

## BUSINESS MODEL DESCRIPTION

### **INFORMATION ABOUT THE INSTITUTION**

<b>Name of institution</b>		
<b>Legal Form</b>		
<b>Type of microcredit provider</b>	<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 _____
<b>Regulatory status</b>	<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
<b>Lending model i.e. direct lending or in partnership</b>	<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
<b>Greenfield institution<sup>1</sup></b>	<input type="checkbox"/> Yes	<input type="checkbox"/> No

### **INFORMATION ABOUT INSTITUTION BUSINESS MODEL**

<b>Description of the institution (services, mission, social objectives, target group etc.):</b>
<b>Percentage of operational costs that the institution is able to cover with income generated from the loan portfolio (i.e. interest rates and fees) ____ %</b>
<b>If percentage is below 100%, please explain how this gap is bridged (e.g. customer fees/payment for other services, grant funding etc.)</b>
<b>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.).</b>

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<sup>1</sup> 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 <sup>2</sup> 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 <sup>3</sup> (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**

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<sup>2</sup> Defined as loans at or below €25,000 for setting up or developing a small business

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