



EUROPEAN CODE OF GOOD CONDUCT FOR MICROCREDIT PROVISION

BUSINESS MODEL DESCRIPTION

INFORMATION ABOUT THE INSTITUTION

Name of institution		
Legal Form		
Type of microcredit provider	<input type="checkbox"/> Commercial bank <input type="checkbox"/> Cooperative bank <input type="checkbox"/> Non-bank financial institution <input type="checkbox"/> Microfinance institution <input type="checkbox"/> Financial company <input type="checkbox"/> Credit union	<input type="checkbox"/> Credit cooperative <input type="checkbox"/> Non-profit organisation <input type="checkbox"/> Government sponsored institution <input type="checkbox"/> Commercial company <input type="checkbox"/> Credit guarantee organisation <input type="checkbox"/> Other _____
Regulatory status	<input type="checkbox"/> Regulated financial institution <input type="checkbox"/> Self-regulated financial institution	<input type="checkbox"/> Non-regulated financial institution <input type="checkbox"/> Non-regulated organisation
Lending model i.e. direct lending or in partnership	<input type="checkbox"/> Direct lending provider <input type="checkbox"/> Agent / broker / facilitator <input type="checkbox"/> Other (please specify) _____	<input type="checkbox"/> Fintech provider <input type="checkbox"/> Partnership
Greenfield institution¹	<input type="checkbox"/> Yes	<input type="checkbox"/> No

INFORMATION ABOUT INSTITUTION BUSINESS MODEL

Description of the institution (services, mission, social objectives, target group etc.):
Percentage of operational costs that the institution is able to cover with income generated from the loan portfolio (i.e. interest rates and fees) ___ %
If percentage is below 100%, please explain how this gap is bridged (e.g. customer fees/payment for other services, grant funding etc.)
Please describe the main shareholders, funders or backers (e.g. national government, banks etc.) explaining the duration, nature and level of support they provide (e.g. equity/quasi-equity, grant funding, in-kind support, board participation, infrastructure support, branch sharing etc.).

¹ Defined as institutions that have been operating for less than 3 years

INFORMATION ABOUT LOAN PORTFOLIO *

	Year: ____	Year: ____	Year: ____
Number of loans outstanding			
Number of microcredit ² loans outstanding			
Total outstanding loan portfolio (specify currency _____)			
Outstanding microcredit loan portfolio (specify currency _____)			
Number of loans disbursed			
Number of microcredit loans disbursed			
Value of loans disbursed (specify currency _____)			
PAR30 ³ (expressed as %) (if PAR30 not available use other measure)			
Explanation/definition if use a different measure from PAR30)			

***Please provide data for 3 most recent years available**

² Defined as loans at or below €50,000 for setting up or developing a small business

³ Portfolio at Risk: The value of outstanding loans that have one or more payments past due more than 30 days.