

**2-day workshop seminar on:
“ UNDERSTANDING BANKING & FINANCE TODAY ”.**

Objective of this seminar:

The hard fact is banking and finance cannot be ignored, be it in an open or capitalist system, or in a socialist and closed economy. Today’s scope of banking and finance, and the variety of products and services they offer, are glaringly different from days of old. To compete, there are various ways banks and financial institutions nowadays innovate and re-create products and services to add values to customers and users’ expectations and wants; at the same time not losing focus that banking/financial industry is a very highly regulated industry in all countries.

Participants attending this seminar will learn that there are options and choices available for the myriads of products and services that banking and financial institutions innovate to meet the quality that consumers demand in the 24x7 service availability. Being a service industry, find out how banking and financial institutions support individuals and an organisations in their activities.

Seminar Contents/Workshop synopsis
(20 modules)

		Topic	
1		The origin of money, banking and finance	
2		An overview of banking in Malaysia and the Malaysian currency.	
3		Knowing and using the typical banking products and services.	
4		Choosing and using banking products and services.	
5		Regulatory guidelines and supervision for finance and banking industry.	
6		Understanding remittances and illegal currency activities.	
7		Managing bad cheques.	
9		Housing loans and hire purchases.	
10		Credit card and financing.	

11		Managing your loans and borrowings.	
13		Avoiding surprises and potential losses.	
14		Seeking advices of your friendly bankers.	
15		How to obtain finance for your personal needs or for your business.	
16		Good guide for your import and export trade and looking at available bank services and products for international trade.	
17		Business planning and report writing that convince your readers and bankers.	
18		Insights into the managing of banking service, finance, credit and debts.	
19		Money laundering and terrorism financing issues confronting you and your bankers	
20		The need for KYC (know your customer) and EDD (enhanced due diligence) in banking and financial services.	
21		The obvious futuristic banking landscape today. What of today's financial landscape? Has it changed?	
22		Internet or E-banking: the obvious banking and financial landscape today and the future	

Method of teaching/presentation:

1. Materials:

Notes, Bullet point presentation. Essays. Articles and newspaper cuttings.

2. Delivery:

Power Point. OHP and laptop. Flipchart. Group discussions.

4. Management books:

Distribution of management book to each participant. This book was written by Dr J. E. Ruin.

Title of the books:

- “How to Obtain Finance for your Business”,*
- “Financial and Banking Services in Malaysia”.*

4. Option to buy other banking-related management books:

There are other books related to banking industry that can be purchased at 50% discounts at the seminar. These 5 books were written by Dr J. E. Ruin.

Title of the books are:

1. *“Managing Service, Finance, Credits and Debts”,*
2. *“How To Obtain Finance For Your Business”,*
3. *“A Guide to Import and Export Trade”, and*
4. *“Business Planning and Report Writing”.*
5. *“Guide to the Management of Anti-money Laundering and Counter-financing of Terrorism”.*

These books are on sale in many local bookshops throughout Malaysia.

5. A specialized and knowledgeable personnel in bank and financial management and audit:

Dr J. E. Ruin. He is the Principal and Proprietor of RiskFirst Consultancy & Training Services. Prior to that, he was in the banking and financial employment for more than 20 years, holding post as follows:

- (i) Bank Officer of a local Malaysian bank
- (ii) Resident Officer/Regional Executive of an international bank
- (iii) Branch Manager of a local Malaysian bank
- (iv) Customer Relationship Manager of a local Malaysian bank
- (v) Chief Auditor/Assistant General Manager/Head of Audit Division of a local Malaysian bank
- (vi) General Manager, Operational Risk Mgt Department of a local Malaysian bank
- (vii) Senior Vice President/Head of Risk Mgt Division/Chief Risk Officer of a Malaysian anchor bank.

Dr Ruin 30 years of executive and managerial experience in 12 organisations (6 banks and 6 non-banking institutions). He retired from full-time employment in April 2007 upon reaching the working retirement age of 55 years.



He is now the Principal and Proprietor of RiskFirst Consultancy & Training Services. Prior to setting up his own mgt and training consultancy firm, he was the Executive Vice President or CRO (Chief Risk Officer) and Head of Risk Management Division of a Malaysian commercial bank.

Before his post as the CRO of that commercial bank, he was the General Manager and Head of Operational Risk Management Dept as well as the AML/ATF (anti-money laundering/anti-terrorism financing) Compliance Officer of another Malaysian commercial bank.

Dr J. E. Ruin had also held the post of Head of Internal Audit Division/ Secretary of board's Audit Committee in the corporations he joined prior to his career in banking.

Since 1996, Dr Ruin has been invited by event or conference organisers to speak and deliver his various corporate governance/audit and risk management papers at public conferences in Malaysia, as well as outside Malaysia like in Mumbai India, Sydney Australia, Beijing and Shanghai China, Bali and Jakarta Indonesia, Seoul Korea, Bangkok and Khon Kaen Thailand, Mauritius, Brunei, Melbourne and Sydney Australia, Phnom Penh Cambodia, Manila Philippines, Kursk Russia, and in Kuala Lumpur Malaysia and Singapore.

He has written 19 management books that are on sale at local Malaysian bookshops; focusing mainly on audit, banking/finance, corporate governance, controls, people and customer services, and risk management.

He was elected the Regional Director of PRMIA, KL Malaysia Chapter in November 2007; and was a Regional Director for 2007-2009.

For details of these past local and overseas seminars/conferences, please refer to the website at www.riskfirstconsult.com.my.

Who need to attend:

- All company employees, including senior management and Board-members.
- Supervisors, and officers/managers at branches and regions; as well as at Head Office of the following:
Firms/companies/organisations, business(profit-based) and non-business (non-profit) institutions, manufacturing companies, service industry companies,



government agencies, government departments, statutory bodies, as well as non-profit organisations, utility companies like water and electricity suppliers, telecommunications, oil and gas industries, banking and financial institutions, insurances, natural resources management like forestry and logging, mining and mineral resources, transport and shipping, bulk and facility management like ports, harbours, airports, warehousing, bunkering, off shore suppliers, plantations and estate management.

- College and university students, lecturers, academicians, school management.
- Any other member of the public or employees of organisations who is interested to understand and know more about money, banking, finance, and the services and products that financial institutions avail.

Duration of workshop/seminar:

2 full days.

For any enquiries please contact:

Dr Joseph Eby Ruin.

Handphone: (6) 017-3334700.

Faxes: (6) 03-2273 4506.

Email: jeruin@riskfirstconsult.com; or at jerwin001@hotmail.com

Mailing address:

A-5-7, Menara Pelangi,

No: 8, Lrng Angseng Dua Brickfields,

50470 Kuala Lumpur, Malaysia.

