

**Tool 5 // Scoring prevailing characteristics and levels of understanding/ capabilities to deal with financial issues and determining required intervention**

Aspects to consider and score		Appreciation		
Financial crisis level (mainly cash/ liquidity problem) and urgency to act	High	Imminent	Emerging	None
Level of financial education	Low	Basic understanding	Main understanding	Well-developed/ high
Stage of business	Starting	Fast growth	Consolidation	Planning to diversify
Level of mastering digital issues	Low	Basic understanding	Main understanding	Well-developed/ high
Aspiration level	Low - survival	Emerging	Moderate	High
Age and attitude towards entrepreneurship	Exploring	Traditional	Open minded	Modern
Entrepreneurial experience	Limited	Basic	General	Advanced
Scoring				
Max values to be given to each aspect and related appreciation	4	3	2	1
Max value per appreciation	28	21	14	7
When score is:	From 28 to 23	From 23 to 18	from 18 to 13	Less than 13
Type of intervention required	Problem solving	Advising and assisting	Coaching	Mentoring and referring