



## INTRODUCTION

Managers in many businesses are expected to use financial data to make decisions, allocate resources, and budget for profit. The truth is that the business environment is getting more difficult, and increasing profits via the usual way like increasing market share may not be possible anymore. Now there is another overlooked method: Financial Intelligence. It is the clever use of managing 8 key elements in business: sales, staff expenses, purchases, fixed assets, purchases, customer's debt, bank financing and variable cost accounting. Whether you are in top management, financial management or running your own business, it pays to be financially intelligent. This course is taken from our multiple-day mini MBA in Finance that many paid thousands to attend. Now is available for you at a very affordable cost, while seats last.

## LEARNING OBJECTIVES

**Upon completion of the course, you will learn:**

- Increase in Profits without increase in investments
- Reduce staff cost without reducing staff salary
- Improve cash flow without bank borrowing
- Get rid of wastages
- More intelligent decision-making base on financial intelligence

## COURSE OUTLINE

- What is Profit and how is profit made up of
- Using Contribution Margin Analysis (CMA) to maximise your fixed cost usage
- Decision Making and Resource Allocation using CMA
- Increasing Sales without increase in costs in 7 Ways
- Power of Weekly Cash Flow
- Budgeting Basics and how to ensure budgets are met
- Getting FREE cash flow from your customers, inventory, suppliers, bankers and government
- The Clever Use of Barter in your business now
- Top 20 Ways to Reduce Expenses using Financial Engineering
- Understanding the Key 4 types of Accounting Ratios - Profitability, Liquidity, Efficiency and Leverage
- Reducing Staff cost by increasing payout to staff
- Reducing your Balance Sheet and Increase Profits in 3 ways
- Clever use of Government Funding
- The Ultimate of Financial Intelligence: Increase Profits by 79% by doing the top 8 Ways

## WHO SHOULD ATTEND

- Bosses, Directors and Self-employed people
- Financial Controllers, Finance Managers and Accountants
- General Managers and Business Unit Managers
- Executives who want to utilise financial intelligence



Andy Ng combines 23 years of corporate, entrepreneurial business, training and consulting experience, all with a great passion to help people to be more competitive and successful. He graduated from the National University of Singapore (NUS) in 1988 and has a MBA from the Heriot-Watt University of UK and used to be the Director of Finance, HR and Admin of the world's 5th largest computer networking equipment supplier - Allied Telesyn International. The Group enjoys US\$420 million sales employing 1,300 staff worldwide. Andy's other experiences include banking at Chase Manhattan Bank, consultancy at KPMG and sales at Vickers Ballas Securities. As a trainer, trains companies on 3 major topics: sales, management and executive and high performance employee skills. Andy has trained SingTel and Sing Power for Finance for Executives programs. In addition, he also did in-house training for over 204 companies including Beckon Dickinson, Manulife Financial, Citibank, Coldwell Banker, Thomson Learning, Cadbury, SAF, Ministry of Education, Baiduri Bank Bhd (Brunei) and AIA. Since 1996, total people trained by Andy numbered 81,431 in 8 countries. Andy is also a Certified Trainer with the American Management Association (AMA), Advanced Training (UK) and Action International. He is also ACTA-certified by Singapore Workforce Development Agency. Currently he sits on the Executive Committee of Association of Professional Trainers Singapore (APTS).