

MSI 20000[®]

The Financial Quality Certification



**MSI
20000[®]**

Financial Quality Certification

**SOLIDITY
INDICATOR
EXPERTISE
COMPLIANCE
PERFORMANCE
COMPETITIVENESS**



International Group for Sustainable Finance

MSI 20000® : THE STANDARD DEDICATED TO FINANCIAL QUALITY

MSI 20000 is the standard for the quality of a company's financial situation

THE STANDARD

MSI 20000®, or Market Standard Indicator – Index 20000®, is the international standard dedicated to the quality of the financial situation of companies and institutions. The MSI 20000® standard defines the most stringent compliance requirements in terms of financial quality.

FOUNDATIONS

The quality of an entity's financial situation is measured by assessing its solidity and financial performance.

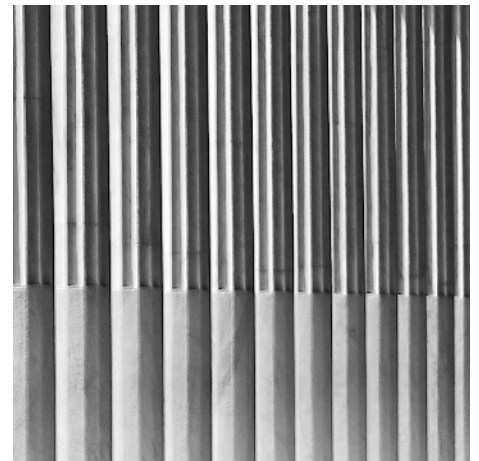
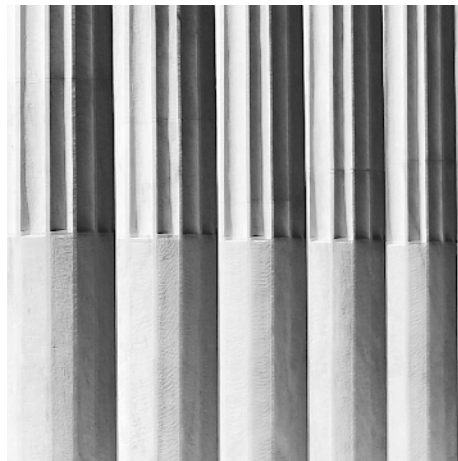
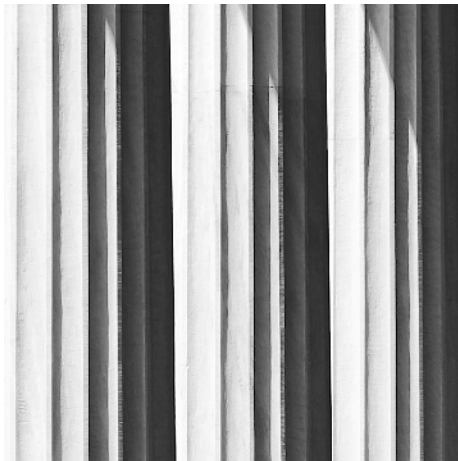
The MSI 20000® specifications outline the requirements based on best practices and sound governance in financial management.

Today, MSI 20000® certification stands as the international benchmark for the financial quality of companies and institutions.

HISTORY

In a globalized and constantly evolving economy, various actors in the economic and financial spheres are increasingly relying on indicators to safeguard against the risks faced by certain companies, particularly in light of the successive crises of recent years. The goal is to provide markets with a reliable, concrete, and accessible confidence index.

This reflection led to the development of a new framework focused on the quality of financial health with the MSI 20000® certification standard. This standard, under its current designation MSI 20000®, for Market Standard Indicator – Index 20000®, was officially established in 2008 following the subprime crisis to identify the healthiest publicly traded banks across various stock exchanges. In response to demand, the project was extended to encompass all types of companies, whether publicly listed or not, across all sectors.



CERTIFICATION PROCESS

Evaluation & Certification

In accordance with international regulations for management system certification, the MSI 20000® certification process consists of two steps: first, the system evaluation to assess the level of compliance with the standard's requirements, and then, if compliance is confirmed, the issuance of a certificate.

1. Mission Opening	The evaluation process begins with a meeting to present the methodology used and the execution schedule.
2. Data Collection	The primary documents analyzed are the financial statements from recent years, approved by legal auditors and accompanied by management reports and annexes.
3. Financial Analysis	The evaluation is conducted remotely by financial analysts specialized by sector, supported by Fintech tools.
4. Report Submission	The evaluating body presents and submits a well-reasoned report, which serves as the basis for the commission's deliberation.
5. Commission & Deliberation	If compliance is confirmed following the main evaluation, a certificate of conformity is issued.

CERTIFICATION CYCLES

In accordance with management system certification regulations, the MSI 20000® certification is granted following a Main Evaluation (ME) for a period of three years. Follow-up evaluations are conducted annually in years n+1 and n+2 to ensure the continued compliance of the organization with the MSI 20000® standard throughout the entire cycle.

The MSI 20000® certification is issued by a duly authorized certification body.

An active and valid certificate grants the right to use the MSI 20000® compliance marks.

The certificate is renewed at the end of the cycle following a Maintenance Evaluation (ME).



EVALUATION SCOPE

To obtain certification, the evaluation is conducted in accordance with the procedures and specifications outlined in the relevant specifications.

AREAS

THEMES

Solidity

Asset Management
Liquidity Management
Liability Management
Risk Management
Human Capital Management

Performance

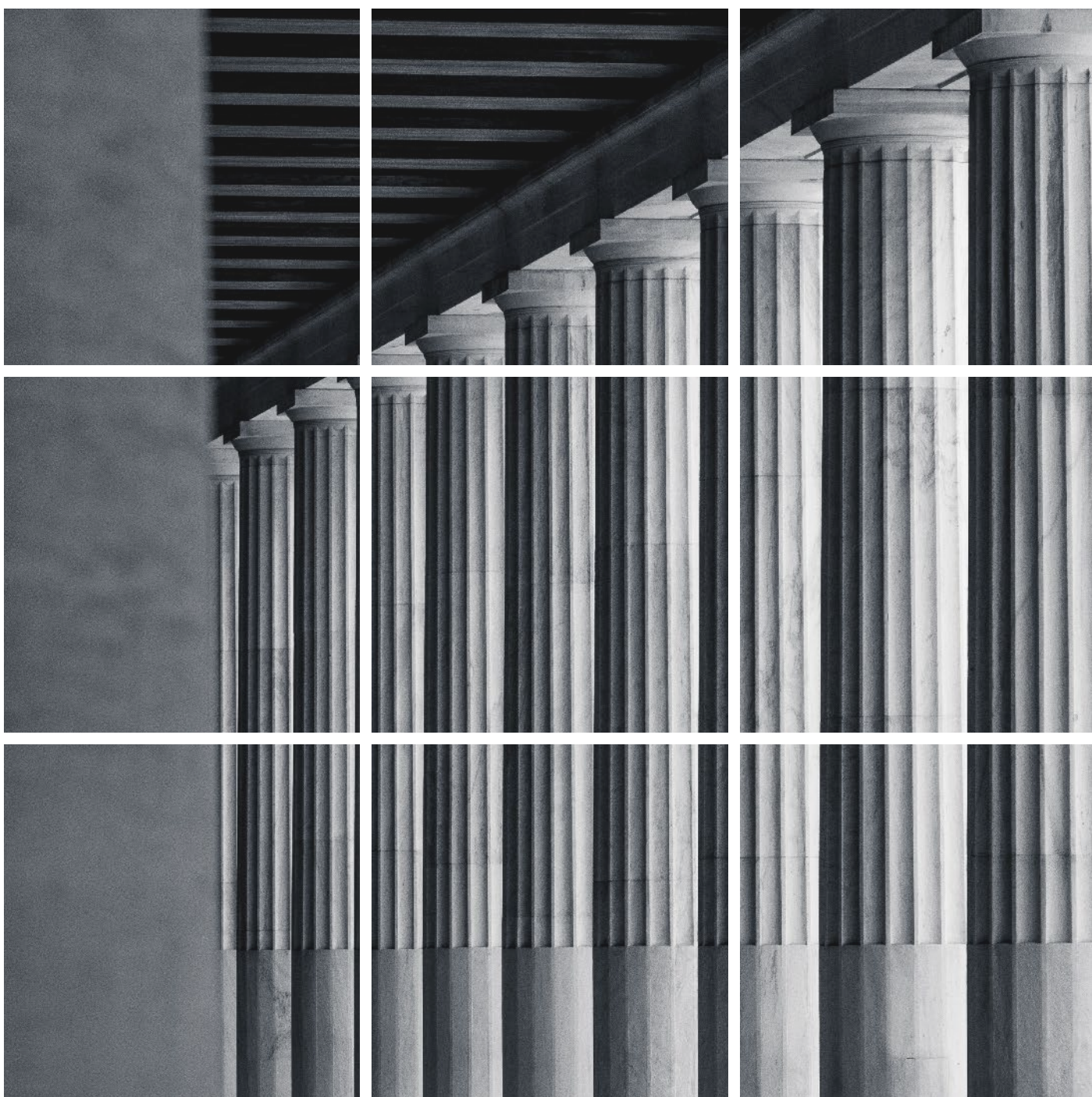
Commercial Profitability
Economic Profitability
Financial Profitability
Operating Profitability
Operational Profitability

The MSI 20000® specifications define the requirements for the financial quality of organizations, based on their sector of activity.

These requirements focus on two main aspects: financial solidity and financial performance.

These two evaluation areas reflect the solvency, profitability, and sustained viability of the organization.

Evaluations are conducted based on financial statements approved by legal auditors.



ADVANTAGES

THE CERTIFICATION PROCESS PRESENTS TWOFOLD VALUE

INDUSTRY EXPERTISE:

The MSI 20000® certification process provides insights into the financial solidity and performance of an organization, thereby reflecting its solvency, profitability, and sustained viability.

The certification approach:

Encourages the adoption and integration of best practices in terms of financial management and transparency.

Offers information on the organization's positioning in comparison to sector standards.

Enables engagement in a continuous improvement process for financial governance.

COMMUNICATION TOOL:

The MSI 20000® standard serves as a benchmark and a differentiating tool for organizations at both national and international levels through reliable and independent criteria.

The MSI 20000® certification offers:

Enhanced brand image and attractiveness facilitating access to financing.

A competitive advantage and demonstrated credibility through a compliance status in the areas of financial solidity and performance.

A strong and concrete negotiation argument with various stakeholders.

A CONFIDENCE INDEX FOR STAKEHOLDERS



CREDITORS / PARTNERS

Sustained viability Index

Ability of the organization to maintain its operations over time.



CLIENTS / SUPPLIERS

Solvency Index

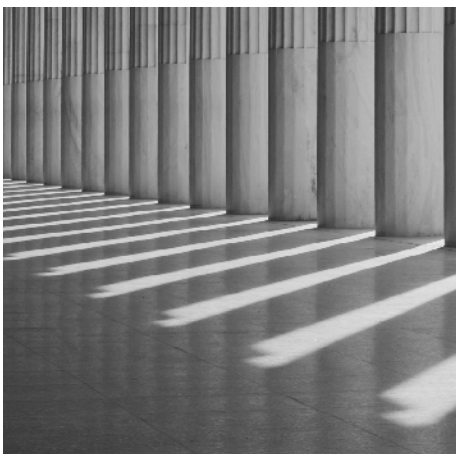
Indicator of short- and medium-term financial stability.



INVESTORS / SHAREHOLDERS

Profitability Index

Financial quality benchmark to assess the risk/profit balance.





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