

HRD CORP

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PROGRAMMMES



Credit Securing Strategies

You have an idea for a startup or business expansion, but you'll need more than just ambition to make it a reality. You'll need cash. Learn how to prepare an effective, well-documented commercial financing proposal to get the money your business needs from the banks.

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Credit Securing Strategy Course Details

1.	Course Title	CREDIT SECURING STRATEGIES
2.	Course Level if any	Intermediate
3.	Course Overview	<p>Objectives:</p> <ol style="list-style-type: none"> 1. Prepare a comprehensive and convincing credit proposal for your business requirement. 2. Capitalize on business strengths and opportunities and to present it effectively to justify credit. 3. Prepare and present cash flows and projection correctly to justify credit. <p>The methodology used will be such as:-</p> <ul style="list-style-type: none"> • Knowledge sharing of best practices. • Application of relevant business financial tools/templates. • Participants will be required to address actual issues and present solutions. • Decision sheets in business financial that facilitate entrepreneurs in decision making.
4.	Target Group	<ul style="list-style-type: none"> • HRDF registered and Non HRDF registered SME Employers. • SME Employees from HRDF registered and Non HRDF registered SME Companies.
5.	Course Content/Outline	<p>Must be attached as per format given.</p> <p>(APPENDIX D)</p>
6.	Certification Body Name (If proposed courses are certification in nature)	NA
7.	Duration	<p>In unit of actual training day and contact hours.</p> <p>Hours : 16 Hours (8 hours per day)</p> <p>Days : 2 Days</p> <p>Months(if applicable) : NA</p> <p>(Time: 9.00 am – 6.00 pm, Weekdays)</p>
8.	Training Fee (RM)	RM 1,400 per pax
9.	Percentage of Guaranteed Outcome Success (%)	The proposed course can guaranteed the proposed outcome (70% bankable business plan constructed upon completion of training).
10.	Training Location (if applicable)	Virtual (Zoom)

1	Course Title	Credit Securing Strategies
2	Type of Course	Non-technical
3	Type of training	CEDAR shall be responsible for the following Training Engagement: - I. Classroom Training II. Online Training III. Coaching & Development
4	Skill Focus Area	Finance
5	Duration (Days)	Classroom Training: - Duration: 2 days programs Time: 8.30 am – 5.30 pm Morning tea break: 10.30 am – 11.00 am Lunch break: 1.00 pm – 2.00 pm Afternoon tea break: 3.30 pm – 4.00 pm Online Training: - Duration: 2 days programs Time: 10 am – 5:00 pm Lunch Break: 12 pm – 2:30 pm 5 Minutes break every hour.
6	Level of Certification	Certificate of Participation/Attendance.
7	Certification Body	NA
8	Course Overview	CEDAR Coaching & Training is a highly engaging process between the CEDAR and entrepreneurs or participants to achieve a common goal of taking the business to the next level. This approach would first assist the entrepreneur to get clarity of issues and challenges faces by the business enterprise particularly in financial management of the business. The methodology used will be such as:- <ul style="list-style-type: none"> • Knowledge sharing of best practices. • Application of relevant business financial tools/templates. • Participants will be required to address actual issues and present solutions. • Decision sheets in business financial that facilitate entrepreneurs in decision making.
9	Prerequisites	<ul style="list-style-type: none"> • SPM / STPM • Diploma / Degree or Equivalent • Employees
10	Course Objective	During of the programme CEDAR will facilitate the participants to enhance set of skills and capabilities to become more sustainable and competitive and taking company to the next level. <ul style="list-style-type: none"> • Prepare a comprehensive and convincing credit proposal for your business requirement. • Capitalize on business strengths and opportunities and to present it effectively to justify credit. • Prepare and present cash flows and projection correctly to justify credit.

11	Learning Outcome	<ul style="list-style-type: none"> • Able to understand the importance of financial reporting and able to prepare the said report such as cash flow statement, balance sheet and income statement timely. • Able to run business with proper business governance particularly financial area. • Able to practice proper record keeping in place. • Ability to interpret financial ratios and reflect to business strategy and action plan. • Able to make proper interpretation of financial statement figures as insight in business decision making as well as business readiness in facing business turbulence or business interruptions such as the recent Covid-19 outbreak. • Able to make a good practice of financial analysis/trend analysis interpretation for business sustainability and growth.
12	Course content	<p>Module 1: Introduction to Credit Granting Module 2: Market Evaluation and Analysis Module 3: Introduction to Financial Analysis Module 4: Management Evaluation and Analysis Module 5: Risk Rating and Analysis Module 6: Financing Options — Go through possible ways to get financing (GrowthWheel) Module 7: Investment Catalogue — Map out alternative funding options (GrowthWheel) Module 8: Risk Analysis —Review probability and consequence of risks (GrowthWheel)</p>
13	Learning Activities	<ul style="list-style-type: none"> • Lecture • Practical Exercise • Case Studies • Learning Activities • Video Presentation • Self-Evaluation • Financial template/format that can be practiced. • Decision Sheets in business financial strategy (Growthwheel). <p>The training will be conducted with the combination of methodology and approach stated above</p>

Program Itinerary	
Day	Activity
Day 1	Registration
	Module 1: Introduction to Credit Granting Module 2: Market Evaluation and Analysis Module 3: Introduction to Financial Analysis
	Break
	Module 4: Management Evaluation and Analysis Module 5: Risk Rating and Analysis
	End
Day 2	Module 6: Financing Options —Go through possible ways to get financing Module 7: Investment Catalogue —Map out alternative funding options Module 8: Risk Analysis —Review probability and consequence of risks
	Module 9: Financing Documentation
	End of program

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