



## Credit Analysis for SMEs Case Study Workshop (Part 2) (re-run)

Programme Code: W100318S

<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>	Thursday, 18 March 2010
<b>Time</b>	6:30 p.m. - 10:00 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, Credit Analysis for SMEs Case Study Workshop (Part 1) 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 Credit Analysis for SMEs Case Study Workshop (Part 1). The purpose of the workshop is to enable accountants to understand how banks deal with different types of SMEs in Hong Kong. Key financial ratios that banks employ to evaluate the credit worthiness of SMEs will also be discussed in this workshop.

1. Lending to Different Types of SMEs
  - Holding Companies
  - Shell Companies
  - Start-up Financing
  - Companies with Negative Net Worth
  - Inferior New Security Position
2. Ratio Analysis of SMEs
  - Liquidity Ratio
  - Gearing Ratio
  - Activity Ratio
3. Case Study

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

