



# **RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.**

2/F RBAP Building, Andres Soriano Jr. Avenue corner Arzobispo St., Intramuros, Manila  
Telephone Nos. 527-2972 • 527-2968 • Telefax Nos. 527-2980 • 527-2969

**October 14, 2013**

**FOR : ALL PARTICIPATING RURAL BANKS**

**SUBJ : CREDIT RISK MANAGEMENT TOOLS: BRR and FRR**

Dear Fellow Rural Bankers:

As part of the Rural Bankers Association of the Philippines (**RBAP**) continuing strategy to strengthen the rural banking industry, the Rural Bankers' Research and Development Foundation, Inc. (**RBRDFI**), and in joint partnership with **SB Corporation**, one the National Government largest provider of SME development financing and small credit delivery system, will be conducting two (2) days seminar on:

**Course Title: Credit Risk Management Tools**  
**A. Borrowers Risk Rating (BRR) / Facility Risk Rating (FRR) Scorecard**  
**B. Financial Statements: Analysis, Validation and Reconstruction**

**Speaker :** **Ms. Celenita V. Francisco**  
*Banker / Bank Consultant / Trainor*

**Venue:** **RBAP Conference Room, RBAP Bldg., A. Soriano Ave., cor. Arzobispo St., Intramuros, Manila**

**Schedule:** **November 28-29, 2013 (Thursday-Friday), 8:30AM -5:00PM**

**Participants:** Senior & Middle Level Loan Officers / Auditors / Credit and Appraisal Officers, Credit Risk Officers

Participants from the trainings: Credit Risk Management for Bank Directors and Senior Management or Strengthening Bank Credit Risk Management are encouraged to attend.

### Course Objective:

To complete the credit risk management awareness and appreciation of rural bank owners, officers, and staff by their adoption of a risk-based lending technology and best banking practices in credit to address the increasing pressure to expand and diversify their loan portfolio and address fast changing banking regulations.

Course Content	Course Content
I. Regulatory Basis: BSP Circular 439	VI. The Borrower Risk Rating Scorecard: Risk Identification & Mitigation and Credit Decision Making
II. Refresher Course on Basic Financial Statements (including ratio analysis)	VII. The Facility Risk Rating Scorecard (FRR)
III. Foundational Requisites for Proper Use of the BRR System	VIII. Relationship between Borrower Risk Rating (BRR) and Facility Risk Rating (FRR)
IV. Validating, Analyzing and Recasting Financial Statements (including interview techniques)	
V. CAMP Analysis/Borrower Risk Rating (BRR) System	

Only one (1) participant per bank will be covered of reduce a registration fee, since these training courses are on a 50% - 50% cost sharing with the Small Business Corporation.

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

### Registration Fees:

First Representative

- a) **Two Thousand Two Hundred Fifty Pesos only (P2,250.00)**

Succeeding representatives:

**Four Thousand Five Hundred Pesos (P4,500.00)**

- b) **Five Thousand Four Hundred Pesos (P5,400.00)** for non-member rural banks.
- c) This is a live-out seminar. Seminar fee includes snacks, training kit and certificate of attendance.

For your reservations, kindly observe our training policies:

1. Deadline for submission of registration is November 22, 2013.
  - a) confirmation sheet duly signed by the authorized representative.
2. Payments can be remitted to the **Rural Bankers Research and Development Foundation, Inc.** bank account (*Land Bank of the Philippines – Intramuros Branch Savings Account Number 0012-1046-26*). Proof of payment (i.e., deposit slip) should be sent immediately for verification at (02) 527-2980. **Check payments, should be payable to Rural Bankers Research and Development Foundation, Inc. (RBRDFI)**



**RURAL BANKERS RESEARCH &  
DEVELOPMENT FOUNDATION, INC.**

**CONFIRMATION SHEET**

**CREDIT RISK MANAGEMENT TOOLS: BRR & FRR**

**November 28-29, 2013 (Thursday-Friday)**

Gov. Licaros Hall, RBAP Bldg., Intramuros, Manila

*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](mailto:training@rbap.org), [grace@rbap.org](mailto:grace@rbap.org) [cepedajesica\\_rbap@yahoo.com](mailto:cepedajesica_rbap@yahoo.com)*

**We are sending the following participants:**

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

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

Designation: \_\_\_\_\_

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

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

Province: \_\_\_\_\_

Address: \_\_\_\_\_

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

Email Add: \_\_\_\_\_

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