



Asian Institute of International Financial Law

CLLC Training Centre Limited

## **“Enhancing the Success of Credit Application: A Practical Guide to Law, Governance & Credit Management Process” jointly offered by the CLLC Training Centre and Asian Institute of International Financial Law of the University of Hong Kong**

### **Course Objectives**

Liquidity and credit are two important terms in the business world. For small and medium enterprises, this is even tougher as they may not have solid revenue track records and history that make their borrowing costs high and procedures more complex.

Businesses apply for credit for various reasons. Some require it for daily operation. Some require additional funding for business expansion. Some command strong cash flow, but would like to leverage “external” liquidity to enhance return. And some would even just want to have a standby credit line for contingency.

Regardless of their reasons, when they make credit decisions, they may ask common questions like:

- “What are the sources for borrowing money?”
- “How to negotiate better terms with the lenders?”
- “What would be the credit process and procedures?”
- “How to prepare for a successful credit application?”

These are the issues that require attention and when they are addressed appropriately, it would help the business to minimize their pain in dealing with the lenders.

In addition, there are laws, regulations and risk management methodologies that govern banks’ lending activities to ensure prudent credit, risk and portfolio management. Business owners/operators, investors and professionals would find these convention and guidelines useful, the knowledge of which should equip them to strengthen their working relationship with their bankers/partners and to deliver a desirable funding objective.

### **What will be covered in this Course?**

This course is uniquely designed, combining theory, latest updates, practical sharing and interactive discussions. It is delivered and facilitated by senior banker with solid credit approval expertise and experts with extensive legal, compliance and risk management experiences. The course will cover:

#### **Theory and Latest Updates:**

- Relevant laws and regulations for the credit and lending environment
- Documentations, approval schematic, delegation of limits, structure of credit, etc.
- Risk management methodologies and corporate governance for business success

#### **Practical Sharing:**

- Walk-through the end-to-end process: From initial credit application to final credit approval
- Real-life examples and simulated case studies



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### Interactive Discussion:

- The course will be conducted in a highly interactive way where appropriate to maximize participants' learning.

### Certificate

Upon the successful completion of the whole course, each participant would be awarded a Certificate of Attendance issued jointly by CLLC Training Centre Limited and Asian Institute of International Financial Law of the University of Hong Kong.

### Target Audience

- Entrepreneurs
- SME owners or other Business owners (including Family Business Owners)
- Corporate finance/Treasury executives
- Credit managers
- Accountants
- Lawyers

### Biographies of the Speakers

#### Paul Lejot

Paul Lejot is a Visiting Fellow at the Asian Institute of International Financial Law, University of Hong Kong, and Deputy Director of the Department of Law's LLM (Corporate & Financial Law) programme. He is also a Visiting Research Fellow at the ICMA Centre, Henley Business School, University of Reading, UK.

Paul's research interests focus on the laws of organised markets including legal and institutional influences on financial contracting, transaction innovation and market practice; the regulation of financial instruments and market practice; complex finance, product conduct reform and investor protection; and Asian regional financial integration, and the law and development of international financial centres. Lejot is joint author with Liu Qiao and Douglas Arner of *Finance in Asia: Institutions, Regulation and Policy* (2013 Routledge). Paul was formerly an investment banker with a wide transactional command in fundraising coverage and debt strategy, with issuers and fund management clients in Europe and throughout Southeast and South Asia.

#### Stephen Poon

A veteran banker with over 30 years of field experience, Stephen has worked for international banks overseas for a long time before returning to Hong Kong. He had always focused on business development and established a proven track record from a diversified client and product platform. He was ex regional general manager, Asia of a major foreign bank just before he retired. Stephen is a Fellow of Institute of Directors.



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## Special Guest Speaker – Charles Lam

Charles Lam is a seasoned executive with breath of experience in banking and financial services sector, business development, information technology, and dispute resolution. He has over 20 years of senior management experience working as CEO, COO, CIO and sales director at several major multi-national corporations and financial institutions. Some of the banks and financial institutions Charles had worked for include ABN AMRO, Credit Suisse First Boston, HSBC and National Australia Bank. His footprints span across different segments - from Corporate, Institutional, Investment to Retail and Private clients. Charles has extensive experience in dealing with regulators and officials with many successful track records in helping multi-national financial institutions build and expand their presence and business around the globe. Throughout his career, he has executed hundreds of negotiation deals/transactions, and was one of the key members involved in several corporation mergers and acquisitions.

Charles has lots of experience in public speaking at the media, universities, professional associations, major international corporations and financial institutions and have conducted over 200 trainings, conferences and lectures around the world with audience including board chairmen, chief executives, senior officials, professors, accountants, bankers, solicitors and barristers, compliance and risk professionals, SME owners, etc. Charles is the developer and teacher for the “Law and Regulation for Private Banking and Wealth Management” and other CPD courses for the Faculty of Law, University of Hong Kong.

### Course Date and Details

Date: 24 January 2015 (Saturday)

Time: 9:00 am to 1:00 pm

Venue: Centennial Campus, The University of Hong Kong, Pokfulam Road, Hong Kong

Course Fee: HK\$1,600 (Early Bird Fee – for application made on or before 2 January 2015: HK\$1,400)

Medium of Instruction: English\*

CPD: AIIFL is in the process of applying for CPD points from The Law Society of Hong Kong. For other associations, please check with your respective associations for the eligibility of CPD claim.

*\*There is a Cantonese version of this course. Interested parties are welcome to contact us for enquiries.*



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## **Enhancing the Success of Credit Application: A Practical Guide to Law, Governance & Credit Management Process**

Please fax the application form to 2549 8495 or email to Flora Leung at [fkleung@hku.hk](mailto:fkleung@hku.hk).

### **Application Form**

Surname: \_\_\_\_\_ First Name: \_\_\_\_\_

Company: \_\_\_\_\_ Job Title: \_\_\_\_\_

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

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Full Fee: HK\$1,600 (Early Bird Fee – for application made on or before 2 January 2015: HK\$1,400)

Cheque Amount: \_\_\_\_\_ Bank and Cheque Number: \_\_\_\_\_

Cheque should be made payable to 'The University of Hong Kong' and sent it to Flora Leung, Faculty of Law, The University of Hong Kong, 10/F Cheng Yu Tung Tower, Centennial Campus, Pokfulam Road, Hong Kong.

**Successful applicants will be informed 1 week before the course.**

For enquiries, please contact Flora Leung: Phone: 3917 2941 Fax: 2549 8495 Email: [fkleung@hku.hk](mailto:fkleung@hku.hk)