PN-ABX-614
97756

TRAINING MANUAL

SME PROJECT
IMPACT TRACKING SYSTEM

November 1995

Janice K. Stallard
Dalia Abdel Hady

TABLE OF CONTENTS

INTRODUCTION.....1

APPROACH.....1

COURSE CONTENT.....2

FOLLOW-UP.....5

CONCLUDING REMARKS.....8

ANNEXES

Course outline
Handouts
Questionnaire
Schedules
ITS Liaison: Job Description
Annual & Quarterly Reports

INTRODUCTION

Overview of the ITS

An Impact Tracking System (ITS) was designed in April 1995 as part of the Small and Micro Enterprise (SME) Project. This tool was developed to help the foundations and USAID systematically gather information on the impact of the SME Project.

The ITS tracks data on several levels. First, it gathers information on client businesses, including the following enterprise level indicators:

- Business Expansion
- Product Quality
- Formal/Informal
- Employment changes
- Wage changes
- Sales
- Net Revenue

Second, in an attempt to capture some elements of household level spending, several questions address issues of owner income, household level expenditures, and number of dependents.

Third, the ITS was also seen as a mechanism to provide the foundations with more accurate information on its active client base. As such, it will supply the foundation managers with data on client drop out, client problems with the loan program, and outstanding client needs.

As a complement to this Training Manual, trainers should also read the report entitled, *Designing an Impact Tracking System: Experience from a Small and Micro Enterprise Project.*

APPROACH

The Audience

The Extension Officers collect all of the information on each client in the ITS sample. Their understanding and belief in the ITS is critical. As such, training the EOs is key to ensure that accurate data is gathered in a timely manner on all the sample clients.

Branch Managers and ITS Liaisons[1] should also attend the training sessions. Where possible, the foundation Executive Directors should attend the introduction of all training sessions to lend importance to the entire effort.

The Approach

The training approach consists of one day classroom and one day field training. The classroom training presents the objectives of the ITS, explains how the System works, introduces the ITS questionnaire, and concludes with a role play.

Field training begins with a review of lessons learned from the classroom training. A question and answer session is held to allow EOs to raise substantive and logistical concerns. Following this short, one-hour program, the trainers go to the field with small groups of EOs (between 3-5) to practice using the ITS questionnaire.

The field training is a critical element to the entire ITS training. The field work allows EOs to conduct their own interviews while observing their colleagues' mistakes. It also provides EOs with an opportunity to work closely with the trainers and get hands-on interviewing guidance.

A short, one-hour follow-up meeting should be held after the field training. This can be held the same afternoon or the following day. These sessions are important to summarize many of the problems and issues the trainers observed during the field work. It also provides an opportunity for the entire group to meet together to discuss outstanding concerns.

COURSE CONTENT

Classroom Session

General Introduction

The training course starts with an introduction dealing with the objectives of the SME project as well as those of the Impact Tracking System. This session presents the Impact Tracking System as a tool to help the project track and monitor its progress.

An emphasis is placed on how the ITS can help the project be more effective (in terms of meeting clients needs) and sustainable (meeting its long term objectives).

---

[1] An ITS Liaison was assigned at each foundation. This person was established as a coordinator and monitor of the entire system. Annex E provides a complete job description.

The extension officers are asked to present their own vision of the project's goals and how it monitors its progress. A group discussion is led by the facilitator to discuss these ideas. Emphasis is placed on how the ITS can help meet and/or address many of the issues being raised by the EOs. This discussion of the objectives of the SME project and the role of the ITS is summarized in a hand out. (See Annex B.)

Implementation of the ITS

Following the introductory session, the implementation procedures for the system are explained. In this session the execution and the administration of the system are reviewed in detail.

First, a short description of the sampling methodology is given. Other procedures explained include: (1) the duration of the study; (2) when to conduct the interviews; and (3) how to account for drop outs from the original sample.

This is followed with a discussion on the roles and responsibilities for the ITS as the foundation. Emphasis is given to the work of the extension officers. They are given examples of how the system works, their monthly responsibilities, and how they will track their own clients in the sample.

Each EO is told that they will have approximately 7-10 clients in the sample that they will be responsible for tracking. If one of these clients drops from the program for more than 6 months, they will no longer be included as part of the sample.

An example of a "typical" EOs roles and responsibilities is provided. This example highlights the amount of work, number of clients, and organizational steps that need to be followed. A typical month's workload is given as an example. (e.g., between 2-3 client interviews).

Similarly, the tasks of other actors within the system are illustrated, including the roles of the ITS liaison, branch managers, MIS specialists, and the executive director of the foundation. This overview of tasks emphasizes the interdependence of all the actors for the success of the system.

Reporting procedures are also explained in this session. The difference between descriptive reports on the data gathered and cumulative reports are discussed drawing on the purpose of each type of reporting method. The duration between the different reports (three months) is also presented in this discussion.

The Questionnaire

To introduce the questionnaire, the EOs are first asked about what they think should be included in this reporting system. A group discussion is held in which the extension officers are asked to give in their input regarding the different topics the questionnaire should address. This has proven to be an effective way to garner the extension officer's acceptance to the questionnaire and interest in the topic.

Following this short discussion, the questionnaire is presented to the EOs (using an overhead projector). A step by step review of the questions and an explanation of their format are included.

This review is intended to help the EOs share a common understanding of the questionnaire which contributes to the reliability of the data collected. Common misinterpretations of the questions are reviewed. During this session, simple elements of interviewing protocol and communication skills are introduced.

The second part of the session starts with interview simulation by extension officers. In the role play, one extension officer conducts the interview while another one takes on the role of a client. Following the role plays the trainers ask all extension officers to point out what were the positive and negative strategies used during the simulation. Again, simple communication skills are emphasized here.

This session concludes with a step by step process to help the EOs prepare for and conduct the interviews. Advice is given as to how they can review their own questionnaires. EOs are all encouraged to discuss any issues or questions they have with their Branch Managers. Any problems or refusals they have with clients should also be brought to the attention of the Branch Manager.

Wrap Up

The final session of the in-class training is intended for general questions from the extension officers. However, due to the interactive nature of the training sessions, most of the questions are usually dealt with during the sessions themselves rather than being addressed in a separate session. This last session still proves useful in case the extension officers continue to have ambiguities about any of the topics addressed during the day.

Field Training

The second day of the training course is dedicated to field training where the extension officers are divided into small groups. Each group is accompanied by one of the trainers.

The EOs meet with one of his/her clients to conduct the ITS questionnaire. The trainer listens to the interview and takes notes. Afterwards, the trainer discusses each interview individually with

the EO. This is an important part of the ITS training because it allows the trainers to recognize problems areas and questions that can be addressed before implementation begins.

The field training is followed with another session in the classroom to discuss the different problems that occurred during the day. The session starts by making the extension officers indicate what they think were good or bad interviewing strategies that they themselves have performed. The other extension officer's feedback is also taken into consideration at this session.

This short session is followed by a summary of interviewing techniques and methods of communication that seemed to work well in the field. Exceptionally good EOs are recognized.

Finally, the extension officers are asked to present their concerns that need to be clarified before the end of the training course. These are discussed among the group and conclusions or courses of action are offered.

FOLLOW-UP

While formal classroom and field training is important to ensure accurate data collection, it must be supplemented with a systematic program of follow-up assistance. Follow-up assistance should focus on two elements: (1) accuracy of the data gathered by the EOs; and (2) coordination and collaboration of the various departments and individuals responsible for the ITS in each foundation.

Accuracy of Data

One of the initial challenges of the ITS is the accuracy of data being collected by the EOs. Even with training, there will be occasions of misinterpretation of questions and a lack of attention to detail by EOs. This can only be addressed through follow-up training.

As such, it is critical to follow-up at every stage of the ITS implement for at least the first three months. While the ITS Liaison is responsible for reviewing forms for accuracy, this should be done in close collaboration with the technical assistance team [2].

As forms begin coming in from the field, they must be carefully reviewed by the ITS Liaison with the technical assistance team. In this manner, a pattern of mistakes and problems will begin to arise in questionnaire completion. These can then be systematically addressed by working with individual EOs or Branch Managers -- as appropriate. A follow-on training session may be needed to reinforce certain issues.

---

[2] In this case, it was a representative from the Operations Research Unit which is part of the SME Project.

Double Checking Data

At the Alexandria Foundation an additional check was placed on the system. A local professor was hired, with a background in field based surveys, to review incoming questionnaires with the ITS Liaison. Although initially cumbersome, it was soon discovered that this increased the level of accuracy of completed questionnaires. The local professor was also able to help the ITS Liaison generate some early statistics on the ITS to provide the Executive Director with descriptive data on client drop outs.

Coordination

Due to the range of individuals and departments involved in the ITS, the technical assistance team decided to hold monthly meetings with the implementing foundations. This system was put in place for the first six months and provided an excellent forum to raise problems and initiate problem solving.

Executive Directors

The Executive Director's participation in the ITS implementation is critical. Through his/her participation they will learn about the System and its applicability to their work and decision making.

As problems arise during ITS implementation, it will also be important for the Executive Directors to take part in their resolution. The Executive Director's active participation in the ITS also instills a sense of importance to the entire process.

ITS Liaison

The ITS Liaison plays a key role in the implementation of the System. This person is central to ensure accuracy of data as well as coordination among departments and individuals.

The ITS should be explained to the ITS Liaison as several, interconnected steps -- each involving them. The first step begins with organizing the client sample and developing tracking schedules (See Annex D for examples). One schedule should be established for each branch including a list of sample clients for each month. In this manner the ITS Liaison can track questions, when they are due, and when they are outstanding. This schedule should also include a column for noting how many forms have been finalized, approved, and sent to the MIS Department for data entry.

The second step deals with the EOs. The EOs are responsible for tracking when their clients should be administered the questionnaire, i.e., at the end of their loan term. It is important that the ITS Liaison help the EOs adequately schedule their time so they will not fall behind in the

completion of their questionnaires. The ITS Liaison is responsible for contacting EOs when they are delinquent in completing their questionnaires and reporting serious cases to the Executive Director.

The third step includes reviewing completed questionnaires. Once the EOs have completed their questionnaires, they should be given to the Branch Manager, who will pass them to the Liaison. The Liaison then reviews each form for accuracy. If the form has problems or errors the Liaison can either correct them or, if it is a major error (or blank) send the questionnaire back to the EO. In either case, the EO should be informed that there was a problem with a questionnaire and to note the nature of the problem to ensure the mistake is not repeated.

During this process the ITS Liaison should track repeated problem areas and issues for the EOs. This list can then be used for the basis of follow-on training and to report to the Executive Director.

If a questionnaire has no mistakes it is passed to the final step -- the MIS Department.

The MIS Department receives the final, approved forms from the Liaison and puts them into a data base designed for the ITS. As will be discussed below, the MIS plays an important role in preparing the reports from the data collected through the ITS.

Branch Managers

In the case of foundations that have more than one branch, it is important to work closely with the Branch Managers to gain their support for the System. They are the key person that has the day to day oversight of the EOs. They have a good understanding of the EO's time and attention to questionnaire completion. If the Branch Managers think the System is important -- and does not take too much time away from other work -- their influence and supervision of the EOs can be critical. Their understanding of the EO's work-load can also help the ITS team address time constraints that arise regarding questionnaire completion.

Before implementation begins, a series of meetings should be arranged with the Branch Managers. The first should be held with the Executive Director to introduce the System and its objectives. The questionnaire should be distributed along with an outline of program implementation. A second meeting should be held to review the questionnaire and provide the Branch Managers with an opportunity to ask questions and raise issues. A final meeting should be held with the Branch Managers after the EO training has been completed to launch the implementation of the System.

Once the System is on-going, Branch Manager's input should continue to be solicited. In some cases, follow-on training may be warranted to reinforce the concepts of the ITS. Branch Managers should attend the monthly ITS meetings with the ITS Liaison, Executive Director, and MIS Department Head.

MIS Staff

The data base developed for the ITS is very simple. It is based on a yes/ no system that eliminates choices based on previous entries made; this technique limits potential mistakes during data entry.

Training of the MIS staff on the database is initially given by the technical assistance team. This training introduces the system to them, how data entry will work, and the basics of report generation. It is a simple, hands-on training session that is followed-up on an as needed basis.

The most important task of the MIS staff is the report generation from the ITS data. Several kinds of data are available from the system, e.g., descriptive, management data (e.g., client drop outs, satisfaction with the program, outstanding needs), and impact data. (See Annex F for a complete list of reports.) For the first year, only descriptive and management data will be available due to the longitudinal nature of the data[3].

At the end of the first year an Annual Report will be made. This report will be the first time comparative data will be available on the sample clients. It will report on all the key enterprise level indicators as well as management oriented data on client drops outs.

CONCLUDING REMARKS

Training of Extension Officers, Branch Managers, MIS staff, and Executive Directors is critical to the functioning of the ITS. Monitoring progress is an entirely new concept for all of the foundations and is not given much priority.

In fact, one of the biggest challenges for this system will be the recognition of the important role the ITS can play in helping the foundation management make decisions and take corrective changes in their programming. Taking the time to systematically train staff at all levels is the first step in ensuring this takes place.

---

[3] The ITS "tracks" clients over a three year period. The first time the questionnaire is administered it is used as a sort of baseline. Then, over time, this original set of data is used to compare changes and trends that occur at the business. For more description of the system see , *Designing an Impact Tracking System: Experience from a Small and Micro Enterprise Project.*

ANNEXES

ANNEX A

COURSE OUTLINE

IMPACT TRACKING SYSTEM TRAINING

One Day Session for Extension Officers

GENERAL INTRODUCTION (30 minutes)

Introduction of the trainers and training objectives

Objectives of the training program - to introduce the extension officers to the ITS as a tool to help them and the project better understand their program and gather evidence on the impact of their efforts.

Emphasis to EOs that there will be a great deal of interactive sessions (the importance of their participation).

Objectives of the SME project

Open forum to get EO input. (1) What are the objectives of the small and micro enterprise project? >>>>>>>>> (2) Do we have evidence that we have achieved these objectives? >>>>>>>>>>>> (3) How does the ITS support our project needs (in terms of information and data on its activities).

Reaching the Objectives (handout)

ITS is designed to help the project understand if it has reached its objectives and gain insight into its **impact** on project clients. Will also help **project management** understand the problems of its clients, why clients dropout, and what clients want from the program.

IMPLEMENTATION OF THE ITS (60 minutes)

How the system works

Simple explanation of how the ITS selects a representative sample of the active clients of the foundation. How the process will work: (1) asking (sample) clients the questionnaire at the end of each loan term; (2) tracking these sample clients over a three year period (by asking them the same series of questions over time); and (3) clients that drop out of the program for more than 6 months will not remain in the sample.

Extension Officer Role

EOs have a central role in the entire process. They will be responsible for conducting all of the interviews with the selected client group. Each EO will have 7-10 clients in the sample that they will be responsible for tracking. If one of these clients drops from the program for more than 6 months they will no longer be included as part of the sample.

Other Roles

ITS Liaison - responsible for coordination and monitoring the entire ITS process (from Extension Officers to MIS Department).

MIS Department - responsible for ninputing the data from the questionnaires and the reports for management.

Branch Managers - responsible for supervising the Extension Officers' implementation of the questionnaires.

Executive Director - oversees the entire process. Utilizes ITS data to make management decisions.

BREAK 15 minutes

THE QUESTIONNAIRE (2 hours)

Questionnaire Review (Overhead)

Step by step review of the questionnaire. Importance of questions and the way they are worded. Review potential problem areas. Careful review of each question and answer to explain how the most accurate answers should be selected among the choices available.

Role Play

2-3 role plays using the questionnaire. Trainer (will be the client) along with a trainee (who will be the EO).

Wrap Up (Dos and Don'ts handout)

Key skills that we have learned to conduct the survey. Steps each EO should take to: (1) prepare themselves before the interview; (2) conduct the interview; and (3) after interview is completed. How to introduce the subject to their clients.

CONCLUSION (15 minutes)

Summary of day's events; main issues and what has been learned.

Question and Answer session for EOs

Discuss plans for next day's field activities.

Moderator: Will be available to assure that each session stays on track according to the time allocated.

THIS TRAINING WILL BE FOLLOWED BY 1-2 DAYS OF HANDS ON PRACTICAL TRAINING IN THE FIELD.

ANNEX B

HANDOUTS

OBJECTIVES OF THE IMPACT TRACKING SYSTEM

I. Provide Foundations with input to make management decisions regarding their credit program:

1. Is the program loosing clients due to its current structure? How many? Why?

2. What do clients perceive to be the major problems with the program?

3. Do clients have significant needs that fall outside the program?

MANAGEMENT DECISION: >>>>>> *Do changes need to be made to address these issues?*

II. Provide Foundations with input regarding the impact of their credit program:

1. How is the credit program helping entrepreneurs with their business? (in terms of expansion, profits, sales, quality, etc.)

2. Does the program have a significant employment impact at the enterprise level?

3. Are changes occurring that lead to increased formalization of clients' businesses?

4. Does the program have a household level impact on its clients?

MANAGEMENT DECISION: >>>>> *Do changes need to occur to achieve impact goals?*

OUTPUTS OF THE IMPACT TRACKING SYSTEM

PROGRAM MANAGEMENT

- What is the client level of satisfaction with the program.
- What problems exist with the current loan program.
- What are client needs that the program does not meet.
- Why are clients dropping out (and their characteristics).

PROGRAM IMPACT

- How does the program support enterprise level:
  - Business expansion
  - Shifts from informal to formal sector
  - Quality of product/services
  - Changes in employment
  - Changes in wages
  - Changes in sales
  - Changes in net revenue
  - Owner income
- Household level issues:
  - Increased expenditures
  - Use of household income

ANNEX C

QUESTIONNAIRE

Impact Tracking System Questionnaire

(Cover Page)

1.	Name of borrower _____	Code _ _ _ _ _ _ _ _ _
2.	How many years of education has this borrower had?	Years of education __ __
3.	How old is the borrower?	Age __ __
4.	When did the borrower take charge of this business?	Year 19 __ __

5.	Questionnaire number		
6.	Branch code	Code ___ ___	
7.	Extension officer code	Code ___ ___	
8.	Date of this interview	Date ___/___/___	
9.	Amount of the last loan disbursed	LE ___ ___ ___ ___ ___ ___	
10.	Number of the last loan disbursed	Number ___ ___	

	How did you use this loan? Anything else?	11. Bought raw materials or goods - the usual quality ____ 12. Paid regular wages, rent, tax ____ 13. Paid off debts 14. Bought raw materials or goods a better quality ____ 15 Hired additional temporary workers ____ 16 Pay additional wages to old employees ____ 17 Bought new machines or tools ____ 18 Hired new permanent workers ____ 19 Rent/buy new premises ____ 20 Other _____	
21	Did the last loan permit you to change your legal status or business organization?	Yes .....1 No 0	→27
	What change did you make?	22 Made a license ____ 23 Commercial license ____ 24 Industrial license ____ 25 Tax card ____ 26 Social insurance ____ 26 Bookkeeping ____	
27	What quality of goods\services are you selling?	Popular quality .....1 Medium .....2 Excellent 3	

How many permanent and temporary workers did you have last month, including yourself? Did you hire any temporary workers last month?

Name	Male	Female	Part/t	Full/t→	Wage per _____
Total number	28	29	30	31	32. Per month:

33	What is the value of the sales you made last month?	LE ___ ___ ___ ___ ___ Don't know 99999	

34	To the extension officer: Check back at question 33 in the previous questionnaire. Has the value of sales in the current questionnaire not changed, or is it higher or lower?	Sales unchanged.....1 Sales increased .....2 Sales decreased 3	→49 →43
	Can you tell me the reasons why your sales have declined compared to the last time?	35 Seasonal drop in demand ___ 36 Problem with delayed payment by customers ___ 37 Competition ___ 38 The market is down ___ 39 Inc in price of raw matl ___ 40 Lack of raw matl in mkt ___ 41 Drop in production ___ 42 Other _____	
	Can you tell me the reasons why your sales have increased compared to the last time?	43 Seasonal inc in demand ___ 44 Increase in mktg channels ___ 45 Increase in production ___ 46 Inc in quality of goods ___ 47 Added a new product ___ 48 Other _____	
49	Can you tell me what were your expenses last month? Rent _____ Elec _____ Insce _____ Salaries ___ Other _____ Goods ____ Raw matls ____ Water ___	Monthly expenses LE___ ___ ___ ___ ___	
50	Did the last loan permit an increase in your income?	Yes .....1 No 0	→59
	How did you use this increase?	51 Increased purchase of matls/goods ____ 52 Increased investment in equipment ____ 53 Investment in premises ____ 56 Savings ____ 57 Inc in household expend ____ 58 Other _____	
59	How many dependents do you have?	Number of dependents ___ ___	
60	Did you face any problems during the last loan period? What problems did you face?	Yes .....1 No 0	→ 69
	What problems did you face? (To the extension officer: don't read the responses)	61 Loan length too short ____ 62 No grace period ____ 63 Loan amount too small ____ 64 Requirement of social insurance for > LE3000 ____ 65 Requirement of reading and writing for >LE3000 ____ 66 Requirement of bank account for > LE 10000 ____ 67 Requirement of balance sheet/tax records for loan over LE 15000 ____ 68 Other _____	
69	Does this borrower want a new loan?	Yes .....1 No 0	→71
70	To the extension officer: Does the borrower have a good repayment history?	Yes .....1 No 0	→71

71	Why don't you want to renew your loan?	Loan from bank 1 Doesn't need money 2 Loan length too short 3 Grace pd too short 4 Other _____ 5	
72	Have you attended any training course at the project?	Yes .....1 No 0	→74
73	Did you benefit from the training?	Yes .....1 No 0	
74	To the extension officer: How accurate do you consider the borrower's responses?	Honest 1 Some responses are doubtful 2 Most or all responses are doubtful 3	

ANNEX D

SCHEDULES (IN ARABIC)

بيان بخط سير الأستمارات من و الى كل فرع

الشهر / الفرع/

م	أسم الأخصائى	عدد الأستمارات لدى الأخصائى	الأستمارات الوارده	الأستمارات المتأخره	الأستمارات المراد استيفائها	الأستمارات المرسلة للحاسب الآلى
١						
٢						
٣						
٤						
٥						
٦						
٧						
٨						
٩						
١٠						
١١						
	الأجمالى					

أخصائى بحوث

أمنيه متولى

ظاهرة تآكل العينه موزعه على الفروع

م	الفرع	الوفاة	السجن	السفر	أغلاق النشاط	اخرى	الأجمالى
١	العطارين						
٢	محرم بك						
٣	فيكتوريا						
٤	المنشيه						
٥	كرموز						
٦	العامريه						
٧	فلمنج						
٨	المنتزة						
	الأجمالى						

أخصائى بحوث

أمنيه متولى

بيان بأجمالى عدد الأستمارات نظرا لأسباب محدده

(ظاهرة تآكل العينه)

ما ظهر منها فى خلال ال٦أشهر الأولى/من شهر ٤الى شهر ١٠ .

م	البيان	التكرار	ملاحظات
١	الوفاة		
٢	السفر- الهجره		
٣	أغلاق النشاط		
٤	السجن		
٥	أخرى		العملاء رفضوا التعاون مع الأخصائى فى ملء الأستمارة
	الأجمالى		

أخصائى بحوث

أمنيه متولى

ANNEX E

ITS JOB DESCRIPTION

ITS LIAISON

Job Description

The Impact Tracking System (ITS) Liaison will be the key person responsible for overseeing the implementation of the ITS. The roles and responsibilities of this position are outlined below.

Responsibilities:

- Coordinate the implementation of the ITS. This includes working with the Branch Managers, Extension Officers, MIS Department, and Foundation management.

- Maintain a schedule of ITS questionnaires and Extension Officer assignments, by branch.

- Act as key liaison with Branch Managers to assure that: (1) questionnaires are being conducted on schedule; (2) Extension Officers are given the proper guidance and supervision for the ITS implementation; and (3) tracking implementation problems regarding scheduling, questionnaire accuracy, and client relations.

- Review all questionnaires from the Extension Officers to check for clarity and accuracy. Responsible for assisting EOs and branch managers to address problem areas in proper questionnaire completion.

- Conduct all new Extension Officer training on the Impact Tracking System.

- Act as a liaison with the MIS Department to provide accurately and completely filled out questionnaires.

- Assist in the preparation of ITS reports (along with the MIS Department) for Foundation management.

ANNEX F

ANNUAL & QUARTERLY REPORTS

ITS REPORT PREPARATION: GUIDELINES

Year One

Because "impact" data will not be available in the initial year, emphasis will be placed on reporting descriptive data. Quarterly descriptive reports will be produced in year one.

At the end of year one an Annual Report (including impact data) will be produced.

Year Two

After the first year, impact data will be more easily assessed. As such, only two reports will be prepared: a Semi-Annual and Annual Report. Both of these reports will follow the same reporting format as the year one Annual Report.

General Rules

1. Quarterly information *will not* be cumulative. Each quarter's figures should be based on information gathered in the current quarter.

2. Annual reports will provide cumulative information on the impact tracking system.

3. Each foundation will be responsible for maintaining a uniform quarterly and annual reporting format. However, each foundation will be free to develop separate, specialized reports according to their own internal needs.

4. Clients *will not* be dropped from the impact tracking system unless they drop from the loan program for more than 6 months. Therefore, if a client chooses to wait to renew his loan for 2-3 months he/she will still be considered part of the sample and information should be continued to be gathered on this client for the impact tracking system.

JTS QUARTERLY REPORT

DATA	OUTPUT
GENERAL	
Months in Program	One, two, three....
No. of clients interviewed this quarter	
Average number of loans received (per client)	
Average loan size	
Accuracy of responses	Honest..... 85% Doubtful..... 5%
PROGRAM MANAGEMENT ISSUES	
How the loan was used	*Fixed Costs:* Raw Materials.....55% Wages (#4)..... 30% Debts (#5)..... 10% *Variable Costs:* Hired new workers..... 5% New Machines..... 20%
Client satisfaction [those with no problems during their last loan term]	Percentage
Problems with the loan program	Loan length too short..... 40% No grace period..... 60%
No. of dropouts from sample (this quarter)	
Reasons for client dropout	Bad repayment history .....75% Getting loan from bank.....10% Doesn't need money..... 5% Loan term too short.....20%
Client needs outside the program	Training ..... 40% Marketing Assistance 60%

ENTERPRISE INDICATORS	
No of permanent, male employees	Services.....600 Trade.....550 Manufacturing.....,.....1,000
No. of permanent, female employees	Services.....350 Trade.....200 Manufacturing.....300
No of clients who changed their legal status as a result of the last loan?	*Services.....50* *Trade.....35* *Manufacturing.....20*
What change was made to their legal status?	Made a license.....25 Commercial license.....25 Industrial license.....0 Tax card.....20 Social insurance.....35
Average, permanent monthly wages [Male]	Services.....LE 200 Trade.....LE 150 Manufacturing.....LE 250
Average, permanent monthly wages [Female]	Services.....LE 150 Trade.....LE 100 Manufacturing.....LE 150
Average monthly sales	Services.....LE 3,000 Trade.....,.....LE 5,000 Manufacturing.....LE 10,000
Average monthly expenses	Services.....LE 2,000 Trade.....LE 3,000 Manufacturing.....LE 7,000
No of clients who experienced an increase in income during the last loan period	Services.....300 Trade.....250 Manufacturing.....400
How was this increase used? [of those, above who experienced a gain]	Purchase of materials.....150 Equipment.....150 Invest in premises.....250 Savings.....200 Household spending.....200
Average no. of dependents	5

JTS Annual Report

DATA	OUTPUT
GENERAL	
Months in Program	One, two, three...
No. of clients interviewed	
Average number of loans received	
Average loan size	
Accuracy of responses	Honest.....85% Doubtful.....5%
PROGRAM MANAGEMENT ISSUES	
No. of dropouts from sample	
Client satisfaction (those with no problems during the last loan term)	Percentage
Problems with the loan program	Loan length too short.....40% No grace period.....20%
Reasons for client dropout	Bad repayment history.....50% Getting loan from bank.....10% Doesn't need money.....5% Loan term too short.....20%
Client needs outside the program	Training.....30% Marketing.....50%
PROGRAM IMPACT	
Employment creation	Services.....35 new, full-time jobs created Trade.....15 full-time jobs lost Manufacturing...20 new, full-time jobs created
Increase or decrease in female employment	Services..... 10 new, full-time jobs created Trade..... 5 full-time jobs lost Manufacturing....5 new, full-time jobs created

Increase or decrease in wages	*Services* Male, permanent.....+5% Male, temporary..... -2% Female, permanent..... +10% Female, temporary..... +2% *Trade* Male, permanent.....+5% Male, temporary..... -2% Female, permanent..... +10% Female, temporary..... +2% *Manufacturing* Male, permanent.....+5% Male, temporary..... -2% Female, permanent..... +10% Female, temporary..... +2%
Business and expansion [How the loan was used]	*Fixed Costs:* Raw Materials (# 3).....40% Wages (#4).....20% Debts (#5).....15% *Variable Costs:* Hired new workers.....5% New Machines (#9).....20%
Change in quality of goods	*Services* Medium..... + 25% Excellent.....- 15% No change..... 60% *Trade* Medium..... + 30% Excellent.....- 20% No change..... 50% *Manufacturing* Medium..... + 25% Excellent.....- 20% No change..... 55%

Shifts from the informal to formal sector	*Services* Made a license.....10% Commercial License.....10% Tax Car..... 20% Social Insurance.....15% No change..... 40% *Trade* Made a license.....10% Commercial License.....10% Tax Car..... 20% Social Insurance.....15% No change..... 40% *Manufacturing* Made a license.....10% Commercial License.....10% Tax Car..... 20% Social Insurance.....15% No change..... 40%
Change is average monthly sales	Services.....+ LE 35,000 Trade..... - LE 20,000 Manufacturing..... + LE 5,000
Increase in monthly sales [Reasons]	*Services, Percentage of total: 70%* Seasonal demand..... 10% Increased mktg.....60% Increased quality..... 20% Added a new product/service..... 10% *Trade, Percentage of Total: 20%:* Seasonal demand ..... 20% Increased mktg..... 40% Increased quality ..... 5% Added a new product/service ..... 4% *Manufacturing, Percentage of Total: 35%:* Seasonal demand..... 30% Increased mktg..... 50% Increased quality..... 10% Added a new product/service..... 10%

Decrease in monthly sales [Reasons]	*Services, Percentage of Total: 30%* Seasonal demand..... 40% Delayed payment..... 50% Competition.....30% Low market demand ..... 20% Drop in production..... 20% *Trade, Percentage of Total: 80%* Seasonal demand..... 40% Delayed payments.....50% Competition..... 30% Low market demand..... 20% Drop in production .....20% *Manufacturing, Percentage of Total: 65%* Seasonal demand..... 40% Delayed payments.....50% Competition..... 30% Low market demand..... 20% Drop in production..... 20%
Changes in net revenue [Sales - Expenses]	Services..... + LE 40,000 Trade..... - LE 15,000 Manufacturing..... + LE 20,000
Increase/decrease of owner income	Services..... +10% Trade..... -10% Manufacturing..... + 2%

Use of owner's increased income	*Services* Purchase of goods/raw materials.....10% Increased investment in equip..... 30% Investment in premises.....10% Savings.....5% *Trade* Purchase of goods/raw materials.....10% Increased investment in equip..... 30% Investment in premises.....10% Savings.....5% *Manufacturing* Purchase of goods/raw materials.....10% Increased investment in equip..... 30% Investment in premises.....10% Savings.....5%	
HOUSEHOLD LEVEL ISSUES		
No who indicate increases in household spending	*1st Time*	*Now*
Average no. of dependents per household	7	