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A**
- **Financial discipline –what is it?**
 - **Where are your sources of funds?**
 - **What do banks /investors look for?**
 - **How can banks help?**
 - **Future prospects for SMEs**

FINANCIAL DISCIPLINE – WHAT IS IT?

- Get \$\$\$ when you need it
- Minimize cost of funding
- Manage cash inflows and outflows

CASH MANAGEMENT

Short term deposits, financial instruments

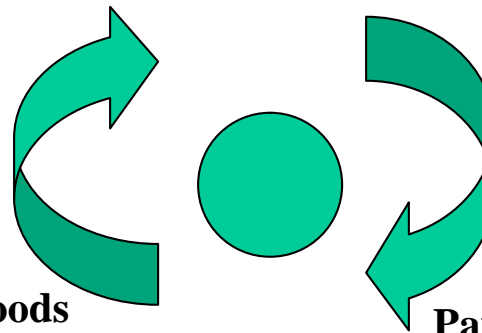
- Cash on delivery
- Credit from suppliers
- LC/DP

Get Paid

Buy goods

Sell goods

Pay for goods



- Cash on delivery
- Credit terms
- LC/DP

- Bank loans/overdraft
- Cheque purchase

BANKS/INVESTORS LOOK FOR....

Viability of project/business

- **Sound business strategy**
- **Products/services that the market demands**

Prudent management capability

- **Consistent leadership**
- **Motivated team to deliver products & services**

BANKS/INVESTORS LOOK FOR....

Financial risks

- **Financial discipline**

Acceptable return for their lending /investment

Onna.com – An online network targeting Japanese-speaking women
focused on building a community

“I learned that sometimes, the best way to get over a hurdle is really to
go round it” *Hiroko Shimo, Founder of Onna.com*

Janice Yeo, Founder & CEO of www.ezyhealth.com

Established with capital input of S\$5 million – S\$3 million from outside investors; additional funds from management team

HOW CAN BANKS HELP?

Advisory services

“Traditional financing”

- Overdraft
- Trade financing
- Term loans
- Receivables financing
- Equipment/property financing

Cash management product & services

- **Nimble and adaptable**
- **Increasing government support**
- **Technology and e-related industries attracting best talents**

IN CONCLUSION

Know.....

- Where to get the money when you need it
- What to do with it
- How to manage it and manage it well