

THE DIFFERENCE BETWEEN

TREASURY



ACCOUNTANCY

PHILOSOPHY

Treasury is the link between the business and the financial markets. It oils the wheels of the business by raising finance, getting cash into the right place and looking at financial risks. It takes a forward looking role and helps ensure the right decisions are made for the future success of the business.

STRENGTHS

- Understands the business
- Connected to various people across all parts of the business
- Excellent communication skills
- Knowledgeable about external factors e.g. economic conditions and foreign exchange

TYPICAL PROJECTS

- Evaluating the impact of new business ventures
- Analysing the impact of financial markets on the performance of products and services
- Forecasting cash payments and anticipating challenges arising from limited cash flow

QUOTED SAYING

"Interest rates can only go up. Let's assess the financial risks this could have on our future cash flow and put in place new strategies to minimise any negative impacts."

QUOTED SAYING

"Here are the profit and loss statements for the first half of this year. You can see the performance is on par with similar reports for this time last year."

PHILOSOPHY

Accounting is the process of keeping control over transactions and summarising these into useful reports, routinely for management and quarterly or less frequently for investors. Its emphasis is the past but analyses this to help influence future decision making.

STRENGTHS

- Excellent reporting skills
- Knows the history of the organisation
- Numbers focused
- Analytical

TYPICAL PROJECTS

- Compiling financial performance and annual reports
- Keeping transactions in order
- Managing taxation implications
- Managing accounting systems and processes
- Auditing of financial records

FAVOURITE TOOLS

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| • financial market data | • spreadsheets |
| • economic reports | • accounting systems |
| • treasury systems | • consolidation systems |
| • online banking systems | |





LEARNING ACADEMY

THE DIFFERENCE BETWEEN



TREASURY



INVESTMENT BANKING



PHILOSOPHY

Treasury is a link between the business and the financial world. Part of my role involves taking responsibility for capital markets and funding which is crucial for financing the business's activities. This could include seeking new investors, raising bank loans, funding from bond markets.

STRENGTHS

- Understands the business inside and out; and the external environment
- Identifying and planning for financial risks
- Building good relationships with potential finance providers such as investment banks
- Communicating regularly with lenders and investors about how the business is performing

TYPICAL PROJECTS

- Develop new sources of funds by investigating new structures, providers and markets
- Source finance efficiently from public and private markets
- Develop a risk management strategy

QUOTED SAYING

"My business needs to raise funds so it can expand its operations into China. The long term growth potential is enormous but first, I need to work out how to raise money for this new venture."

QUOTED SAYING

"My client wants to take over one of its competitors, so I'll advise them on how much this company is worth and how to structure a deal that's in their favour."

PHILOSOPHY

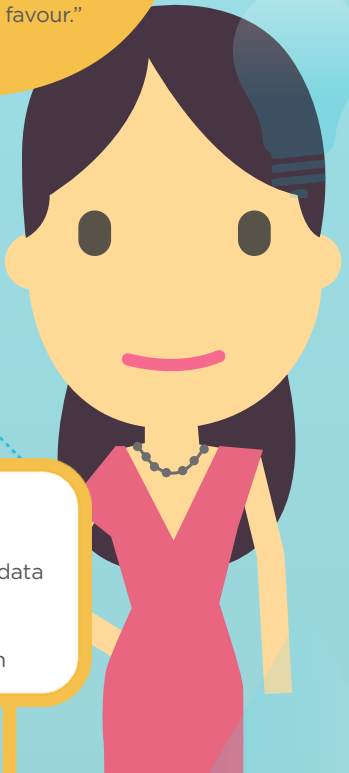
I recommend the best way for companies, institutions and governments to raise funds, such as via stocks or bonds. I'm also the go-to-person for managing mergers and acquisitions, lending and privatisations; plus I can advise clients on buyouts and help them find and secure new deals.

STRENGTHS

- Making deals and transactions
- Knows how to structure complex transactions
- Lives and breathes the money and debt markets
- Advises how much a company is worth

TYPICAL PROJECTS

- Carrying out financial modelling and develop appropriate financial solutions for clients
- Manage huge portfolios such as pension funds and advise the right investment mix to reach client goals
- Compile research about companies and offer recommendations on whether to buy or sell stock



FAVOURITE TOOLS

• treasury systems	• financial market data
• spreadsheets	• spreadsheets for modelling
• financial market data	• financial research
• presentation software	

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THE DIFFERENCE BETWEEN



A TREASURY PROFESSIONAL IN A LARGE CORPORATION

A BUSINESS RELATIONSHIP MANAGER IN A BANK



PHILOSOPHY

For me, treasury is about guarding the business's balance sheet. I decide what to invest in; how to source appropriate funding for investments; assess and manage financial risks.

STRENGTHS

- Has a deep understanding of the business and the external environment
- Advise on what businesses to invest in and arrange appropriate funding
- Advise the Board, CFO and senior management on financial strategy, risk and policies
- Excellent communicator and negotiator

TYPICAL PROJECTS

- Spotting opportunities for company growth
- Managing a company's cash flow
- Managing mergers and acquisitions
- Finding ways to fund the business

QUOTED SAYING

"Before I can give advice on what businesses to invest in and how to arrange the necessary funding, I need to assess the financial risks and review market conditions."

QUOTED SAYING

"The client wants to expand internationally, so I'll dig deeper to understand his business strategy and then source the right product solutions to pitch to him."

PHILOSOPHY

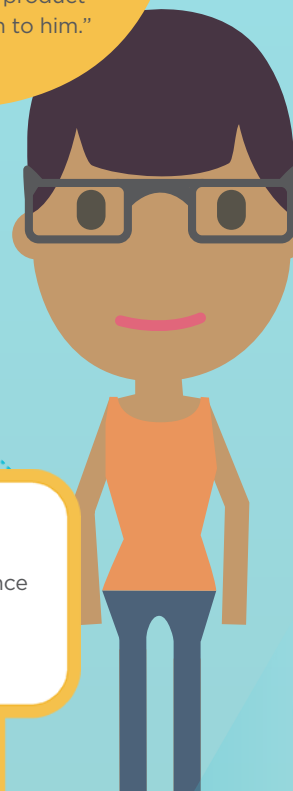
For me, treasury is about understanding and anticipating the customer needs, to sell products and solutions efficiently and to minimise risk to the bank.

STRENGTHS

- A trusted advisor that understands the customer
- The ability to select appropriate products to deliver customer solutions
- Knows how to minimise risk to the bank
- Excellent communicator and salesperson

TYPICAL PROJECTS

- Develops strategies to win new business
- Design customer solutions that optimise use of bank balance sheet and available credit
- Advising SME clients on products that will help deliver their business strategy



FAVOURITE TOOLS

• stock markets	• business intelligence
• economic reports	• economic reports
• treasury systems	• treasury systems
• spreadsheets	• spreadsheets





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QUOTED SAYING

"A major client is concerned about new regulations and what this means for the bank's cash reserves. I held a meeting with them to explain the changes, and reassured them of our strong financial position."

PHILOSOPHY

Banks help their customers manage their money but my role in treasury is to help the bank manage its own money and risks. I help the bank decide where to invest its capital; I make sure it has enough cash for its clients; and I ensure there's enough cash centrally to cover any unexpected market developments.

STRENGTHS

- Has a deep understanding of the bank and its external environment
- Understanding bank regulations
- A source of knowledge and practical advice
- Excellent communicator who regularly interacts with people both inside and outside the bank

TYPICAL PROJECTS

- Educate different parts of the bank so people understand the implications of their trading activity, the cost of funding they use and know how its capital and liquidity is controlled
- Meet external clients to explain the strong external position of the bank
- Liaise frequently with the bank regulators, about the rules for banks' capital and liquidity
- Deliver their business strategy

FAVOURITE TOOLS

<ul style="list-style-type: none"> • stock markets • economic reports • treasury systems • spreadsheets 	<ul style="list-style-type: none"> • business intelligence • economic reports • treasury systems • spreadsheets • regulation updates
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