

>
-----> monitoring by CKB

7 **Report finalized** CKB Report finalized
8 **Report finalized** Sub-contractor

9 **Entrepreneur satisfied** -----

>

----- obtain loan from bank
problem solved

10 **Entrepreneur pays CKB** CKB pays subcontractor

11 **Entrepreneur not satisfied** -----

>
----- does not obtain loan
cannot implement plan