

Risk-Reporting & Benchmarking

Jochen Bloss

COPIE

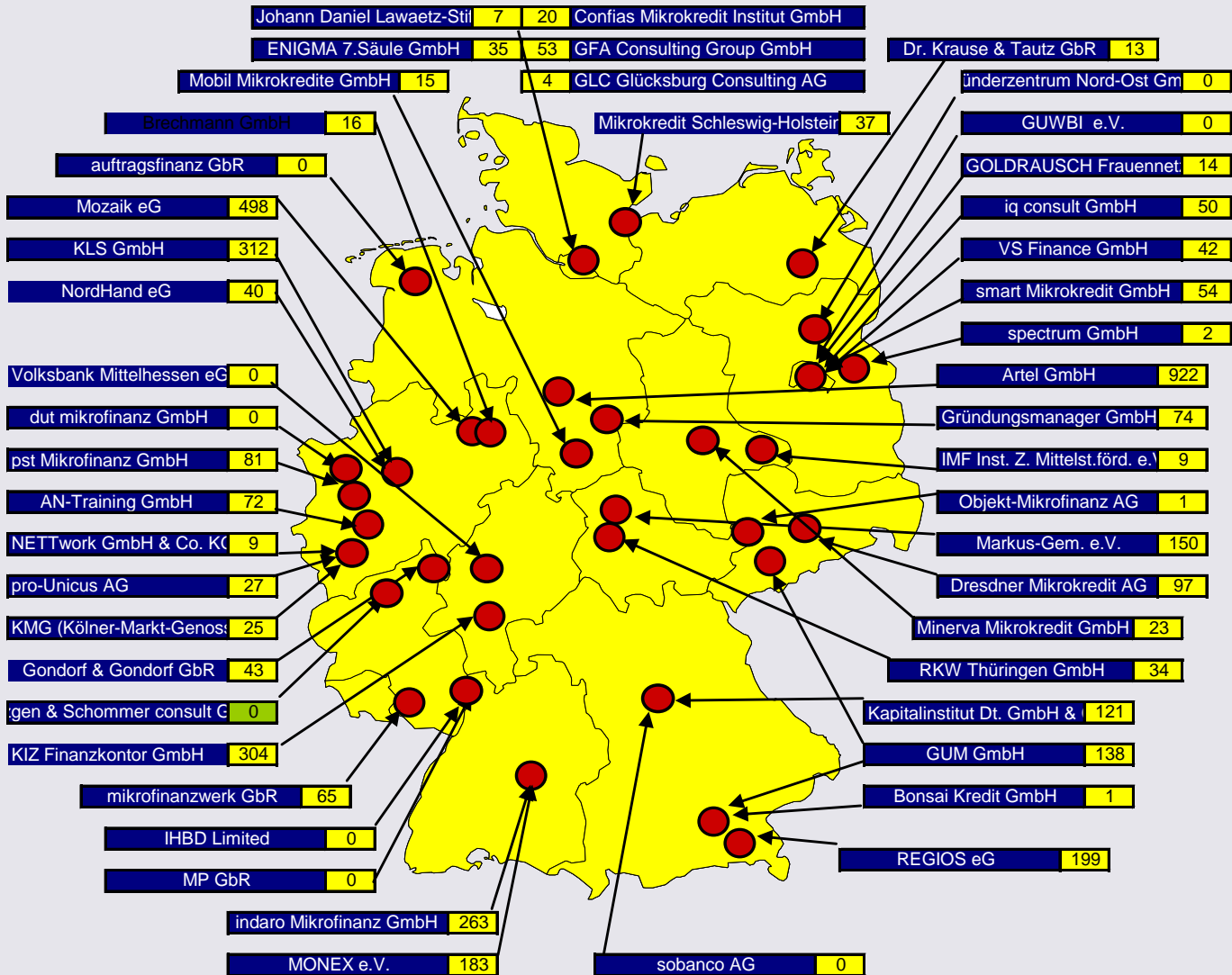
Oct. 06. 2011, Berlin

Deutsches Mikrofinanz Institut e.V.
Hermann-Steinhäuser-Str. 43 - 47
63065 Offenbach
Telefon: 069 66 77 96-264
Fax: 069 66 77 96-111
jochen.bloss@mikrofinanz.net
www.mikrofinanz.net

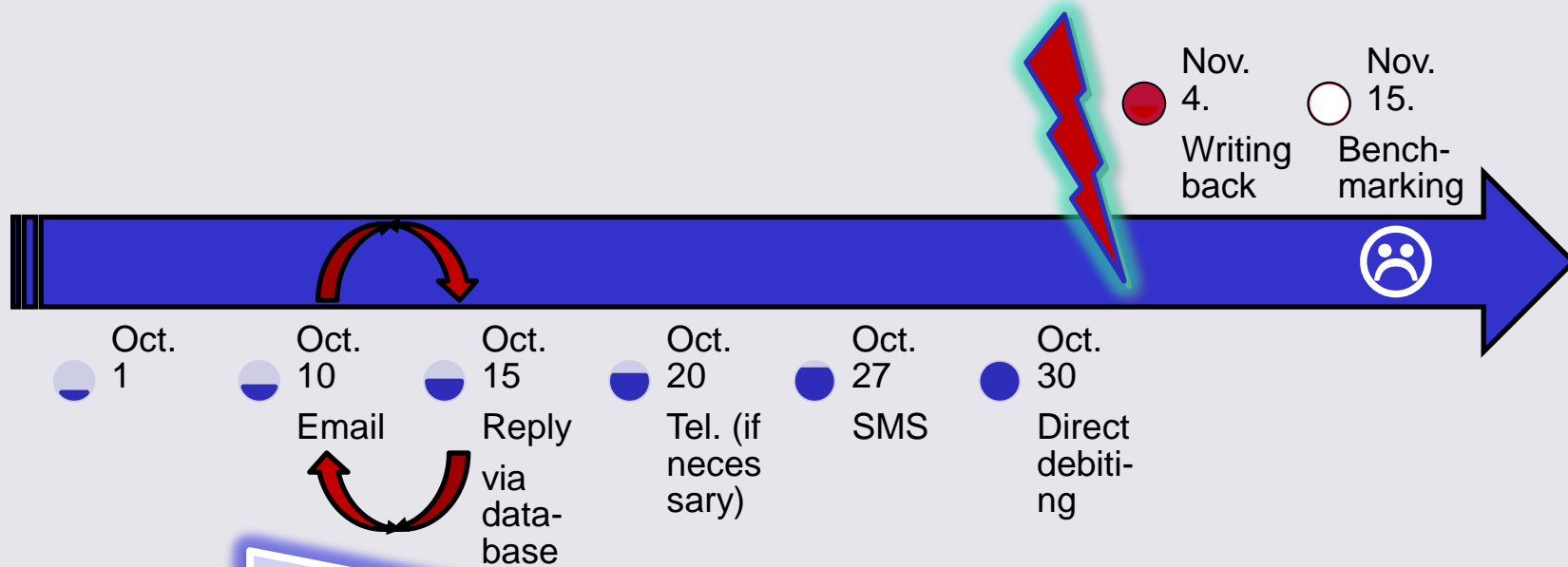
DMI – Facts & Figures

period	credits	Euro	MFI
2005	12	106.050,00	5
2006	38	265.535,00	7
2007	89	562.694,27	9
2008	119	788.560,00	12
2009	287	1.962.461,00	12
2010	1748	9.807.770,00	42
bis 31.08.2011	2850	ca. 15.000.000,00	51
Gesamt	5143	28.493.070,27	

MFI's in Germany (number of credits)



Monitoring-Process (early contact)



Options open:

- Consulting / crisis intervention,
- Inform co-signer (help & social „pressure“),
- change in repayment
- ...

Monitoring: Customers view

How are you?

2010 GLS-4021 120

Persönliches Wohlergehen

Wie fühlen Sie sich als Unternehmer/in und im Privatleben? Sind Sie mit der Entwicklung zufrieden?

-3 -2 -1 0 +1 +2 +3

Your company?

ens

Entwickelt sich Ihr Unternehmen planmäßig und wie im Konzept vorgesehen
(Anhang des Darlehensvertrages)?

-3 -2 -1 0 +1 +2 +3

Next rate?

Werden Sie die nächste Rate am 30. Januar bezahlen?

Nein Ich zahle wegen tilgungsfreier Zeit nur Zinsen Ja, ich zahle die Zinsen und die Tilgung

Anmerkung

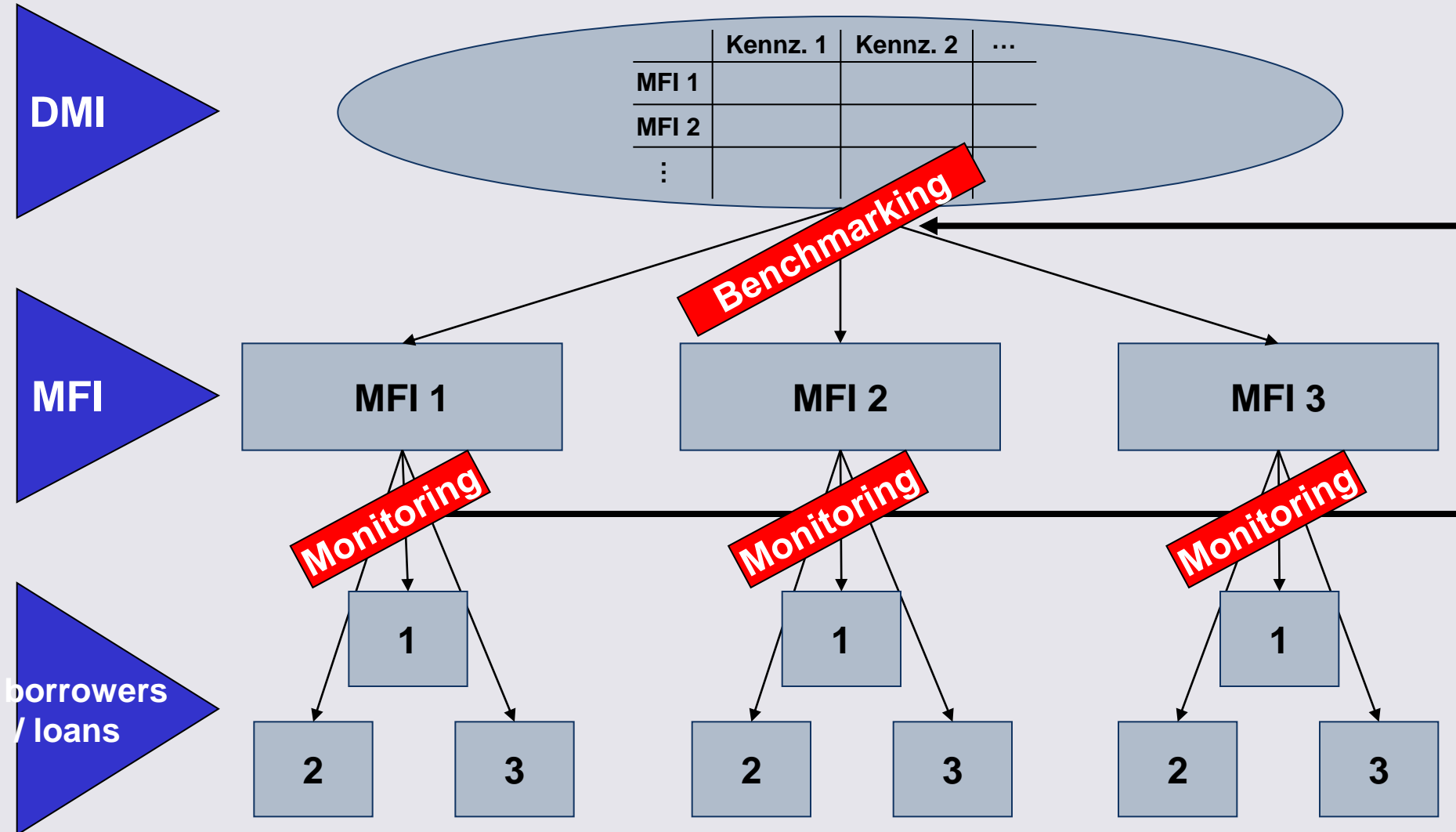
Wollen Sie Ihre Antworten erläutern oder uns etwas anderes mitteilen?

Senden

Monitoring: MFI's view

Monitoring						
Konto	Kunde	Kreditbetreuer	Meldung	PERS	UNT	Zahlung
<u>600€</u>	<u>Aka</u>	Klann, Alexander	19.09.2011	2	2	Rate
<u>701€</u>	<u>Aka</u>	Klann, Alexander	10.09.2011	1	1	Rate
<u>820€</u>	<u>Akr</u>	Kapousis, Evangelia	19.09.2011	2	2	Rate
<u>403€</u>	<u>Alij</u>	Folgner, Christian	13.09.2011	2	2	Rate
<u>601€</u>	<u>Ara</u>	Ziegler, Bodo	11.09.2011	-1	-1	Rate
<u>112€</u>	<u>Arn</u>	Auf der Masch, Andrea	15.09.2011	1	-1	Rate
<u>600€</u>	<u>Bal</u>	Kapousis, Evangelia	19.09.2011	-2	-2	Rate
<u>403€</u>	<u>Bal</u>	Gorres, Anke	16.09.2011	-1	-1	Rate
<u>601€</u>	<u>Bal</u>	Ziegler, Bodo	19.09.2011	1	1	Rate
<u>404€</u>	<u>Bal</u>	Kapousis, Evangelia	19.09.2011	2	2	Rate

Benchmarking vs. Monitoring (I)



Benchmarking-details (I)

active MFI's:	outstanding loans												
	first value of loans (payed out)	Current portfolio	Number of loans	loans in 2011	Portfolios at risk								
					1 (= Risiko)			2 (=Tilgungsänderung)			3 (= auffällig)		
					number	outstanding loans	quote	number	outstanding loans	quote	number	outstanding loans	ququote
	591.600 €	447.517 €	73	58	12	58.857 €	13%	4	27.443 €	6%	25	122.247 €	27%
	494.496 €	349.745 €	99	65	4	10.138 €	3%	19	41.369 €	12%	26	55.964 €	16%
	179.400 €	150.270 €	30	30	0	- €	0%	3	22.420 €	15%	3	22.420 €	15%
KIZ Finanzkontor GmbH & Co. KG	656.635 €	492.248 €	172	133	11	28.919 €	6%	25	68.696 €	14%	46	130.346 €	26%
... davon KIZ Ostpol (Miqua)	91.900 €	51.526 €	20	8	1	2.381 €	5%	0	- €	0%	4	9.587 €	19%
... davon KIZ EGDu Duisburg (Miqua)	51.500 €	38.925 €	10	9	0	- €	0%	1	3.964 €	10%	2	7.600 €	20%
... davon KIZ Gelsenkirchen (Miqua)	5.000 €	4.237 €	1	1	0	- €	0%	0	- €	0%	0	- €	0%
... davon KIZ Leipzig (Miqua)	66.400 €	59.537 €	17	17	0	- €	0%	0	- €	0%	0	- €	0%
	1.776.200 €	1.174.675 €	242	176	23	133.632 €	11%	46	236.395 €	20%	80	376.000 €	32%
	535.600 €	391.235 €	96	62	15	52.809 €	13%	16	62.637 €	16%	31	110.516 €	28%
	213.500 €	111.132 €	29	18	5	18.590 €	17%	8	35.647 €	32%	11	38.359 €	35%
	1.799.880 €	1.468.809 €	310	300	18	73.885 €	5%	15	75.788 €	5%	38	171.682 €	12%
	159.150 €	109.166 €	34	22	6	13.478 €	12%	10	45.355 €	42%	15	52.476 €	48%
	185.100 €	140.803 €	27	19	4	29.324 €	21%	6	37.716 €	27%	10	62.584 €	44%
	1.381.420 €	1.079.187 €	191	169	26	177.192 €	16%	31	235.916 €	22%	61	422.824 €	39%

Benchmarking-details (II)

finished		written off (last year)		written off (history)				Allover	
first value of loans (payed out)	Number of loans	Summe	Quote	Anzahl: absolut / relativ		Betrag: absolut / relativ		first value of loans (payed out)	Number of loans
187.200 €	22	18.715 €	5,93%	5	23%	26.497 €	14%	778.800 €	95
178.200 €	35	52.921 €	7,20%	6	17%	17.919 €	10%	672.696 €	134
106.915 €	14	- €	0,00%	2	14%	13.811 €	13%	286.315 €	44
169.560 €	39	- €	0,00%	0	0%	- €	0%	826.195 €	211
- €	0			0	0%	- €	0%	91.900 €	20
- €	0			0	0%	- €	0%	51.500 €	10
- €	0							5.000 €	1
- €	0							66.400 €	17
623.200 €	85	24.323 €	2,77%	0	0%	- 30.623 €	-5%	2.399.400 €	327
141.564 €	28	3.290 €	0,96%	5	18%	26.019 €	18%	677.164 €	124
155.600 €	21	22.066 €	16,67%	6	29%	29.861 €	19%	369.100 €	50
262.930 €	54	- €	0,00%	0	0%	- €	0%	2.062.810 €	364
53.400 €	15	- €	0,00%	0	0%	- €	0%	212.550 €	49
68.500 €	9	20.474 €	18,90%	3	33%	20.474 €	30%	253.600 €	36
161.400 €	33	- €	0,00%	11	33%	63.647 €	39%	1.542.820 €	224

Benchmarking-overview

active MFIs:	outstanding loans												finished		written off (last year)		written off (history)		Allover																										
	first value of loans (paid out)	Current portfolio	Number of loans loans 12.2011	Portfolios at risk						Number of loans	first value of loans (paid out)	Number of loans	Summe	Quote	Anzahl: absolut / relativ	Betrag: absolut / relativ	first value of loans (paid out)	Number of loans																											
				1 (= Risiko)		2 (= Tilgungsänderung)		3 (= auffällige)																																					
				number	quote	number	quote	number	quote																																				
591.600 €	447.517 €	73	58	12	58.857 €	13%	4	27.443 €	6%	25	122.247 €	27%	18.715 €	5,93%	5	23%	26.497 €	14%	778.800 €	95																									
494.496 €	349.745 €	99	65	4	10.138 €	3%	19	41.369 €	12%	26	55.964 €	16%	52.921 €	7,20%	6	17%	17.919 €	10%	672.696 €	134																									
179.400 €	150.270 €	30	30	0	- €	0%	3	22.420 €	15%	3	22.420 €	15%	- €	0,00%	2	14%	13.811 €	13%	286.315 €	44																									
656.635 €	492.249 €	172	133	11	28.919 €	6%	25	68.696 €	14%	46	130.346 €	26%	- €	0,00%	0	0%	- €	0%	826.195 €	211																									
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davon KIZ EOböu Osnabrück (Miqua)																																													
51.500 €	38.925 €	10	9	0	- €	0%	1	3.964 €	10%	2	7.800 €	20%	- €	0	0	0%	- €	0%	51.500 €	10																									
davon KIZ Gelsenkirchen (Miqua)																																													
5.000 €	4.237 €	1	1	0	- €	0%	0	- €	0%	0	- €	0%	- €	0	0	0%	- €	0%	5.000 €	1																									
davon KIZ Leipzig (Miqua)																																													
66.400 €	59.537 €	17	17	0	- €	0%	0	- €	0%	0	- €	0%	- €	0	0	0%	- €	0%	66.400 €	17																									
1.776.200 €	1.174.675 €	242	176	23	133.632 €	11%	46	236.395 €	20%	80	376.000 €	32%	24.323 €	2,77%	0	0%	-30.623 €	-5%	2.399.400 €	327																									
535.600 €	391.235 €	96	62	15	52.809 €	13%	16	62.637 €	16%	31	110.516 €	28%	141.564 €	3,29%	5	18%	26.019 €	18%	677.164 €	124																									
213.500 €	111.132 €	29	18	5	18.590 €	17%	8	35.647 €	32%	11	38.359 €	35%	155.600 €	21	22,06%	16,67%	29.861 €	19%	369.100 €	50																									
1.799.880 €	1.468.809 €	310	300	18	73.885 €	5%	15	75.788 €	5%	38	171.682 €	12%	262.930 €	54	- €	0,00%	0	0%	- €	0%	2.062.810 €	364																							
159.150 €	109.166 €	34	22	6	13.478 €	12%	10	45.355 €	42%	15	52.476 €	48%	53.400 €	15	- €	0,00%	0	0%	- €	0%	212.550 €	49																							
185.100 €	140.803 €	27	19	4	29.324 €	21%	6	37.716 €	27%	10	62.584 €	44%	68.500 €	9	20.474 €	18,50%	3	33%	20.474 €	30%	253.600 €	36																							
1.381.420 €	1.079.187 €	191	169	26	177.192 €	16%	31	235.916 €	22%	61	422.824 €	38%	161.400 €	33	- €	0,00%	11	33%	63.647 €	39%	1.542.820 €	224																							
314.050 €	254.812 €	75	75	1	1.005 €	0%	0	- €	0%	2	1.679 €	1%	98.700 €	32	- €	0,00%	0	0%	- €	0%	412.750 €	107																							
131.200 €	113.833 €	20	20	1	7.725 €	7%	1	5.073 €	4%	5	31.895 €	28%	5.700 €	1	- €	0,00%	0	0%	- €	0%	136.900 €	21																							
232.300 €	196.847 €	40	40	0	- €	0%	0	- €	0%	1	67 €	0%	41.000 €	10	- €	0,00%	0	0%	- €	0%	273.300 €	50																							
10.700 €	10.293 €	5	5	0	- €	0%	0	- €	0%	0	- €	0%	- €	0	- €	0,00%	0	0%	- €	0%	10.700 €	5																							
36.000 €	33.642 €	11	11	0	- €	0%	0	- €	0%	0	- €	0%	1.500 €	1	- €	0,00%	0	0%	- €	0%	37.500 €	12																							
135.850 €	127.524 €	22	22	0	- €	0%	0	- €	0%	0	- €	0%	- €	0	- €	0,00%	0	0%	- €	0%	135.850 €	22																							
- €	- €	0	0	0	- €	0%	0	- €	0%	0	- €	0%	- €	0	- €	0,00%	0	0%	- €	0%	- €	0																							
135.200 €	109.247 €	44	44	2	1.006 €	1%	0	- €	0%	3	4.017 €	4%	30.500 €	11	- €	0,00%	0	0%	- €	0%	165.700 €	55																							
24.400 €	15.192 €	4	4	0	- €	0%	0	- €	0%	0	- €	0%	- €	0	- €	0,00%	0	0%	- €	0%	24.400 €	4																							
51.800 €	49.644 €	7	7	0	- €	0%	0	- €	0%	0	- €	0%	- €	0	- €	0,00%					51.800 €	7																							
20.000 €	17.669 €	5	5	0	- €	0%	0	- €	0%	0	- €	0%	- €	0	- €	0,00%					20.000 €	5																							
34.500 €	32.814 €	7	7	0	- €	0%	0	- €	0%	0	- €	0%	- €	0	- €	0,00%					34.500 €	7																							
143.500 €	135.896 €	20	20	0	- €	0%	0	- €	0%	0	- €	0%	17.000 €	3	- €	0,00%					160.500 €	23																							
10.000 €	9.531 €	1	1	0	- €	0%	0	- €	0%	0	- €	0%	- €	0	- €	0,00%					10.000 €	1																							
121.340 €	93.482 €	20	20	3	8.336 €	9%	0	- €	0%	4	9.157 €	10%	- €	0	- €	0,00%					121.340 €	20																							
11.500 €	11.500 €	2	2	0	- €	0%	0	- €	0%	0	- €	0%	- €	0	- €	0,00%					11.500 €	2																							
38.000 €	36.540 €	4	4	0	- €	0%	0	- €	0%	1	7.352 €	20%	- €	0	- €	0,00%					38.000 €	4																							
61.050 €	55.735 €	14	14	0	- €	0%	0	- €	0%	0	- €	0%	- €	0	- €	0,00%					61.050 €	14																							
105.100 €	104.054 €	14	14	0	- €	0%	0	- €	0%	0	- €	0%	- €	0	- €	0,00%					105.100 €	14																							
- €	- €	0	0	0	- €	0%	0	- €	0%	0	- €	0%	- €	0	- €	0,00%					- €	0																							
- €	- €	0	0	0	- €	0%	0	- €	0%	0	- €	0%	- €	0	- €	0,00%					- €	0																							
- €	- €	0	0	0	- €	0%	0	- €	0%	0	- €	0%	- €	0	- €	0,00%					- €	0																							
- €	- €	0	0	0	- €	0%	0	- €	0%	0	- €	0%	- €	0	- €	0,00%					- €	0																							
9.589.471	7.323.042	1618	1367	131	614.896 €	8%	184	894.456 €	12%	362	1.619.385 €	22%	2.203.869	413	141.789	3,30%	38	9%	167.606 €	8%	11.793.340	2.021																							
Auszahlungen Mikrokreditfonds:																				7.867.740	6.520.914	1363	(ab 11.01.2010)																510.100	132	(ab 11.01.2010)		8.377.840	1495	
Inaktive Mikrofinanzierer:																				255.900	29																	0	0%	5	17%	17.375	7%	255.900	29
Gesamt (aktive und inaktive MF):																				9.589.471	7.323.042	1618	131	614.896	8%	184	894.456	12%	362	1.619.385	22%	2.459.769	442	141.789	3,30%	43	184.980	12.049.240	2.050						

Example (I)

- MFI has five credits (K1 bis K5)
- Everything ist OK

	K1	K2	K3	K4	K5	Total	
						Σ	%
First value (€)	10.000	8.500	5.800	7.000	9.500	40.800	100
Outstanding					2.806	13.747	34
Actual risk (RP 1)					0	0	0
Once problems (RP 3)					0	0	0
Change in repayment (RP 2)					0	0	0
Written off (RP 4)					0	0	0

Risikoportfolio: 0%

auffällige Kredite: 0%

Kredite mit Tilgungsänderungen: 0%

Ausfallquote: 0%

Example (II)


- Customer K5 has problems for a short time and pays his rate 20 days to late
- The credit is in the portfolio of actual risks

	K1	K2	K3	K4	K5	Total	
						Σ	%
First value (€)	10.000	8.500	5.800	7.000	9.500	40.800	100
Outstanding	6.625	1.277	2.150	889	2.806	13.747	34
Actual risk (RP 1)	0	0	0	0	2.806	2.806	20
Once problems (RP 3)	0	0	0	0	2.806	2.806	20
Change in repayment (RP 2)	0	0	0	0	0	0	0
Written off (RP 4)	0	0	0	0	0	0	0

Example (III)

- Customer K2 gets in trouble
- Customer K2 applies for a break of two months in repayment
- DMI and Microcredit-Fund decides, that customer K2 is able to solve his problems in this time




Änderung Kreditvertrag

Angaben zum/zur Kreditnehmer/h

Name, Vorname _____

Kontonummer _____

Beschreibung des finanzierten Vorhabens

Branche _____

Zweck des Kredites _____

Kredithistorie

Gewährte Kredithöhe _____ €

Datum der Auszahlung _____

Bisherige Ratenrückzahlung _____ Raten von insgesamt _____ Raten

Aufgetretene Leistungsstörungen

Art der Vertragsänderung

Änderung der Restlaufzeit von _____ Monaten auf _____ Monate

Änderung der Ratenhöhe von _____ auf _____ € p.M.


Sonstiges: _____


12. August 2005
Seite 2 von 3

Example (IV)

- K5 is in portfolio 2 and also in 3

	K1	K2	K3	K4	K5	Total		
						Σ	%	
First value (€)					100	9.500	40.800	100
Outstanding	6.625	1.277	2.150	1.000	2.806	13.747	34	
Actual risk (RP 1)	0	0	0	0	2.806	2.806	20	
Once problems (RP 3)	0	1.277	0	0	2.806	4.083	30	
Change in repayment (RP 2)	0	1.277	0	0	0	1.277	10	
Written off (RP 4)	0	0	0	0	0	0	0	





Example (V)

- Unfortunately customer K2 was not successful and has to quit his company and has no possibility to repay his credit.
- The credit is written off.

	K1	K2	K3	K4	K5	Total	
						Σ	%
First value (€)	10.000	8.500	5.800	7.000	9.500	40.800	100
Outstanding	6.625	1.277	2.150	889	2.806	12.470	31
Actual risk (RP 1)	0		0	0	2.806	2.806	23
Once problems (RP 3)	0	1.277	0	0	2.806	2.806	23
Change in repayment (RP 2)	0	1.277	0	0	0	0	0
Written off (RP 4)	0	1.277	0	0	0	1.277	10

Now default: 10%

Points of intervention

Portfolios at risk	Definition
1: Actual risk	① 10 % → yellow
	② 15% → red
2: Change in Repayment	③ 15 % → yellow
	④ 25 % → red
3: Once problems	⑤ 25 % → yellow
	⑥ 50 % → red
4: written off	⑦ 10 % → yellow
	⑧ 15 % → red

Write offs in historical view

		2005		2006		2007	
		Stück	Betrag	Stück	Betrag	Stück	Betrag
loans (first value)		12	106.050,00 €	41	293.035,00 €	89	562.694,27 €
	...current portfolio	0	- €	0	- €	8	45.000,00 €
	...finished	12	106.050,00 €	41	293.035,00 €	81	517.694,27 €
booked off							
	,,,absolut	3	17.811,25 €	7	29.595,75 €	9	36.468,36 €
	...relativ	25%	16,80%	17%	10,10%	10%	6,48%

2008		2009		2010	
Stück	Betrag	Stück	Betrag	Stück	Betrag
110	786.060,00 €	290	1.985.461,00 €	1499	8.402.840,00 €
28	268.000,00 €	207	1.473.631,00 €	1366	7.889.740,00 €
82	518.060,00 €	83	511.830,00 €	133	513.100,00 €
3	12.919,95 €	18	94.604,23 €	2	20.007,83 €
3%	1,64%	6%	4,76%	0%	0,24%

Gesamt	
2041	12.136.140,27 €
1609	9.676.371,00 €
432	2.459.769,27 €
42	211.407,37 €
2,06%	1,74%

Statistics (I)

<u>migration background</u>	2010	
loans (toatal)	1498	100,00%
... migrant background	604	40,32%

Gender	2010	Prozent
loans (toatal)	1498	100,00%
... female customers	489	32,64%

Statistics (II)

turnover planned (customers company in €)	Stück	first value of loans (payed out)
unter 25.000 €	833	922.611,41 €
25.000 to 50.000 €	462	507.320,00 €
50.000 to 100.000 €	366	520.537,86 €
100.000 to 250.000 €	246	328.000,00 €
over 250.000 €	140	158.400,00 €
Summe	2047	2.436.869,27 €

Thank you!

www.mikrofinanz.net