



Decide with Confidence

D&B Research & Analysis Solutions: SME Related Solutions

Presenter's Name
Month 00, 0000

SME Related Services



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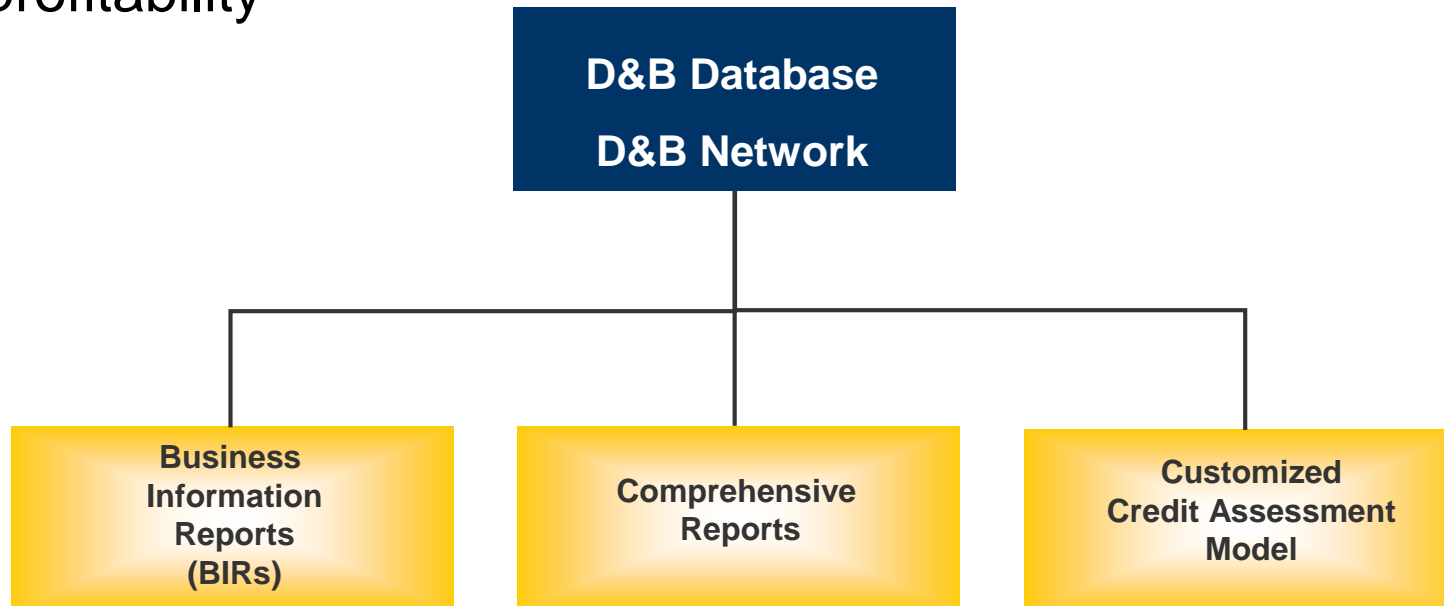
- D&B DUNS Number
- Business Information Products
- SME Ratings
- SME Scoring Models
- SME Risk Assessment – Advisory for Banks
- SME Cluster Studies / Industry Studies
- SME Diagnostic Surveys
- SME Development Advisory

Business Information Products



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Customers across the world use D&B Information products to mitigate risk, increase cash flow and optimise profitability



SME Scoring Model



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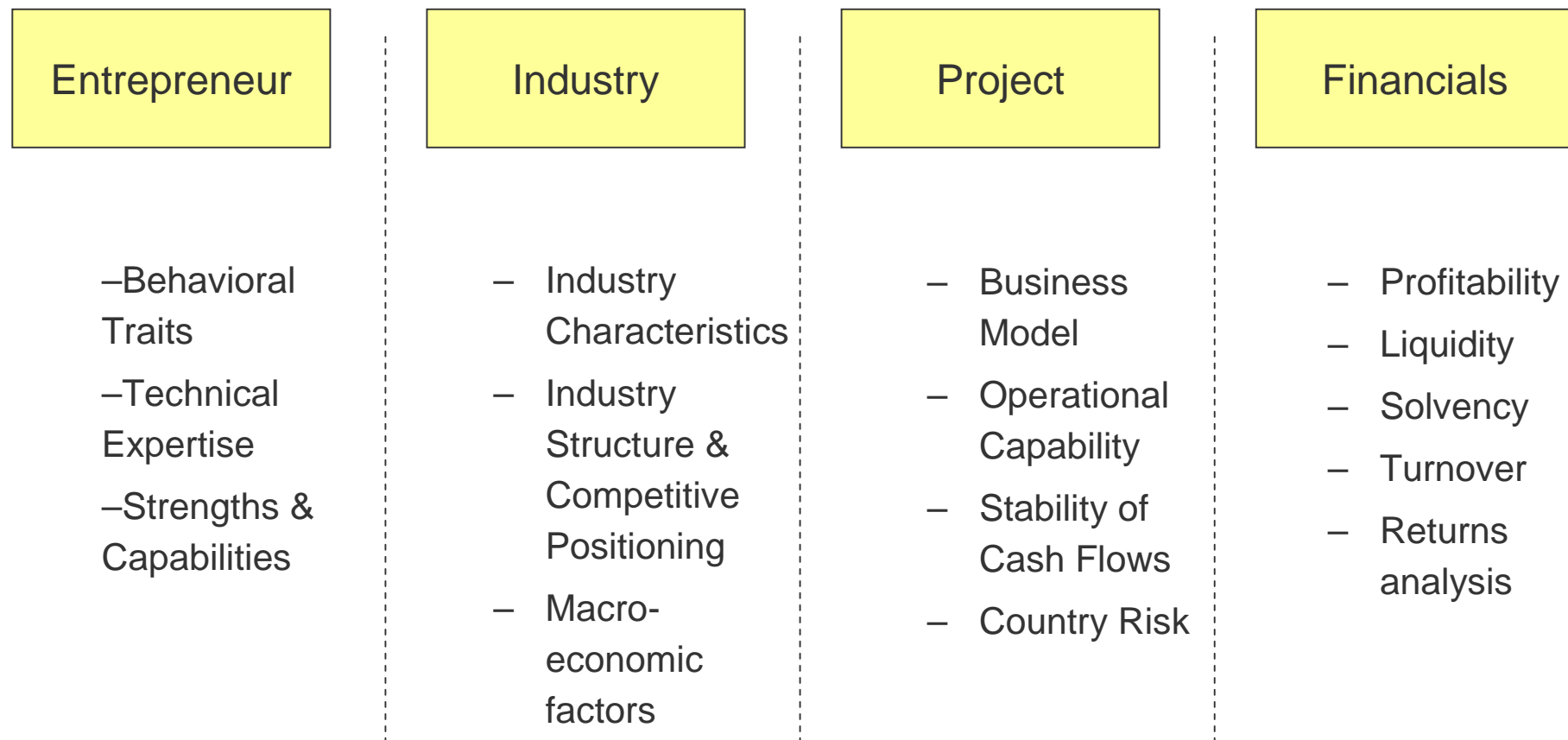
- **Provide strong due diligence procedures in financing support**
 - Provides a mechanism for building a knowledge repository of SME cases within an SME lending / financing institution
 - Internal approval processes can be built around the scoring model leading to greater transparency & objectivity
- **Minimize the problem of adverse selection & monitor SME portfolio**
 - SME scoring model can be used as a reliable indicator of SME success
 - The SME scoring model helps institutions improve selection process, focusing on “good cases”
 - SME scoring model helps institutions to assess the SMEs on a holistic basis giving due weights to multiple parameters
 - Using the scoring model, institutions can monitor its overall portfolio and refine its approach to SME funding depending on evolving needs

Framework Evaluation Factors



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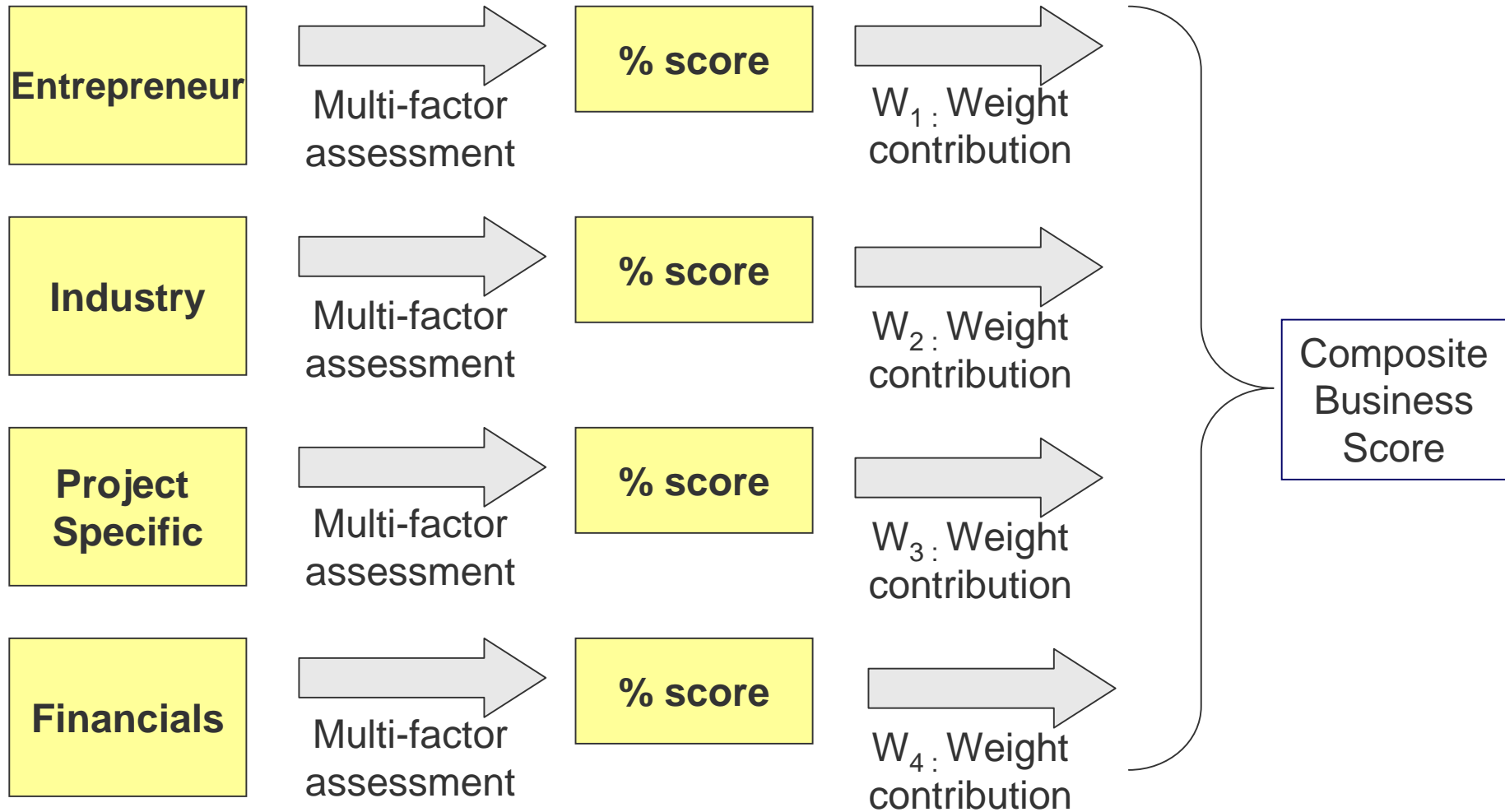
The framework scores the business / project based on the following parameters:



Framework Structure



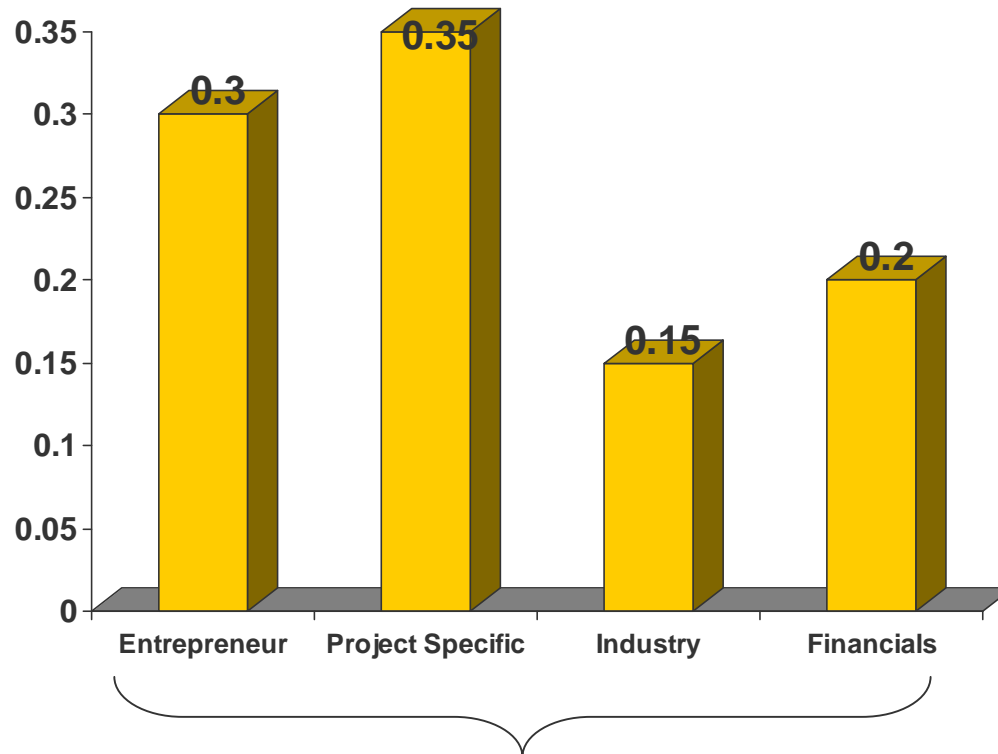
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Composite Score Model – Proposed Weightages



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- The weights would be applied to the percentage score obtained for each parameter
- The composite business score thus takes care of the inconsistency in the number of factors being used for assessment of each broad parameter

Composite Score of Business Success
and Operational Viability

Weights are illustrative



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Thank you