

SMALL BUSINESS CORPORATION
REPORT: PERFORMANCE SCORECARD
PERIOD COVERED: 2018

		COMPONENT			2018					
Objective/Measure		Formula	Weight	Rating System	Target	Accomplishment				
						1Q	2Q	3Q	4Q	
SOCIAL IMPACT	SO 1	Improve the Access to Finance of Unserved MSMEs								
	SM 1	Increase Total Financing Portfolio	Year-End Loan Portfolio (Gross Amount)	10%	P4.60 Billion and Above = 15% P3.90 Billion to P4.50 Billion = 10% P3.30 Billion to P3.80 Billion = 5% Less Than P3.30 Billion = 0%	P4.6 Billion	P3.5 Billion	P3.7 Billion	P3.9 Billion	
	SM 2	Increase Number of Micro and Small Enterprise Borrowers	Absolute Number of New Borrowers	10%	(Actual/Target) x Weight	40,000	10,883	18,400	30,093	
	SM 3	Spread Distribution of Financing Portfolios Nationwide	Absolute Number (Number of Provinces with Loan Portfolio of P20 Million)	5%	(Actual/Target) x Weight Less than 69 provinces with Loan Portfolio of P20 Million = 0%	75 Provinces with Minimum Loan Portfolio of P20 Million Per Province	27	34	39	
		Sub-total		25%						
FINANCE	SO 2	Guarantee Profitability and Sustainability								
	SM 4	Improve Net Operating Income	Operating Income - Operating Expenses	10%	(Actual/Target) x Weight Lower Than P13 Million = 0%	P19.20 Million	P12.21 Million	P12.46 Million	P15.04 Million	
	SM 5	Improve Return on Assets	(Net Income/Total Assets) x 100	10%	(Actual/Target) x Weight	0.43%	0.17%	0.22%	0.40%	
	SM 6	Improve Collection Effectiveness Index	(Loans Receivable, beginning + releases - Loans Receivable, ending / Loans Receivable, beginning + releases - [Loans Receivable, current + (LR_end - LR, current - LR, past due)]) x 100	10%	(Actual/Target) x Weight	Break-even	40.35%	56.79%	60.35%	
	SM 7	Improved Past Due Rate	Value of Past Due Loan Accounts / Total Financing Portfolio	10%	1/(Actual/Target) x Weight	20%	19.80%	19.82%	19.13%	
		Sub-total		40%						
STAKEHOLDERS	SO 3	Ensure Customer Satisfaction								
	SM 8	Percentage of Satisfied Customers	Number of Stakeholders who gave a Rating of at least Satisfactory / Total Number of Respondent	5%	(Actual/Target) x Weight If Less Than 80% = 0%	90%	IN PROGRESS	IN PROGRESS	94%	
		Sub-total		5%						
INTERNAL PROCESS	SO 4	Improve Service Delivery								
	SM 9	Increase Number of Local Conduits Per Province	Absolute Number (Number of Provinces with at least 3 local conduits)	5%	(Actual/Target) x Weight If Less Than 65 Provinces with at least 3 Local Conduits = 0%	75 Provinces with at least 3 local conduits	23	36	45	
	SM 10	Improve Percentage of Loans Processed Within Prescribed Time	Number of Loan Applications Processed Within Turnaround Time/Total Number of Applications	5%	(Actual/Target) x Weight	100% of Applications Processed within Prescribed Turnaround Time	47.41%	47.92%	52.20%	
	SM 11	Increase Number of Capacity Building Participants	Absolute Number (Cumulative Count)	5%	(Actual/Target) x Weight Less Than 350 = 0%	400	343	363	391	
	SM 12	Attain ISO 9001:2015 Certification	Actual Accomplishment	5%	All or Nothing	ISO 9001:2015 Certification	IN PROGRESS	IN PROGRESS	ACCOMPLISHED	
		Sub-total		20%						

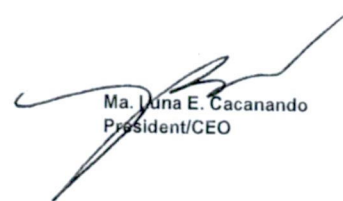
LEARNING & GROWTH	SO 5	Enhance the Competencies of the SBC Workforce								
	SM 13	Percentage of Employees Meeting Required Competencies	Actual Accomplishment	5%	All or Nothing	Competency Assessment of 100% of Employees conducted by a Third-Party Re-Establish Competency Baseline of the Organization	IN PROGRESS	IN PROGRESS	IN PROGRESS	
	SO 6	Provide Automated Systems and Procedures								
	SM 14	Automate Existing Systems and Processes	Actual Accomplishment	5%	All or Nothing	Submission of ISSP to DICT for Approval	IN PROGRESS	IN PROGRESS	IN PROGRESS	
		<i>Sub-total</i>		10%						
		TOTAL		100%						

Prepared by:



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