMEs (cont'd)
  - Tenor
  - Minimum financial criteria
  - Counterparty restrictions
  - Collateral
  - Personal guarantees
5. Case Study

\* Please refer [here](#) for descriptions of other competencies and ratings.

**HONG KONG INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS**

**CPD ENROLMENT FORM (For Support Programme)**

**To confirm your CPD booking,  
just log on to "MyCPA" at  
<http://www.hkicpa.org.hk>**

Operation & Finance Department,  
Hong Kong Institute of CPAs,  
37/F, Wu Chung House, 213 Queen's Road East, Hong Kong

Payment & Enrolment Status Enquiry: 2287 7381 e-mail: <a href="mailto:finance@hkicpa.org.hk">finance@hkicpa.org.hk</a> Fax : 2893 9853	Course Information Enquiry: 2287 7386 e-mail: <a href="mailto:cpd@hkicpa.org.hk">cpd@hkicpa.org.hk</a>
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**FOR OFFICE USE**

**Deadline: 7 working days before the date of the programme**

No.	Membership		Full Name of Participant(s) (Block Letters)	Company	CT System <sup>(2)</sup>	Programme Code	Fee (HK\$)
	No.	Status <sup>(1)</sup>					
1							
2							
3							
4							
5							
<b>Total (HK\$)</b>							

I am unemployed and planning to rejoin the workforce.  
 The Institute reserves the right to allocate places to enable the enjoyment of more members in this event.  
 The Institute's decision is final. Applicant must submit the enrolment form 10 working days before the event.

Contact Person : \_\_\_\_\_ Tel No. : \_\_\_\_\_ Fax No. : \_\_\_\_\_ E-mail : \_\_\_\_\_

**Payment Method** (Please tick the appropriate box)

<input type="checkbox"/> Cheque (payable to "Hong Kong Institute of Certified Public Accountants")	
Cheque No.:	Bank:
<input type="checkbox"/> Visa / Master Credit Card	Card Number :
Cardholder's Name : (Please print)	Card Expiry Date (month/year) :
Date :	Cardholder's Signature :
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Auth. Code No.	Handled by
	Date

- Notes:**
- Membership Status: **NP** = Non-Practising, **P** = Practising, **IA** = International Affiliate, **S** = Student, **HKIAAT** = HKIAAT Student or Member, **GAA** = GAA Passport holder, **NM** = Non-Member.
  - Please put a "✓" in this column to indicate you wish to register by Computerized Ticketing System. Instead of a ticket you will receive a confirmation receipt by post. Details of the system can be found at <http://www.hkicpa.org.hk/membership/cpd/ticket.php>.
  - All applications are on a first-come-first-served basis. In the event of over-subscription, priority will be given to members and students of HKICPA.
  - Application by fax will ONLY be accepted when payment is made by Visa/Master credit card. Please ensure all the particulars relating to payment are completed, otherwise the application cannot be processed. There is NO need to send in the enrolment form again if it has already been faxed to the Institute.
  - Cheque(s) should be made payable to "Hong Kong Institute of Certified Public Accountants". Please issue SEPARATE CHEQUE for each event.
  - Successful applicants will receive admission ticket or confirmation notice (for those who opt for Computerised Ticketing System) at least 3 working days before the event. Unsuccessful applicants will also be notified around the same time. If you have not heard from the Institute regarding your registration 2 days before the event and if you have other enquiries related to the programme, please make enquiry at 2287 7386 or 2287 7253.
  - NO REFUND/CANCELLATION will be entertained after the application is processed. If you are unable to attend the enrolled programme, you may nominate a substitute to take your place, provided that the Institute is notified in writing at least two working days prior to the event date.
  - All scheduled events will be cancelled and postponed to a date to be announced in the event of typhoon signal no. 8 or above or if a Black Rainstorm warning is hoisted. For details of bad weather arrangement for CPD programmes, please refer to the Institute's homepage.
  - The Institute reserves the right to change the venue, date or speaker of the event due to unforeseen circumstances.
  - All personal data collected from the enrolment process, and administration of the CPD Programmes will only be used for the purpose of the administration of the course on which members are enrolled.

Please fill in the following label CLEARLY for mailing of admission ticket:

Name :	Name :
Company :	Company :
Address :	Address :