

APPENDICES

APPENDIX A

CZECH UNIVERSITY OF LIFE SCIENCES

FACULTY OF TROPICAL AGRISCIENCE

QUESTIONNAIRE FOR INTERNATIONAL FINANCIAL INSTITUTIONS

This study is a post-graduate research project aimed at analyzing how international financial sources support Ghana micro finance industry. Your response would be treated confidentially and would be highly appreciated.

Instructions: *Please tick/mark the boxes and fill in the blank spaces appropriately.*

Section A: Personal Information

1. What is the name of your Institution?
2. Years of Operation. 0.5 – 1year 4 – 5 year 6years and above
3. How long have you worked in this institution?
 1- 5 years 6 - 10 years 11 - 16 year 20 years and above.

Section B: Institutional Information

4. How many branches do you have?
 Less than 10 10 -19 years 20 – 29 years 30 and above.
5. Who are you targeted groups?
 Women Farmers Services Entrepreneurs.

6. Have you ever had access to international financial supports to finance your microfinance institution?

Yes No

7. What are the sources of funds to your institution?

Loans from Banks International Financial Institutions

8. What are the purpose of your funds?

Poverty reduction Profit Social Economic Development

9. Did you get the amount requested?

Yes No

10. How long did it take to get the support?

0.5 – 6 months 7 – 1 year 2 years and above.

11. What was the requirements before granted financial support?

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12. Which of the International financial sources do you gain financial assistance?

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13. What has been the impact of the support from the international financial institutions to your business?

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14. What are the challenges while seeking financial assistance?

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15. What is the average microloan for clients?

- 2000 -4000 5000 – 7000 8000 and above

16. What are the repayment attitude of clients?

- Excellent Very Good Good Bad Very Bad

17. Do you use risk hedge?

- Yes No

18. Is cross border funding cheaper than local funding?

- Yes No

19. Do you expects more funds in the next 3 years?

- Yes No

APPENDIX B

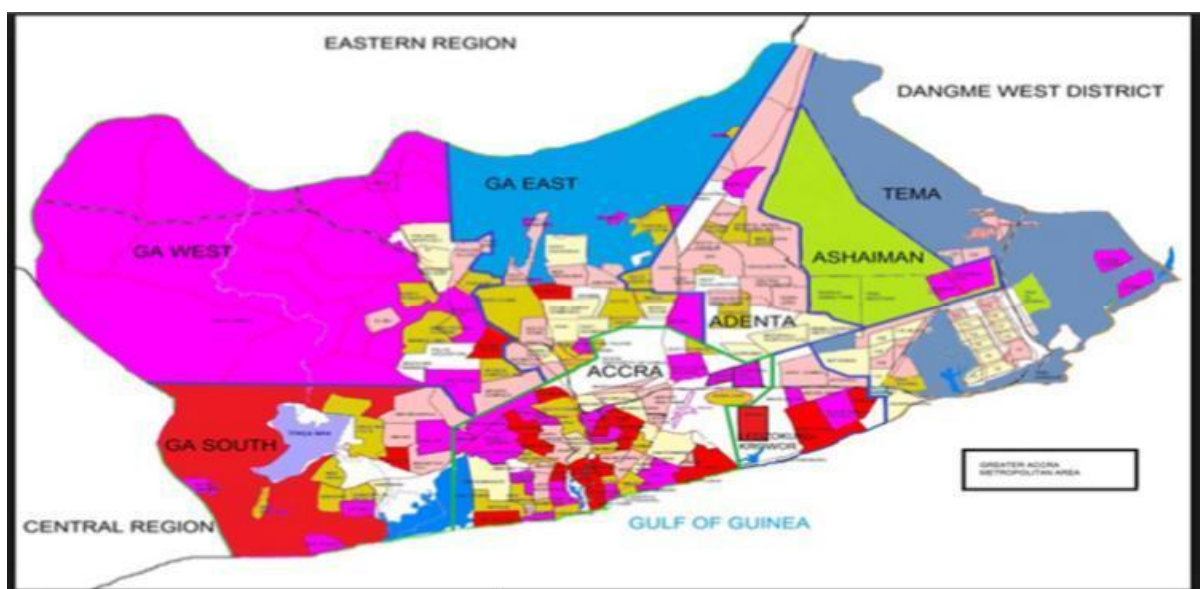


Figure 1: Map of Greater Accra

Table 1: Challenges while seeking international finance

Type of	Frequency	Percent
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years of operation	17	23.9
financial report	15	21.1
loan guarantor and asset Base	17	23.9
inability to pay clients on the amount requested	22	31.0
Total	71	100.0

Table 2: Requirement before loan is granted

Loan Requirement	Frequency	Percent
Assest base of the Institution	21	29.6
loan guarantor	4	5.6
year of operation	37	52.1
assesment of cash Inflow	9	12.7
Total	71	100.0

Table 4: Impact of financial support from IFIs

Impact of support	Frequency	Percentage
Meet your target	47	66
Expand business	24	44
Total	71	100

Table 3: Sample economic indicators of Ghana

Year	Inflation rate	Interest rate	GDP
2000	22.8		3.70
2001	25.00		4.00
2002	14.50		5.20
2003	26.70	21.00	5.60
2004	13.00	24.00	5.90
2005	15.10		6.40
2006	10.90		6.46
2007	10.70		8.43
2008	16.50	16.50	3.99
2009	19.30		8.01
2010	10.90		15.01
2011	8.70		8.79
2012	9.20		7.59
2013	11.00	17.00	3.70
2014		18.00	
2015			

Source: World Bank database, 2016