



## RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

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# Credit & Collection Management Seminar

**Date:**  
July 30, 2015 (Thursday)

**Venue:**  
Gov. Licaros Hall, RBAP Bldg.,  
Intramuros, Manila

**Time:**  
8:30am to 5:00pm

### Resource Person:

**MR. 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. Early bird - P2,300.00**

(on or before July 10, 2015)

**2. Regular Rate - P2,600.00**

(After July 10, 2015)

**3. Non-Member/Delinquent - P3,120.00**

### Mode of Payment

P1,300.00 Non-Refundable  
commitment fee per participant.

**Account Name: RBRDFI**

**LBP - Intramuros Branch**

**Savings Account No.**

**0012-1046-265**

Proof of payment fax to (02) 527-2980.

**Check payments, should be payable to (RBRDFI).**

## Training Policies:

Reserve first with RBAP-RBRDFI 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 caused by 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 **July 27, 2015**.

1. Reservation via telephone conversation is accepted. However, Registration Form and fee must be settled 10 days prior the seminar date or **July 20, 2015**. Otherwise, reservation is considered cancelled.

## Overview

An efficient Credit & Collection Team improves asset quality and realize 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 Remedy for a particular portfolio
- Know the Best Practices in Credit and Collection

### **Seminar Methodologies**

Lectures & Principles, Actual Application, War Stories and Applicable doctrines decided by Supreme Court of the Philippines

### **Expected Participants**

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

### **COURSE OUTLINE**

#### **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
- h) Legal Remedies



## CONFIRMATION SHEET

### Credit and Collection Management Seminar

July 30, 2015 (Thursday), Gov. Licaros Hall, RBAP Bldg.,  
A. Soriano Ave. cor. Arzobispo St., Intramuros, Manila



Contact RBRDFI Training Officers  
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Name	Designation	Nick-name	Degree and Year Graduated
1.			
2.			
3.			

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

Designation: \_\_\_\_\_ Rural Bank : \_\_\_\_\_  
Telephone: \_\_\_\_\_ Province : \_\_\_\_\_  
Mobilephone: \_\_\_\_\_ Address : \_\_\_\_\_