

PSC BUSINESS SUPPORT DESK (BSD)

BUSINESS FINANCIAL HEALTH QUESTIONNAIRE (ONLINE FORM)

SECTION 1: BUSINESS INFORMATION

1. Business Name: _____
2. Business Address: _____
3. Legal Status: Sole Trader Partnership Company (Local) Company (Foreign)
4. Sector: Agriculture Manufacturing Services Other: _____
5. Years in Operation: Less than 1 year 1–3 years 3–5 years Over 5 years
6. Do you currently have a personal/business bank account? Yes No
7. How long have you been banking? Less than 1 year 1–3 years Over 3 years
8. Do you currently have: Loan application No application

SECTION 2: TAX & REGULATORY COMPLIANCE

9. Do you have a GRA Tax Identification Number (TIN)? Yes No
10. Are you registered with NIS? Yes No
11. Are you VAT registered (if applicable)? Yes No Not applicable
12. Do you have all required licenses/permits for your business? Yes No Not sure

SECTION 3: FINANCIAL RECORDS & SYSTEMS

13. How do you keep your financial records?
 No records Manual (books/excel) Accounting software (e.g., QuickBooks)
14. Do you have financial statements for your business?
 None Income Statement only Income Statement & Balance Sheet Full set
15. Are your financial statements:
 Not prepared Internally prepared Prepared by accountant Audited
16. How many years of financial records do you have? None 1 year 2 years 3+ years
17. Have you submitted recent GRA/NIS filings? Yes No

SECTION 4: BUSINESS MANAGEMENT & PLANNING

18. Do you have a formal business plan? Yes No

19. Does your business plan include:

Executive Summary Business Opportunity Management team
Organizational structure

SWOT Analysis Marketing strategy Project Budget Financial Statements
None

SECTION 5: COLLATERAL & EQUITY

20. Have you or the company invested money in the business? Yes No

21. Approximate value of your investment:

Under GYD 1M GYD 1M–10M Over GYD 10M Not Applicable

22. Do you own any assets that can be used as collateral? Yes No

23. Type of assets (select all that apply):

Land Building Equipment

24. Has any asset intended for collateral been formally valuated within the last 12 months? (if Applicable)

Yes No

25. If yes, provide the type of asset along with the valuation in GYD:

26. Are any of these assets already tied to a loan? Yes No

27. If yes, approximate outstanding debt:

Under GYD 1M GYD 1M–10M Over GYD 10M

SECTION 6: ONLINE PRESENCE AND DIGITAL ENGAGEMENT

28. Which of the following platforms does your business actively use? (Select all that apply)

Website Facebook Instagram WhatsApp Business Other (please specify): _____

29. How would you describe your level of activity on these platforms?

Very active (daily updates/interactions) Moderately active (weekly updates)

Occasionally active (monthly updates) Not actively managed

30. Please provide links or handles to your business's online platforms (if applicable):

Website: _____

Facebook: _____

Instagram: _____

WhatsApp Business Number: _____

Other (please specify): _____

DOCUMENT SUBMISSION (REQUIRED)

Please upload or submit the following:

- Business Registration/Articles of Incorporation
- GRA TIN / VAT Certificates
- Proof of Relevant Business License
- Proof of GRA Tax Returns (if Applicable)
- Financial Statements (if available)
- Bank Statements (last 6 months)
- Business Plan (if available)
- Proof of Address
- Current Loan Balances (if applicable)
- Proof of Asset Ownership (Title, Transport, Ownership Document)
- Proof of Equity
- Asset Valuation (if available)

FINANCIAL HEALTH SCORECARD

(Back-end Bankability Scoring Matrix)

1. Total Score Structure (100 Points)

Section	Weight	Score
A. Business Profile & Banking Behavior	15	
B. Tax & Regulatory Compliance	15	
C. Financial Records & Systems	25	
D. Management & Planning	20	
E. Collateral & Equity	25	
TOTAL	100	

Final Bankability Classification

Score	Category	Action
80-100	Bank-Ready	Immediate bank referral
65-79	Near Bankable	Targeted BSD support
50-64	Developing	Structured program
< 49	Not Ready	Pre-BSD intake

2. Detailed Scoring (Question by Question)

A. Business Profile & Banking (15 Points)

Question	Reference	Score
Years in Operation	Less than 1 year = 0 Between 1 and 3 years = 2 Between 4 and 5 years = 3	

	6 years or more = 5	
Bank Account	No = 0 Yes = 3	
Length of Banking	Less than 1 year = 1 Between 1 and 3 years = 2 4 years or more = 3	
Financing Status	Loan application = 4 None = 2	
TOTAL	Max = 15	

B. Tax & Regulatory Compliance (15 Points)

Question	Reference	Score
GRA TIN	Yes = 6 / No = 0	
NIS Registration	Yes = 4 / No = 0	
VAT	Yes = 0 / No = 0	
Licenses	Yes = 5 / No = 0	
TOTAL	Max = 15	

C. Financial Records & Systems (25 Points)

Question	Reference	Score
Record Keeping	None = 0 Manual = 3 Digital = 5	
Financial Statements	None = 0 Income only = 2 Income + BS = 4 Full set = 6	
Assurance	None = 0 Internal = 2	

	Accountant = 3 Audited = 5	
Years of Records	None = 0 1 year = 2 2 years = 3 3 or more years = 5	
Have you submitted recent GRA/NIS filings?	Yes = 4 No = 0	
TOTAL	Max = 25	

D. Management & Planning (20 Points)

Question	Reference	Score
Business Plan	Yes = 5 / No = 0	
Business Plan Components	0–2 items = 5 3–5 items = 10 6–8 items = 15	
— Executive Summary		
— Opportunity		
— Management		
— Org structure		
— SWOT		
— Marketing		
— Budget		
— Financials		
TOTAL	Max = 20	

E. Collateral & Equity (25 Points)

Question	Reference	Score
Owner/Company Investment	Yes = 5 No = 0	
Investment Size	<1M = 1 More than 1 and less than 10M = 2 10M or more = 3	
Assets Available	Yes = 4 No = 0	
Asset Types	1 type = 2 2 types = 3 3 types = 4	
Asset Valuation	Yes = 2 No = 0	
Encumbrance	Yes = 1 No = 3	
Debt Level (if applicable)	High = 1 Medium = 2 Low = 4	
TOTAL	Max = 25	