

# Financial Analysis for Stock Investments



## ABOUT THIS PROGRAMME

Financial Analysis plays a critical role in investment viability for a company. Regardless of how good the company's business plan is, without proper financial health or financial management, the company will not have good prospect!

This course empowers participants the capability to analyse a company from its financials and hence enable them to make well informed investment decisions.

## COURSE STRUCTURE AND OUTLINE

1. Overview of Financial Statements
  - ✓ Balance Sheet
  - ✓ Profit and Loss Statement
  - ✓ Cashflow Statement
2. In depth Profit and Loss Statement Analysis
  - ✓ Revenue recognition and accrual
  - ✓ Expense recognition
  - ✓ Earnings per share
3. In depth Cashflow Analysis
  - ✓ Calculating cashflow
  - ✓ Cashflow analysis
4. Financial Ratio Analysis
  - ✓ Profit Profile
  - ✓ Profit Margin
  - ✓ Current Ratio
  - ✓ Debt to Equity Ratio
  - ✓ Interest Cover
5. Investment Considerations & Application
  - ✓ Financial Sustainability
  - ✓ Risk Analysis
  - ✓ Valuation of Earnings / Net Asset
  - ✓ Competitive Advantage

## LEARNING OUTCOMES

Upon completion of this course, participants will be able to:

- ✓ Calculate organisations' cash flow
- ✓ Identify and explain sources of risk from financial reports
- ✓ Calculate organisations' revenue using appropriate revenue recognition methods
- ✓ Calculate organisations' earnings per share
- ✓ Identify organisations' competitive advantage over competitors
- ✓ Calculate key financial ratios

## TRAINING HOURS

TRAINING HOURS	8 HOURS
ASSESSMENT	1 HOUR
<b>TOTAL TRAINING AND ASSESSMENT HOURS</b>	<b>9 CONTACT HOURS</b>

### Included in this programme:

- 8 hours training
- 1 Live assessment
- Printed PowerPoint Handouts

<b>Full programme fee</b>	S\$ 1, 380 (inclusive of GST)
<b>Programme fees after 70% IBF-STs Funding</b>	S\$ 414 net (inclusive of GST)
<b>Programme fees after 90% IBF-STs Funding *</b>	S\$ 138 net (inclusive of GST)

\*Singapore Citizens or Singapore PRs aged 40 years old and above will be eligible for 90% co-funding of direct training costs.

Note: The pricing above is for **self-sponsored participants only**.

### IBF Standards Training Scheme (IBF-STs)

This programme has been accredited under the IBF Standards, and is eligible for funding under the IBF Standards Training Scheme (IBF-STs), subject to all eligibility criteria being met.

IBF-STs provides 70% funding for direct training costs, subject to a cap of S\$7,000 per candidate per programme, for all Singaporeans and Singapore PRs who are physically based in Singapore. Singapore Citizens aged 40 years old and above will be eligible for 90% co-funding of direct training costs.

IBF full set of terms and conditions can be found via <https://www.ibf.org.sg/programmes/Pages/IBF-STs.aspx>

### SkillsFuture Credit

This programme is eligible for SkillsFuture credit and this is applicable only for non company-sponsored individuals on programme fees after IBF-STs funding.

### About A.B. Maximus & Co.

Maximise your potential in finance and investment with us! We are a trusted and reliable financial education company that provides guidance at every step of your financial career, through high quality programs across Asia that enhance your employability.

### Contact Us

For further questions, please contact us at **6323 6059** or [raymond@abmaximus.com](mailto:raymond@abmaximus.com).

## Programme Terms and Conditions

### General:

1. Participants are required to submit feedback for every class session.
2. Participants are required to meet a minimum attendance of 75% and pass required assessment ( $\geq 60\%$ ) in order to be eligible for IBF-STS funding.
3. Participants are required to declare receipts of any previous or other grants or subsidies relevant to "Financial Analysis for Stock Investments", provided either by IBF and/or government agencies. Failure to do so will result in delay or rejection of claims during submission.
4. The individual will not be eligible for the course fee subsidy if he/she does not complete the course or does not pass the assessment. A.B. Maximus & Co. Pte Ltd will be expected to take reasonable steps to claw back the disbursed course fee subsidy from the self-sponsored individual or the sponsoring company and return the monies recovered to IBF within 3 months from the completion of the course for the cohort.
5. All details above are to be provided. Incomplete forms will not be accepted for registration.
6. Course fee is inclusive of IBF assessment. Re-assessment or appeal may cost up to S\$100+GST.
7. Participants are required to submit proof of payment and a scanned copy of NRIC to [accounts@abmaximus.com](mailto:accounts@abmaximus.com) to complete the registration process.
8. No deferment/extension of the program is allowed.
9. Trainees are responsible in ensuring that they meet the course pre-requisites. A.B. Maximus & Co. Pte Ltd will not be liable for any difficulties encountered in the course of training if pre-requisites are not met.
10. A.B. Maximus & Co. Pte Ltd reserves the right to reschedule the course without prior notice due to class size or unforeseen circumstances.
11. All course deferment, postponement or cancellations by A. B. Maximus & Co. Pte Ltd are subject to our General Terms and Conditions.
12. A. B. Maximus & Co. Pte Ltd may impose additional requirements or make changes to existing requirements, without prior notice.
13. By submitting this form, I consent to A. B. Maximus & Co. Pte Ltd collecting, using, disclosing and processing my personal data for purposes related to the administration of the registration for the class and to send me updates informing me of future classes. I also understand that my personal data may be shared with IBF and/or their appointed audit firm for the purpose of IBF funding application and audit to ensure funding claims submitted are bona fide and accurate.

### \* Points to note on all IBF Funding application:

- A.B Maximus & Co. Pte Ltd reserves all rights to bill Company/Individual the full course fee without IBF funding if any of the IBF funding eligibility criteria is not met.
- IBF full set of terms and conditions can be found via <https://www.ibf.org.sg/programmes/Pages/IBF-STS.aspx>

**I understand and agree to the programme terms and conditions stipulated above:**

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

## Personal Particulars

Name (as in NRIC): \_\_\_\_\_ Gender: M / F

Date of Birth: Day \_\_\_\_\_ Month \_\_\_\_\_ Year \_\_\_\_\_ Nationality: \_\_\_\_\_

Contact number: \_\_\_\_\_ Email: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

\_\_\_\_\_ Postal Code: \_\_\_\_\_

Employer: \_\_\_\_\_ Designation: \_\_\_\_\_

Highest Qualification: \_\_\_\_\_

Where / How did you first know about our classes? (You may tick more than one option below)

Info Session / Preview Lecture  Emailer  AB Maximus Website  IBF  Google Ads  Friends / Relatives

Others, please specify: \_\_\_\_\_

**Payment:** Full Payment of S\$ \_\_\_\_\_

Cash  Cheque no.: \_\_\_\_\_ (Cheque made payable to "A.B. Maximus & Co. Pte Ltd")

Bank Transfer (DBS Current Account 074-001739-8)

(Bank Transfer Reference Number: \_\_\_\_\_)

PayNow (Scan the QR code at the right)

(PayNow Reference Number: \_\_\_\_\_)

SkillsFuture Credit

(SkillsFuture ID: \_\_\_\_\_)



## Payment and Refund Policy:

Any notice of withdrawal must be given in writing via mail/email:

1. Full refund\* less S\$20 administrative fee, if notice is given at least 10 business days before commencement.
2. 50% refund\* if notice is given between 5-10 business days before commencement.
3. No refund if notice is given less than 5 business days before commencement, or after commencement of programme.
4. Study materials if issued, will be chargeable if not returned in the original packaging.

\* Note: Refund amount is based on fee paid.

**I understand and agree to the programme terms and conditions stipulated:**

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_