



# Confederation of Central Luzon Rural Banks, Inc.

## **“A Brave New World”**

*Facing Up to the New Competitive Realities of Rural Banking.  
Coming Up with Ways to be more Competitive as Small Banks.*

### **2014 Annual Management Conference**

27-28 February 2014

19<sup>th</sup> T Function Hall, The Forest Lodge  
Camp John Hay, Baguio City

#### **Program of Activities**

<b>WEDNESDAY : 26 February 2014</b>	
6:00 am to 12:00 nn	Tee time for Golf Tournament Baguio Country Club

<b>DAY 1 – THURSDAY : 27 February 2014</b>	
08:30 am	Start of Registration
10:00 am	Raffle (presence required)
10:15 am	<b>Opening Ceremonies</b> <ul style="list-style-type: none"><li>• Invocation</li><li>• National Anthem</li><li>• Acknowledgment of Guests and Participants</li></ul>
10:40 am	<b>Welcome Address</b> <ul style="list-style-type: none"><li>• <b>Ms. Marie Aimee M. Samson-Maramba</b> <i>President,</i> <i>Confederation of Central Luzon Rural Banks, Inc.</i></li></ul>
11:10 am	Sponsor's Presentation
11:25 am	<b>Rural Banking: Past, Present, Future</b> <ul style="list-style-type: none"><li>• <b>Mr. Tomas S. Gomez IV</b> <i>Past President</i> <i>Rural Bankers Association of the Philippines</i> Mitch will talk about the realities the rural banking sector, challenges and abundant opportunities alike.</li></ul>

<b>DAY 1 – THURSDAY : 27 February 2014 (continued)</b>	
12:15 noon	Lunch
01:15 pm	Raffle (presence required)
01:20 pm	Sponsor's Presentation
01:35 pm	<ul style="list-style-type: none"> <li>• <b>Mr. Angus Poston</b> <i>Principal, Bridge</i> Small Banks, given the right strategies do have the ability to compete. Gus will talk about strategies available to small banks (who are not interested in foreign partnerships) to be more competitive given a changing environment.</li> </ul>
02:15 pm	<ul style="list-style-type: none"> <li>• <b>Mr. Eric Severino</b> <i>President, Encash</i> When it started, Encash initially had small dreams. Then they realized they had limited shareholder resources to take advantage of opportunities. They then decided to take in foreign capital. Eric will share this story.</li> </ul>
02:55 pm	Sponsor's Presentation
03:10 pm	<ul style="list-style-type: none"> <li>• <b>Video Interview</b> A rural banker shares his personal thoughts and experiences about recent changes in his life.</li> </ul>
03:40 pm	<ul style="list-style-type: none"> <li>• <b>Roundtable Discussion</b> Gus and Eric will be joined by two rural bankers to discuss opportunities and strategies for rural banks to better compete. Delegates in attendance are encouraged to participate and ask questions. Mitch will moderate the session.</li> </ul>
04:20 pm	Recap & Reminders (end of Day 1 Conference)
04:30 pm	<b>CCLRB Board Meeting</b> <ul style="list-style-type: none"> <li>• Election of Officers for 2014 - 2015</li> </ul>
06:30 pm	<b>Dinner/Fellowship Night</b> <ul style="list-style-type: none"> <li>• Golf Tournament Awards</li> <li>• Social Bingo</li> <li>• Raffle (presence required)</li> </ul>

<b>DAY 2 – FRIDAY : 28 February 2014</b>	
08:30 am	Raffle (presence required)
09:00 am	<ul style="list-style-type: none"> <li>• <b>Mr. Dick Pajarillo</b> <i>Executive Director,</i> <i>Agricultural Guarantee Fund Pool (AGFP)</i> Dick will talk about how rural banks are able to successfully improve lending to agriculture using the AGFP partnership. He will also share AGFP partners' best practices and experiences.</li> </ul>

<b>DAY 2 – FRIDAY : 28 February 2014 (continued)</b>	
09:40 am	<ul style="list-style-type: none"> <li>• <b>Mr. Vittorio Almario</b> <i>President</i> <i>Rural Bankers Association of the Philippines</i></li> </ul>
10:20 am	<ul style="list-style-type: none"> <li>• <b>Mr. Krishan Grover</b> President, Krisfinsoft Grover will talk about how outsourcing strategies, especially in technology solutions, can help smaller banks become more competitive.</li> </ul>
11:00 am	Sponsor's Presentation
11:15 am	<b>Keynote Speaker</b> <ul style="list-style-type: none"> <li>• Ms. Mary Jane T. Chiong <i>Director, Examination Department 2</i> <i>Bangko Sentral ng Pilipinas</i></li> </ul>
12:00 noon	Lunch
	Raffle (presence required)
01:15 pm	<ul style="list-style-type: none"> <li>• <b>Mr. Benel Laguna</b> Executive Vice President Development Bank of the Philippines Benel will talk about how smaller banks can exploit opportunities in the underserved SME market, and how DBP can help as a partner to rural banks.</li> </ul>
01:55 pm	Sponsor's Presentation
02:10 pm	<ul style="list-style-type: none"> <li>• <b>Ms. Teodora I. San Pedro</b> Director, BSP Central Point of Contact Dept. 2 Bangko Sentral ng Pilipinas (BSP)</li> </ul>
02:40 pm	<ul style="list-style-type: none"> <li>• <b>Ms. Flordelis M. Datu</b> Department Manager, Resolution Department Philippine Deposit Insurance Corp. (PDIC)</li> </ul>
03:10 pm	<ul style="list-style-type: none"> <li>• <b>Ms. Filipina V. Monje</b> Vice President, NCLLG Landbank of the Philippines (LBP)</li> </ul>
03:30 pm	<b>Forum with Regulators and Partners (BSP/PDIC/LBP)</b>
04:20 pm	<b>Closing Remarks</b> Incoming CCLRB President, FY 2014 – 2015
	Major Raffle (presence required)
5:00 pm	End of Conference