



RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

SCHEDULE

Date: Apr. 27, 2017 (Thursday)
Venue: Gov. Licaros Hall, RBAP,
Intramuros,
Time: 8:30am to 5:00pm

RESOURCE PERSON

GARY JOSEPH C. SANTOS, LLB
*Trainer in Credit & Collection and
Small Claims Cases/Court, Consultant
for Various Lending, Distribution, Real
Estate and Transportation Firms*

SEMINAR FEE

- 1. For Member only**
P2,600
- 2. Non-Member/Delinquent -**
P2,900

MODE OF PAYMENT

Check payable to:

**Rural Bankers Research &
Development Foundation Inc.**

Non-Refundable commitment fee of
₱1,400.00 per participant.

Bank: LBP - Intramuros, Branch
Account Name: RBRDFI
SA No. 0012-1046-26.
Telefax (02) 527-2969 / 527-2980

EXPECTED PARTICIPANTS

Head of Credit Department, Loan
Officer, Microfinance Officer, Credit,
Billing and Collection Supervisors
and Managers, Finance Officers and
CIs

DEADLINE TO SUBMIT

REGISTRATION: April 24, 2017.

CREDIT & COLLECTION SEMINAR

Overview

An efficient Credit & Collection Team improves asset quality and realizes profit, not to mention its vital role in minimizing risk of monetary losses brought by costly collection and litigation expense. The seminar hopes to realize the participants that there is more in Collection than just collecting money.

Objectives

At the end of the Seminar, participants are expected to:

- Draft or improve existing Credit and Collection Policies, Procedure and Guidelines
- Strengthen Credit Evaluation and Risk Management Practices (BSP Cir. 855)
- Be able to minimize risk in granting credit
- What to look at in evaluating credit application
- Know the Key Result Areas of Credit and Collection
- Avoid loop holes in implementing Legal Remedies
- Know the appropriate Legal Remedies for a particular portfolio

Course Outline

- 1) Credit Management
 - a) Nature of Credit
 - b) Importance of Credit and Collection
 - c) Six Cs of Credit/ Basis of Granting Credit
 - d) Establishing an Appropriate Credit Risk
 - e) Sound Credit Granting Process
 - f) Maintaining an Appropriate Credit Admin, Measurement and Monitoring Process
 - g) Maintaining an Appropriate Credit Control Process
- 2) Collection Management
 - a) Concept of Collection Management
 - b) Basis of Collection
 - c) Bucketing your receivables
 - d) Pre Delinquency Activities
 - e) Collection Activities
 - f) Tele Collection Techniques
 - g) Demand Letters -Essential contents