



RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

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Credit Risk Management Tools: BRR, CRR and FRR Seminar

Date: August 27-28, 2014 (Wednesday – Thursday)

Time: 8:30am to 5:00pm

Venue: Pearlmont Inn,
5/F Lagen Function Room
Lim Ket Kai Drive, Cagayan De Oro City

Resource Person:

Ms. Celenita V. Francisco , CPA
*Bank Executive (Credit Risk Officer),
Bank Consultant and Trainer*

Seminar Fee:

- 1. First Representative** – P3, 000.00
- 2. Succeeding Representatives** – P6, 000.00
- 3. Non-Member/Delinquent** – P7, 200.00

Only one (1) participant per bank will be covered of reduce a registration fee, since this training course is on a 50% - 50% cost sharing with the Small Business Corporation (SB Corp).

Acceptance of reservation is on first come, first-served basis; only forty (40) participants will be accommodated.

SB Corporation, one the National Government largest provider of SME development financing and small credit delivery system

Mode of Payment

- ✓ A Non-Refundable commitment fee of P3,200.00 per participant.
- ✓ Bank account (**LBP – Intramuros Branch Savings Account Number 0012-1046-26**).
- ✓ Proof of payment fax to (02) 527-2980.
- ✓ **Check payments, should be payable to (RBRDFI).**

Training Policies:

1. Reserve first your training slot, and wait for RBAP-RBRDFI confirmation of your reservation. Thereafter, you may deposit the Registration Fees, book ticket (airline), and secure accommodations.

RBAP-RBRDFI will not be responsible for any damage due to unconfirmed reservation (s).

Likewise, once training is FULL, RBAP-RBRDFI has the right to refuse participation or reimbursement on any damage brought by unconfirmed reservations.

Deadline for submission of registration is not later than **August 20, 2014.**

1. Reservation via telephone conversation is accepted. However, Confirmation Sheet and fee must be settled 10 days prior the seminar date or **August 12, 2014.** Otherwise, reservation is considered cancel.

2. Cancellation Policy: - This will apply to non-subsidized training fee.

a. 10 days prior the seminar date is entitled for a full refund. *Regular Rate only

b. 3 days prior to the seminar date is entitled for a half refund * Regular Rate only

c. Participants who have paid but failed to show up for the seminar will only be entitled to a rebate of 50% of the total registration fee. (Regular Rate only)

d. For special cases (health, accident etc.), kindly coordinate with RBRDFI staff for refund procedures and requirements.

Course Objective:

- Exposures are appropriately identified, measured, monitored and controlled
- To enhance the competency of loan officers in evaluating SME /business loans by introducing a sample of an Internal Credit Risk Rating System using the CAMP Analysis of Borrower Risk Rating (BRR) and Facility Risk Rating Systems (FRR) as shared by Small Business Corporation.
- To provide tools of credit risk management of banks by demonstrating a sample of BRR

scorecard applicable to rice production and Credit Risk Rating Scorecard applicable to other loans/borrowers in order comply with risk-based regulatory supervision by BSP.

- To guide participants on how to “institutionalize” the use of the Borrower Risk Rating and the Credit Risk Rating Systems in their respective banks and to provide instruction on how to prepare a User’s Manual; and
- To help the bank in complying with this requirement of the BSP.

METHODOLOGY: Practical lecture, case studies, computation and analysis.

Expected Participants

Senior & Mid-Level Loan Officers, Compliance Officer, Internal Auditors, Credit Risk Management Officer, Branch Operation Head, President, Director

Requirement:

- 1) Laptop
- 2) Calculator

Course Outline

Part 1 –To inform the participants of what are the relevant regulations that will impact:

- ✓ the credit risk management of rural banks
- ✓ current practices of banks which are anathema to credit risk management
- ✓ what banks are doing to improve credit risk management;
- ✓ and what BSP expects from rural banks.

Part 2 - To introduce the CAMP Analysis of the Borrower Risk Rating System and the Facility Risk Rating System which is a scorecard applicable to SME businesses with at least 3 years existence and have financial statements for three (3) consecutive years.

- a. What is Borrower Risk Rating (BRR)?
- b. What is Facility Risk Rating?
- c. What is CAMP Analysis?
- d. Requirements to use BRR effectively.

- e. Skills required evaluating loans using CAMP Analysis. (Working knowledge of Financial Statements and Financial Analysis, Interview Techniques to gather financial information and Validation of Financial Information and Performance).

- There will be cases, which will allow participants to experience rating a borrower using CAMP Analysis.
- Based on the CAMP Analysis, a demonstration on how the BRR scorecard could be used in evaluating rice production projects/applications

Part 3 –To share a sample Credit Risk Rating (CRR) Scorecard using 3 C’s of Credit (Character, Capital and Capacity) to assess credit risk. Each rating parameter will be explained.

Concepts on the 5 C’s of Credit will be discussed. It has been observed that the CRR Scorecard has a wider applicability and use for most target clients of RBs.

Case studies to properly rate a borrower using the CRR Scorecard.

Part 4 –To give practical instruction on what are the steps in “Institutionalizing an Internal Credit Risk Rating System” in a rural bank. This will involve creating an environment conducive to credit risk management starting from the Board: an organization responsive to a sound credit risk management; a sound credit granting process, maintenance of an appropriate credit administration, measurement and monitoring process; and maintaining an appropriate credit control process.

To guide participants in developing a User’s Manual for the BRR and the CRR Scorecards. BSP examiners require a User’s Manual before it considers a borrower’s/credit risk rating scorecard acceptable.

Q & A from participants.



CONFIRMATION SHEET

Credit Risk Management Tools: BRR, CRR and FRR Seminar

August 27-28, 2014 (Wednesday-Thursday)
5/F Lagen Function Room,
Pearlmount Inn, Lim Ket Kai Drive, Cagayan De Oro City

For your reservation, please coordinate to RBRDFI Training Officers Mr. Ace M. Calang /Ms. Grace Dimapilis / Ms. Jesica Cepeda Contact details: (02) 527-2969, 527-2980; 09178374604; 09178374603; 09178374599
Emails: training@rbap.org, gracedestira@gmail.com jescepeda.rbap@gmail.com

Name	Designation	Nick-name	Degree and Year Graduated
1.			
2.			
3.			

(Printed Name and Signature) Date: _____

Designation: _____ Rural Bank : _____
Telephone: _____ Province : _____
Mobilephone: _____ Address : _____
Email address: _____

PEARLMONT INN
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Overnight Accommodation: set
breakfast) *

