

# Understanding Financial Statements

## Examining Financial Performance

### Programme Synopsis

It is fundamental for managers and executives in the non-finance related positions to understand and apply fundamental finance management tools and techniques in the decision making process of an organisation.

This programme is designed with two sessions to discuss the main features of the financial statements prepared by a business enterprise. In the first session, participants will understand the meaning and fundamental structure of the financial statements and the inter-relationship of the items in the statements. At the second session, participants will learn to apply key management ratios to evaluate the strengths and weaknesses of the business operations.

### Programme Objectives

As the focus is on decision making process, participants would not be required to understand the book-keeping process and preparation of financial statements. Instead, after the completion of the course, they are required to know how to apply various analytical techniques to examine the performance of the business operations.

Published accounts of public-listed companies and corporate development, both local and overseas will be used to provide "real-life" examples. Participants may bring financial statements and annual reports of corporations to the workshop for discussion and analysis.

### Programme Outline

1. What you want to know about financial statements
2. Three basic financial statements
3. Interpretation of auditors' reports
4. Predicting business failure
5. Liquidity ratios
6. Profitability ratios
7. Solvency ratios
8. Asset management ratios
9. Stock market ratios

### Workshop Details

|                        |  |
|------------------------|--|
| Date                   | : Tuesday, 22 April 2025                 |
| Duration/Time          | : 7 hrs/9am to 5pm                       |
| Venue                  | : Universal Stage Trg Centre             |
| Course Fee             | : \$350                                  |
| <b>Net Fee Payable</b> | <b>: \$381.50 (incl. of GST \$31.50)</b> |

### Enrol Now!

- @ Website Registration : [www.ustage.com.sg](http://www.ustage.com.sg)
- 📞 Contact Hotline : 6222 2461/6221 1241
- ✉ Email Enquiry : [trg@ustage.com.sg](mailto:trg@ustage.com.sg)

### Who Should Attend

Managers and executives who do not work in accounting but who need to know how basic accounting works and apply accounting related techniques when making business decisions.

### Testimonials

"By learning so much more about financial statements through this workshop, I can now use it to better manage my company. "

- James Lee (F&B Industry)

"Undoubtably one of the most useful and informative courses that I have attended in a long while."

- Charlene Wong (Logistics Industry)

# Effective Budgeting



## Programme Synopsis

It is essential for decision makers of a firm to know how accounting information can be organised so that quality decisions could be made.

The course focuses on the main features of management accounting and its applications in a business enterprise and is designed for entrepreneurs, directors, managers and executives who participate in the management decision making process in the company.

## Programme Objectives

As the focus is on decision making process, participants would not be required to understand the book-keeping process and preparation of financial statements.

Instead, after the completion of the course, they are required to know how to apply various analytical techniques to make quality decisions.

## Programme Outline

1. Overview of management analysis
2. Budgeting and variance analysis
3. Cost volume profit (break-even) analysis
4. Short term decision making
5. Job costing for service industry
6. Activity based costing

## Workshop Details

|                        |                                       |
|------------------------|---------------------------------------|
| Date                   | : Tuesday, 10 June 2025               |
| Duration/Time          | : 7 hrs/9am to 5pm                    |
| Venue                  | : Universal Stage Trg Centre          |
| Course Fee             | : \$350                               |
| <b>Net Fee Payable</b> | <b>: \$381.50 (incl. GST \$31.50)</b> |

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## Who Should Attend

Managers and executives who do not work in accounting but who need to know how basic accounting works and apply accounting related techniques when making business decisions.

## Testimonials

"This course was a great starter for me to kickstart my accounting department and set them in a positive direction."

- Andrew Chia (Hospitality Industry)

"Wow! This course was, without a doubt, useful, and I cannot wait to apply what I have learnt here to my workplace."

- Thomas Low (Construction Industry)

# Effective Cash Flow Management

## Programme Synopsis

This workshop uses practical exercises to demonstrate the development of cash flow budgets and conduct a comprehensive analysis of an enterprise's performance using cash flow statements.

This programme is ideal where participants from various departments or sections can utilise their respective information and operational data to develop a comprehensive set of interlinked cash flow budgets within an organisation.

## Programme Objectives

Whether it is a new business or an existing one, cash flow management will always be a significant component contributing to the success of an enterprise's operation. Therefore, this course is designed to discuss the main features of cash flow statement, the techniques and methods to develop cash flow budgeting & interpret the performance of an organisation using the cash flow statements.

This one day workshop also highlights the important considerations when performing cash flow budgeting and interpretation of cash flow management.

## Programme Outline

1. Myth of "Profit"
2. Cash flow versus Profit
3. Linking the financial statements
4. Preparing cash flow statements
5. Analysing business performances using cash flow statements
6. Cash flow budgeting
7. Cash flow strategies for your business

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60 Paya Lebar Road #06-05/06 Paya Lebar Square  
Singapore 409051



Cash is King

## Workshop Details

|                        |                                       |
|------------------------|---------------------------------------|
| Date                   | : Thursday, 21 August 2025            |
| Duration/Time          | : 7 hrs/9am to 5pm                    |
| Venue                  | : Universal Stage Trg Centre          |
| Course Fee             | : \$350                               |
| <b>Net Fee Payable</b> | <b>: \$381.50 (incl. GST \$31.50)</b> |

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## Who Should Attend

Managers and executives who do not work in accounting but who need to know how basic accounting works and apply accounting related techniques when making business decisions.

## Testimonials

"Truly an invaluable course for anyone looking to improve their business's cash flow management."

- Chin Hoo Liew (IT Industry)

"Very detailed and informative. A must attend for those keen to learn more about how to handle their cash flow better."

- Richard Chiu (Service Industry)

# Essential Investing and Financing Strategies for Business



## Programme Synopsis

In today's globalised market, the rules of the game are constantly changing. Gaining accounting and financial knowledge is no longer an option for today's managers and executives. They need to explore the latest ideas and concepts of investment/finance and obtain hands-on experience with the most current tools to help their organisation gain an advantage.

This programme delves beneath the surface into various aspects of financial management by examining tools such as financing the business, risk and return, investment appraisals, and valuation.

## Programme Objectives

Theory and concepts of fundamental finance and investment will be introduced. Thereafter, methods on the valuation of shares, bonds and companies' worth will be discussed. Participant will be able to relate the risk and required return of a business and how these factors influence the value of company shares.

Upon successful completion of the program, participant will walk away with powerful insights and frameworks that they can apply immediately to achieve their business objectives.

## Programme Outline

1. Introduction to Financial Management
2. Financing the Business
3. Measuring the Financial Health
4. Cost of Capital
5. Time Value of Money Concept
6. Investment Appraisals
7. Valuation Models
8. Dividend Policy

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Singapore 409051

## Workshop Details

|                        |                                       |
|------------------------|---------------------------------------|
| Date                   | : Tuesday, 28 Oct 2025                |
| Duration/Time          | : 7 hrs/9am to 5pm                    |
| Venue                  | : Universal Stage Trg Centre          |
| Course Fee             | : \$350                               |
| <b>Net Payable Fee</b> | <b>: \$381.50 (incl. GST \$31.50)</b> |

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## Who Should Attend

Directors, GMs, Business Development Managers, Sales & Marketing Managers, Engineers, Lawyers, Academics and Executives from non-financial background.

## Testimonials

"Truly exceptional. I never realised that I could find a course to be so insightful until I attended this one."

- Tan Wei Le (Education Industry)

"This course was great! It taught me that even though I am not in the financial sector, I still need finance knowledge to be more competent at my job."

- Robert Low (Engineering Industry)