

# Workshop on **Finance for Non-Financials**

*Date:*

*8th May 2009*

*Venue:*

*Brickwork Ratings Facility  
Bangalore*



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# Workshop on Finance for Non-Financials

Non-financial managers to the use of basic financial information in making better short-term or long-term decisions in managing their business. Managers will understand financial information, particularly the balance sheet, profit and loss account and cash flow statement. Thus, participants will be better able to manage their businesses' revenues, costs, profits and cash. Participants will also be able to use their new financial knowledge to make more effective decisions.

This course is designed to provide those with little or no financial background with the ability to understand and utilize financial information. The objective of this workshop is to allow managers who already have varying degrees of accounting and finance experience the opportunity to clarify issues, study recent developments, and re-examine the logic of methodologies used in financial decision making.

Managers and senior executives who wish to have a general understanding of the role of accounting and finance which will enable them to improve their financial performance.

## Programme

### Session 1

9:00am - 10:30am

#### Introduction

- What is Value Creation
- What is Finance
- Basic Principles and Customary Terms used in Financial Statements
- Assessing and Using Financial Information
- Being Aware of Financial Information When Making Decisions
- Financial Accounting General Notions
- Using Financial Reports
- Costs and Its Importance in Decision Making Process

**10:30am - 11:00am**

**Tea Break**

### Session 2

11:00am - 12:30pm

#### Financial Reports:

- Profit & Loss
- Balance Sheets
  - Sources and uses of cash
- Cash Flow Statements, why is accounting profit different from cash flow
- Fund Flow Statement
- How to recognize "Red Flags"

**12:30pm - 1:30pm**

**Lunch**

### **Financial Analysis & Project Evaluation:**

#### Ratio Analysis

- Profitability
- Efficiency
- Solvency
- Investment

#### Financial Analysis

- Key Performance Indicators
- Understanding & Interpreting financial statements

#### Project Evaluation

- The Time Value of Money
- The Discounted Cash Flow Model - NPV, IRR

**3:00pm - 3:30pm**

**Tea Break**

## Session 4

### **Evaluating performance of organization:**

#### Costing

- Cost Concepts and Cost Behaviour
- Cost Drivers
- Cost Reduction Strategies
- Relevant Costs
- Cost Management
- Relevance of cost behavior - Fixed & Variable
- Break Even Analysis

#### Elements of Budgeting

- Overview of planning process
- Interrelationship of budgets
- Use of budgets
- Methods of budgeting
- Relevance of assumptions
- Checklist of budget preparation

### **Learning Outcome**

- Understand and analyze the contents of financial reports
- Identify and use appropriate key financial performance indicators
- Effectively use financial data for decision making
- Confidently and effectively interact with accounting and finance specialists

## Faculty Profile

**Vivek Kulkarni**, Managing Director, Brickwork Ratings

Vivek is also the Visiting Professor in Finance at the Indian Institute of Science, Bangalore.

Vivek has over 25 years of experience in Business and Government. As the IT & BT Secretary, he was instrumental in building world-class IT & Biotech institutes and events in Karnataka. Prior to this, he was the Finance Secretary (Resources) of Karnataka. He was Division Chief SEBI, a regulator of capital markets, and Head of Advisory Services in CRISIL - a rating agency now taken over by S&P, where he developed the first risk assessment model for Indian mutual funds. Vivek is also a Director as well as Chairman of the Technology Committee on the Board of the Bombay Stock Exchange, the oldest exchange in India. Vivek is the Chairman and CEO of Brickwork India, a knowledge process outsourcing company in Bangalore.

He was an adjunct faculty in finance with the Indian Institute of Management, Bangalore. Vivek has taught MBA and executive MBA programs both in India and abroad. His research interests are in risk management in commercial banks, investment banks and corporates. He has published in Financial Analysts Journal of the CFA Institute, Economic & Political Weekly as well as prominent finance newspapers. Vivek is an expert in derivatives and risk management. Vivek is a gold medalist in Bachelor of Engineering from Karnataka University and also an MBA in Finance & Information Systems from the Wharton School, University of Pennsylvania.

**K C Holla**, Vice-President, Brickwork Ratings

Graduated from Bhandarkar's College, Coondapur, in 1970; Completed CAIIB while working for a Public Sector Bank; Attained the Cadre of Assistant General Manager; Completed 36 years of successful tenure in the banking sector; worked for one year in a leading private sector bank. Sharing knowledge and training people are hobbies. Forex, General Banking & Factoring are his areas of interest and passion.

**Dr. A Suresh Kumar**, Manager - Ratings (Finance),  
Brickwork Ratings

Suresh has been a professional in financial services industry for 9 years and he has extensive experience in equity research, financial modeling and valuation, business plan, and corporate governance ratings. After completing his MBA in Finance from Madras University, he completed M.Phil in Management from Alagappa University. In order to blend his financial experience with corporate governance ratings, he completed Doctorate (PhD) in Finance from National Institute of Technology (NIT-T) with Prestigious ICSSR (Indian Council of Social Science Research) Scholarship on the topic of "Construction of Corporate Governance Ratings and its Applicability in evaluation of Firm Performance". He was visiting faculty with DC School of Management, Kottayam and Asian Business School, Trivandrum.

## Venue:

### **Brickwork Ratings**

55, 1st Main, 3rd Phase, JP Nagar (Opp. Mini Forest),  
Bangalore - 560 078

## Fees:

The workshop fees are Rs. 4500/- for one day. Snacks and lunch will be provided at the venue.

You can register by sending an email to **conference@brickworkratings.com** with your name, designation, company name, address, phone number and email address.

Cheque/DD for Rs. 4500/- should be in favor of **Brickwork Ratings India Pvt. Ltd.** payable at Bangalore.

## About Brickwork Ratings

Brickwork Ratings is a SEBI licensed credit rating agency in India, based in Bangalore, which is committed to spread of financial literacy ([www.financial-literacy.in](http://www.financial-literacy.in)) in India. Brickwork was formulated with the specific objective of providing strong research-based information for Indian investors to make the most appropriate investment decisions. Brickwork uses most relevant information, both on-balance and off-balance sheet assets and liabilities, management quality, as well as the latest financial technology to decide on ratings. Brickwork Ratings focuses on the Indian investment scene and is completely in tune with the Indian business, sociopolitical- economic developments, market psychology and Indian investor risk profile.

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