

Project Management Office (PMO) Readiness & Risk Assessment for SMB Borrowers

This assessment is designed for commercial lenders to evaluate the Project Delivery Readiness of SMB clients applying for loans tied to business initiatives. It helps identify operational risks and determine how well-positioned the borrower is to utilize funds effectively.

Sec 1: Strategic Clarity

Are the strategic objectives driving this initiative clearly defined and measurable? (0-10 points)

- ☐ No objectives defined (0)
- ☐ High-level goals only (2)
- ☐ Clear business objectives with measurable KPIs (5)
- ☐ Aligned across departments with ROI estimates (10)

Is this initiative part of a broader, documented business plan? (0-10 points)

- ☐ No (0)
- ☐ Somewhat (5)
- ☐ Fully integrated in a current strategic roadmap (10)

Sec 2: Planning & Governance

Does the business have a formal project plan or timeline for the initiative? (0-10 points)

- ☐ No plan (0)
- ☐ Drafted timeline with rough milestones (5)
- ☐ Formalized schedule with resources, dependencies & budgets (10)

Who owns the project and how will decisions be made during execution? (0-10 points)

- ☐ No clear ownership (0)

- ☐ Owner identified, no governance structure (5)
- ☐ Clear roles, escalation paths & governance cadence (10)

Sec 3: Resource Capacity

Does the organization have enough skilled internal staff or external partners to deliver the project? (0-10 points)

- ☐ Major gaps or unknown (0)
- ☐ Somewhat resourced (5)
- ☐ Fully resourced or plan in place to fill gaps (10)

Is resource availability tracked or prioritized across projects? (0-10 points)

- ☐ Not tracked (0)
- ☐ Partially visible (5)
- ☐ Managed centrally (10)

Sec 4: Execution Readiness

Has this organization successfully executed similar initiatives in the past? (0-10 points)

- ☐ Never (0)
- ☐ Somewhat (5)
- ☐ Yes, with documented success metrics (10)

Is there a system or process in place to track progress, risks, and costs? (0-10 points)

- ☐ No (0)
- ☐ Ad hoc tracking (5)
- ☐ Centralized tools and reporting (10)

Sec 5: Risk & Change Management

How does the company manage unexpected challenges or changes in scope / timeline? (0-10 points)

- ☐ Reactively only (0)
- ☐ Somewhat proactive (5)
- ☐ Uses structured change control or risk planning (10)

Sec 6: Post-Loan Value Realization

How will the business measure the impact or ROI of this initiative after loan disbursement? (0-10 points)

- ☐ No measurement planned (0 pts)
- ☐ General KPIs tracked (5)
- ☐ Defined success metrics tied to loan purpose (10)

Scoring Summary

| Score Range | Readiness Level | Lender Recommendation |
|-------------|------------------------|---|
| 0-30 | High Risk | Recommend project oversight or advisory support |
| 31-60 | Moderate Risk | Conditional approval; suggest improved governance |
| 61+ | Execution Ready | Strong candidate; minimal intervention needed |

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