

CETZAM MEANS TEST FORM:*

NCR#, Name of potential member, Age, Marital status, Adress, Denomination, Type of business, Date of commencement, Location of business, Residential address

1. ECONOMIC INDEX

	Indicators	5	4	3	2	1	Total
a	Current business capital (K)	121+	91-120	61-90	31-60	10-30	
b	Employees	5	4	3	2	1	
c	Experience (in months)	19+	16-18	13-15	10-12	6-9	
d	Distance of business site from meeting place (Km)	5+	4-5	3-4	2-3	1-2	
e	Business frequency (weeks)	Seasonal	Monthly	Biweekly	Weekly	Weekly	
f	Turnover period (in weeks)	5	4	3	2	1	
g	Weekly net profit (K)	46+	36-45	26-35	16-25	5-15	
h	# of jobs created	5	4	3	2	1	
	TOTAL						

2. SOCIAL INDEX

	Indicators	5	4	3	2	1	Total
a	# of dependants	0-1	2	3	4	5+	
b	# of people working in h/h	5+	4	3	2	0-1	
c	# of school going kids in h/h	0-1	2	3	4	5+	
d	Income of spouse	150+	121-149	91-120	61-90	30-60	
e	Spouse interference	Not supportive	Partner	Indif-ferent	Support-ive	No spouse	
f	Distance of residence to meeting area (km)	5+	4-5	3-4	2-3	1-2	
g	Attitude to working in groups	Not interested	Dislikes groups	Indif-ference	Can try	Likes groups	
h	Acquaintance with other TB members	None	1-2	Knows a quarter	Knows half	All	
i	Availability	Not at all	Irregular	Monthly	Biweekly	Weekly	

SCALE AND CLIENT CATEGORY

1	09-27	Ideal
2	28-46	Good
3	47-65	Acceptable
4	66-84	Could borrow as an individual
5	Over 84	Not acceptable for TBs - a commercial bank case

General remarks of the loan officer

Date of Test, Assessment done by

Checked by, Date checked

Supervisor's remarks

Supervisor's signature

Date

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