



## CHAMBER OF ILOILO RURAL BANKS, INC.

C/O Rural Bank of Dumangas, Inc  
43 Luna St., La Paz, Iloilo City

Tel. No. (033) 508- 5183 ;  
(033) 320 - 8053 F

**October 09, 2017**

**FOR: ALL PARTICIPATING RURAL BANKS**

**FROM: RODOLFO P. YAP III, President**

**SUBJECT: CIRCULAR LETTER: BASIC RISK MANAGEMENT COURSE**

Dear Fellow Rural Bankers:

The Chamber of Iloilo Rural Banks, Inc. (CIRBI) in coordination with the Rural Bankers Research and Development Foundation Inc. (RBRDFI) is pleased to offer a seminar described below:

### **BASIC RISK MANAGEMENT COURSE**

**Date:**

November 09 - 10, 2017  
(Thursday and Friday)

**Venue:**

Smallville 21 Hotel  
Smallville Commercial  
Complex, Diversion Road  
Mandurriao, Iloilo City

**Time:**

08:30am to 5:30pm

**Seminar Fee**

- 1. Early bird – P5, 000.00**  
(On or before October 23, 2017)
- 2. Regular Rate – P6, 000.00**  
(After October 23, 2017)
- 3. Non RBAP Member – P7, 000.00**

**Mode of Payment**

- ✓ **Account Name - Chamber of Iloilo Rural Banks, Inc. BPI –Solis Branch**
- ✓ **Checking Account No.- 9243-0900-72**
- ✓ **Proof of payment should be emailed to ifrb\_kings\_queens@yahoo.com**
- ✓ **Check payments, should be payable to Chamber of Iloilo Rural Banks, Inc**

- This is a live-out seminar. Seminar fee includes snacks, lunch, training kit and certificate of attendance.
- Acceptance of reservation is on first come first-served basis; only fifty (50) participants will be accommodated.

### **Resource Person:**

**MR. JORGE DIOGENES, CPA**

*Professional Lecturer*

### **Expected Participants**

President, Risk Management Committee –Director, Branch Managers, Risk Management Officer, Chief Compliance Officer, Head- I.T. Department

### **Course Objectives**

- a) Understand Risk Management discipline, its history and specific frameworks.
- b) Appreciate the value of risk management tools for different types of financial institutions.
- c) Explore the use of Risk Management Tools in an actual/scenario risk events.
- d) Learn the recent significant key BSP regulations and how they applied in rural banking.
- e) Comprehend personal risk appetite and capacity.

### **Course Outline**

- A. General concept of Risk Management
  - \*Risk definition
  - \*Risk characteristics
  - \*Risk and Capital – (ICAAP)
- B. Contextualizing Risk Management Scope
  - Nature of Rural Bank's operation.
- C. Risk Management Processes and Applications
  - \*Enterprise Risk Management Framework from COSO and Risk Management Pillars of Basel Risk

#### D. Credit Risk Management

1. Credit risk framework
2. Basic components
3. Credit risk Tools and Processes of each component
  - \* BRR/Rating/Scoring
  - \* Facility Risk Rating
  - \* Rating Migration
  - \* Rating Validation
  - \* Sample MIS reports on delinquency.

#### E. Operational Risk Management

- \* History & Definition of Operational Risks
- \* BSP Regulations –related to Risk Management
- \* Operational Risk Framework

#### F. Management of Operational Risk arising from Financial Inclusion Initiatives

- \* Microfinance
- \* SME Lending
- \* Remittance

#### G. Implementation of Operational Risk Management Framework – RB

- \* scope and challenge of the implementation
- \* series of approaches and questions

#### H. Application : Case Analysis and video presentations

For additional inquiries please contact:

Ms. Emily Lampino  
Contact Numbers: (033) 508-5183; 09989801239  
Email Add: [ifrb\\_kings\\_queens@yahoo.com](mailto:ifrb_kings_queens@yahoo.com)

Thank you.

# CHAMBER OF ILOILO RURAL BANKS, INC.

## CONFIRMATION SHEET

### BASIC RISK MANAGEMENT COURSE

November 09 - 10, 2017 (Thursday and Friday)

#### Small Ville 21 Hotel

Small Ville Commercial Complex, Diversion Road, Mandurriao, Iloilo City

*For your reservation, please coordinate to CIRBI Secretary:*

*Ms. Emily Lampino*

*Contact details: (033) 508-5183; 09989801239*

*Email: [ifrb\\_kings\\_queens@yahoo.com](mailto:ifrb_kings_queens@yahoo.com)*

**We are sending the following participants:**

Name	Nick-name	Designation	Degree and Year Graduated
1.			
2.			
3.			
4.			

Very truly yours,

\_\_\_\_\_  
(Printed Name and Signature)

Position: \_\_\_\_\_

Rural Bank: \_\_\_\_\_

Date: \_\_\_\_\_

Telephone: \_\_\_\_\_

Mobile Phone: \_\_\_\_\_

Email address: \_\_\_\_\_