

RISK RATING MODEL	
COMPANY AND MANAGEMENT	Score (1-5) 1: 1
<p>The company possesses appropriate organisational structure.</p> <p>The management have adequate sector knowledge and experience.</p> <p>The company have a succession plan.</p> <p>The company have adequate and effective policies and procedures.</p>	<p>Total score</p> <hr/> <p>Average</p> <hr/> <p>Weighting</p> <hr/>
TECHNICAL CAPACITY	Score (1-5) 1: 1
<p>Adequate and relevant technical capacity and experience.</p> <p>Production and/or services provision are in compliance with Environmental, Health and Safety laws (EHS).</p> <p>The business has a appropriate off take agreement.</p> <p>The business have appropriate maintenance agreement.</p>	<p>Total score</p> <hr/> <p>Average</p> <hr/> <p>Weighting</p> <hr/>
SECURITY	Score (1-5) 1: 1
<p>Percentage owners contribution to the total loan amount</p> <p style="padding-left: 40px;">Percentage of the collateral contribution to the total loan amount</p>	<p>Total score</p> <hr/> <p>Average</p> <hr/> <p>Weighting</p> <hr/>
THE MARKET	Score (1-5) 1: 1
<p>Appropriate geographic segment (i.e. region, urban, rural)</p> <p>Appropriate demographic segment (i.e. age, gender, income group, youth, social group)</p> <p>Offer appropriate market mix (Product/Service, Price, Place & Promotion) to position its products/services.</p> <p>Business have competitive advantage.</p> <p>Change in economic environment (e.g. corporate taxation, inflation, interest rate, exchange rates, policy & employment levels)</p>	<p>Total score</p> <hr/> <p>Average</p> <hr/> <p>Weighting</p> <hr/>
DEVELOPMENTAL IMPACT	Score (1-5) 1: 1
<p>Percentage jobs created</p> <p>Percentage jobs retained</p> <p>Enhance rural development</p> <p>Enhance urban development</p>	

Enhance urban informal areas development

Total score

Average

Weighting

ENVIRONMENTAL CONSIDERATION

Score (1-5) 1: l

Likelihood to enhance the environmental protection.
Adequate adaptation and mitigative measures and process.
Create environmental awareness.
Likelihood to harm the environment.

Total score

Average

Weighting

FINANCIAL CONSIDERATION

Score (1-5) 1: l

Current Ratio
Receivables (days)
Payables (days)
Net Profit Margin (%)
Debt Service Cover Ratio
Debt to Equity Ratio
Credit history

Total score

Average

Weighting

Score

- 1
- 2
- 3
- 4

Least, 5: highest	Weighting (13%)
2	13%
3	
2	
4	
0.55	
2.75	
0.3575	

Least, 5: highest	Weighting (15%)
4	15%
2	
2	
4	
0.6	
3	
0.45	

Least, 5: highest	Weighting (12%)
4	12%
4	
0.8	
4	
0.48	

Least, 5: highest	Weighting (15%)
4	15%
2	
4	
3	
4	
0.7	
3.4	
0.51	

Least, 5: highest	Weighting (15%)
2	15%
4	
5	
4	

Average score	Risk range	Risk rating
3.03	1.0-1.99	Very high
	2.0-2.99	High
	3.0-3.99	Medium
	4.0-4.99	Low
	> 5	Very low

1	
0.64	
3.2	
	0.48

east, 5: highest	Weighting (15%)
2	15%
2	
2	
2	
0.40	
2.0	
	0.30

east, 5: highest	Weighting (15%)
1	15%
3	
3	
5	
1	
5	
1	
0.54	
3	
	0.45

