

20 August 2010

FOR : ALL PARTICIPATING RURAL BANKS
FROM :  Joseph Omar O. Andaya, Chairman

Dear Fellow Rural Bankers:

As part of the continuing strategy to strengthen the rural banking industry and to provide a world-class training to our member banks, the **Rural Bankers Association of the Philippines (RBAP)**, through the **Rural Bankers' Research and Development Foundation, Inc. (RBRDFI)** have partnered with the **MicroFinanza Rating SRL**.

MicroFinanza Rating is a fully private and independent rating agency specialized in microfinance and rural finance. They are one of the most active and experienced specialized rating agencies with more than 500 ratings and assessments in 60 countries, with the largest market share (www.microfinance.lu). MicroFinanza Rating has 6 offices worldwide, with its regional office for South East Asia based in Manila.

In this regard, we are pleased to announce that we will conduct a two-day seminar-workshop entitled **RISK MANAGEMENT and FINANCIAL INDICATOR ANALYSIS** in three different locations.

Date	Locations	Training Fees
September 23 & 24	Century Park Hotel, 599 Pablo Ocampo St., Malate, Manila	Ph 6, 500.00
September 27 & 28	Crown Regency Hotel & Resort, Club Ultima, Fuente Osmena, Cebu City	Ph 7, 500.00
September 30 & October 01	Luciana Convention Center J.P Rosales Avenue, Butuan City	Ph 7, 500.00

Training Description

To introduce a theoretical and practical knowledge base for developing comprehensive risk management practice, policies and strategies within MFi's, alongside tools for the evaluation and monitoring of financial and operational performance. Enable participants to generate and establish strategies for better managing risks and pursue institutional sustainability.

Training Agenda

I. Financial performance and risks detection through the analysis of key indicators

- portfolio quality
- efficiency and productivity
- financial management
- portfolio yield
- self-sufficiency

II. Main areas of risks analysis

- external context
- ownership structure
- governance
- organization
- internal control
- human resources
- information technology
- financial procedures
- products and lending methodology
- asset structure and portfolio management
- financial structure economic and financial results
- strategic management and analysis
- evaluation of the strategic plan

Target Audience

MFIs managers, members of Board of Directors, staff and other stakeholders who want to better understand and improve the risk and financial management of their institutions. In particular: Risk Managers, Financial Managers, CEOs' and Microfinance Analysts.

Resource Speakers

Mr. Aldo Moauro, director and founding partner of MicroFinanza Rating. Microfinance specialist with more than ten years experience in the field. Before founding MircoFinanza Rating, he worked for 4 years as microfinance portfolio manager of an Italian financial consortium with social mission. Economics graduate. He pursued his specialization at the Colorado University by attending the Microfinance Training Program of Boulder, and at the Goethe University in Frankfurt on theoretical and technical innovations in microfinance and rural finance.

Mr. Marco Boa – has been working with MicroFinanza Rating S.R.L. since 2005, first Junior Financial Analyst and then as Senior Financial Analyst. Since 2007, he has been working in Microfinanza Rating Regional Office of Bishkek-Kyrgyzstan, as Senior Financial Analyst and responsible for the regional office. He is involved in the start-up activities for the SEA Regional Office. As of now, he has carried out more than 40 ratings and assessments with a focus on Central Asia and SE Asia. Besides, Mr. Boa has compiled detailed and comprehensive Institutional Diagnostics for Microfinance Institutions willing to improve their internal management. He is a graduate of Economics, with a Master's Degree in Development (specialization in SME's financing and Microcredit) from University of Bologna.

Registration:

1. A non-refundable down payment of **P3, 750.00** per participant. Payments can be remitted to the **Rural Bankers Research and Development Foundation, Inc.** bank account (**Land Bank of the Philippines - Intramuros Branch Savings Account Number 0012-1046-26**). Proof of payment (i.e., deposit slip) should be sent immediately to RBAP via fax for verification. Our fax number is (02) 527-2969 **For check payments, payable to Rural Bankers Research and Development Foundation, Inc (RBRDFI);**

1. Nomination form of the participant(s) duly endorsed by the bank's authority;

Deadline for registration is on **September 10, 2010**, for three training locations. Be advised that we will be accepting up to forty (40) participants only. We reserve the right to limit the number of participants to a manageable level. Participants will be accepted on a first-come-first-served basis. Participants who have paid but failed to show up for the seminar will only be entitled to a rebate of 50% of the total registration fee.

Kindly accomplish the confirmation sheet and fax it to RBAP at (02) 527-2980 / 527-2969.

For your inquiries, please call RBRDFI Training Officers:

Mr. Ace M. Calang Ms. Grace Dimapilis. Ms. Jack Escote
Contact details: (02) 527-2969, 527-2980, 0921-3433567, 09178713509
emails: ace@rbap.org , grace@rbap.org jack@rbap.org.

Please note that this is a live-out seminar, below are the suggested hotels and contact numbers for your reference

Century Park Hotel

599 Pablo Ocampo St., Malate, Manila
Twin/Single Occupancy : Ph 3,750.00
Tel. No. 528-5838 -40
Contact: Ms. Cheryl Ann Uy-Go

Crown Regency Hotel & Towers

Fuente Osmena Blvd. Cebu City
Tel. No. (032) 4188556 / 4182494
Contact Person: Raiza Hilario /Aireen
Villagracia
Standard / Double: P3,500.00
Tripple: P4,300.00
*Buffet Breakfast

Luciana Convention Center

J.P. Rosales Avenue Butuan City
Tel. No. (085) 523-9836 / 5239870
Contact Person: Mariane Jagmoc
Double Standard: P1,100.00
Matrimonial P1,500.00
*Buffet Breakfast

CONFIRMATION SHEET

Attention :

FAX No. : (02) 527-2980 (RBRDFI);

From:

Bank Name

Bank Address

Telephone Number

This is to confirm the attendance of the following bank participant(s) to the **Risk Management and Financial Indicator Analysis** to be held on _____. Please mark (X) in the Option box on your preferred training venue.

Option	Date	Venue
<input type="checkbox"/>	September 23 - 24	Century Park Hotel, 599 Pablo Ocampo St., Malate, Manila
<input type="checkbox"/>	September 27- 28	Crown Regency Hotel & Towers, Fuente Osmena Boulevard, Cebu City
<input type="checkbox"/>	September 30 & October 01	Luciana Convention Center, J.P. Rosales Ave., Butuan City

Name (LName, FName, MI.)	Position
1.	
2.	
3.	

Name and Signature of Authorized Officer

Date