

# FINANCE FOR NON-FINANCE (Making better and informed financial decisions)

Do you make financial decisions for your company? If you do, do you have a basis for the decision?

## Introduction

Companies made numerous financial decisions in the course of their business and operations to support and achieve the various objectives set; be it to expand its market share, entering and investing into new markets, product development, pricing of products, reducing its risk exposure or just to run its operations. Financial analysis is required in many decision-making processes. Managers and executives in both operations and corporate must understand and make sense of financial information within and outside the organization. They are required to acquire a working knowledge of the methodologies to be able to analyze and interpret; and in the process, make informed decision that determine the success or failure of their operations, projects or investment.

## Key Topics

### An overview of Finance

- Understanding Finance
- Organization of the Finance Function
- Differentiating finance and accounting

### Structure and Contents of financial statements

- Income Statement - the 4 profit lines / impact of non-core revenue
- Balance Sheet - classification of assets and liabilities
- Cash Flow Statement - generation & usage of cash flow

### Evaluating financial performance

- Value creation and Profitability
- Quality of Earnings
- Impact of environment, product life cycle and corporate strategies

### Evaluating Financial Position & Cash Flow

- Working capital & it's quality
- Liquidity and Solvency
- Usage of resources and its efficiency
- Cash flow generation and adequacy
- Operating, Investing & Financing activities

### Determine Earnings

- Value creation and earnings
- EPS, ROA and ROE
- Return on Invested Capital (ROIC)

### Determining Business Valuation

- Value creation and P/E Ratio
- Earnings and Dividend Yield
- Asset valuation and NTA

### Costs and Costing for Performance and Decision Making

- Costs Concepts and Behavior - Fixed and Variable Costs
- Elements of Cost, Profit and their Behavior
- Cost-Volume-Profit Relationship
- BEP & Targeting Profit
- Activities & Cost

### Project & Investment Appraisal

- Time and Value of Money
- Interest and WACC
- Discounted Cash Flow (DCF)
- Valuation and PE Multiple

## Methodology

- Participants will learn through self-discovery using real life case study on a PLC and guided by instructors on common financial topics.

## Course Objectives

- Learn to use financial data in a Company's financial statements to evaluate its performance and position;
- Learn to use ratios as a management tool to assess a company's liquidity, earnings (profitability), management efficiency, cash flow and financial structure.
- To understand cost concepts and behaviour; and how they impact the performance of a company in pricing of products, outsourcing and re-organizing its operations.
- To use Cost Volume Profit model and Activity-Based Costing for decision making
- Learn to use Market Performance Ratios to determine the valuation of a company and performance of a company's shares.
- Understand the impact of interest and time value of money in the evaluation of project and investment
- Learn to better communicate in financial terms on the working of a company and its operations.

## Trainer's Profile

Mr. M K Han is a Chartered Accountant by profession and has over 35 years of experience having served in various roles as practicing accountant, company secretary, financial controller and management consultant.

He has facilitated many public and in-house seminars in financial analysis, financial planning & budgeting and GST for clients like Sime Darby, AG Chambers, TNB, TM, RHB Bank, MIA, CIMA, etc. over the years. He was the principal facilitator for a core paper on financial analysis and valuation for post graduate diploma awarded by FINSIA, Australia.

Mr. Han holds a degree in commerce from New Zealand and is a member of the newly merged body - Chartered Accountants Australia and New Zealand and Malaysian Institute of Accountants. Presently, he spends his time assisting companies to better manage their businesses through an integrated process covering strategic planning; tactical design, planning and implementation; and monitoring, review and analysis. He also advice companies on financial management, cost reduction, GST compliance and his clients include an international trading corporation and its subsidiaries with a turnover of over RM 1.2 billion. Mr Han also holds a GST Tax Agent's License issued by the Royal Malaysian Customs Department.

## Date, Time & Venue

22<sup>nd</sup> & 23<sup>rd</sup> November 2018, Thursday & Friday @ Crystal Crown Hotel, Petaling Jaya

6<sup>th</sup> & 7<sup>th</sup> December 2018, Thursday & Friday @ Vistana Hotel, Kuala Lumpur

Time: 9.00am to 5.00pm

## Course Fee

Full course Fee - RM 1500.00  
Early Bird Fee - RM1350.00\*

\*Register and pay up 2 weeks before the program to enjoy a discounted fee of RM 1350.00  
10% discount per participant for 3 or more participants from the same company

Course fee includes 2 tea breaks (morning and afternoon), a lunch, course material and certificate of attendance.



# REGISTRATION FORM

FINANCE FOR NON-FINANCE (Making better and informed financial decisions)

22nd & 23rd November 2018, Crystal Crown Hotel, PJ  6th & 7th December 2018, Vistana Hotel, Kuala Lumpur

## Billing Details

Organization \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Contact person \_\_\_\_\_ Designation \_\_\_\_\_

Email \_\_\_\_\_

Tel \_\_\_\_\_ Fax \_\_\_\_\_

## Participant(s)' Details

Participant 1 (Full name as per IC) \_\_\_\_\_

Designation \_\_\_\_\_ Mobile no. \_\_\_\_\_

Email \_\_\_\_\_

I wish to receive updates on future training programs / events organized by Arrow Training Sdn Bhd and its affiliates

Participant 2 (Full name as per IC) \_\_\_\_\_

Designation \_\_\_\_\_ Mobile no. \_\_\_\_\_

Email \_\_\_\_\_

I wish to receive updates on future training programs / events organized by Arrow Training Sdn Bhd and its affiliates

Participant 3 (Full name as per IC) \_\_\_\_\_

Designation \_\_\_\_\_ Mobile no. \_\_\_\_\_

Email \_\_\_\_\_

I wish to receive updates on future training programs / events organized by Arrow Training Sdn Bhd and its affiliates

## Method of Payment

I / We shall make the payment two weeks before the event of RM1350.00 to enjoy the early bird fee.

By banking transaction  By courier / post

I / We shall make the payment during the event (normal fee of RM1500.00).

I / We shall make the payment within 30 days after completion of the event. Please find enclosed is our letter of undertaking (normal fee of RM1500.00)

HRDF-SBL

## TERMS & CONDITIONS

- Admittance will only be permitted upon receipt of full payment or letter of undertaking.
- Course fee is payable to ARROW TRAINING SDN. BHD.
- Closing Date - 1 week before commencement of seminar, or when maximum capacity of seminar class is reached, whichever is earlier
- Confirmation - You will receive an invoice indicating course fee, seminar date and hotel information. Check it for accuracy.
- Cancellation / Transfer / Refund  
Written cancellations/transfer notice received:
  - 7 working days before the event, full refund of registration fee will be made.
  - Less than 7 working days before the event are subject to administrative fee of 25% of the full registration fee.You may substitute an alternate participant(s) or transfer to another event with 7 working days' notice. Any difference in fees will be charged accordingly.
- Confirmed registrant who failed to attend on the day of event and did not cancel his registration in writing is liable for the entire fee.
- In the event of cancellation by Arrow Training, all fees will be refunded in full, or the participant may reschedule to the next available seminar.  
Should cancellation become necessary, Arrow Training will attempt to contact all registrants verbally or in writing.

## Disclaimer

Arrow Training reserves the right to change the speaker, date and to cancel the programme should circumstances beyond the company control arise. Arrow Training also reserves the right to make alternative arrangements without prior notice should it be necessary to do so.

**Upon signing the registration form, you are deemed to have read and accepted the terms and conditions.**

## PERSONAL DATA PROTECTION NOTICE (Compulsory to fill)

Please be informed that in accordance with the Malaysian Personal Data Protection Act 2010 ("PDPA"), by providing your personal data to Arrow Training Sdn. Bhd. (hereafter referred to as "ATSB"), you have hereby given consent to ATSB to process your personal data for the purpose as stated below.

### Purpose

ATSB may use your personal information for direct marketing, as well as to update you, on ATSB training events and Conferences.

### Information about Other Individuals

If you give ATSB information on behalf of someone else, you confirm that the other person has appointed you to act on his/her behalf and has agreed that you can: (a) give consent on his/her behalf to the processing of his or her Personal Data and (b) receive on his/her behalf any data protection notices.

### Data Disclosure

ATSB may provide your personal information to our affiliates and partners in relation to the purpose above.

### Data Retention

- ATSB shall retain your personal data for seven (7) years from the date of collection; and
- ATSB shall remove your personal data when you write to ATSB to withdraw your consent. You may email to [compliance@arrow-training.com.my](mailto:compliance@arrow-training.com.my) stating so.

### Data Access

You also have the right to request access to your personal data at all times and be entitled to correct it if necessary. Please read and understand ATSB's Personal Data Protection Notice before you agree to submit your personal data.

Kindly refer to ATSB Privacy Statement at [www.arrow-training.com.my/ps](http://www.arrow-training.com.my/ps) for details.

## ACKNOWLEDGEMENT STATEMENT

I hereby acknowledge that I have read, understood and accepted Arrow Training Sdn. Bhd.'s Personal Data Protection Notice and Terms & Conditions.

\_\_\_\_\_  
Signature & Company Stamp  
Name:



## ARROW TRAINING SDN. BHD.

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