Is Micro Credit Right for Your Organization?

1. Do you often think your clients could turn their lives around if they had financial resources?
   Never (0) rarely (1) occasionally (2) often (3) always (4)

2. What percentage of your clients are capable of working their way out of poverty
   none (0) 25% (1) 50% (2) 75% (3) 100% (4)

3. Lack of which of the following is the biggest reason for poverty in this community?
   initiative (0) ability (1) mobility (2) education (3) resources (4)

4. Is there a lack of goods and services in your community that require the people to go elsewhere?
   (Think about food, stationery, fax, copier, pharmacy, materials, etc.)
   Nothing lacking (0) very few things lacking (2) Significant need (4)

5. With a bit of capital, could someone in your community provide those goods and services?
   No (0) possibly a few (1) definitely some (2) a lot of people (4)

6. What is your level of confidence in the integrity of people in your community?
   Low (0) average (2) high (4)

7. What is your level of confidence in the initiative of people in your community?
   Low (0) average (2) high (4)

8. What is your level of confidence in the work skills of people in your community?
   Low (0) average (2) high (4)

9. What is your confidence level that your community can work together in support of each other?
   Low (0) average (2) high (4)

10. How would you rate the entrepreneurial spirit of your community?
    Low (0) average (2) high (4)

11. What level of risk are you comfortable assuming on a micro-loan?
    ___ Ok for someone I know well who has an existing business and has a co-signer (0)
    ___Ok for someone with business & co-signer, even if I don’t know him/her personally (1)
    ___Ok for someone with existing business, if they have someone to recommend them (2)
    ___Ok for someone with an existing business with no co-signer or referral (3)

   **Add up the points associated with your answers**

<table>
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<tr>
<th>Microcredit is not for us</th>
<th>microcredit is a great fit</th>
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