



RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

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15 March 2010

**FOR : ALL PARTICIPATING RURAL BANKS AND
MICROFINANCE-ORIENTED BANKS**

FROM :  **Tomas S. Gomez IV, Chairman**

**SUBJECT : CIRCULAR LETTER: Ratings Workshop: Benefits and Experience
of Rural Banks and Microfinance-Oriented Banks.**

Dear Fellow Rural Bankers:

The Rural Bankers Research and Development Foundation Inc in collaboration with its Microenterprise Access to Banking Services, Planet Rating, Microfinanza, and MICRA Philippines invite you to participate in the *Ratings Workshop*:

**Course Title: Ratings Workshop: Benefits and Experience of Rural
Banks and Microfinance-Oriented Banks.**
**Venue: Pan Pacific Hotek, M. Adriatico cor. Gen. Malvar Streets,
Malate, Manila**
Schedule: April 08, 2009 (Thursday)
Duration: 1 day1 (8:30AM – 5:00PM)

The workshop will provide the participants a complete picture of the different rating agencies operating in the Philippines, the actual experiences from rural bankers who have gone through a rating, and actual examples or case studies of different aspects of going through an actual rating evaluation.

The morning session will start with the presentation by Planet Rating, Microfinanza and MICRA Philippines of the scope of their rating methodologies and process, timeframe, and pricing, among others. This will be followed by the sharing of experiences on the benefits and challenges of undergoing a rating from the perspective of rural bankers.

The afternoon session commences with a hands-on exercise on how ratings are conducted. Each rating agency will present an actual case study on one component used in their rating evaluation. The workshop participants will then use the case study and rating criteria for each component and compute their own rating as if they are raters. To end the session, the rating agency will present the actual rating that was given and explain how it was determined so that participants can better understand the rating process.

Your bank may send two (2) representatives to this workshop. Additional attendees will be accommodated based on space availability. The regular registration fee is PhP1,500 per participant. However, banks which confirm their participation and pay the registration fee on or before March 24, 2010 will have an ***EARLY BIRD DISCOUNT*** of PhP500 or ***a reduced registration fee of only PhP1,000 per participant***. For those who will make their confirmation after March 24, 2010, the regular registration fee of PhP1,500 will apply. The registration deadline is March 26, 2010.

The registration fee will cover lunch, snacks and conference materials. We are requesting payment of the registration fee before the workshop. Kindly deposit the appropriate amount to RBRDFI savings account (#0012-1046-26) at Land Bank Intramuros Branch, and fax the deposit slip together with the registration form (Attachment 1) to the MABS Manila Office. If you are availing of the early bird discount, you should fax the deposit slip and registration form on or before March 24, 2010.

You can fill up the attached registration form and fax it to (02) 527-2990 (attention: Ace Calang).

We are looking forward to your participation in the Ratings Workshop: Benefits and Experiences of Rural Banks and Microfinance-Oriented Banks.

Thank you and best regards.

**Ratings Workshop: Benefits and Experiences of Rural Banks
and Microfinance-Oriented Banks**

Pan Pacific Hotel, M. Adriatico corner General Malvar Streets, Malate, Manila

April 8, 2010

REGISTRATION FORM

(Please accomplish and fax to RBRDFI together with the Registration Fee deposit slip)

() Yes. Please reserve _____ seats for the following:

1. Mr./Ms. _____
Position: _____
Name to be used in the workshop ID: _____

2. Mr./Ms. _____
Position: _____
Name to be used in the workshop ID: _____

(depending on space availability)

3. Mr./Ms. _____
Position: _____
Name to be used in the workshop ID: _____

Note: When faxing this form to the RBRDFI, make sure to accompany this with the validated deposit slip attesting the payment of the required workshop registration fee.

Our company/organization _____

Address _____

Contact Number/s _____

Printed Name & Signature of Authorized Bank Office

Date