YOUR  
LOGO

**COMPANY NAME**

CREDIT-RISK ASSESSMENT PROPOSAL

Prepared by:

**[Client Name]**

**[Contact information]**

**[Date]**

# Introduction

Thank you for considering [Your Company Name] to support your organization with credit-risk assessment proposal. We specialize in risk analytics, credit scoring, and financial modeling to help companies make informed lending and investment decisions.  
  
This proposal outlines our approach to delivering credit-risk assessment proposal for [Client Name].

# Project Objectives

- Evaluate the financial reliability of borrowers or counterparties  
- Reduce default exposure and improve loan portfolio quality  
- Enhance internal credit scoring and monitoring capabilities

# Proposed Services

- Review of existing credit policies and practices  
- Data gathering and financial statement analysis  
- Custom scoring model development  
- Credit rating system setup and threshold definition  
- Monitoring and reporting recommendations

# Scope of Work

- Conduct policy and data assessment  
- Build risk framework and scorecard logic  
- Analyze sample borrower data and calibrate model  
- Implement dashboard and documentation

# Timeline

Proposed project timeline:

|  |  |  |
| --- | --- | --- |
| Phase | Description | Estimated Date |
| Assessment | Review current policies and risk data | [Start Date] |
| Model Design | Develop scorecard and logic | [Date] |
| Testing | Validate model with sample data | [Date] |
| Implementation | Deploy reporting tools and finalize documentation | [Completion Date] |

# Pricing

Estimated cost breakdown:

|  |  |  |
| --- | --- | --- |
| Service | Description | Cost |
| Risk Review | Assess current credit processes | [Amount] |
| Model Development | Design and calibrate scorecard | [Amount] |
| Testing & Implementation | Test and deploy framework | [Amount] |
| Total Estimated Fee |  | [Total] |

# About Us

[Your Company Name] helps financial institutions and lenders mitigate risk using proven analytics.

# Case Studies / Testimonials

Reduced default rate by 20% for a mid-market lender using automated risk scoring.

# Terms and Conditions

Terms: 40% upfront, balance on model approval. Model assumptions to be mutually agreed.

# Acceptance

To approve this proposal and initiate services, please sign below.  
  
Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Name: [Client Name]  
Title: [Title]  
Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_