

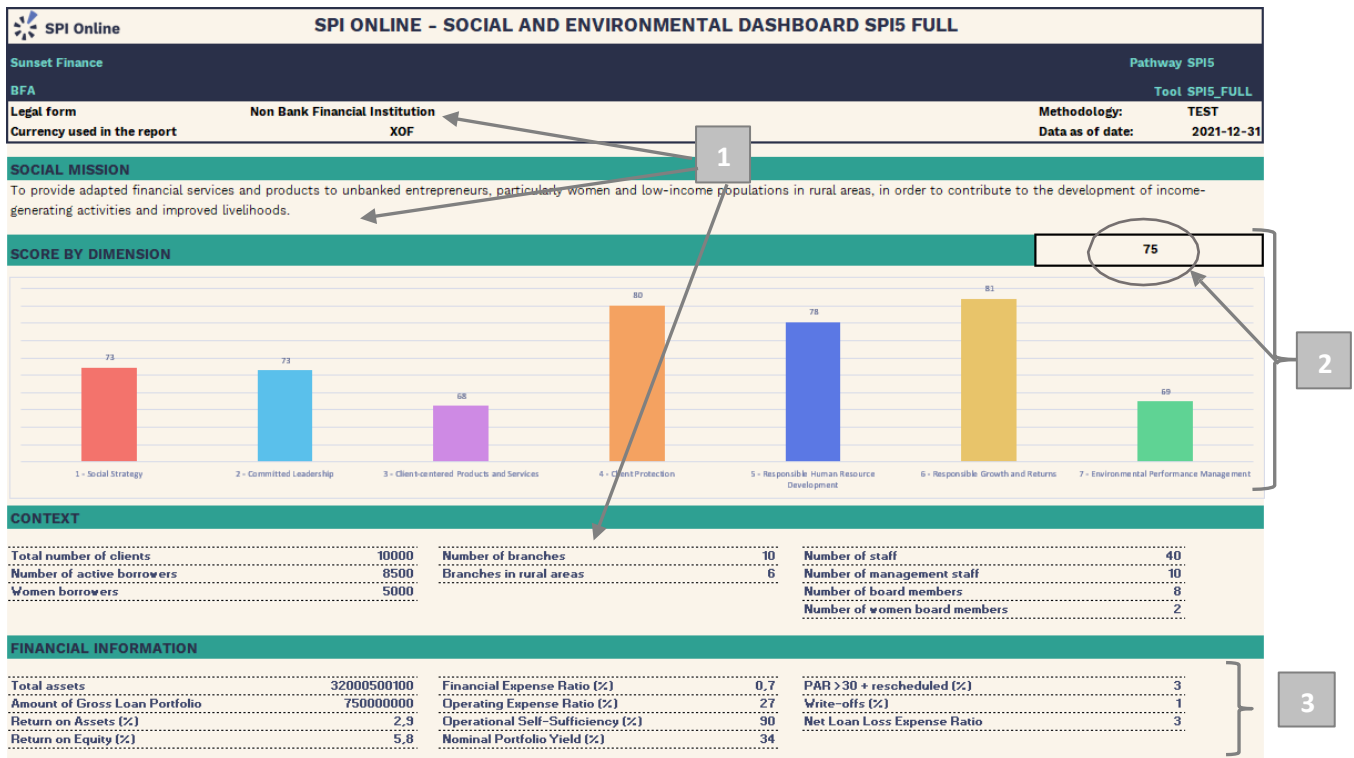
How to read SPI Online social dashboards?



The document hereafter presents some key tips on how to read the various social dashboards that can be downloaded at the end of an SPI audit.

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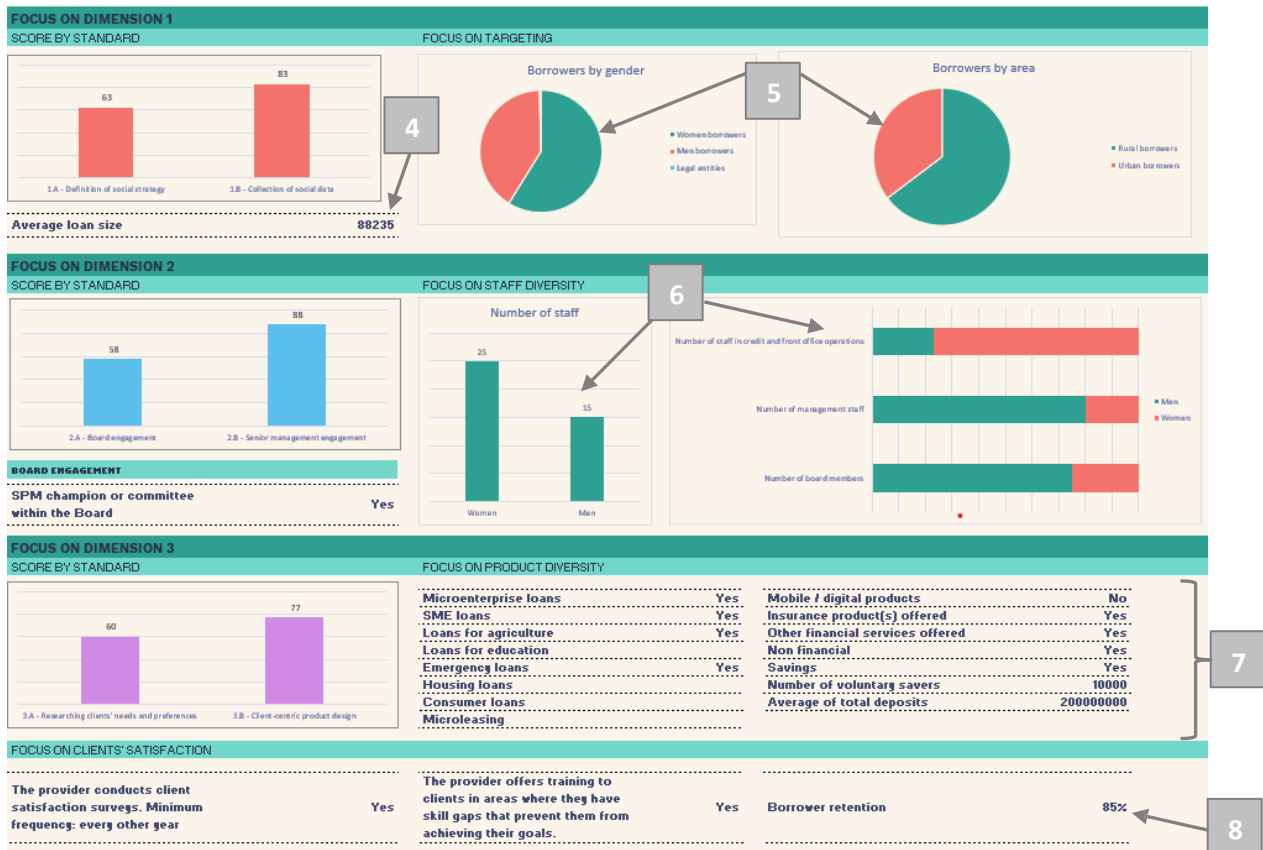
SPI5 FULL - SOCIAL AND ENVIRONMENTAL DASHBOARD



1 Source: mostly “Organization” part of Org. Info.
Information: quickly identify the profile and basic characteristics of the FSP (legal form, mission statement, number of clients, staff, and branches, etc.)

2 Source: questionnaire
Information: Global SPI5 Score and average scores for the 7 dimensions.

3 Source: key financial ratios under “Financial information & external reporting” part of Org. info.
Information: Key financial performance of the FSP.
Analysis: Some of those ratios should be triangulated with the information provided in Dimension 6 of the Universal Standards to analyze if the FSP is managing its growth responsibly to achieve long- term sustainability while also achieving social goals.



4

Source/ calculation: Average loan size = GLP / number of borrowers, in the currency of the report

Analysis: profile of the FSP / focus: if the FSP is announcing that it is targeting poor people, the average loan size should be low. On the contrary, if the FSP works mostly with SMEs, probably the average loan size will be higher. The average loan size can be analyzed with the mission statement to see if it is aligned with the target clients of the FSP.

5

Source/ calculation: share of rural and women borrowers.

Analysis: FSP's targeting. Verify if the FSP is reaching the target it has defined in its social strategy, as required under Dimension 1 of the Universal Standards.

6

Source: staff composition in the "Organization part" of Org.Info.

Analysis: staff diversity, in particular regarding gender diversity. (proportion of men staff compared to women, and how women are represented by hierarchic level). Those graphs are a first hint to investigate if there may be gender discrimination in the recruitment process or if there are equal promotion opportunities for men and women.

7

Source: information provided under "products and services" part of Org.Info.

Information: level of product diversity of the FSP.

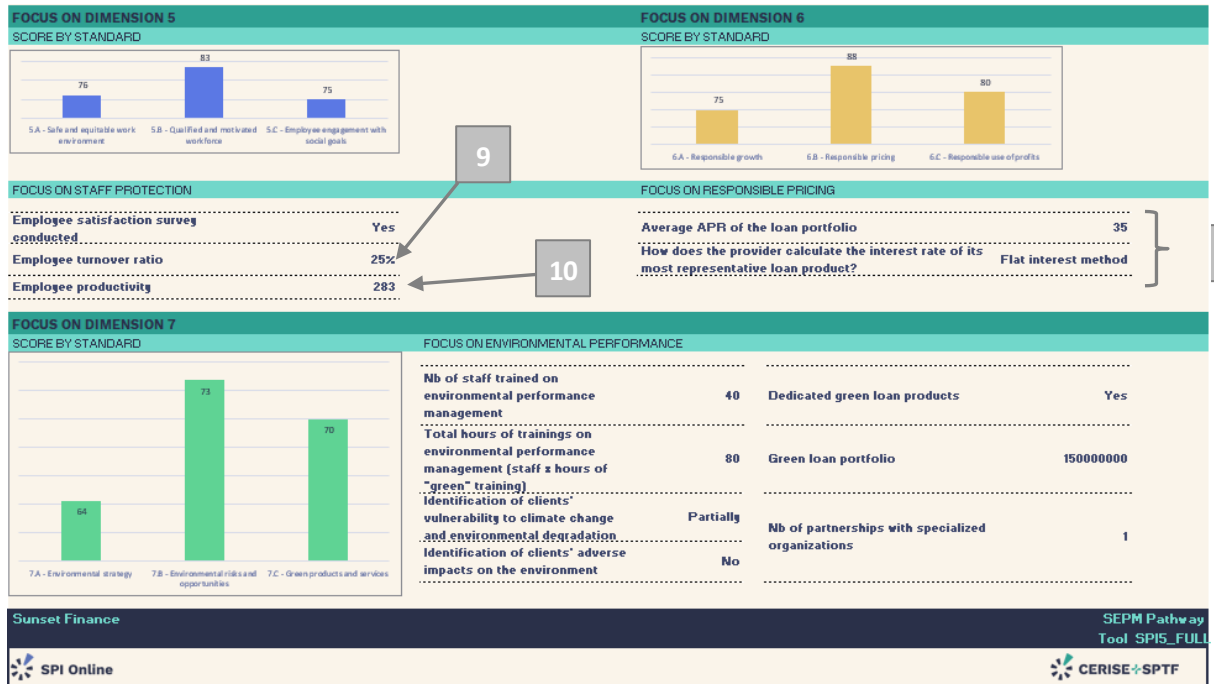
Analysis: This information should be triangulated with results of standard 3B where we analyze how the FSP is trying to offer products and services that meet the various needs of the clients.

8

Source/ calculation: borrower retention ratio = number of borrowers at the end of the period

/ (number of borrowers at the beginning of the period + number of new borrowers during the period).

Analysis: as a proxy for client satisfaction, this ratio can be linked to dimension 3 to understand what keeps borrowers within the FSP or also signal opportunities to improve customer service when retention is low.



9

Source/ calculation: the employee turnover ratio = Staff who left during the period / Total number of staff in the period with data from "staff composition" in the "Organization" part of

Org.Info. It refers to the proportion of employees who leave the FSP during a certain period of time.

Analysis: It is recommended to triangulate it with the results of dimension 5, to understand the risks linked to employee dissatisfaction when the ratio is high.

10

Source/ calculation: the employee productivity = number of borrowers / number of staff in credit and front office operations.

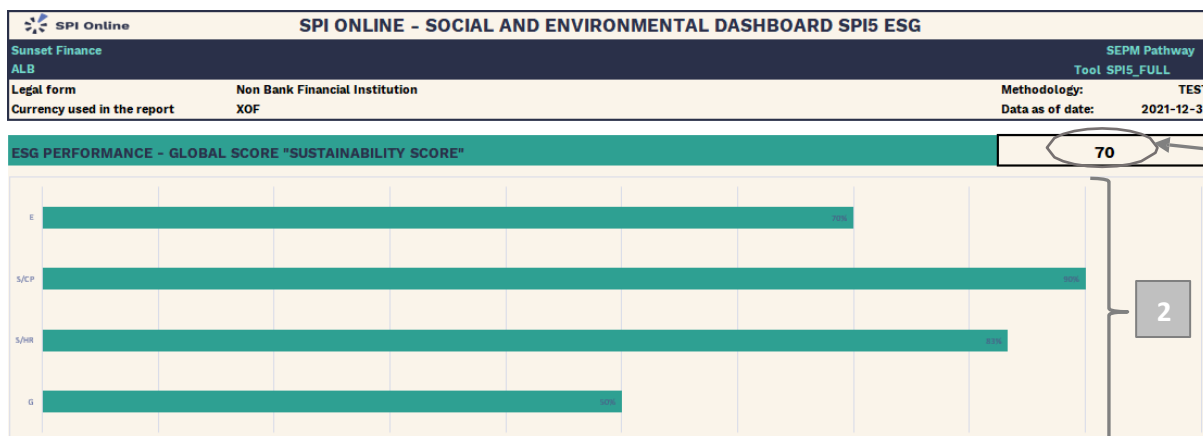
Analysis: high productivity can have negative consequences on various operational aspects, e.g. deterioration of PAR linked to bad analysis of clients' repayment capacity, risk of aggressive sales, increasing employee turnover rate as a consequence of high pressure on field officers, etc.

11

Source: APR that was filled in the financial information part of Org. Info.

Analysis: conduct the analysis of standard 6B related to Responsible Pricing, using also the financial data above (LLER, OER, ROA, PAR).

SPI5 ESG - SOCIAL AND ENVIRONMENTAL DASHBOARD



1

Information : average ESG score

Source: ESG indicators of the questionnaire. The global score and score by ESG dimension are based on the answers to 30 indicators from the Universal Standards from dimensions 2, 4, 5 and 7, and aligned with key International Standards on decent work, human rights, gender equality, and environmental risks. (see mapping [here](#))

2

Information: ESG results according to 4 main areas of risk analysis:

Environmental, Social with regards to Client Protection, Social with regards to responsible Human Resources management,
and **Governance.**

Analysis: check compliance of the FSP practices with basic ESG requirements.

KEY RESULTS			
ENVIRONMENT			
Scope 1 Greenhouse gas emissions	Not provided	Carbon footprint	N/A
Scope 2 Greenhouse gas emissions	Not provided	Energy intensity	N/A
Scope 3 Greenhouse gas emissions	Not provided	% Off grid non-renewable (coal, natural gas, generator)	65
		Energy consumption intensity	N/A
		Number of branches located near biodiversity sensitive areas	6
		EMISSION TO WATER	N/A
		HAZARDOUS WASTE	N/A
		Extraction of crude petroleum, natural gas, mining of coal and lignite	0
SOCIAL			
DECENT WORK CONDITIONS		UN GLOBAL COMPACT/ OECD PRINCIPLES	
Gender pay gap	64%	Sanctions on business practices	No
Employee turnover ratio	25%	Dispute in courts	No
		Internal audit reports	Yes
		Employee labour issues	Yes
		CLIENT PROTECTION	
		Average APR of the loan portfolio	35
		Interest rate methodology	Flat
GOVERNANCE			
Number of board members	8	Board gender diversity	25%
Nb of independent board members	6	Nb of staff trained on environment	40
		Adequate accounting & auditing systems	Yes
		Adequate corporate governance	Yes
PORTFOLIO CATEGORIZATION			
POTENTIAL ADVERSE IMPACTS ON THE ENVIRONMENT			
PORTFOLIO SECTORS:		TOP 3 ENVIRONMENTALLY-RISKY	
HIGH	0%	1 - AGRICULTURE, FORESTRY AND FISHING	MEDIUM 21%
MEDIUM	30%	6 - CONSTRUCTION	MEDIUM 6%
LOW	70%	3 - MANUFACTURING	MEDIUM 4%
SUPPORT TO ENVIRONMENTALLY-FRIENDLY ACTIVITIES AND PRACTICES			
Some sectors of activities can generate potential negative impacts on the environment, due to the use of chemicals, natural resources exploitation or degradation, inadequate waste management, polluting emissions, inefficient production processes, etc. The indicator below provides you with an indication of your portfolio exposure to adverse impacts on the environment, based on standard environmental-risk level categorizations.			
Green loan portfolio	150000000		
Sunset Finance		SEPM Pathway	
BFA		Tool SPI5_FULLL	
SPI Online		CERISE+SPTF	

3 Source: Some of the ESG quantitative indicators may be complex to fill in for FSPs, e.g. the greenhouse gas emissions. In this section, lots of data can be calculated using proxies.

Analysis: identify and manage risks related to the FSP’s adverse impact on environment. Most of this data is linked to the new regulatory requirements, in particular new disclosures on Sustainable Finance Disclosure Regulation (SFDR) at the European level.

4 Source/calculation: Employee turn over ratio (see SPI5 Full dashboard)

Gender paygap: using data provided for the number of staff (per gender) and annual total payroll per gender = (average payroll of male-average payroll of female)/ average payroll of male

Analysis: to analyze if the provider is having decent work conditions. The gender wage gap is a classical ESG Ratio, to check for gender equality among staff, related to salaries, i.e. a measure of how much women are paid relative to men. If the ratio is high, it is a warning sign for the FSP in terms of gender equality among staff. It needs to be triangulated with the results on the questionnaire for Dimension 5, related to responsible human resources development. This ratio can also be compared to the [country gender pay gap here](#) (OECD Data).

5 Source/ calculation: board gender diversity = number of women in board/ total number of board members (calculated with the data in the “Organization” part of Org. Info).

Analysis: this ratio gives an idea of the representation of women in board. The Universal Standards, in Dimension 2, expect at least 20% of women in boards. The average on SPI Online database as of 2022 shows 31% of women in Boards.

6 Source: Data in “advanced portfolio information” in Org. Info.

Information: the data is requested to identify adverse impacts on the environment related to activities financed by the FSP.

The table on the left displays what proportion of the portfolio finances activities that are considered as having high and medium adverse impacts on the environment, based on IFC sectoral categorization. It thus shows the aggregated exposure of the portfolio to adverse impacts on the environment. Among

the activities that are financed by the FSP and that have high or medium adverse impacts on the environment, the table on the right displays the 3 sectors with the larger portfolio shares.

Analysis: The FSP should use this data to assess its exposure to environmental risks (portfolio-level adverse impacts on the environment) and to identify priority sectors where adverse impacts on the environment should be addressed. It is also recommended to check the sectoral factsheets [by FMO](#) and [by IFC](#).

 **To go further:** watch the webinar about ESG Risk and SFDR Reporting requirements [here](#).

SPI5 ALINUS - SOCIAL AND ENVIRONMENTAL DASHBOARD


1
Source: questionnaire

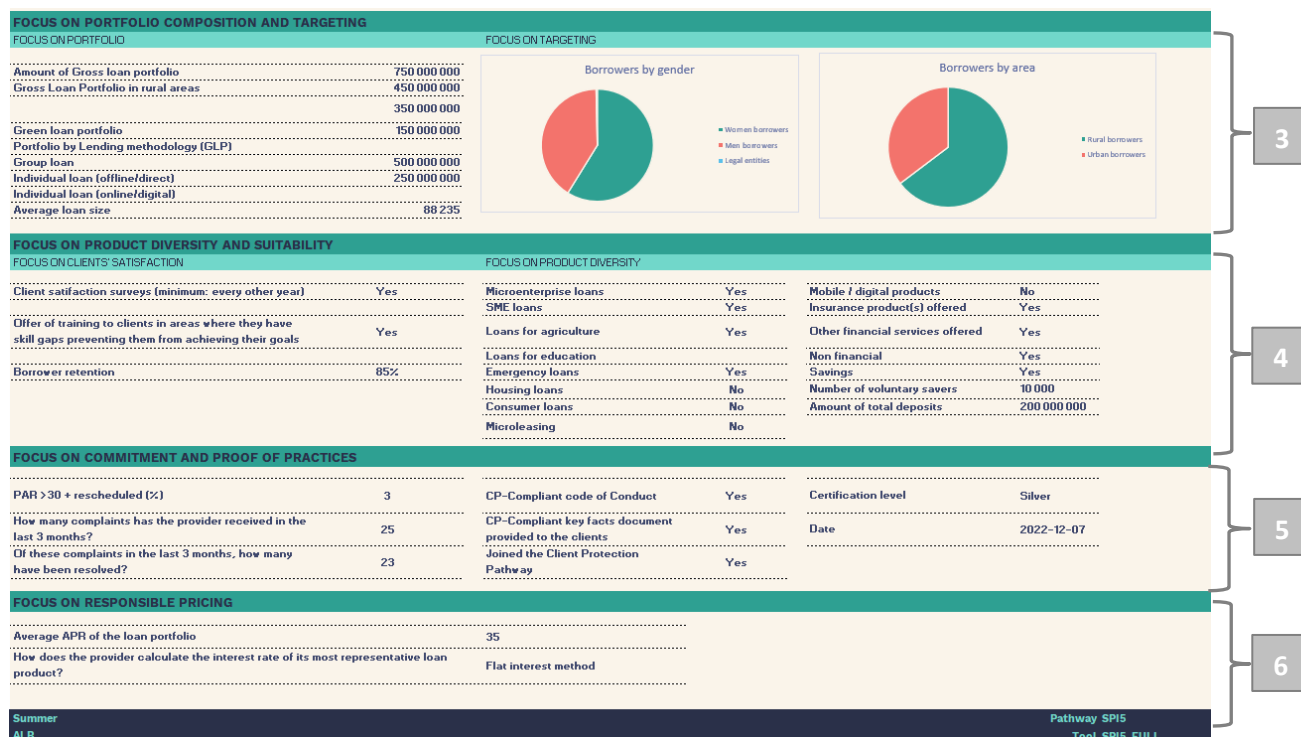
Information: Average Alinus score and average score for the 7 dimensions.

Note that the scores are different from the scores in SPI5 Full dashboard because they are calculated on a lower number of indicators.

2
Source: mostly “Organization” part of Org. Info.

Information: quickly identify the profile and basic characteristics of the FSP.

The data in the “context” and “Financial information” parts is the same as the one in SPI5 Full dashboard.



Analysis: The other parts of the dashboards focus on the most important information for investors. It should enable investment committees make informed decision after the due diligence visits or during the monitoring process.

3

Source: Data around portfolio and targeting from Org. Info.

Analysis: quick overview of the composition of the portfolio in relation to key criteria that may be important for investors' investment decisions: share of rural, women, lending methodology (focus on digital / online lending). The average loan size gives an idea of the profiles of the target clients (low- income clients versus SMEs depending on the size).

4

Source: Org. Info. Sections "organization" and "products and services"

Analysis: Focus on product diversity and suitability. Data on client satisfaction and information around product diversity can be checked with Dimension 3 of the Universal Standards to check suitability of products and services provided by the FSP.

5

Source: mostly indicators from Dimension 4 of the questionnaire, except the PAR that comes from Org. Info.

Analysis: focus on commitment of good practices.

In terms of practices, quick overview of where the FSP stands in terms of minimum "do no harm" practices. The PAR can be triangulated with result of standard 4A. Complaints management data can be triangulated with standard 4E but also with other indicators like the borrower retention (if there is a high number of complaints and a low borrower retention, this may signal a risk). The indicators around fair and respectful treatment of clients (code of conduct) can be checked with Standard 4C, and transparency (key facts document) with standard 4B.

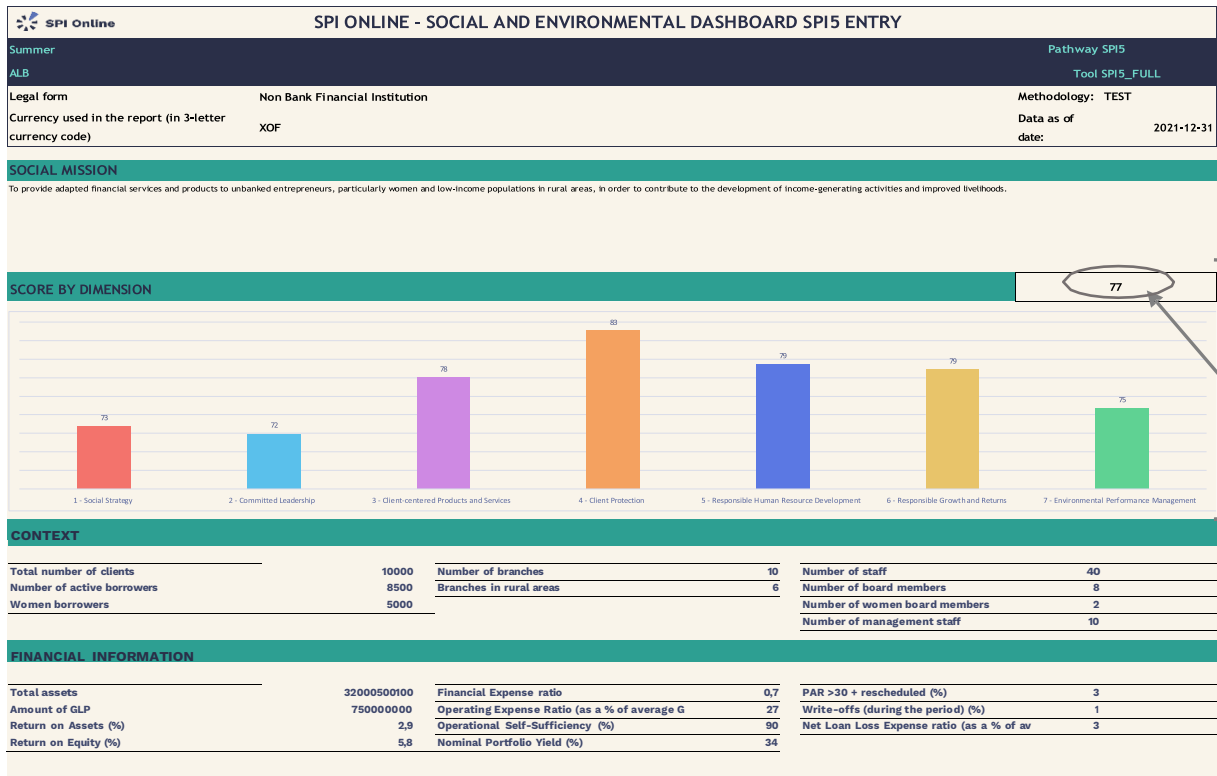
In terms of commitment, check where the FSP stands in the Client Protection Pathway: did it join the CP Pathway? Does it have already a certification level?

6

Source: APR that were filled in the financial information part of Org.Info.

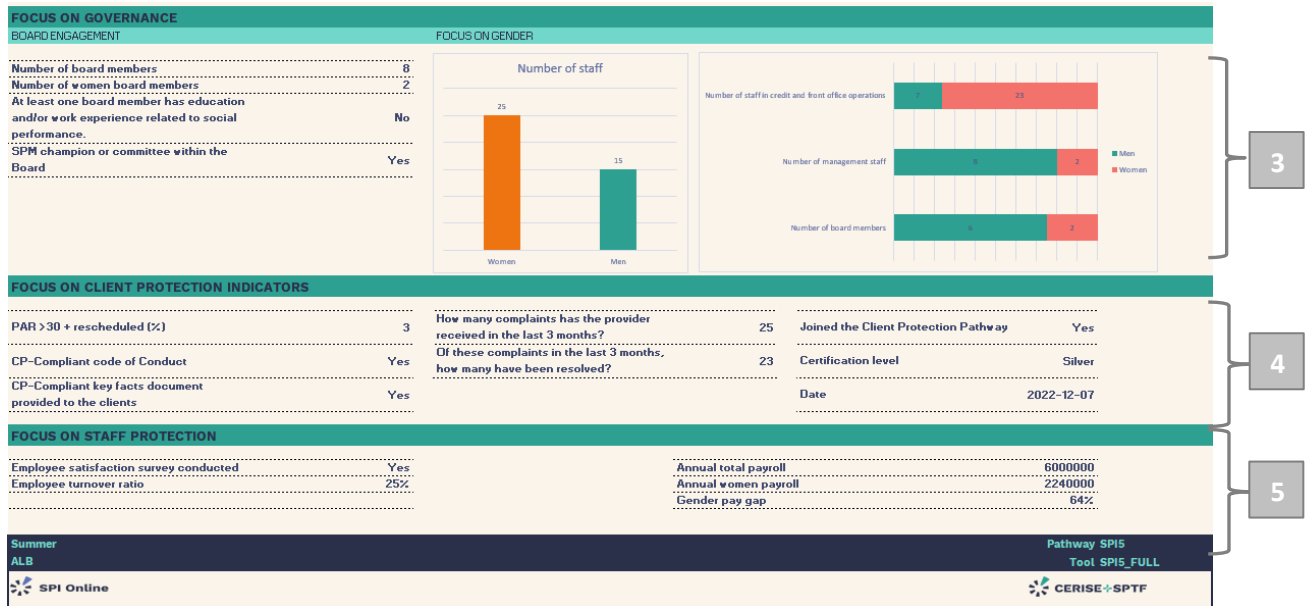
Analysis: Focus on responsible pricing: conduct the analysis of standard 6B related to Responsible Pricing, using also the financial data above (LLER, OER, ROA, PAR).

SPI5 ENTRY - SOCIAL AND ENVIRONMENTAL DASHBOARD



1 Source: questionnaire
Information: Average SPI5 Entry score and average score per dimension.
 Note that the scores are different from the scores in SPI5 Full or Alinus dashboards because they are calculated on a lower number of indicators.

2 Source: mostly “Organization” part of Org. Info.
Information: quickly identify the profile and basic characteristics of the FSP.
 The data in the “context” and “Financial information” parts is the same as the one in SPI5 Full and Alinus dashboards.



Analysis: The other parts of the dashboards focus on the most important information for FSPs that may start their journey in SEPM.

3

Source: Data around governance and gender diversity in governance and staff in Org Info.

Analysis: SEPM engagement of the board: is there one or more board members experienced with SEPM? Is there an SEPM champion or committee?

This should be triangulated with the score of standard 2A.

The graphs show the gender composition of board and staff (according to different hierarchical levels). This can be triangulated with results of dimension 5, in particular related to opportunities of promotion and development for staff. Are there gender discriminations when staff are recruited or when promotion opportunities are offered?

4

Source: mostly indicators from Dimension 4 of the questionnaire, except the PAR that comes from Org. Info.

Analysis: focus on commitment of good practices.

In terms of commitment, check where the FSP stands in the Client Protection Pathway. (Refer to Alinus Dashboard for more explanations on the analysis)

5

Source/calculation:

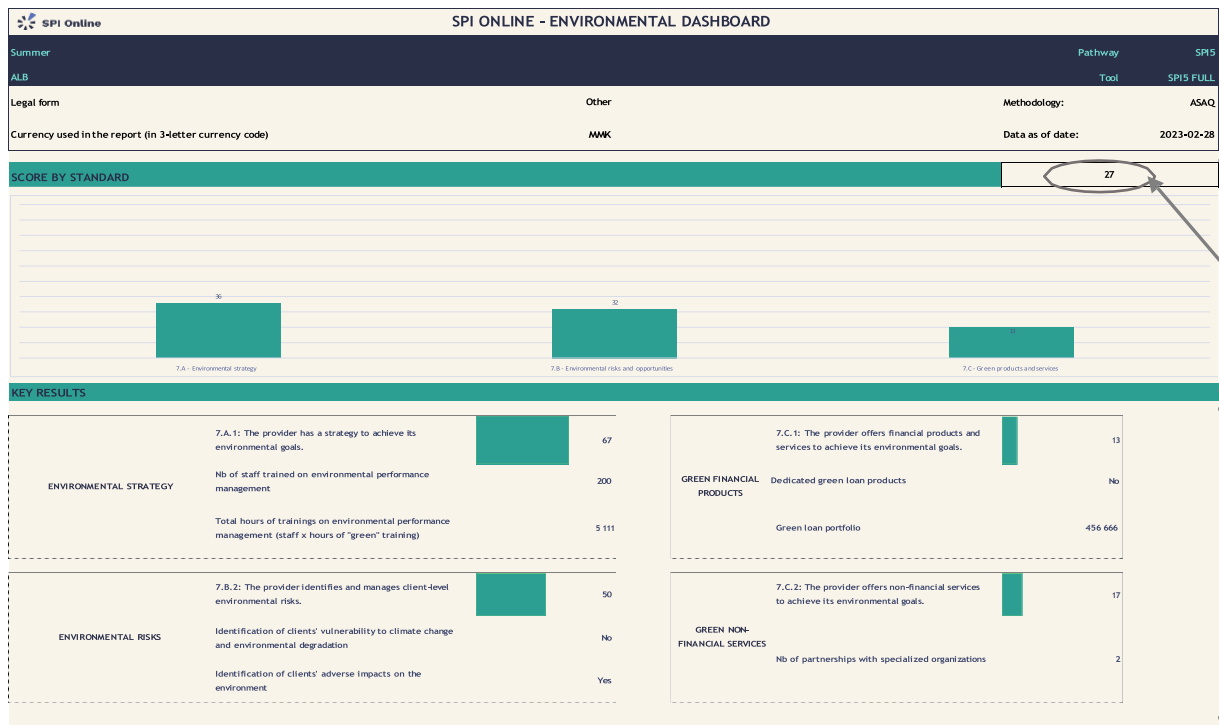
Employee turnover ratio (see SPI5 Full dashboard)

Gender paygap: using data provided for the number of staff (per gender) and annual total payroll per gender = (average payroll of male-average payroll of female)/ average payroll of male

Analysis: Focus on staff protection: to analyze if the provider is having decent work conditions and responsible HR practices, in particular around staff satisfaction (is it measured? What is the employee turnover ratio?).

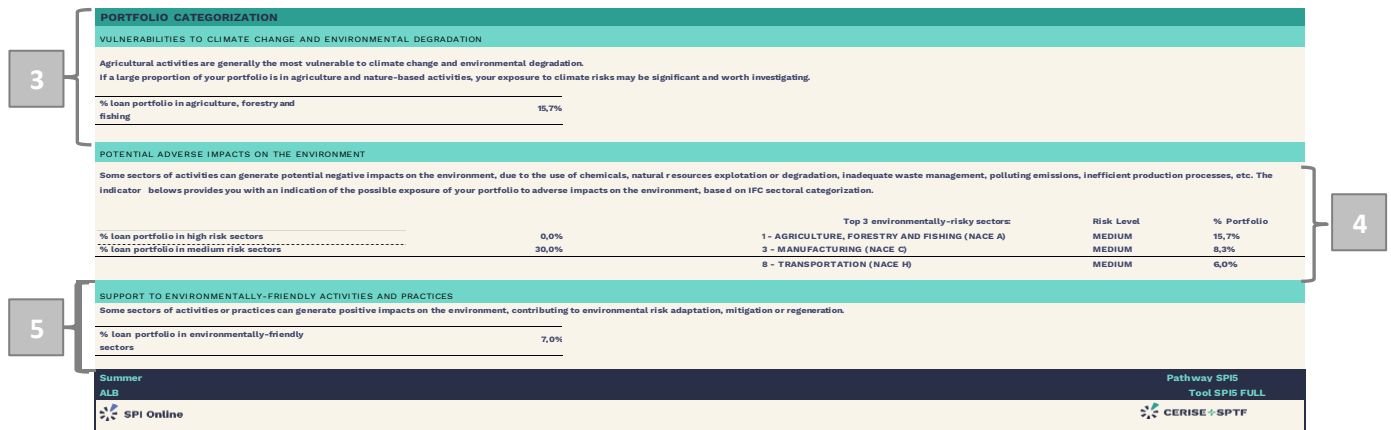
The gender wage gap is a classical ESG Ratio, to check for gender equality among staff, related to salaries, i.e. a measure of how much women are paid relative to men. If the ratio is high, it is a warning sign for the FSP in terms of gender equality among staff. It needs to be triangulated with the results on the questionnaire for Dimension 5, related to responsible human resources development. This ratio can also be compared to the [country gender pay gap here](#) (OECD Data).

SPI ONLINE - ENVIRONMENTAL DASHBOARD



1 Source: questionnaire
Information: Average score for dimension 7 and average score per standard.

- 2 Source:** questionnaire and data from Org. Info.
Analysis: key results for the 4 more important essential practices (EP) in dimension 7
- **Environmental strategy:** score for EP 7.A.1. and data around training of staff (if the strategy is excellent but there is no sufficient training of staff, nothing will be implemented).
 - **Environmental risks:** focus on the most critical issue when talking of environmental risks, i.e. the client-level risks: score for EP 7.B.2 and two other key indicators: identification of clients' vulnerability and clients' adverse impacts.
 - **Green financial Products:** score for EP 7.C.1. and information about loan product and green loan portfolio, to see if the FSP is offering dedicated green loan products, and if financing of green technologies and practices represents a significant share in the portfolio.
 - **Green non-financial products:** score for EP 7.C.2 and indicator around number of partnerships with specialized organizations (key success factor when an FSP wants to work on environment).



Analysis: The other parts of the dashboards focus on the portfolio categorization in relation to environment.

3 Source: Data in “advanced portfolio information” in Org. Info.
Information: Vulnerability of the FSP’s portfolio towards climate change and environmental degradation.

Analysis: We know that agricultural activities are the most vulnerable towards climate change. If the FSP has a high % of its portfolio in this sector, probably the FSP should investigate on how to mitigate this client-level risk.

4 Source: Data in “advanced portfolio information” in Org. Info.
Information: the data is requested to identify adverse impacts on the environment related to activities financed by the FSP.

The table on the left displays what proportion of the portfolio finances activities that are considered as having high and medium adverse impacts on the environment, based on IFC sectoral categorization. It thus shows the aggregated exposure of the portfolio to adverse impacts on the environment. Among the activities that are financed by the FSP and that have high or medium adverse impacts on the environment, the table on the right displays the 3 sectors with the larger portfolio shares.

Analysis: The FSP should use this data to assess its exposure to environmental risks (portfolio-level adverse impacts on the environment) and to identify priority sectors where adverse impacts on the environment should be addressed. It is also recommended to check the sectoral factsheets [by FMO](#) and [by IFC](#).

5 Source: Data in “advanced portfolio information” in Org. Info.
Information/analysis: % of the loan portfolio dedicated to environmentally-friendly sectors.

Those sectors are the following: sustainable agriculture, sustainable manufacturing, renewable energy, construction based on energy efficiency and buildings with green labels, fair trade, environmentally friendly transportation.

If an FSP has a significant portfolio in those sectors, it can also use this data for external communication.

 **To go further:** watch the webinar about ESG Risk and SFDR Reporting requirements [here](#).

SPI5 CP – CP FULL DASHBOARD

SPI Online		SPI ONLINE - DASHBOARD CP FULL	
Summer	PAK	Pathway	CP
Legal form	Non Bank Financial Institution	Tool	CP FULL
Currency used in the report (in 3-letter currency code)	XOF	Methodology:	TEST
		Data as of date:	2021-12-31

1

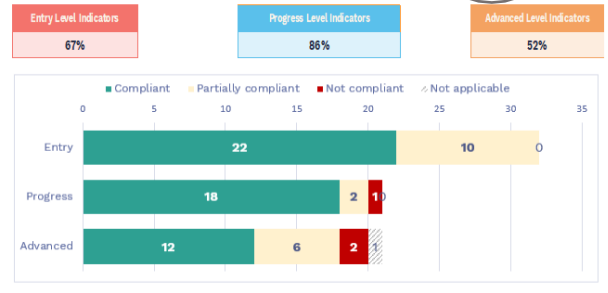
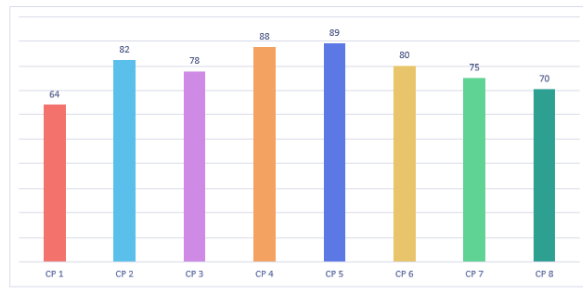
CLIENT PROTECTION PATHWAY			
Joined the Client Protection Pathway	Yes	Certification level	Date

2

SCORE BY STANDARD		% of compliant indicators	
Entry Level Indicators	67%	Progress Level Indicators	88%
		Advanced Level Indicators	52%

64%

4



3

CONTEXT			
Total number of clients	10 000	Total number of outstanding loans	8 500
Number of active borrowers	8 500	Average loan balance in % of GNI per capita	17%
		Number of branches	10
		Number of staff	40

5

FINANCIAL INFORMATION			
Total assets USD	1143 362	Return on Assets (%)	2,9
Amount of Gross Loan Portfolio in the currency used in the report	750 000 000	Financial Expense Ratio (as a % of average GLP)	0,7
Gross loan portfolio USD	1143 362	Operating Expense Ratio (as a % of average GLP)	27,0
Nominal Portfolio Yield (%)	34,0	Operational Self-Sufficiency (%)	90,0
		PAR > 30 + rescheduled (%)	3,0
		Write-offs (during the period) (%)	1,0

6

7

FOCUS ON RESPONSIBLE PRICING			
Average APR of the loan portfolio	35,0	Maximum Expected Operating Expense Ratio	24,8
How does the provider calculate the interest rate of its most representative loan product?	Flat interest method	Operating Expense Ratio (as a % of average assets)	20,0
		Average Return On Assets over the past 3 years	3,0
		Net Loan Loss Expense ratio (as a % of average assets)	3,0

8

Focus on some Client Protection Indicators			
The provider conducts client satisfaction surveys. Minimum frequency: every other year	Yes	CP-Compliant code of Conduct	Yes
Borrower retention	65%	CP-Compliant key facts document provided to the clients	Yes
		How many complaints has the provider received in the last 3 months?	54

FOCUS ON LOAN PORTFOLIO		PORTFOLIO BY LENDING METHODOLOGY		BORROWERS BY AREA	
Average loan size (USD)	135	Group loan	400 000 000		
		Individual loan (offline/direct)	350 000 000		
		Individual loan (online/digital)	-		

9

COMMENTS	
Summer	Pathway CP
PAK	Tool CP FULL
SPI Online	CERISE+SPTF

- 1** **Source:** Org. Info. > Financial Information & External Reporting section> Endorsement
/Membership & Ratings, assessments and certifications
Information: This part identifies if the FSP joined the CP pathway and if it has achieved any CP certification level.
- 2** **Source:** Questionnaire - the assessment results
Information: This score represents the percentage of fully compliant indicators compared to the total number of applicable indicators.
Note that this score is different from the one that appears on the SPI Online platform. The SPI Online CP Full global score is the average of the standards' score. For more information about scoring, please refer to the [FAQ](#).
- 3** **Source:** Questionnaire - the assessment results
Information: this part shows the percentage of compliant CP indicators for each of the following minimum requirements: **Entry**, **Progress** and **Advanced** along with a chart that details each level's indicators by degree of compliance. For more about entry, progress and advanced indicators, see [#3 in the gap analysis](#) further below.
- 4** **Source:** Questionnaire- the assessment results
Information: Average CP FULL score per standard. The score by standard is the average of all the scored indicators and scored details in the standard (Yes=1; partially=0,5; No=0), without intermediary EP score.
- 5** **Source:** Org. Info.> Organization section
Information: brief information about the FSP's profile and characteristics for context purposes.
- 6** **Source:** Org. Info. > from "Financial Information & External Reporting" section in addition to the GLP from "Basic Portfolio Information" section
Information: key financial information of the FSP.
- 7** **Source:** Org. Info. > Financial Information & External Reporting section
Information: key ratios that highlight the responsible pricing components
Analysis:

 - ◇ APR indicates the exact cost of loans that clients pay. Here, the figure indicates an **estimated average APR of the portfolio**. However, APR alone is not enough as it should be compared to peers by using the [APR Estimation and Benchmarking tool](#).
 - ◇ The interest calculation methodology¹ indicates the transparency of pricing disclosure. Declining interest calculation method is considered to be the most responsible and transparent.
 - ◇ The other 4 ratios are the quantitative ratios used to assess responsible pricing, calculated using the [CP4 Companion tool](#).
 - ◇ The Net loan loss expense ratio indicates the management of credit risk; if above 5%, there is a risk that this cost could be passed on to clients in the pricing structure

¹ In some cases, the FSP may use different interest calculation methodology; this field highlights the interest calculation method applied on the most representative loan products (>20% of GLP).

- ◇ The Operating Expense ratio is compared to a maximum expected operating expense ratio (derived from variables such as the FSP's size and average loan size, area of operations etc...) and indicates whether the FSP isn't transferring inefficiency costs to the clients
- ◇ The Average Return on Assets can signal whether the FSP has responsible returns.

These ratios should remain within specific ranges and justifications are required if they are out of those ranges. The [SEPM Guide](#) (dimension 6B3) provides guidance in terms of performance ranges.

8

Source: both Org. Info. & Questionnaire

Information: focus on some key client protection indicators.

Analysis:

- ◇ Client surveys are an important element to capture client feedback.
- ◇ The retention rate² is a signal of clients' satisfaction with products and services.
- ◇ A client protection compliant code of conduct ensures the commitment to respectful treatment of clients.
- ◇ The Key Facts Document is a required practice for timely, simple and transparent communication prior to signing a contract, for a client to make an informed decision.
- ◇ The number of complaints received – in a specific time period – is an indication of the complaints' system efficiency.

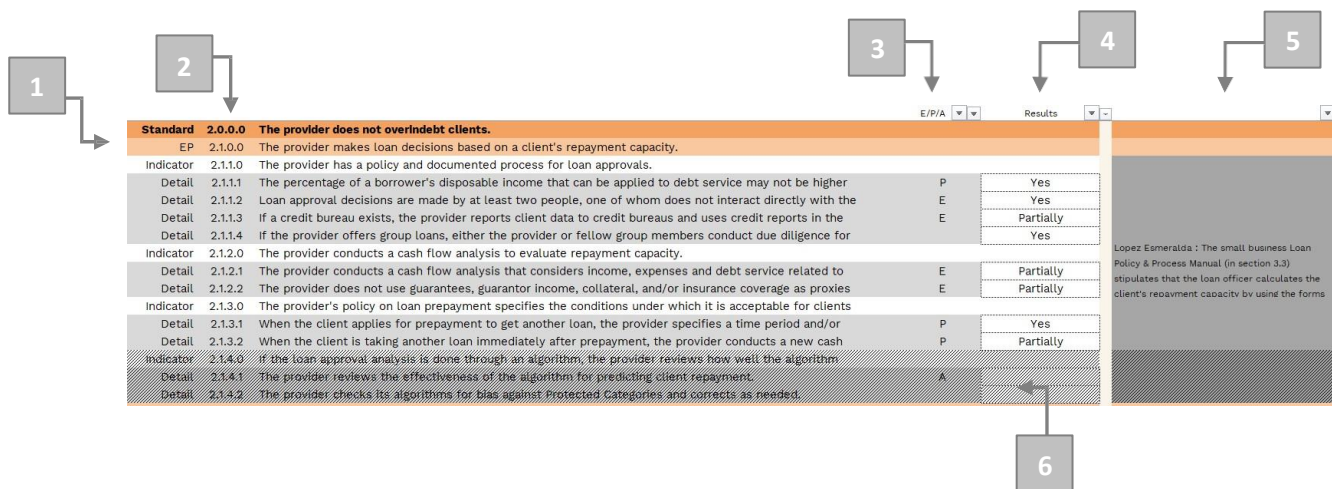
9

Source: Org. Info. > Organization section

Information: Average loan size in USD and portfolio breakdown.

² Borrower retention ratio = number of borrowers at the end of the period / (number of borrowers at the beginning of the period + number of new borrowers during the period).

SPI5 CP – GAP ANALYSIS



Standard	2.0.0.0	The provider does not overindebt clients.	E/P/A	Results
EP	2.1.0.0	The provider makes loan decisions based on a client's repayment capacity.		
Indicator	2.1.1.0	The provider has a policy and documented process for loan approvals.		
Detail	2.1.1.1	The percentage of a borrower's disposable income that can be applied to debt service may not be higher	P	Yes
Detail	2.1.1.2	Loan approval decisions are made by at least two people, one of whom does not interact directly with the	E	Yes
Detail	2.1.1.3	If a credit bureau exists, the provider reports client data to credit bureaus and uses credit reports in the	E	Partially
Detail	2.1.1.4	If the provider offers group loans, either the provider or fellow group members conduct due diligence for		Yes
Indicator	2.1.2.0	The provider conducts a cash flow analysis to evaluate repayment capacity.		
Detail	2.1.2.1	The provider conducts a cash flow analysis that considers income, expenses and debt service related to	E	Partially
Detail	2.1.2.2	The provider does not use guarantees, guarantor income, collateral, and/or insurance coverage as proxies	E	Partially
Indicator	2.1.3.0	The provider's policy on loan prepayment specifies the conditions under which it is acceptable for clients		
Detail	2.1.3.1	When the client applies for prepayment to get another loan, the provider specifies a time period and/or	P	Yes
Detail	2.1.3.2	When the client is taking another loan immediately after prepayment, the provider conducts a new cash	P	Partially
Indicator	2.1.4.0	If the loan approval analysis is done through an algorithm, the provider reviews how well the algorithm		
Detail	2.1.4.1	The provider reviews the effectiveness of the algorithm for predicting client repayment.	A	
Detail	2.1.4.2	The provider checks its algorithms for bias against Protected Categories and corrects as needed.		

1
Source: Questionnaire

Information: the structured hierarchy of client protection standards.

1. **Standard:** the broad statement of what the FSP should achieve to meet CP requirements.
2. **Essential Practice (EP):** describes the policies and operational practices that are necessary to achieve the standard.
3. **Indicator:** statement used to evaluate the level of implementation of the EP.
4. **Detail:** More precise statements used to specify the requirements implied by the indicator.

2
Source: Questionnaire > CP Codes

Information: These are the CP codes. The CP framework has different codes to those of the SEPM. CP standards are an integral part of the Universal Standards but they can also be assessed as a standalone product. The codes are organized along the structured hierarchy of the CP standards.

#.0.0.0 > Standard

#.#.0.0 > EP

#.#.#.0 > Indicator

#.#.#.# > Detail

3
Source: Questionnaire > CP minimum requirements

Information: This column indicates indicators that are mandatory minimum requirements:

- **E Entry-level** indicators (n=33): Minimum requirements for adequate client protection. These indicators address practice over policy, as well as key concerns for the sector, they touch upon each of the 8 standards. They were selected to **prevent the most serious risks** to clients.
- **P Progress-level** indicators (n=21): More **rigorous requirements** to demonstrate progress toward advanced practice. These indicators are the minimum expected by asset owners and **social investors**.

- **A Advanced-level** indicators (n=24): Advanced requirements for good client protection. These indicators confirm practices have been institutionalized with policies and documented processes that mitigate the **biggest risks to clients**.

When there is no mention in this column, these are other CP indicators, not least important, but not classified in the above categories.

4

Source: Questionnaire > the scores

Information: These are the scores that have been given to the FSP during the CP Full assessment.

Yes: when the FSP fully meets the indicator.

Partially: when the FSP meets some parts of the indicator => **Gap No:** when the practice is completely absent or weak => **Gap**

NA – Not Applicable: when the FSP does not offer the product or the service.

It is highly recommended to have a comment that justifies/ explains the score. This helps when identifying / prioritizing the gaps and developing the action plan.


5

Source: Questionnaire > the comments

Information: the comments that have been added during the assessment. The comments are vital as they justify the scoring and provide readers with information of the evidence / source of information that led to the score. They are optional only when the score is NA.

6

Source: Questionnaire > the assessment

Information: when the area is sketched out in gray  this means that the indicator is not applicable, as determined in the initial parameters set when creating the audit. (ex: if the FSP doesn't provide savings, then at the creation of the audit, the box SVG was not checked and this indicator was marked NA by default).

Gap Analysis

To use this sheet efficiently, there are number of factors to be considered in order to prioritize gaps and develop an action plan to improve practices:

1. Use filters to identify the gaps (scores “No” and “Partially”)
2. Identify the gaps that are related to **the minimum CP requirements:** The Entry, Progress and Advanced indicators, as they have been identified as mandatory minimum requirements.
3. Identify the gaps that are related to **the FSP Strategy**, which means the gaps that are key to the FSP's ability to execute its strategic plan successfully.
4. Which of the gaps would pose the greatest **risk to the FSP?**
5. What are the potential effects of **the local context?** Consider the local context in order to decide which areas are most important to address first. Issues like local competition, economic situation, and current or pending regulations can all influence which gaps to address first.
6. **Related gaps:** It is good to look at gaps that are related to the same area of practices, in order to optimize efforts.
7. And finally, the **Quick wins:** quick wins are improvements that require a low level of effort, time and budget, and provide a high value for the clients and/or the FSP.

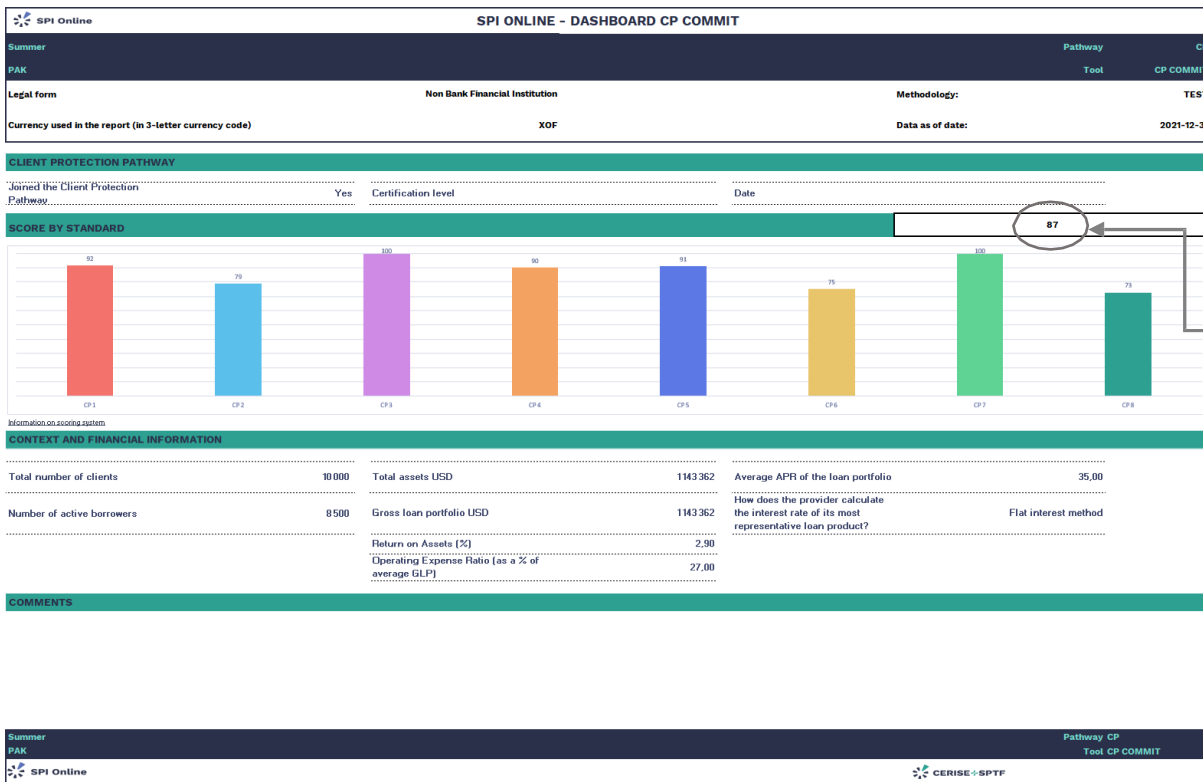
Once gaps are identified, it is time to develop an action plan to address the highest priority gaps. This requires identifying which activities will be the most adapted to address the gaps (e.g. revised procedures, trainings, tools, etc.).

If the comment section is well completed, you will be able to provide tailor-made recommendations to address the gaps in the “Proposed action for improvement” column. And a step further would be to add a relevant resource to support the FSP in “Suggested resource to help addressing the gap”.

Tools: Cerise+SPTF [resource centre](#) provides tools and resources that help make the best use of the audit results, such as:

- [Impact Effort Matrix](#), It supports prioritizing the improvements needed, identifying quick wins and drafting the action plan. The tool is structured with the following sub-tools: Impact Effort Matrix, Priorities Matrix and Challenges (where the action plan team can document potential challenges and follow-up on their resolution)
- [CP Action Plan Template](#): to develop an action plan that prioritizes a realistic number of areas of improvement.

SPI5 CP – CP COMMIT DASHBOARD



The CP Commit indicators are the CP indicators in ALINUS.

- 1**

Source: Questionnaire - the assessment results
Information: Average CP Commit score and average score per CP standard.
 Note that here, the global score is an average of the scores per CP standard. And the scores per standard are different from the scores in CP Full dashboard because they are calculated on a lower number of indicators.
- 2**

Source: Org. Info. part > Basic portfolio information section + Financial Information & External Reporting section
Information: Key portfolio and financial information.
Analysis: Some of the ratios should be triangulated with the information related to growth targets, responsible pricing, institutional sustainability and commitment with the “do no harm” objective.
Recommended tools: for APR use the [APR Estimation and Benchmarking tool](#) and for the key financial ratios use the [CP4 Companion tool](#).