

CHRISTIAN ENTERPRISE TRUST OF ZAMBIA (CETZAM)

EXIT INTERVIEW FORM*

i	Name		
ii	Trust Bank		
iii	Loan Officer		
iv	Entry Date		
v	Exit Date		
vi	Amount of saving with Trust Bank		
vii	What was your main business activity at the time of leaving cetzam?		
viii	What was your main business location	1.[] Household plot 2.[] Market 3.[] Road 4.[] Private Plot 5.[] Itinerant	
1.How have your business activities been affected by joining your TB?		1.[] Helped to start a business 2.[] Helped to keep my business going 3.[] Helped to expand my business 4.[] Helped to diversify my business 5.[] Eroded my capital 6.[] Other (specify)	
2.How was the size of your last Loan?		1.[] Too big and difficult to repay 2.[] Sufficient just within my capacity to repay 3.[] Insufficient I could have repaid more	
3. How was your income affected through investing your loan?		1.[] Income increased 2.[] Not changed/not sure 3.[] Income decreased	
4.How helpful have loans been to your business ?		1.[] Very helpful 2.[] Helped a bit 3.[] Not helped 4.[] Have been a burden	
5. How did you find the weekly meetings?		1.[] Helpful 2.[] No opinion 3.[] Not helpful	
6.What would you say was the best aspect of joining a Trust Bank?			
7. Which of the following aspects also applies to you		1.[] It provided support when I need help 2.[] Gave me business ideas and contacts 3.[] Offered me new friends 4.[] Allowed me to develop my leadership skills 5.[] Other	
8. What would you say was the worst aspect of joining a trust bank?			
9. Which of the following aspect also applies to you?		1.[] It was a source of conflict 2.[] Was a source of new anxieties 3.[] Put me in more debts 4.[] Other	
10. In sum what has been your experience of joining a TB?		1.[] Very positive 2.[] Positive 3.[] Okay 4.[] Negative	

11. Briefly explain the Main reason for leaving your Trust Bank		
12. Which of the following reasons also apply to you?	1.[<input type="checkbox"/>] I don't need any more loans 2.[<input type="checkbox"/>] I need larger loans, better loans terms 3.[<input type="checkbox"/>] I'm leaving the area 4.[<input type="checkbox"/>] I encountered stable employment 5.[<input type="checkbox"/>] My spouse doesn't want me to continue with the trust bank 6.[<input type="checkbox"/>] I have health problems and can't work 7.[<input type="checkbox"/>] I'm pregnant or breast feeding 8.[<input type="checkbox"/>] I distrust Trust Bank leaders 9.[<input type="checkbox"/>] I distrust Trust Bank members 10.[<input type="checkbox"/>] I have suffered a large loss (theft) in my business 11.[<input type="checkbox"/>] My business is no longer profitable 12.[<input type="checkbox"/>] I'm tired and need a rest 13.[<input type="checkbox"/>] I disagree with trust bank leaders 14.[<input type="checkbox"/>] I disagree with group savings rules 15.[<input type="checkbox"/>] I disagree with joint loan guarantee 16.[<input type="checkbox"/>] I'm afraid to lose my saving because of defaults 17.[<input type="checkbox"/>] The supervision of the credit officer is poor 18.[<input type="checkbox"/>] Program management is poor 19.[<input type="checkbox"/>] I wish to join another credit officer is poor 20.[<input type="checkbox"/>] Meeting last too long 21.[<input type="checkbox"/>] Loan repayments are too frequent 22.[<input type="checkbox"/>] I want more access to my savings	
13. Was your withdrawal from the Trust Bank temporary or permanent?	a. Temporary [<input type="checkbox"/>] b. Permanent [<input type="checkbox"/>]	
14. Other comments about Cetzam?		
15. Comments by Loan Officers on why clients left?		
16. Comments from remaining TB on why respondents left Programme		

To be filled in by Loan officer from office records

17. Number of Loan Cycle participated in	
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18. Size of Last Loan	
19. Code for cross reference to means data	

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