



## 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  
[training@rbap.org](mailto:training@rbap.org) - [www.rbap.org](http://www.rbap.org)

### Credit Risk Management Tools: BRR, FRR & CRR

**Date:**

May 27 -28, 2016 (Fri. –Sat))

**Venue:**

Gov. Licaros Hall, RBAP Bldg,  
Intramuros, Manila

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

**Resource Person:**

**Ms. Celenita V. Francisco , CPA**  
*Bank Executive (Credit Risk Officer),  
Bank Consultant and Trainer*

**Seminar Fee:****1. Early bird – P4,500**

(on or before April 29, 2016)

**2. Regular Rate – P4,800**

(After April 29, 2016)

**3. Non-Member/Delinquent – P5,760****Mode of Payment**

P2,400.00 - Non-Refundable commitment  
fee per participant.

**Account Name *RBRDFI***

***LBP – Intramuros Branch***

**Savings Account No.**

***0012-1046-26).***

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).

Deadline for submission of registration is not later than **March 18, 2016.**

**Seminar Methodologies**

Lecture, Discussions and Workshop. The lecture will provide the requisite concepts on the topic while the workshop will provide an avenue to apply the concepts learned.

**Expected Participants**

President, BOD members, Senior & Middle Level Officers, Credit and Loans Head and Appraisal Department Heads and Business Loan/Business Development Officer.

**I. Objectives**

A. Exposures are appropriately identified, measured, monitored and controlled

B. To enhance the competency of loan officers in evaluating SME/ business loans by Introducing Internal Credit Risk Rating System using CAMP Analysis of Borrowers Risk Rating and Facility Risk Rating (FRR).

C. To provide tools of credit risk management of banks by demonstrating a sample of BRR scorecard applicable to rice production and Credit Risk Rating Scorecard applicable to other loans/borrowers in order comply with risk-based regulatory supervision by BSP.

D. To guide participants on how to “institutionalize” the use of the Borrower Risk

Rating and the Credit Risk Rating Systems in their respective banks and to provide instruction on how to prepare a User's Manual.

## Course Outline

Part 1 – To inform the participants of what are the relevant regulations that will impact:

- the credit risk management of rural banks
- current practices of banks which are anathema to credit risk management
- what banks are doing to improve credit risk management;
- and what BSP expects from rural banks.

Part 2 - To introduce the CAMP Analysis of the Borrower Risk Rating System and the Facility Risk Rating System which is a scorecard applicable to SME businesses with at least 3 years existence and have financial statements for three (3) consecutive years.

- a) What is Borrower Risk Rating (BRR)?
- b) What is Facility Risk Rating?
- c) What is CAMP Analysis?
- d) Requirements to use BRR effectively.
- e) Skills required evaluating loans using CAMP

Analysis. (Working knowledge of Financial Statements and Financial Analysis, Interview Techniques to gather financial information and Validation of Financial Information and Performance).

- There will be cases, which will allow participants to experience rating a borrower using CAMP Analysis.

-Based on the CAMP Analysis, a demonstration on how the BRR scorecard could be used in evaluating rice production projects/applications

Part 3 – To share a sample Credit Risk Rating (CRR) Scorecard using 3 C's of Credit (Character, Capital and Capacity) to assess credit risk. Each rating parameter will be explained.

Concepts on the 5 C's of Credit will be discussed. It has been observed that the CRR Scorecard has a wider applicability and use for most target clients of RBs.

Using a case study, participants will actually rate a borrower using the CRR

Part 4 –To give practical instruction on what are the steps in "Institutionalizing an Internal Credit Risk Rating System" in a rural bank. This will involve creating an environment conducive to credit risk management starting from the Board: an organization responsive to a sound credit risk management; a sound credit granting process, maintenance of an appropriate credit administration, measurement and monitoring process; and maintaining an appropriate credit control process.

To guide participants in developing a User's Manual for the BRR and the CRR Scorecards. BSP examiners require a User's Manual before it considers a borrower's/credit risk rating scorecard acceptable.

-----

## CONFIRMATION SHEET

### Credit Risk Management Tools: BRR, FRR & CRR

May 27-28, 2016 (Friday-Saturday), Gov. Licaros Hall, RBAP Bldg.,  
A. Soriano Ave. cor. Arzobispo St., Intramuros, Manila



Contact RBRDFI Training Officers

Mr. Ace M. Calang /Ms. Grace Dimapilis /Ms. Jesica Cepeda

Tels: (02) 527-2969, 527-2980; 09178374604; 09178374603; 09178374599

Emails: [training@rbap.org](mailto:training@rbap.org), [jescapeda.rbap@gmail.com](mailto:jescapeda.rbap@gmail.com)

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

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

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

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

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

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

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

Mobilephone: \_\_\_\_\_

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