

IPC Analytics Your risk profiling system





Simplify your Flow

Built with 20+ years of bank management and IT experience

Web based digital Platform developed by **Quipu** in collaboration with **IPC**, based on 20+ years of experience in providing technical solutions to enable financial institutions to grow



Substantial experience in servicing micro, small, medium, and agricultural enterprises



Implementation of comprehensive IT solutions in over 30 financial institutions on 5 continents



International presence – regional offices in Africa, Latin America, Eastern Europe, East and Central Asia



Simplify your Flow

IPC Analytics is an assessment tool that allows to profile clients based on their level of risk

It allows to identify the areas of major risks of the client and provides mitigations measures to address those risks.

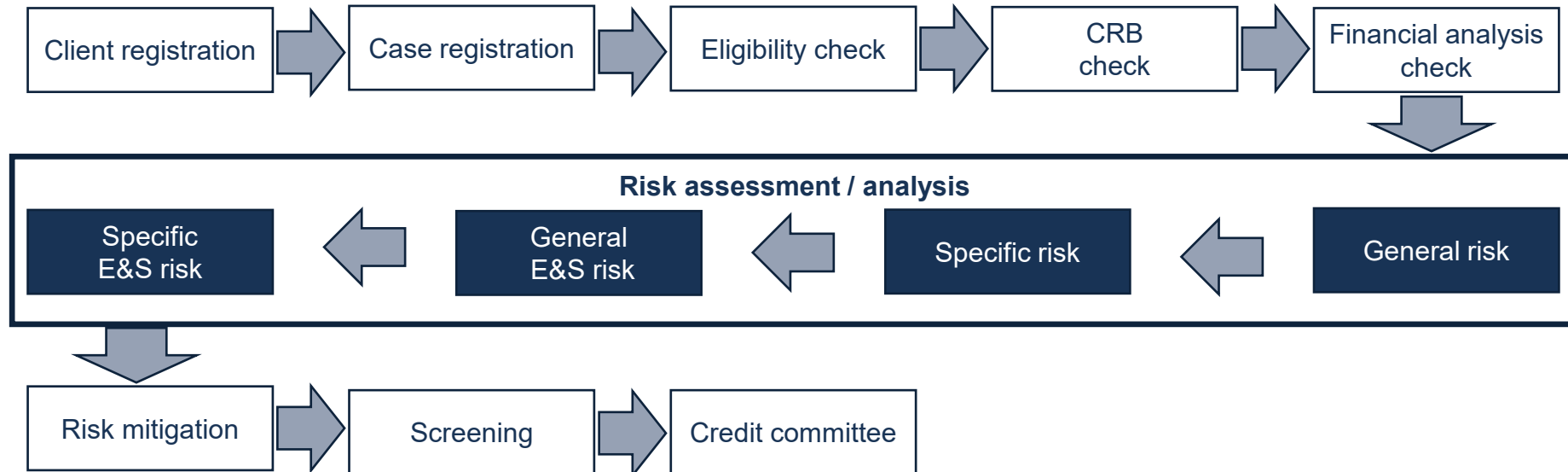
It serves as a guide for loan officers and as a support tool for credit committee in the decision-making process.

- ✓ Support information collection in the field
- ✓ Supports and guides unexperienced loan officers in credit analysis
- ✓ Suggests risk mitigation measures to be adopted by the institution and the client and adjusts the risk level accordingly
- ✓ Supports the understanding of the client's risk profile through a "risk score system" applied at different general and specific risk categories. The system allows to understand exactly the identified risk area (not a black box).
- ✓ Guides and supports the credit committee in the decision-making process
- ✓ Improves portfolio quality by making more accurate *and informed credit decisions*
- ✓ Long term capacity building on how to properly assess risks within the agricultural sector



Simplify your Flow

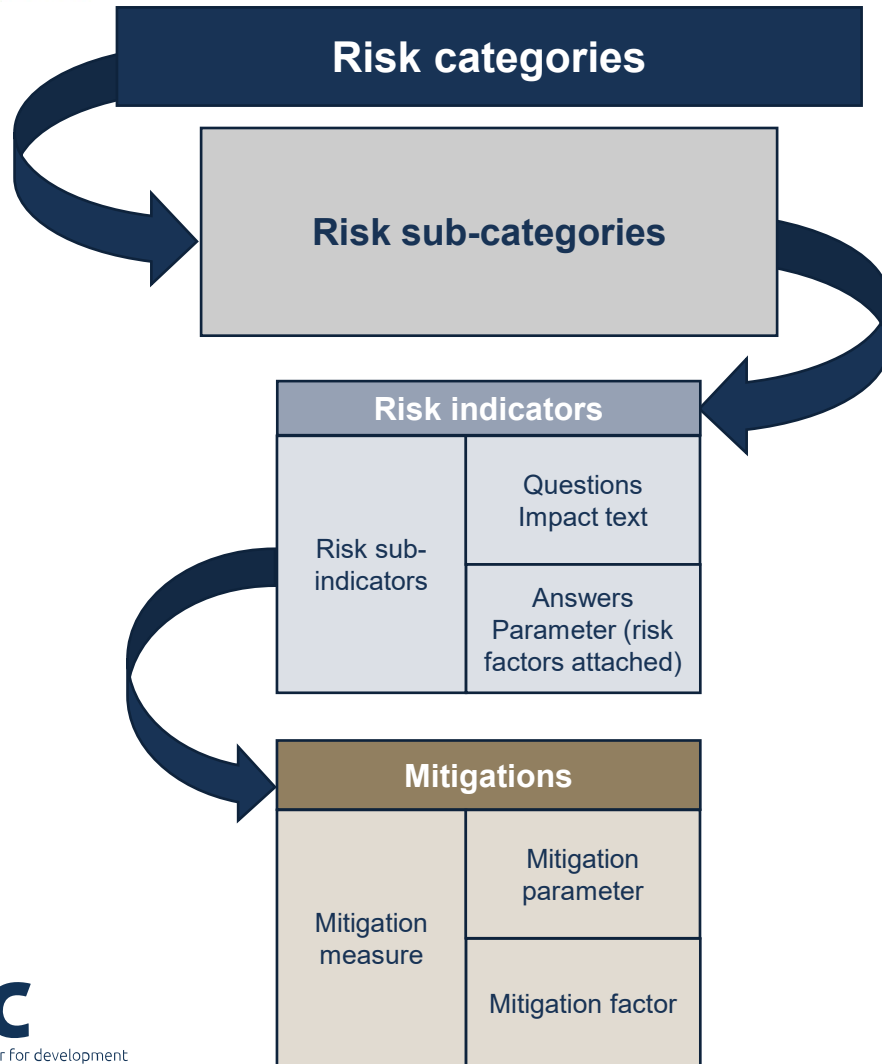
Architecture and workflow





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Broad credit risk analysis aiming at ensuring high quality of the portfolio in the long-term



General risk	Specific risk	General E&S risk	Specific E&S risk
a) Social and personal risks b) Business risks c) Financial risks	a) Business risk b) Industry risk	a) Labour and working conditions	a) Hazardous materials b) Emissions and air pollution c) Water consumption and pollution d) Soil contamination e) Waste management and disposal

Risk indicator: Storage capacity			
Question	Impact text	Answers parameter	Risk factor
Has the client sufficient warehouse storage capacity?	A lack of warehouse/ storage capacity forces the client to sell at very low prices (right after harvesting)	Yes	0
		No	10
		Partially	5
Mitigation measures		Mitigation parameter	Mitigation factor
Is there a possibility to store the harvest outside the farm?		Yes	80%
		No	0%


E x a m p l e




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Area of risk identified and summarised in a table to facilitated credit decision

Sections can be “expanded” if interesting.

Particularly important for the **red**  indications.

The expansion shows full details of Q/As and related risk levels.

Risk Category	Alert	Analysed	Mitigated	Recommended
General Risks				
- Social and Personal Risks	 1			
<u>Family Situation</u>				
Serious illness of a family member → Yes		10	5	8
Marital Status → One wife		0	0	0
Standard of living → Less than 30%		0	0	0
Number of dependents → 4 and more children		10	2	2

Q/A change colour based on risk level

IPC Analytics



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Contact us



ipc@ipcgbh.com



www.ipcgbh.com



Frankfurt am Main, Germany



+49 69 50 69 90 - 0

