

**PI ETA CONSULTING COMPANY**

**Corporate Risk  
Evaluation & Financial  
Modelling**

---

The Alpha, #03-16A, 10 Science Park Road, Singapore Science Park II  
Singapore 117684, Republic of Singapore  
Tel: +65 634 100 10 | Fax: +65 634 100 20 | Email: [marketing@pi-eta.com](mailto:marketing@pi-eta.com)

---

## **OUTLINE FOR CORPORATE RISK EVALUATION & FINANCIAL MODELLING PROGRAM, A 3-DAY PROGRAM**

- **Assessing and Measuring Credit Risk**
  - Components of credit risk and its drivers
  - Measuring the expected loss
  - Impact of the Basel Accord on commercial banking
  - Risk based pricing
  
- **Structural Framework for Qualitative Credit Risks Analysis**
  - Environment analysis
  - Industry characteristics
  - Assessing the “willingness to repay”
  - Business & operation analysis
  - Group structure risk
  - Financial risks
  
- **Risks of a Financing a Business in the Various Stages of Growth**
  - Characteristics and risks of a business in the various stages of its life cycle
  - Financing requirements in the business life cycle
  - Life cycle stages that banks avoid
  
- **Financial Analysis**
  - Determine the reliability of borrower’s financial information
  - Financial performance analysis
    - Business growth and profitability
    - Sustainability of financial performance
    - Profit & efficiency metrics
    - Operating leverage and profit impact as business volume change
    - Business efficiency and its impact on cashflow
  - Financial health analysis
    - Business growth and liquidity risks
    - Capital structure and gearing risks
    - Sustainable growth rate
    - Debt service capacity
    - Long term solvency metrics & early warning signs
  - Setting appropriate loan covenants
  - Trade cycle and working capital analysis
    - Asset conversion cycle
  - Cashflow analysis
    - Sources and application of cash
    - Definitions of free cash flow and CFADS (cash flow available for debt service)
    - Linking cashflow to business risk
    - Sustainability of cashflow
  - Financial distress analysis
    - Financial characteristics of businesses in financial distress
    - Correlating defaults with market information and financial models

➤ **Financial Modelling for Corporate Lending Using Excel**

- Financial modelling best practices
- Organisation of the financial model
- Modelling the balance sheet
  - Long term assets
    - Capex acquisition
    - Depreciation
  - Liabilities
    - Capex debt structure
    - Principal repayment and interest
    - Short term debt
  - Capital structure
    - Fresh capital
    - Retained earnings
- Modelling the income statement
  - Revenue forecasting
  - Operations forecasting
- Working capital forecasting
  - Account receivables
  - Account payables
  - Inventories
  - Accrued expenses
- Modelling the cash flow statement
  - Cash from operations
  - Cash from investing activities
  - Cash from financing activities
- Financial model plug
  - Revolver
  - Cash
- Model integrity checking
- Sensitivity Analysis Using Data Tables
- Scenario analysis

**For more information, please contact PI ETA Engagement Resource (PEER) Group at**  
Tel: +65 634 100 10 | Fax: +65 634 100 20 | Email: [marketing@pi-eta.com](mailto:marketing@pi-eta.com) | Website: [www.pi-eta.com](http://www.pi-eta.com)

## **PROGRAM FACILITATOR**

### **Mr. Adam K. K. Wong**

**B.Acc., FCPA, Certified Professional Trainer**

**Mr. Adam K. K. Wong** is a Business Domain Expert Facilitator with PI ETA Consulting Company. He is also an adjudicator of the Financial Industry Disputes Resolution Centre in Singapore.

Prior to his current appointments, he was a General Manager with Standard Chartered Bank and other international banks with 22 years of successful track record in Cash Management, eCommerce, Corporate Banking and Trade Finance and Small & Medium Enterprises. Having strong strategic orientation and regional exposure in South East Asia and Hong Kong, he is credited with significantly growing global banks' SME assets by 450% and net profit by 140% over a 3-year period in Singapore. He also started a new cash management business for a leading bank in Asia and grew it to a multi-billion business annually.

Adam is a very experienced trainer who has a gift of making complicated subjects simple. He has conducted numerous workshops for banks in Singapore, Hong Kong, Shanghai, Taiwan, Bahrain, Sri Lanka, Vietnam, Indonesia, Malaysia, and Pakistan with consistently good appraisals. He is one of the few successful developers of training programmes accredited under the Institute of Banking and Finance Standards

Mr. Wong is a Fellow Chartered Accountant (Singapore) and a Fellow Certified Public Accountant (Australia). He is also a Certified Credit Risk Management professional, a Certified Professional Trainer and member of the Singapore Institute of Directors.