

SMALL BUSINESS CORPORATION
REPORT : PERFORMANCE SCORECARD
PERIOD COVERED : 2018

Strategic Objectives per Strategic Perspective		Strategic Indicators per Strategic Objective	Baseline 2017	Target in 2018	Weight in 2018	Tentative targets				
						2019	2020	2021	2022	
SOCIAL OUTCOME PERSPECTIVE										
1	More robust credit market that provides micro and small enterprises with apt and competitive financing	1	No. of MSMEs supported in accessing finance at not more than 2.5% monthly interest rate	32000 (2,800 retail + 30,000 wholesale)	40,000 new end-borrowers	15.0	40,000 new end-borrowers	40,000 new end-borrowers	40,000 new end-borrowers	40,000 new end-borrowers
Sub-total: Social Outcome					15.0					
FINANCIAL PERSPECTIVE										
2	Cost efficiency and good governance in the management of NG's investment observing both financial and social returns	2	Return on Assets	0.22%	0.22%	10.0	0.23%	0.24%	0.28%	0.35%
Sub-total: Financial					10.0					
CUSTOMER PERSPECTIVE										
3	Effectiveness and efficiency of delivery of services to the MSME market confirmed as assessed by conduit institutions and by enterprises supported	3	Rating under Customer Satisfaction Survey	Satisfactory or higher	Very satisfactory or higher, GCG crafted CS survey	5.0	Very satisfactory or higher, GCG crafted CS survey	Very satisfactory or higher, GCG crafted CS survey	Very satisfactory or higher, GCG crafted CS survey	Very satisfactory or higher, GCG crafted CS survey
Sub Total: Customer					5.0					
INTERNAL PROCESS PERSPECTIVE										
4	Redirected financing programs for higher socio-economic impact inclusive of enterprise rehabilitation, of affirmative action for hard-to-reach or economically-challenged markets and of support to indigenous innovations leading to strengthened local economies	4	Distribution of financing portfolios nationwide	69 provinces with less than PhP10 million loan portfolio	75 Provinces with minimum loan portfolio of PhP20M each	10.0	75 Provinces with P30M loan portfolio each	75 Provinces with P40M loan portfolio each	75 Provinces with P50M loan portfolio each	75 Provinces with P60M loan portfolio each
		5	Number of local conduits per province	54 provinces with at least 1 conduit	75 provinces with at least 3 local conduits	5.0	75 provinces with at least 4 local conduits	75 provinces with at least 5 local conduits	75 provinces with at least 6 local conduits	75 provinces with at least 7 local conduits
		6	Leveraging of credit guarantee funds especially in calamity stricken areas	1:1 leveraging	1:1.5 leveraging	5.0	1:2 leveraging	1:2.5 leveraging	1:3 leveraging	1:3 leveraging
		7	No. of venture capital partnerships with local institutions	SB Corp directly implements	At least 1 VC for SSF with SUC partner	5.0	At least 1 new collaborative VC project per year, regionally dispersed			
5	Institutionalized Capacity Building Program for sustained education of conduits on MSME lending and of MSMEs on business growth	8	Preparedness for setting up of MSME Finance Institute	Modules on RBL for RBs, EEPro for MSMEs and Certification for AOs	Sustain the number of graduates; New module on Governance for grassroots conduits; Board-approved business plan for the Institute as assisted by an Advisory Council	10.0	2 year process to fully put in place the Institute's legal personality, fund sourcing system and organizational capacity (structure and roster of experts)	Launching of MSME Finance Institute		

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6	Formulation of MSME development policies supported and advocated inclusive of increased NG investment in the access to MSME finance agenda thru SBCorp	9 Active participation in legislative fora	Participated in RA 9501 amendment and on P3 bill	Full support to RA 9501 amendment and to institutionalization of P3	5.0	Participation in drafting of IRR of two new laws	Submission of regular monitoring reports to congressional oversight bodies	Submission of regular monitoring reports to congressional oversight bodies	Submission of regular monitoring reports to congressional oversight bodies
7	Compliance to industry standards for business operations	10 Rating under ISO Review	ISO 9001:2008 Certified	ISO 9001:2015 Certified	5.0	ISO 9001:2015 Certified	ISO 9001:2015 Certified	ISO 9001:2015 Certified	ISO 9001:2015 Certified
		11 Quality of corporate dashboard	Newly set up	Milestones: preliminary corporate dashboard, MIS masterplan and framework, management information inventory report	5.0	Milestone: more granulated corporate dashboard on financing portfolios and on financial performance	Milestone: more granulated corporate dashboard on risk management	Milestone: more granulated corporate dashboard on performance of functional units and of employees	
Sub-total: Internal Process					50.0				
LEARNING AND GROWTH PERSPECTIVE									
8	The organization's internal alignments and competencies matched for handling the increased investment of NG in the access to MSME finance agenda	12 Degree of alignment of group level and individual level scorecards with the corporate scorecard	Alignment not validated by third party expert	Validated full alignment of all 18 group-level scorecards	5.0	2 year process for full alignment of all individual functional scorecards, as validated by third party expert		2 year process for full conversion of all performance measures and targets per functional position into quantifiable items that can be captured under automated rating	
		13 Corporate competency rating	Not specifically assessed	Corporate competency rating system developed as supported by third party expert; all senior officers trained on fundamentals in good governance	5.0	Assesed competent to handle 5.0B in NG investment	Assesed as competent to handle 7.0B in NG investment	Assesed as competent to handle 9.0B in NG investment	Assesed as competent to handle 11.0B in NG investment
9	The organization capacitated with sustainable ICT platforms supportive of NG's priority towards MSMEs	14 Preparedness for fully-linked data registration system from end-borrower level and/or conduit institutions level to SBCorp	Manual transaction with borrowers	Services of third party expert procured; fintech for loan releasing implemented; Cloud-based end-user software developed and implemented at provincial level for loan applicants	10.0	Fintech for loan collection implemented for retail and wholesale programs; Cloud-based end-user software developed and implemented for account monitoring		Research on new fintech applications conducted and completed; Cloud-based end-user software for account monitoring downloaded to MFIs	Implement new fintech applications for credit delivery services; Cloud-based end-user software for account monitoring downloaded to MFIs
Sub-total: Learning and Growth					20.0				
GRAND TOTAL					100.0				