



**FMM Institute**

Co. No: 199901000527 (475427-W)  
Perak Branch



# ESSENTIALS OF FINANCE FOR MANAGERS AND EXECUTIVES

📅 **June 8-9, 2026 (Monday-Tuesday)**  
🕒 **8.45am – 5.00pm** 📍 **FMM Institute, Perak**



This program provides participants with highly relevant, actionable, and practical tools to understand the financial implications of their decisions and create sustained value for their company. It also covers the most important concepts and principles of corporate finance at a level that is approachable for a wide audience. The program equips the participants with a solid understanding of corporate finance which enables effective communication of the rationale for their decisions to finance colleagues. Each module will combine theoretical understanding with hands-on case studies to ensure practical application of financial concepts, empowering participants to make informed and strategic financial decisions.

## ...OBJECTIVES...

By the end of this program, participants will be able to:

- Analyze financial statements to assess business performance.
- Calculate and interpret key metrics such as EBIT, EBITDA, and FCF.
- Differentiate between Contribution Margin and Gross Profit for strategic insights.
- Conduct Cost-Benefit and Discounted Cash Flow (DCF) analyses.
- Evaluate investment opportunities using ROI, NPV, and IRR.
- Understand Cost of Capital and Hurdle Rates in decision-making.
- Apply Sensitivity and Risk Analysis to financial models.
- Accurately calculate business costs and implement effective pricing strategies.

## ...WHO SHOULD ATTEND...

- Non-financial managers who make or contribute to decisions with significant financial implications
- Sales Managers and Marketing Directors
- Functional Managers in Operations, Human Resources, or Engineering
- R&D, Manufacturing, and IT Professionals
- Entrepreneurs and Consultants

## ...TRAINER...

**DR. LOK CHAR LEE** C.A.(M), ACMA, CGMA, FTII(M), PhD(USM), M.Sc.(IT)(USM), B.Acc(Hons)(UM)

**DR. LOK CHAR LEE**, PhD is a financial consultant specialising in business reporting, cost management and information systems. Dr. Lok is a chartered accountant registered with the Malaysian Institute of Accountants (MIA), a member of the Chartered Institute of Management Accountants (CIMA), a Chartered Global Management Accountant (CGMA) and a Fellow of the Chartered Tax Institute of Malaysia (CTIM). He holds a Bachelor of Accounting (Hons) degree from Universiti Malaya, a Master of Science in Information Technology and a Doctor of Philosophy in Corporate Governance from Universiti Sains Malaysia. He is also a registered trainer with HRDF.

**DR. LOK** has more than 25 years of working experience and obtained his accounting and finance experience while working as a statutory auditor and tax consultant in various local and international auditing firms. His financial experience encompassed various accounting, auditing, costing and taxation aspects for clients ranging from small medium enterprises to multinational companies which consist of manufacturing, trading, property development, construction and financial institutions. Dr. Lok is a senior lecturer at the School of Management, Universiti Sains Malaysia and financial consultant on ERP solutions for various companies. He has more than 20 years of experience in providing Continuing Professional Development (CPD) programmes to small and medium sized enterprises, large companies and multinational corporations. He has trained directors, managers, executives, officers and finance assistants in the areas of cost management, business reporting, corporate finance, taxation, and budgeting. He has conducted courses for candidates sitting for professional examinations such as CIMA, ACCA and CAANZ and is also an examiner and reviewer for professional papers. He is co-author for the book “Principles and Contemporary Issues in Internal Auditing” and has presented research papers at various local and international conferences.

## **...COURSE CONTENTS...**

### **ANALYZING CURRENT VERSUS PRIOR YEAR OPERATING RESULTS**

- Understand how to read and interpret the Statement of Income.
- Identify and analyze trends in Operating Expenses (OPEX).
- Calculate and evaluate Earnings Before Interest and Taxes (EBIT).
- Differentiate between EBIT and Earnings Before Interest, Taxes, Depreciation, and Amortization (EBITDA).
- Assess Free Cash Flow (FCF) and its importance in financial health.
- Review and compare Balance Sheets to spot financial strengths and weaknesses.
- Evaluate Capital Expenditure (CAPEX) and its impact on future growth.
- Utilize key financial metrics to benchmark performance.
- Case Study 1

### **CONTRIBUTION MARGIN VERSUS GROSS PROFIT COMPARISON**

- Define and calculate Contribution Margin and its significance
- Determine the Break-even Point for products and services
- Assess the Margin of Safety to understand risk tolerance
- Calculate Target Income and its role in financial planning
- Contrast Contribution Margin and Gross Profit for strategic decision-making
- Case study 2

### **COST-BENEFIT AND DISCOUNTED CASH FLOW ANALYSIS**

- Conduct a thorough Cost-Benefit Analysis to weigh financial decisions
- Perform Discounted Cash Flow (DCF) Analysis for project valuation
- Understand time value of money and its effect on investment choices
- Case Study 3

### **CALCULATE THE RETURN ON INVESTMENT FOR PROJECTS AND BUSINESS VENTURES**

- Assess the viability of investments and business ventures
- Calculate and interpret Return on Investment (ROI)
- Determine the Payback Period and its role in investment decisions
- Calculate Net Present Value (NPV) to evaluate project profitability
- Use Internal Rate of Return (IRR) to assess investment efficiency
- Case Study 4

### **COST OF CAPITAL AND THE HURDLE RATE**

- Understand the concept and components of Cost of Capital
- Determine the Hurdle Rate and its significance in investment decisions
- Evaluate the Expected Rate of Return and its financial implications
- Case Study 5

### **SENSITIVITY ANALYSIS IN DECISION MAKING**

- Define Sensitivity Analysis and its purpose in financial planning
- Explore methods businesses use for Sensitivity Analysis
- Identify key variables and their impact on financial models
- Case Study 6

### **RISK ANALYSIS AND FINANCIAL FORECASTS**

- Conduct Risk Analysis to identify and mitigate financial uncertainties
- Develop accurate Financial Forecasts using historical data and trends
- Apply quantitative methods for risk assessment and future projections
- Case Study 7

### **CALCULATE THE COST OF BUSINESS ACTIVITIES AND PRICE EFFECTIVELY**

- Differentiate between Direct and Indirect Costs
- Identify Fixed and Variable Costs in business operations
- Allocate Factory Overheads accurately for product costing
- Implement Cost-plus Pricing strategies for profit maximization
- Understand and apply Transfer Pricing methods
- Case Study 8

### ...COURSE DETAILS...

Date **June 8-9, 2026 (Monday-Tuesday)**  
Time **8.45am - 5.00pm**  
Venue **FMM Institute Perak, No 1, Lorong Raja DiHilir, 30350 Ipoh, Perak**  
Medium of Instruction **English**  
CPD **14 hours**  
Fees  **Members RM1,242.00/pax**  **Non-Members RM1,404.00/pax**  
*(Fees inclusive of Service Tax at 8%, Notebook Facilities, Course Materials, Refreshment, Lunch and Certificate of Attendance)*

**Register in Groups &  
Enjoy More Savings!**

- 2-4 participants: 10% discount
- 5-7 participants: 15% discount
- 8-9 participants: 20% discount

### ...ADMINISTRATIVE DETAILS...

#### HRD CORP CLAIMABLE COURSE DETAILS

- Training Provider: **FMM Institute Perak** ■ MyColID : **475427W\_PERAK**
- HRD Corp Programme No: **Provided upon confirmation**

#### DISCLAIMER

The FMM Institute reserves the right to change the facilitator, date and to vary / cancel the course should unavoidable circumstances arise. All efforts will be taken to inform participants of the changes.

#### REGISTRATION

- Upon Faxing/Mailing the completed **Registration Form** to FMM Institute, you are **deemed** to have read and **accepted** the terms and conditions. The **course** would also be **deemed** as **confirmed** unless informed otherwise.
- Will be based on First-Come-First served basis.

#### PAYMENT

- **Cheques** made in favour of "**FMM Institute**" should be forwarded to FMM Institute Perak.
- For **HRD Corp Claimable Course**, an **Attendance of 100% is a must**, in any case, **employers will be billed in full**.
- FMM Institute SST Registration No. **W10-1901-32000105**
- FMM Institute TIN No. **C10626805080**

#### CANCELLATION

Must be in Writing with Reasons ■ 7 days before the course – No payment charged ■ 3 – 6 days before the course - 50% payment charged ■ < 3 days before the course – Full payment charged ■ Participants who did not turn-up will be charged full payment ■ Replacements can be accepted at no additional cost.

**Closing Date:  
MAY 29, 2025**

~ Registration Form ~

## ESSENTIALS OF FINANCE FOR MANAGERS AND EXECUTIVES

FMM Institute  
No 1, Lorong Raja DiHilir, 30350 Ipoh, Perak

Fax: 05-5488221

Dear Sir / Madam, please register the following participant(s) for the above programme.

1.	Name	Designation	
		HP No	
	NRIC	Email	
2.	Name	Designation	
		HP No	
	NRIC	Email	
3.	Name	Designation	
		HP No	
	NRIC	Email	

*(Please attach a separate list if space is insufficient)*

We hereby confirmed that *(Please tick (✓) in appropriate box):-*

- We **will be claiming from HRD Corp** and full payment would made to FMM Institute in the event that no disbursement from HRD Corp under any circumstances
- We will **NOT BE CLAIMING from HRD Corp**. Enclosed cheque/bank draft No \_\_\_\_\_ for RM \_\_\_\_\_ being payment for \_\_\_\_\_ participant(s) made in favour of the "**FMM Institute**".

Submitted by:

Name:	Designation:		
Company:	Tel:	Fax:	
Address:			
Email:	FMM Membership No		