



**SMALL BUSINESS CORPORATION  
2017 PERFORMANCE SCORECARD**

Component			Baseline	Target	2017			
Objective/Measure	Formula	Weight	2016	2017	Accomplishment			
		2017			As of Mach 31, 2017	Rate	Weighted Score	
<b>SOCIAL IMPACT PERSPECTIVE</b>								
<b>Strategic Objective 1 - Improved Access to Finance by Unserved MSMEs</b>								
<b>SM1</b>	Total financing portfolio (in billion pesos)	Year-end earning loan portfolio (to include: wholesale, MF wholesale, retail-regular; retail-ERF; equity financing, P3)	10.0%	2,520.00	3,900.00	<b>2,449.21</b>	0.63	6%
<b>SM2</b>	Total number of MSMEs served	Absolute count, active retail lending and all ERF and equity financing clients, P3	10.0%	1,986	2,400	<b>1,950</b>	0.81	8%
<b>SM3</b>	Partially-secured financing ratio ( <i>not more than 50% secured</i> )	Number of unsecured borrowers/Total number of borrowers - retail lending and equity financing (based on approved borrowers within the year inclusive of credit line renewals; count inclusive of ERF, retail, P3-retail)	5.0%	86%	85%	<b>0</b>	<b>0</b>	<b>0</b>
<b>SM4</b>	First Time Borrowers Ratio	Number of first time borrowers with no prior borrowings from banks/Total number of borrowers - retail lending and equity financing, ERF, P3-retail (based on approved borrowers within the year inclusive of credit line renewals)	5.0%	61%	42%	<b>53%</b>	1.26	6%
<b>Sub-total</b>			<b>30.0%</b>					<b>20.7%</b>
<b>Strategic Objective 2 - Mainstreamed MSME-Finance thru the Banking Sector</b>								
<b>SM5</b>	MSME loan portfolio of banks supported by SBCorp credit guarantee	Loans guaranteed within the year	7.5%	501.99 Million	1,000.0	275.05	0.28	2%
<b>SM6</b>	Number of SMEs Guaranteed	Cumulative number of SMEs enrolled within the year	7.5%	-	300	210	0.70	5%
<b>Sub-total</b>			<b>15.0%</b>					<b>7%</b>
<b>FINANCIAL PERSPECTIVE</b>								

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		2017			As of Mach 31 2017	Rate	Weighted Score	
<b>Strategic Objective 3 - Sustained Operating Income</b>								
<b>SM7</b>	Operational Self-Sufficiency Ratio	Core revenues / Total expenses (wherein: Core revenues = interest income from financing programs; credit guarantee and venture capital; Total Expenses = administrative expenses + finance cost + credit risk cost excluding capacity building cost	10.0%	79%	80%	-	-	0
<b>Sub-total</b>			<b>10.0%</b>					<b>0.0%</b>
<b>CUSTOMER/STAKEHOLDER PERSPECTIVE</b>								
<b>Strategic Objective 4 - Customer Satisfaction</b>								
<b>SM8</b>	Customer Satisfaction Survey	Absolute	10.0%	Very Satisfactory	Very Satisfactory	-	-	0
<b>SM9</b>	Number of Capacity Building Participants	Includes RBL, SME-AO, Eepro & MSME clients under other capacity building services (cumulative)	10.0%	223	300	143	0.48	0.05
<b>Sub-total</b>			<b>20.0%</b>					<b>4.8%</b>
<b>INTERNAL PROCESS PERSPECTIVE</b>								
<b>Strategic Objective 5 - Improved Service Delivery</b>								
<b>SM10</b>	Processing Time	Number of days from CI to issuance of notice of approval	5.0%	60 days	45 days	-	-	0
<b>Strategic Objective 6 - Improved Resource Management thru Risk Management</b>								
<b>SM11</b>	Risk Maintenance Rate	Percent BRR 1 to 6 / Total number or risk- rated borrowers as of beginning of year under retail lending, excluding ERF	5%	90%	90%	94	104.44	5.22
<b>Sub-total</b>			<b>10%</b>					<b>5.22%</b>
<b>LEARNING AND GROWTH PERSPECTIVE</b>								
<b>Strategic Objective 7 - Aligned Organization and Competence to Support Risk-based MSME Financing</b>								

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<b>SM12</b>	Competency Level	Baseline	7.5%	Baseline Completed	50% of competency gap of core business addressed	-	-	0
<b>Strategic Objective 8 - Established Quality Management System</b>								
<b>SM13</b>	ISO Certification	Certification maintained	5.0%	Surveillance audit passed	Maintain ISO 9001:2008 Certification	-	-	0
		Conduct preparatory activities for the 2015 standards	2.5%	-	ISO2015 Training	-	-	0
<b>Sub-total</b>			<b>15.0%</b>					<b>0.0%</b>
<b>GRAND TOTAL</b>			<b>100%</b>					<b>38.0%</b>

Technical Working Group for 2017 PAN