Appendix 1: Organizational Set Up of Changamoto LPF

As a membership organization, Changamoto LPF is formed by four main organs:

1. The General Assembly

The General Assembly is the supreme organ and responsible for policy formulation and making key decisions. All members of the organization sit annually in the general assembly for policy approval and electing members of the Executive committee.
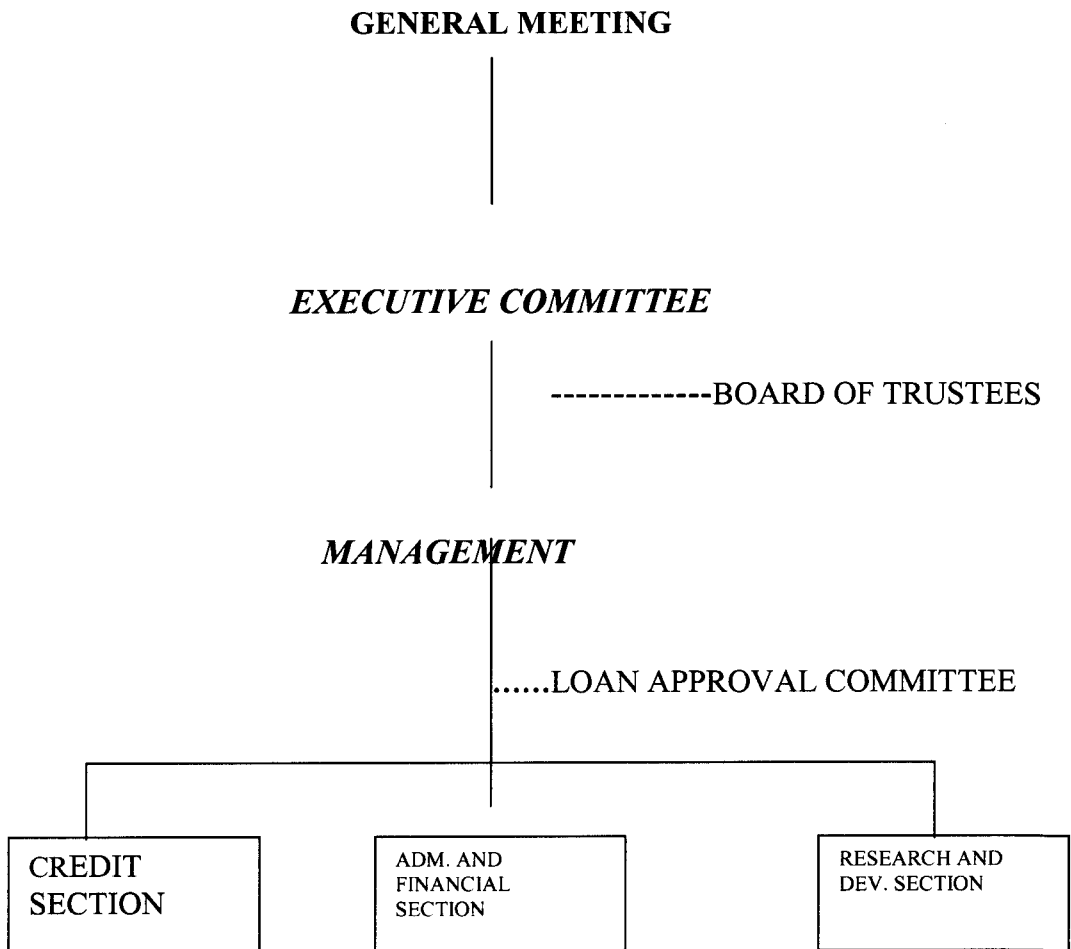
2. The Executive committee

The Executive Committee is comprised of the chairperson of the organization, the secretary and six other members who are elected by the General Assembly. The committee members are elected every three years and hold regular meetings to analyze and approve policies, plans and budgets. The committee also supervises management and monitor performance of the Chief Executive Officer (CEO). The executive committee has authorized the formation of loan approval committee in an attempt to minimize risk of extending credit to an individual officer.

3. The Board of Trustees

The Board of Trustees is constituted of eight members elected from the society and willing to join membership. It is this Board that has the mandate to approve the budget for the purchase and disposal of the organization properties, deliberating Audited accounts and guiding on proper utilization of NGO properties and meeting financial obligations including deliberating and approving financial reports.

4. Management

The management with the responsibility to executing policies on day to day basis is headed by the CEO appointed by the Executive committee under which are three sections – the credit section, the finance and administrative section and the research and development section. Besides the administrative and financial section, the other two are not functioning yet but have been structured to accommodate longer term plans and expansion.

ORGANIZATION STRUCTURE OF CHANGAMOTO LPF

GENERAL MEETING

EXECUTIVE COMMITTEE

-------------BOARD OF TRUSTEES

MANAGEMENT

......LOAN APPROVAL COMMITTEE

CREDIT SECTION	ADM. AND FINANCIAL SECTION	RESEARCH AND DEV. SECTION

Appendix 11: Implementation Schedule and Budget

Activity	WEEK OF												
	Dec 03	Jan 04	Feb 04	Mar 04	Apr 04	May 04	Jun 04	Jul 04	Aug 04	Sept 04	Oct 04	Nov 04	Dec 04
Initial contacts	▓												
Literature review and orientation		▓	▓										
Establish Assessment Framework		▓	▓	▓									
Organizational, Peer and group Assessment				▓									
Literature Review and institution surveys					▓								
Information collection and surveys					▓								
Community participation						▓	▓	▓	▓	▓			
Analysis											▓		
Proposal writing													
Report writing												▓	
Draft Report													▓
Final Report													

3.3 RESOURCES

Item/Activity	Cost in Tsh
Scoping and Mobilization	20,000.00
Establish Assessment Framework	30,000.00
Field visits	30,000.00
Meetings and Information collection	20,000.00
Community participation	30,000.00
Visit other institutions	20,000
Finalization and Reporting	150,000.00
Total	300,000.00

Appendix111: Set of Study Questionnaires

Version 1.0
Area: Board of Trustees
Prototype   Role of Management

Name: (not necessary)--
Age: --
Sex: --
1.   Please tick only one for each statement

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	N/A
Board packs are produced with sufficient time to prepare for Board meetings						
Board relationship with the Executive committee is good						
Board relationship with management is engaging						
Both the Executive committee and the management seeks the expertise of the and contribution of the Board						
Management declare conflict of interest						
Personal contribution to the function of Board						

2. What is your area of competency? Tick the appropriate answer (you can tick mote than one)
Private sector ⬜   Human Resource ⬜
Public sector   ⬜   Legal ⬜
Marketing   ⬜   Micro-enterprise ⬜

3. Can you say what are the achievements of Changamoto in relation to credit delivery? (Mention at least three)

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4. And what are the challenges or shortfalls? (Mention at least three)

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5. What is your experience of sitting in the Board as a whole?

6. What do you think should be done to perform better?..

Version 2.0
Area: Executive committee and Management
Prototype   Board Functionality

Name: (not necessary)--
Age: ---
Sex: ---

1.   **Please tick only one for each statement**

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	N/A
The Board is functioning well						
Board declare conflict of interest						
The purpose of the resource is clearly stated.						
Board probes for facts and the challenges						
Board insist on receiving management report to strict deadlines.						
Board display understanding of the financial report they receive						
Technology allows for customer tracking						
Board contribution to fund raising and capital formation is significant						
There's a clear and efficient mechanism to communicate with Board						
The resource fulfils the stated purposes.						
Your credit mechanism towards financial sustainability is very positive						

2. What is your area of competency? Tick one or more that is appropriate for you

Private sector ☐   Human Resource ☐   Public sector ☐   Legal ☐
Marketing   ☐   Micro-enterprise ☐
Other---------------------

3. How does the Board institute monitoring of Executive committee and management?

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4. What challenges do you face in the course of your job?

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5. Which part of your work do you find the most interesting?

Why -------------
6. Which part of your work do you find the least interesting? ---------------------Why---

Version 3.0
Area: Credit; Administration and financial; and Research and Development section
Prototype: Service Delivery and Management of Micro credit

Name: (not necessary)---
Age:--
Sex: ---

1.   Please tick only one for each statement

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	N/A
The credit facility is beneficiary to community						
Training provided to manage your work is useful						
You feel very confident in management of credit facility						
Directors[10] are open to feedback from the community						
There are very complaints from the community						
There is effective use of ICT in Changamoto						
There are too many steps required to get some useful information						
There are too many steps required to get some useful information.						
Community is satisfied with the amount of credit they receive						

2. Rank the following in order of performance between 1 and 4

Collection of Data on community   ☐
Feed back on loan application   ☐
Current usage of credit provided   ☐
Loan recovery   ☐

3. What cultural constrains do you get in the utilisation of the credit facility?

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4. In processing loan applications, is there some additional information you would like to be able to access?

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5. What challenges do you face in your work?
6. What should be done to improve credit delivery --------------------------------

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[10] Executive committee and management

Version 4.0

Area: For Credit Beneficiaries
Prototype: Usefulness of Credit

Name: (not necessary)---
Age:---
Sex: --

1.   **Please tick only one for each statement**

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	N/A
I am satisfied with amount of credit provided						
People who have access to the credit are very few compared to the number of people that would like to have access to this credit.						
I think it was very useful to get training when I applied for the loan.						
Service delivery by Changamoto LPF staff is excellent						
I can now manage business and pay back loan in time.						
Group meetings helps me a lot						
It was very simple to get credit						
I could easily show others how to manage business transactions and records						
Interest on loan is reasonable						

2.What are activities from which you derive an income?

3;.Which of these activities have been made possible through the loan?

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4. Rank the following in order of performance between 1 and 4

Getting raw material   for my business   ☐
Income generating opportunities in the community   ☐
Utilisation of credit provided for life well being   ☐
Market potentials   ☐

5. How has the credit assisted you in changing your life style?   How?

Version 5.0
Area: Community
Prototype   Impact consideration

Name: (not necessary)---
Age:--
Sex: ---

1. **Please tick only one for each statement**

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	N/A
I have adequate information about the Changamoto micro credit facility .						
The loans are well utilised to reduce poverty.						
Loan system presents technical challenge in its use						
Getting loan is the most important way to create jobs in the community						
The loan has enable people to live better.						
The Changamoto credit policy ensure personal development						

2. Take an exploratory walk to define relation between community and service available by filling in your observations in the boxes below

What is working well	What is not working well	What can be improved	What will prevent the improvement

3.Describe what effects the credit has on your economy.

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4. Have you applied for loan from other organisations---

If the answer is yes, which organisation(s) ---

Were you successful?

5 We would welcome any comments you may have -------------------------------

Version 6.0
Area: Women beneficiaries
Prototype: Gender Impact

Name: (Not necessary) --
Age: --
Sex: --
Married Status:
Number of Children

1. What is your occupation? --

2. How long have you lived in the area? ----------------------------------

3. How did you find out about Changamoto LPF micro credit scheme?

4. What type of economic based groups exists in your area?

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5. In which category does your loan fall under?

    1. below Tsh 50,000
    2. between Tsh 50,000 and 150,000
    3. between Tsh150,00 and 350,000
    4. Between Tsh 350,000 and 500, 00
    5. over Tsh 500,000

6.   Please tick only one for each statement

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	N/A
There are too many steps required to get some loan						
The credit facility is not biased to women						
The facility has made significant change to women						
Increased earnings has improved sharing of decision making in the family						
There is satisfaction with the amount of credit they receive						
The process of getting capital for income generating activities is easily understood						
Women face cultural challenges when receiving loans						

6. Rank the following in order of performance between 1 and 4

Usefulness of Credit ☐
Feed back on loan application ☐
Current usage of credit provided ☐
Degree of poverty reduction after receiving the micro credit ☐

7. What cultural constrains do you get in the utilisation of the credit facility?

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8. In processing loan applications, is there some additional information you would like to be able to access?

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9 What challenges do you face in your work?

10.What should be done to improve credit delivery?

11.What should be done to further reduce poverty?