

PARTNER SCREENING AND PRIORITIZATION TOOL

Tool user guide

October 2025





1. Overview

- **The Partner Screening and Prioritization Tool** is an Excel-based model designed to support funders, technical assistance (TA) providers, and development actors in carrying out an initial screening and prioritization of potential bank partners for SME-focused programs. It provides a summary of screened banks, including scores across key assessment areas and a suggested prioritization to support preliminary partner screening.
- **Intended users:** TA funders, TA providers, development finance institutions (DFIs), SME-focused donors, policymakers, and consultants working to scale SME banking.

2. Use Case & Benefits

This tool addresses the challenge of initial prioritization and screening of bank partners for SME interventions in markets where comparative data is limited and strategic alignment varies. It provides a standardized framework to allow TA funders or other relevant actors to assess a pool of candidate partner banks against five key assessment areas:

1. Strategic alignment and institutional commitment
2. Institutional capacity
3. Track record
4. Market opportunity and accessibility
5. Risk and reputation

Each bank is scored across 2–8 sub-criteria per area, with supporting rationales, weighted scoring, and automated ranking. The tool supports informed decision-making on:

- Which banks to prioritize for further engagement and diagnostics as potential TA, investment recipients, or partners
- Comparison among peer banks in terms of capacity to deliver high-impact SME finance outcomes
- Potential red flags that would suggest rapidly deprioritizing specific banks

The tool relies on secondary data and is designed to support a quick screening process of partner banks. It includes two types of metrics: **“Key Screening Metrics,”** which should be prioritized by all users, and **“Additional Metrics Based on Information Availability,”** which can be used by those with more time or better access to data.

3. Key Objectives

- Provide a flexible, adaptable framework with 16 indicators across five assessment areas to evaluate banks' readiness to engage in donor-supported SME finance initiatives
- Enable comparison across a broad pool of assessed banks and prioritize the most relevant partners based on selected criteria

4. Structure and Components

Excel Tool: Contains four tabs that guide the assessment, including:

- **Instructions & overview:** Tool introduction, objectives, and guidance on use.

- **Scoring logic & methodology:** Assessment areas and indicators designed for the screening and prioritization of potential partner banks. The framework has been developed based on best-in-class industry practices and key learnings. Users are encouraged to edit, add, or remove indicators as needed to align the framework with internal priorities and specific organizational considerations.
- **Partner Screening Framework:** This is an interactive framework that users should complete to input the key information required to screen and prioritize potential partner banks. To complete the framework efficiently, it is recommended that they gather secondary information or hold conversations with screened banks. Automation guidelines are provided to help streamline the process.
- **Results:** Results of the partner screening and prioritization exercise completed in the previous tab. These results can be used to assess the maturity level of specific banks and to compare them with their peers when validating partner prioritization decisions.

Companion documents

- **PDF user guide:** Summary of tool function and instructions.

5. How to Use the Tool

Step-by-Step Instructions:

1. Open the Excel file and review the "**Instructions & overview**" tab.
2. In the "**Scoring logic & methodology**" tab, review the:
 - Five assessment areas, each with a defined weight that can be adjusted in Column C to reflect the user's priorities. While weighting can be adjusted, areas should not be muted completely as all assessment areas are considered crucial to screen partners.
 - List of indicators for each assessment area. Each indicator includes information on the scoring type (e.g., High/Medium/Low or Yes/No), metric type (e.g., key screening metric or additional metric based on information availability), assessment and scoring guidance, and notes on customization and automation.

- Users are encouraged to edit, add, or remove indicators based on internal preferences. These can be turned on or off by adjusting the check box in column D.
- For funders looking to carry out a quick screening across multiple organizations or comparing banks of different sizes with asymmetrical data availability, we recommend focusing on the "key screening metrics" and unchecking the metrics noted in column G as "additional" (which will remove them from the score weighting). If fewer banks are being evaluated, time is not an issue, and there is more access to primary data from potential banks, we recommend ranking across all metrics.
- Guidance on scoring and interpretation, which serves as the primary input for the Results tab of the tool, which can be found in columns H and J.
- Tips on how to conduct the assessment, automate it, and customize it can be found in columns K, L, and M.

3. In the **Partner Screening Framework** tab:

- List all banks you would like to review and screen in column D (starting at row 14).
- Enter basic information for each bank, including its name, type, country of operation, and headquarters location. For "Bank type," tiers are typically defined by the size of the bank's assets: Tier 1 banks usually hold assets of around \$100 billion or more, Tier 2 banks hold between \$1 billion and \$100 billion, and Tier 3 banks have assets of \$1 billion or less. These ranges may vary by country and should be adjusted to local market conditions where appropriate.
- Assign a score (High/Medium/Low or Yes/No) for each sub-criterion across the five assessment areas. Scoring guidance can be found in the notes attached to the "Score" cell of each indicator.
- Add a short rationale for any score, particularly if marked "Low" or "Medium".

- Use the first five lines of the assessment (starting in cell D14) as illustrative examples of how to fill out the Partner Screening Framework.
4. In the **Results** tab, assess the overall results of the partner screening and prioritization exercise, including:
- The top-ranked banks and a screening summary (e.g., number of banks assessed and summary of scores).
 - A specific bank's performance across the assessment areas in terms of maturity ratings by replacing cell C27 with the bank of your preference. Limitations and gaps identified by the assessment are also included.

Use this information internally to prioritize the most attractive banks for more in-depth reviews or due diligence processes. Compare peer banks to validate partner prioritization decisions.

Tips

- Use consistent definitions for each score across banks.
 - Aim to make rationales evidence-based by referencing or linking relevant documents.
 - Adjust weights to reflect program-specific priorities (e.g., emphasize institutional strength or market opportunity).
 - Use the Results tab to facilitate discussions with internal stakeholders or decision-makers.
 - Reuse the tool for future screening rounds or periodic partner reviews.
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6. Outputs & Interpretation

The Results tab summarizes the partner screening exercise. It begins by displaying key summary figures, including:

- Number of banks assessed
- Average score
- Median score
- Highest score
- Count of Banks classified as high, medium or low priority

Additionally, the tab highlights the **top 5 ranked banks** in order of performance, along with their overall maturity ratings.

To support interpretation, the tab also defines how priority levels are determined:

- **High Priority (12.8–16):** Banks that should be prioritized as partners
- **Medium Priority (9.6–12.7):** Banks that are second-tier partners
- **Low Priority (2.9–9.5):** Banks that should be deprioritized as partners

Each maturity ranking is **color-coded** for quick visual reference: **green** for high, **yellow** for medium, and **red** for low.

In the lower section of the tab, users can analyze a specific assessed bank by entering its name in **Cell 27**. This will display the bank's basic information, overall maturity ranking, and scores across each assessment area. To support deeper insights, any **limitations and gaps** identified during the assessment are also shown. This helps users quickly identify and communicate the most relevant issues or alignment challenges for a given bank.

To ensure that prioritized partners are truly viable, users are encouraged to apply the **Bank Diagnostic Tool** or other **due diligence mechanisms** for a more in-depth understanding of the bank's capabilities and gaps related to SME banking requirements.