



## Financial Institution Questionnaire

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# Financial Institution Questionnaire

## Purpose

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This questionnaire is meant to provide information necessary to respond to the hypotheses outlined in the project plan. The answers to these questions will also provide the author with other information that will aid him in gaining a better understanding of how financial institutions function in Senegal. Some of these questions were adapted from the following sources:

Butts, David et al. *MicroCAMEL: How to Make Microcredit Organizations Financially Independent*. The Global Development Research Center. 01 August 2005. <http://www.gdrc.org/icm/micro-camel.html>

Jain, Pankaj and Mick Moore. *What makes microcredit programmes effective? Fashionable fallacies and workable realities*. IDS Working Paper 177. Institute of Development Studies. Sussex. England. January 2003. [http://www.microfinancegateway.com/files/3630\\_03630.pdf](http://www.microfinancegateway.com/files/3630_03630.pdf)

*Client Impact Monitoring System (CIMS) Form - v. 204*. Opportunity International. August 2005.

## Demographic Information

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Comparison Measures	Response
Number of Years in Service	
Number of SME Clients	
Total Number of Clients	
Amount of Loans Outstanding to SME Clients	
Total Amount of Loans Outstanding	
Savings Deposited by SME Clients	
Total Savings Deposited	
Average Interest Rate for SME Clients	
Average Interest Rate for Non-SME Clients	
Number of Credit Officers for SME clients	
Total Number of Credit Officers	
Salary per Credit Officer for SME Clients	
Salary per Credit Officer for non-SME Clients	
Staff Members for SME Clients	
Total Staff Members	
Cost per Staff Member for SME Clients	
Cost per Staff Member for non-SME Clients	
Attrition Rate for SME Clients	
Total Amount of Loans Past Due (SME Clients)	
Loan Loss Provision for SME Clients	
Total Operating Cost (SME Clients)	
Total Administrative Expenses (SME Clients)	
Total Financial Income (SME Clients)	
Total Financial Expenses (SME Clients)	

## Nature of Financial Institution Information

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Do you have a specific funding niche?

What type of educational/training programs do you offer your employees - especially loan officers?

Are your loans, investments and advances earning interests?

What other assets do you have that earn interest?

From where do you receive your funding?

What requirements must you meet to receive funding from your donors?

What type of information technology means do you use? How do you use them?

### ***Service & Products Information***

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What services do you provide?

What savings products do you offer?

Is savings mandatory for borrower to receive loan?

### ***Loan Information***

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What types of collateral do borrowers use?

What is your loan repayment rate? Is this the same for all loans?

How do you make your loan decisions?

What requirements are necessary for borrowers to qualify for loans?

What controls do you place on borrowers' use of the loans?

What is the interest rate that you charge? Is this the same for all loans?

How do you collect loan repayment?

How do you enforce loan repayment?

### ***Borrowers Information***

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In what types of business activities are your clients engaged?

For what purposes do your clients seek financing?

Where are most of your clients located?

What is the gender of most of your clients?

What is the level of schooling of your clients?

What is your client retention rate? Is this the same for all loans?

What type of education/training programs do you offer your borrowers?

Do you believe that you successfully meet the financial needs of your clients? If not, how do you think those needs could be met?