

CORN DEVELOPMENT FUND
Loan Evaluation Scorecard

ANNEX E

Name of Project: _____
Address: _____
Proposed Project: _____

Criteria		20	20	20	Rating %
A. ORGANIZATIONAL STABILITY	35%				
1. Qualification of Officers and Members	5.00				
2. Training Compliance of Officers & Members on governance and financial management	10.00				
3. Percentage of members with good standing over total membership	5.00				
4. Increase in membership	5.00				
5. Affiliation/membership with coop federation/union	5.00				
6. Recognition from award giving bodies (Provincial/Regional/National)	5.00				
B. FINANCIAL	25%				
(Track record: Regular-past 3 years/Small window -Past 2 years)					
1. Solvency (TL/TA = at most 0.9:1) 0.9=5 0.89-0.80=7 0.79-lower=9, w/ TL at most 0.9 Total Liabilities Total Assets Average	5.00				
2. Income generating activities (average increase) 2.1 Output/volume/sales/income 2.2 Net Income/Cost of Production/Cost of Sales Net income/Cost of Sales or Cost of Production	5.00				
3. Net Cash Inflow (at least 5% of the ave. annual WC reqt.) 5-6.99=4 7.0-9.99=5 10%-up=6	5.00				
4. Sensitivity Analysis Break-even point ROI (ave. - before and after debt - servicing)	5.00				
5. With assured market/marketing agreement	5.00				
C. TECHNICAL	25%				
Specific parameters depend on the nature of proposed project					
1. Value-adding component/feature due improved corn quality a) increase in the value of corn due to drying, shelling, warehousing, transporting 5 b) Transformation of product from popcorn, cornstarch, feeds) 5	10.00				
2. Increase in productivity a) Increase in production/yield 5 b) Decrease in post-harvest losses 5	10.00				
3. Use of Renewable energy Oil-based=2 Convertible=4 Bio-mass=5	5.00				
D. SOCIO ECONOMIC IMPACT	15%				
1. Necessity of the project	3.00				
2. Integrated with other project in the corn value chain	3.00				
3. Average increase in farmer-members' income	3.00				
4. Expansion of business activities	3.00				
5. Location of project site relative to trading centers	3.00				
TOTAL PRE-EVALUATION SCORE	100%				