

On-site Learning Program

Bank: New Rural Bank of San Leonardo (NE), Inc

Address: NRBSL Building #32 Maharlika Highway
Barangay Diversion, San Leonardo
Nueva Ecija 3102

Contact Person: Abundio D. Quililan, Jr., President and CEO
Alternates: Jubailene B. Bulawit, Vice President, Member of the Board
Mary Joy S. Pangilinan, Vice President, Chief Compliance Officer,

Contact Numbers: Landline (044) 950 0022
ADQ 0917 592 4801
JBB 0917 542 1635
MJSP 0998 857 7179

Innovative and Inclusive Credit Facilities Seminar Syllabus

The seminar topics herein cover the three major focus and concentration of NRBSL's credit portfolio and its loan development perspective – SME, Housing and Agriculture. These industries in the rural communities are the primary targets of the Bank's development finance intervention hence the subjects of constant innovation in product design in accordance with its financial inclusion agenda.

Day 1 Agricultural Value Chain Financing

Part 1: Profile of NRBSL – Origins, Ownership Structure and Philosophy

This is an introduction to the establishment of NRBSL; its background as a non-family-owned bank and; the advocacies it pursues in development finance.

Part 2: Conceptual Framework and Implementation of Agriculture Value Chain Financing

This activity involves the presentation on how NRBSL became a practitioner of its own AVCF model after being named as among the pilots in the ADB-BSP selection; the changes the Bank introduced in the organization and in its internal policies including the process that led to the creation of its related-party-aggregator Safe and Sound Agriculture Cooperative.

Part 3: Project site visit of various actors in a supply chain eco-system

This field-work will bring participants into close contact with small agricultural producers, consolidators, anchor firms, distribution outlets, etc. and a glimpse in the dynamics of their relationships.

Day 2 Credit Facility for the Acquisition of Residential Properties in favor of Asset-less Rural Households subject of Land Partitioning and Individual Titling of Lots

Part 1: Rationale of the Loan Product

This presentation is about NRBSL's advocacy to help improve living standards of rural communities and its intention in helping the government address the huge backlog in housing which led to the conceptualization and eventual implementation of this product.

Part 2: Risk Management Principles

This portion explains NRBSL's risk management and control mechanism to mitigate inherent risks in the product with its unique concept and design. These include legal risks the Bank faces as the process undergoes a certain regulatory process that will involve several government agencies. Also, tackled are the challenges in harmonizing the interests of various parties in reaching an agreement and the execution appropriate legal documents.

Supplier's Credit Guarantee Facility

Part 1: Rationale of the Loan Product

This presentation is about NRBSL's support in favor of small and micro-enterprises by helping reduce their financial cost in meeting product inventory requirements through an alternative arrangement involving the sources of their supplies. The product design particularly the trigger mechanisms will be laid down accordingly.

Part 2: Marketing Approaches and Risk Mitigation

This portion explains how the unique product is promoted to community entrepreneurs and the Bank's fall-back position in the event the guarantee is called.

(Note: Project site visit may be undertaken upon request and subject to available time)

Important Notes:

Snack and Lunch shall be served in the course of the day (cost to be finalized)
Limit of Delegation Size up to 15
Non-star hotels are available in the town (rates to be announced)
Speakers'/Facilitators' Honorarium in accordance with industry practice
Seminar materials at cost