**Problem Analysis Template**

*A Type Loan*

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| Process Number | Process  Name | Stakeholder | Concern  (Problem) | Analysis  (Reason of the  Problem) | Proposed  Solution |
| 11 | Preparation |  | The Users might have issues or can miss out certain key details in the Preparation stage due to the amount of information or the site organization (where they are located on the site). |  | -Add a Chabot to the interface to make the process of informing more user friendly. - Respond to basic queries 24/7 using the Chabot. If Chabot does not answer the query, forward to Officer In Charge. -Set an option to send details and information from website to those in concern via email with the click of a button. -Allow proponent to register and submit application forms online. - Add basic validators to do basic error checking on the information. Send verification email, sms to proponents when they register. |
| 12 | Receiving Loan Applications |  | P: [OIC] Manually requesting proponent to send documents is time expensive and the Officer can be late to request the information after getting the forms. Can also miss out some of the applicants due to the manual nature. - [OIC] Manually enters the registration details and data to MIS which can be prone to errors and have incomplete data.  -Printing forms are an expense. And can be misplaced or misfiled |  | After receiving primarily validated online application forms, automatically ask the proponents to send the required documents via email. - Enable the OIC to feed the data to the MIS which will only record and accept the required details to fill its fields automatically. - As the applications are done online, using soft copies, the expense will be lowered. |
| 13 | Preliminary Eligibility Checking |  | [OIC] Manually going over Annex to identify equipment code. Manually conducts eligibility checking using checklist. Manual save of data. |  | Upon getting the required information, automate identifying the equipment using software. - Automate the eligibility checking using software and machine learning. Keep OIC for overviewing the process to add human expertise. Upon receiving OIC confirmation, save it. - Automatically send details to manager to confirm eligibility. Discuss on the online chat interface if more clarification required. Keep option to request for SREDA’s expertise. |
| 14 | Name Clearance |  | [OIC] Manual checking of items [- Credit Rating Report, and; - Financial Statement.] in Name Clearance Evaluation Sheet |  | Computerize the process to do this checking via Software. - Keep a basic template ready to edit, fill up, and send other Financial Institutions via email to request information on Proponent when required. Also communicate for additional details. - Automate the checking using software and machine learning. Keep OIC for overviewing the process to add human expertise. OIC confirms the processed data and decides to send it to the PIU Secretariet or decline it. - If OIC confirms, submit automatically to Manager for approval. - [Manager] Discuss with OIC over an online chat interface which enables screen sharing and video. - Save reasons for not confirming manually based on the discussion with Manager, and automatically based on the computerized checking. From this information fill up a template mail informing proponent why rejected. Send it and ask for confirmation if want to close application. - If Proponent responds to the ‘Yes, cancel application’, automatically cancel it on MIS, or renew on ‘No, renew application.’ click. - Automatically show list of approved items using MIS feature. - Automatically inform Proponent on the result via E-mail. |
| 15 | Submit Request to SREDA for NOC |  |  |  | [OIC] Receive soft copies of Documents via Website which will automatically send it via E-mail to OIC rather than uploading on MIS. - Software to pick out the required data from soft copies of documents and render it to a form in the format specified in Annex 11 to submit to SREDA. - Forward data to SREDA online using softcopies, electronically attested by OIC. - Fill up premade templates to send in the event if the SREDA asks for more documents. Send the filled up mail to Proponent. - Provide warnings on the Application form website to enter details carefully and add help tooltips so as to ensure less errors on the part of the Proponent. Ensuring less applications getting rejected due to multiple editing. |
| 19 | Forwarding NOC or Rejection Letter to Proponent |  |  |  | Automatically fill up templates from information from the application forms and from the OIC and render an email and send to Proponent informing and explaining about rejection. |
| 20.1 | Due Diligence |  |  |  | Use software to check Due Intelligence Type Check Sheet Annex 6. OIC Confirms the check. Discuss with Manager if required. - Discuss via Chat interface |
| 20.2 | Conducting Due Diligence |  |  |  | Keep regular main line of contact with the Proponent via mail. - Take records, and pictures while conducting on-site due intelligence. |
| 21 | Loan Decision |  |  |  | Automate the process of preparing Credit report and Loan decision sheet, Credit Report Grade (CRG), CIB Report, Loan Term Sheet, using software which will generate the reports with the data entered by OIC regarding the Due intelligence. - Discuss with Manager using chat interface if required. - Inform PIU upon status via E-mail (and ask for confirmation if received mail within 3 days). If no reply, call. |
| 22 | Documentation or loan |  |  |  | Use software to draft documents on Loan. |
| 23 | Disbursement |  |  |  | Automatically render the mail to request for documents and payments using software. Send mail to proponent, and proponent’s bank. - Negotiate with sub-project proponent using chat interface. - Automatically send periodic mail reminders upon payment details, number of days and amount remaining, and late payment. - Automatically report to Manager on repayment status and late payment via mail after receiving information. Receive feedback from Manager using mail or chat interface. |
| 24.1 | Completion of Repayment |  |  |  | Send mail to proponent confirming completion. |

*B Loan Type*

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| Process Number | Process  Name | Stakeholder | Concern  (Problem) | Analysis  (Reason of the  Problem) | Proposed  Solution |
| 25.1 | Preparing Eligible Application List |  |  |  | Request PD for application via mail. Allow them to fill up application online. - Software checks the appliance with list and forwards applicable application to SREDA. - Communicate [PIU and OIC] via C |
| 25.2 | PDs selection and appointment |  |  |  |  |
| 26.1 | Loan Disbursement to APO |  |  |  | [OIC-C2, Manager, PIU] Consult via mail, and chat interface. |
| 26.2 | Advance Payment Procedure |  |  |  | [OIC-C3] Request for forms and documents via mail. - Automate the repayment schedule using software. [Manager] Use chat interface, mail, to consult. |
| 27 | Sales Record Keeping |  |  |  |  |
| 28 | Loan Disbursement to PDs |  |  |  |  |
| 29.1 | Adjustment against APO(Advance Payment Option |  |  |  | [OIC] Automate via adding validator to check and inform about excessive adjustment. |
| 29.2 | Repayment |  |  |  |  |

## *A-type Loan Monitoring Procedure*

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| Process Number | Process  Name | Stakeholder | Concern  (Problem) | Analysis  (Reason of the  Problem) | Proposed  Solution |
| 30 | Managing Implementation Plan |  |  |  |  |
| 31 | Registration of User – ID & Password |  |  |  |  |
| 32.1 | Document and Evidences of Purchasing and Installation |  |  |  |  |
| 32.2 | On – Site Inspection |  |  |  |  |
| 32.3 | Requesting sub project owners to submit required data and to cooperate for inspection |  |  |  |  |
| 33.1 | Environment and Social Consideration |  |  |  |  |
| 33.2 | Environment and Social Management System |  |  |  |  |

*B-type Loan Monitoring Procedure*

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| Process Number | Process  Name | Stakeholder | Concern  (Problem) | Analysis  (Reason of the  Problem) | Proposed  Solution |
| 34 | User – Registration for PDs |  |  |  |  |
| 35.1 | Installation Inspection Reporting |  |  |  |  |
| 35.2 | Additional Information from PDs |  |  |  |  |

*Monthly Operation*

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| Process Number | Process  Name | Stakeholder | Concern  (Problem) | Analysis  (Reason of the  Problem) | Proposed  Solution |
| 36 | Resister Technical Data for Newly – approved sub-project |  |  |  |  |
| 37 | Check Progress of Sub- Project |  |  |  |  |

*Quarterly Operation*

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| Process Number | Process  Name | Stakeholder | Concern  (Problem) | Analysis  (Reason of the  Problem) | Proposed  Solution |
| 38 | Collecting data and Calculating conserved Energy |  |  |  |  |
| 39 | B- type Loan Appliance Eligibility Assessment |  |  |  |  |

*Annual Operation*

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| Process Number | Process  Name | Stakeholder | Concern  (Problem) | Analysis  (Reason of the  Problem) | Proposed  Solution |
| *40* | Annual Implementation |  |  |  |  |
| 41 | Organize an annual report meeting of the Steering Committe |  |  |  |  |

*Reporting*

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| Process Number | Process  Name | Stakeholder | Concern  (Problem) | Analysis  (Reason of the  Problem) | Proposed  Solution |
| 42.1 | Quarterly Report and Annual Report(AR) |  |  |  |  |
| 42.2 | Ongoing Sub – Project Summary and Financial Report (Annex 367) and Statement of Expenditure |  |  |  |  |
| 43 | Incidental Report |  |  |  |  |