



OUR CREDIT SOLUTIONS OFFER

Restructuring our credit solutions

For the year 2019, Strategic Insight Group is pleased to announce that we have restructured our credit solutions to provide a wider array of specialised credit services to various client segments.

International expansion with focus on Africa

We are also a member of Global Credit Solutions group (which extends into over 100 countries with leading recognised members in governance, risk, compliance and quality framework), have partnership agreements with leading credit stakeholders worldwide and developed a significant footprint into Africa for credit reports (database of over 35,000 companies) as well as having access to over 200 million companies' information for rest of the world (including Europe and US).



Our motto: "We speak credit!"

Main credit partners



Mission

- Protecting your business from credit events.

Vision

- To be the reference credit platform for Africa by 2021.

Objectives

- To protect stakeholders of the economy against black swan events.
- To be the pioneer in bridging credit information asymmetry in Africa by providing quality reports.
- To have a footprint in more than 35 African countries by 2021.
- To become a leading partner in credit scoring models for banks and NBFIs.
- To educate the market about business intelligence reports and how to integrate them in their risk management framework.

Our target markets

Our main clients come from the following segments:





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Strategic Insight
Optimising your potential

Our Credit Solution Bundle

Credit Intelligence Reports

- Company Credit reports
- Competitor analysis and benchmarking
- Country reports
- Due diligence, Investigations and surveys
- Independent Credit Reviews
- Industry/Sector reports
- KYC checks and back office solutions
- Market analysis
- Preparation of Sales note for financial institutions and NBFIs
- Supplier reference checks
- Trade credit enabler (self-assessment)

Credit Management

- Business acceptance
- Credit Risk Committee setup and participation
- Customer onboarding (Credit, Compliance & Fraud)
- Debtors' monitoring service
- Development of internal credit approval models
- Domestic and Global Debt collection
- Drafting of credit policies and guidelines
- Independent directorship on Audit Committees, Risk Management & Compliance Committees, Credit Risk Committees
- Ledger analyser
- Operational review and improvement of procedures for debtors
- Portfolio analytics
- Property management & tenant monitoring
- Setting up or improvement of CRM framework

Credit rating

Corporate

- Debt rating (e.g. bond)
- IPO rating
- Issuer rating
- Loan/Basel rating
- Project rating
- SME rating

Financial sector

- Bank rating
- Insurance rating (Claims Paying Ability)

Advisory for rating

- Providing guidelines and advice on how to improve rating

Credit & Political Insurance

- Excess of loss
- Leasing insurance
- Political risk insurance
- Rental guarantee insurance
- Single buyer
- Single risk
- Wholeturnover policy

Credit Modelling

- Corporate credit scoring model for leasing, loan, factoring and other banking facilities
- Credit risk portfolio monitoring and back testing of default rates
- Individual credit scoring model for leasing, loan, hire purchase, microfinance
- Intensive financial modelling and forecasting
- Setting up of online platform for credit vetting and approval of lease and loan requests for individuals

Credit Structuring

- Capital adequacy ratio optimisation for financial institutions and NBFIs
- Cost of fund solutions
- Debt restructuring and optimisation
- Development of specialised financial products (e.g. factoring, credit insurance, etc)
- Preparation of credit structuring files
 - Banking facilities
 - Equity financing and other alternative type of financing
 - Factoring requirements (domestic & international)
 - Leasing requirements
 - Project finance
 - Structured trade finance (import facilities, invoice discounting, etc)



Visit us at www.strategicinsight.mu & www.riskshield.mu for more info.

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