



MSME Pre-Evaluation Credit Loan

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Project Description

The MSME Pre-Evaluation Credit Loan Template is an Excel Tool developed to speed up the Credit Loan Assessment, allowing Business Services Providers assist Credit Applicants, to successful complete the Credit Loan Application accordingly with the Bank Terms and Conditions

Project Scope

- Step 1. Company Check List
- Step 2. Company Details
- Step 3. Company Assets and Liabilities
- Step 4. Company Crops and Livestock
- Step 5. Company Commitments
- Step 6. Company Projected Statements
- Step 7. Company Income and Expenses
- Step 8. Company Other Commitments
- Step 9. Company Qualitative Analysis
- Step 10. Company Quantitative Analysis
- Step 11. Company Summary Report
- Step 12. Company DBSI Application

Objectives

- Overall MSME project objectives:
 - Assist MSME entrepreneurs to access Credit Loan from DBSI
 - Provide guidelines to Business Services Providers to assist MSME in accessing Credit Loan from DBSI
 - Speed up MSME Credit Loan Assessments
 - Facilitate DBSI MSME Credit Loan Pre-Evaluation Credits
- Ministry of Commerce, Industries, Labour, and Immigration
 - Support the MSME program
 - Support MSME Entrepreneurs become Financial Independents'
 - Support Job Creation and Inclusion
 - Support Cash Economy through MSME Program

Deliverables

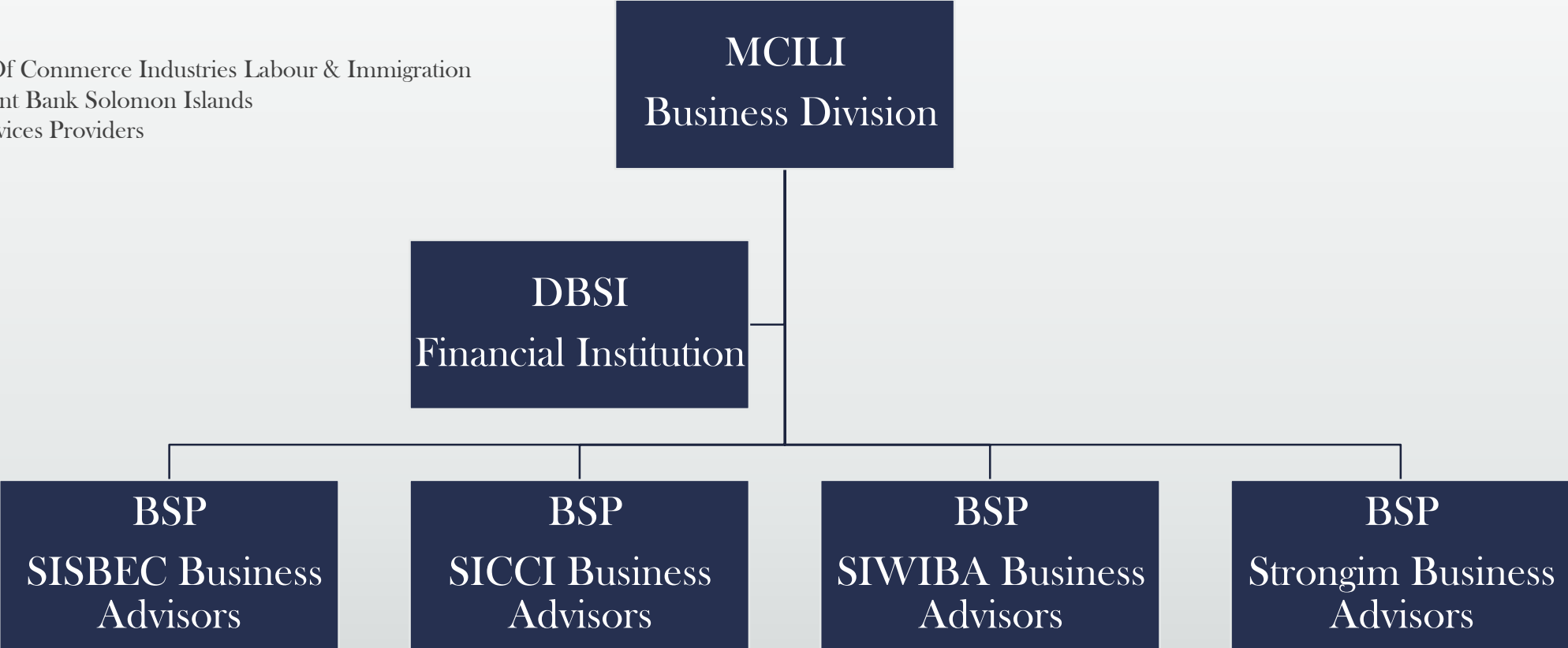
- MSME Companies
 - Company Proof of Identity, Proof of Business, Business Plan, Business Equity, and Collateral Guarantee
- Business Services Providers
 - Verify MSME Company complaint with Bank requirements: Company Proof of Identity, Proof of Business, Business Plan, Business Equity, and Collateral Guarantee
 - Verify MSME Company complete Company Details, Financial Information, Qualitative and Quantitative Analysis
 - Discuss with MSME Company Pre-Results of Quantitative and Qualitative Analysis so the Company can make necessary adjustments to fulfill DBSI financial requirements
 - Review Company Summary Report and DBSI Credit Loan Application to assure the Commonly complaint with all DBSI requirements
- DBSI
 - Review the MSME Credit Loan Application to check if fulfill Bank requirements to proceed final financial evaluation and proceed with assessment
 - DBSI will contact the MSME Company to let them know the DBSI assessment and decision on credit application

Success Factors

- MSME elements that are key to the success of the project
 - Satisfied MSME clients
 - Business Services Providers met project objectives
 - Completed within timeframe and minimum budget
 - Delivered on time
- DBSI Key factors
 - MSME Creditors Applicants access MSME Credit Loan
 - MSME Pre-Evaluated Companies minimize financial risk
 - DBSI increase credit loan in the MSME Sector
- MCILI Key Factors
 - Develop of the MSME in the Solomon Islands
 - Job Creation and Social Inclusion
 - Increase Cash Economy Ratio

Project Team Roles and Responsibilities

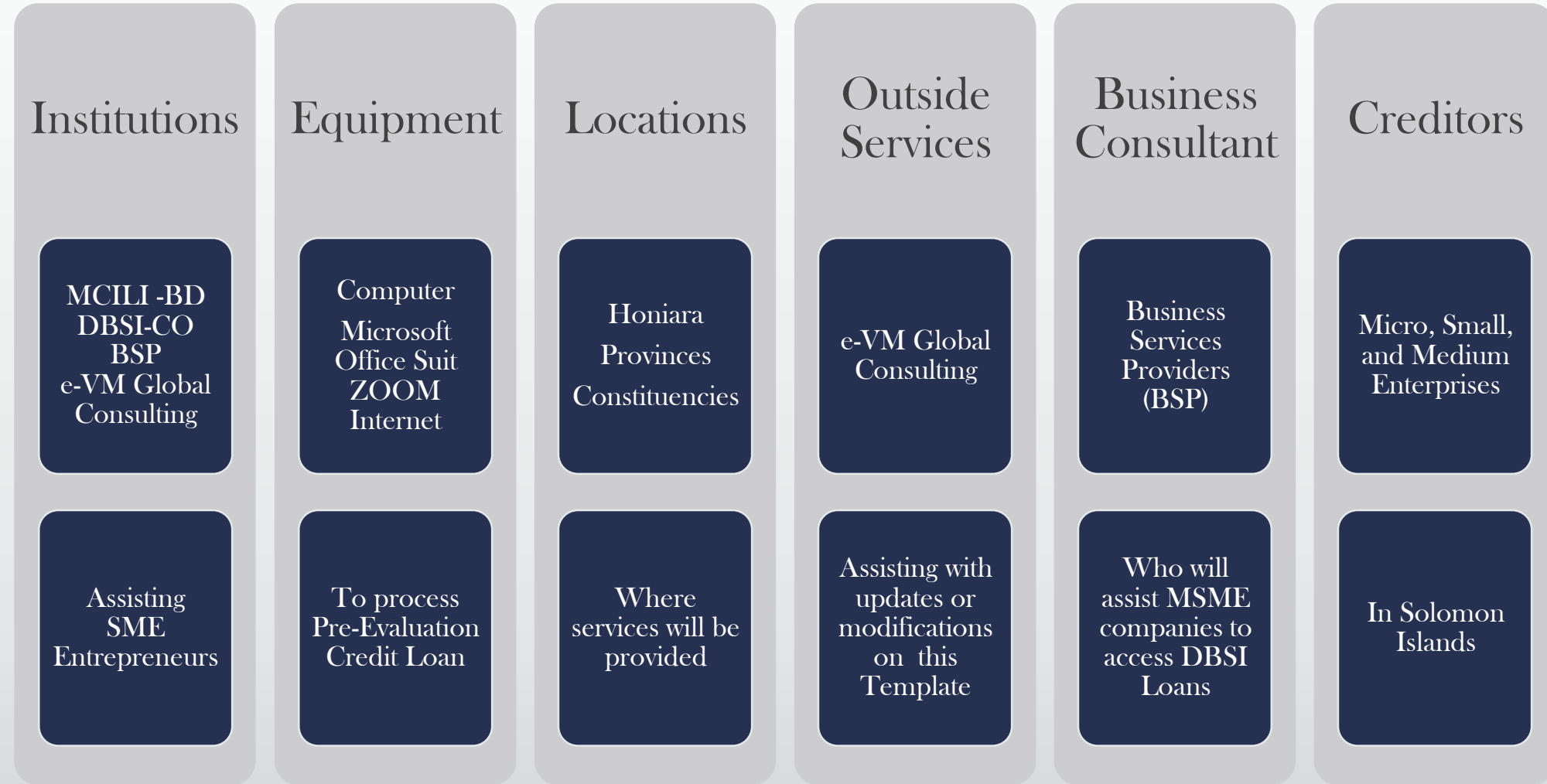
MCILI: Ministry Of Commerce Industries Labour & Immigration
DBSI: Development Bank Solomon Islands
BSP: Business Services Providers



Implementation

- Tasks
 - Training BSP & DBSI Credit Officer using Pre-Evaluation Credit Loan Template
- Procedures
 - Online Training and Face-to-Face Training
- Tools/technology
 - Zoom for online meeting, Microsoft Excel, Internet and Emails Systems
- Project change control process
 - Align DBSI Financial Criteria for Credit Loan Application with Qualitative and Quantitative Analysis
 - DBSI periodically update BSP regarding Bank Credit Policies

Resources



Project Schedule and Milestones

Milestone 1: Online Training using Pre-Evaluation Credit Loan Template

Milestone 2: Face-to-Face Training using Pre-Evaluation Credit Loan Application

Milestone 3: Business Services Providers assessing MSME Credit Loans using Template (Honiara)

Milestone 4: Business Services Providers assessing MSME Credit Loan using Templates (Provinces & Constituencies)



Risk Management Plan

Risk	Probability	Impact	Owner	Mitigation Plan
BSP misguide MSME companies	Medium	High	MCILI - BD	MCILI-BD to create phased implementation plan
MSME companies Default	Medium	High	DBSI	DBSI Credit Loan Recovery Plan
MSME companies provide false information	Medium	High	BSP & DBSI	DBSI Credit Check Policies BSP focus on DBSI KPI's

Quality Management and Performance Measures

- Quality management plan
- How will monitor this project?
 - MCILI though MSME Advisory Services and Business Division in relationship to BSP
 - DBSI will evaluate effectiveness of the BSP in assisting MSME companies to access credit loan using Pre-Evaluation Credit Loan Template
- How will you monitor and control schedule?
 - MCILI though Business Division will monitor and control the schedule of the Business Services Providers assessing MSME Credit Loans
 - MCILI though Business Division will monitor and control the schedule of the DBSI in providing Credit Loan to the MSME

Appendix

- Reference supplementary materials and resources
- Please Find Attached Excel template File
- MICLI - Business Division MSME Guidelines
- DBSI - Credit Loan Guidelines



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