Do you authorize the CGAP Microfinance Technology Resource Center to release the following questionnaire on its web site?   YES

> **If YES, do you wish the questionnaire to be anonymous?** Non anonymous

> *In this case, the fields marked with # will not be published.*

1/ BASIC FACTS ABOUT THE INSTITUTION

#.1.1. Name: Micro Lending Fund "HUMO"

1.2. Country / region: Tajikistan   Central Asia

#.1.3. Year of creation: 2004

1.4. Legal status:

Bank:	☐
NGO:	☒
Cooperative, Mutual:	☐
Private company:	☐
Project:	☐

#.1.5. Contact information of the person who fills in the questionnaire:

> Firdavs Mayunusov
>
> Finance Officer/DBA
>
> firdavs@humo.tj
>
> (992 372) 24-26-68

1.6 Since when are you working with this institution?

1.7 Your microfinance or banking information system

> **Since when are you using a microfinance or banking information system?** October-2004

> 1.7.1. Any change of system since then?   NO   If YES: Date

> 1.7.2. What information system are you currently using?
> Loan Performer
> 7.04

> 1.7.3. Have you been through a End of Year process with this release?   NO

2/ SATISFACTION REGARDING THE MIS AND IMPLEMENTATION PROCESS

2.1. Satisfaction regarding the MIS:

	Rating	Comment (if any)
Overall rating:	GOOD	
Functionality:	GOOD	
Ease of use:	EXCELLENT	
Navigation	EXCELLENT	

Data capture	EXCELLENT	
On line help or contextual help	GOOD	
Quality of warning messages	GOOD	
Reliability and performances:	**EXCELLENT**	
Management reporting and data analysis	**EXCELLENT**	
implementation, training and support	**EXCELLENT**	

2.2. Satisfaction regarding the functionalities:

	Rating	Comment (if any)
Loans	EXCELLENT	
Deposits & Savings	please rate	**We don't use these moduls**
Client management	EXCELLENT	
Accounting	GOOD	**It has General Ledger and main Financial Reports**
Cash management	GOOD	**It has Cash Flow Report. Users can set-up Cash Flow Settings**
Operational reporting	GOOD	
Reporting to central bank	GOOD	**We extract all data from LPF Reports and prepare reports to central bank manually according to their format.**

2.3. Are you satisfied with security features?   Y/N ?

	Rating	Comment (if any)
User profile management	EXCELLENT	
Data storage and backup	GOOD	**We are using MS SQL Server with LPF. Currently SQL Server is performing only data storage function and all queries are implemented within the LPF Software. It would be better to use all the features of MS SQL Server. Proccess of making backup is manually with SQL Server.**

2.4. Quality of documentation:

2.4.1. Were you provided with an up-to-date technical documentation? YES

If YES - Appreciation of the documentation   EXCELLENT

2.4.2. Were you provided with a user manual?   YES

If YES - Appreciation of the manual	GOOD

2.4.3. Is there an <u>online help / documentation</u>?   YES

If YES - Appreciation of the documentation   GOOD

2.5. In your opinion, is there any important functionality missing?

YES   If YES: Payroll

2.6. Do you feel any gap between what you bought and what you finally got?

NO   If YES: Please specify

2.7. During the implementation did you have to perform adaptations or specific developments to the software?

NO   If YES: Please specify

2.8. Did you have to change or adapt your organization or procedures to be in line with the software?

NO   If YES: Please specify

2.9. What is your appreciation of the implementation process?

	Rating	Comment (if any)
Ease of installation:	EXCELLENT	
Ease of configuration:	EXCELLENT	
Quality of operational training provided:	GOOD	
Quality of technical training provided:	please rate	**We did not receive any technical trainings but were provided by technical documentations.**

2.10. Did you face any unexpected problem during implementation?   YES   If YES: There were problems with Russian fonts in 7.02 version, but they fixed them in 7.03 version.

3/ SATISFACTION REGARDING THE SUPPORT

3.1. In case of problem regarding the MIS that cannot be solved internally, who helps you?

The vendor company: ☒

A specialized IT firm (different from the vendor)?   ☐   Please specify the name of the company #

Other   ☐   #

3.2. Do you have a maintenance contract with the above mentioned company? NO   If YES: Please specify

3.2.1. If NOT, how do you contract to obtain support?   We just write them if we have some problems and they will advice us how to solve it or will send us patch file if there are some bugs within software. It is free of charge.

3.3. Did you have any serious bug or other problems since the start of operations with the software?

NO   If YES: Please specify

3.3.1. If YES did you have a prompt reaction from customer support?   Y/N ?

3.4. What is you overall appreciation of the customer support?   EXCELLENT

	Rating	Comment (if any)
Promptness:	EXCELLENT	
Accuracy of answers:	EXCELLENT	

4/ OVERALL SATISFACTION

4.1. Did the software help to improve the services offered by your organization?   YES

      4.1.1. Can you explain why?   We can see progress per Credit Officer, District, Category of clients and etc. and make decision according analysis done.

4.2. Would you recommend the product to another MFI?   YES

      4.2.1. Can you explain why?   It is easy to use Loan Performer; Loan tracking module has all necessary items and there are a lot of usefull reports.

4.3. Would you recommend the team or company who did the implementation to another MFI?   YES

      4.3.1. Can you explain why?   Implementation was done by our team and we are sure that we can help others to integrate the system.

4.4. Please include any additional comments you may have here

Other comments:

5/ FACTS ABOUT THE COMPUTERIZATION HISTORY

5.1 History of your microfinance or banking information system

      5.1.1 How long has the implementation process for the current MIS been?

STEP	DURATION		Number of people involved
Preparation and specifications	3	month	2
Selection of software	3	month	3
Installation & configuration	1	weeks	1
Testing / User Acceptance tests	1	month	2
Pilot phase	3	month	2
Roll-out	1	month	2

      5.1.2. Details on the implementation process:

          Did you proceed to the implementation process (choose one of the 4 options below):

          5.1.2.1. Alone?   ☒ Go to question 3.1.9.

          5.1.2. 2. With the vendor of the software?   ☐ Go to question 3.1.9.

          5.1.2. 3. With the vendor and a specialized consulting firm?   ☐ Go to question 3.1.8.

          5.1.2. 4. With a specialized consulting firm?   ☐ Go to question 3.1.8.

      #.5.1.3. Can you provide the contact details of the consulting firm?

               Name of the implementation company

               Contact person

               e-mail

               phone number

      5.1.4. How many people use the MIS within your institution?

	TOTAL number of users	Loan Officers & cashiers	Branch Managers	Head Office staff	Other
Head Office	11	2	1	8	
Network					

5.1.5. Do the loan officers and cashiers use the system:

    5.1.5.1. In real time in front of the client: ☒

    5.1.5.2. In Batch mode: ☐

    5.1.5.3. Both: ☐

5.2. Do you have an IT department within your institution?   YES

5.2.1. If YES: How many people do you have in the IT department?

	Number of IT Staff
Head Office	1
Network	

5.2.2. How many staff is involved in the day to day management of the software?

	Number of IT Staff
Head Office	1
Network	

5.3. What is the IT equipment within your institution?

5.3.1. Computers

	Servers	Clients
Number of computers	1	10

5.3.2. Connectivity solutions between Head Office and branches   We don't have any branches

5.4. Data synchronization between the Head Office and the branches: (multiple responses accepted)

Branches are permanently connected to the Head Office: ☐

Episodic network connection between the branches and the Head Office, to synchronize data: ☐

The data extracted from MIS is sent by email to the Head Office: ☐

The data extracted form the MIS is saved on a media (CD, diskettes) and sent to the Head Office: ☐

Any comments regarding data synchronization?

5.5. Are you using ATMs?   NO   If YES: Number of ATMs

5.6. What innovative solutions are used by your institution?

PDA   NO

Cell phone   NO

Other   NO   If YES: Please specify

5.7. What other software are used by your institution?

Accounting	☐	name of the software	Interfaced with the MIS? Y/N ?
Budget	☐	name of the software	Interfaced with the MIS? Y/N ?
Human resources management:	☐	name of the software	Interfaced with the MIS? Y/N ?
Management reporting	☐	name of the software	Interfaced with the MIS? Y/N ?
Other Please specify	☒	Microsoft Access	Interfaced with the MIS? YES

6/ INSTITUTIONAL PROFILE

6.1. Type of environment (Urban/Rural)

Percentage of clients in Urban areas: 0%

Percentage of clients in Rural areas: 100%

6.2. Number of physical locations:

Total number: total number of locations of which number of Branches / Agencies number

Breakdown of sites per type:

	Number of locations	Number of computerized locations
Urban sites		
Rural sites	1	1

6.3. Total Number of staff: 21 of which number of loan/field officers: 12

6.4. Size of the institution

6.4.1. SMALL (< 5,000 clients): ☐

6.4.2. MEDIUM (5,000 – 25,000 clients): ☒

6.4.3. MEDIUM LARGE (25,000 – 50,000 clients): ☐

6.4.4. LARGE (> 50,000 clients): ☐

6.5. Main products

6.5.1. Loans

a. Individual loans:	☐	Comment:	
b. Group loans:	☒	Comment:	
c. Village banking:	☐	Comment:	
d. Others: Name	☐	Comment:	
Name	☐	Comment:	
Name	☐	Comment:	

6.5.2. Deposits / Savings

a. Current accounts:	☐	Comment:	
b. Pass Book	☐	Comment:	
c. Term deposits:	☐	Comment:	
d. Overdraft:	☐	Comment:	

e. Others: Name [   ] ☐   Comment: [   ]

Name [   ] ☐   Comment: [   ]

Name [   ] ☐   Comment: [   ]

6.6. Other services

a. National transfers: ☐   Comment: [   ]

b. International transfers: ☐   Comment: [   ]

WESTERN UNION / MONEYGRAM/OTHERS: ☐

SWIFT: ☐

c. Insurance   ☐   Comment: [   ]

d. Other services: Name [   ] ☐   Comment: [   ]

Name [   ] ☐   Comment: [   ]

7/ CONTACTS FOR FURTHER DETAILS

#.7.1. Can you give several contacts within your institution that could provide more detailed information?

General Manager: Vaisova Mavsuda   mavsuda@humo.tj
(992-372) 24-26-68

Person in charge of IT: Firdavs Mayunusov   firdavs@humo.tj (992-372)
24-26-68

Person in charge of Administration and Finance: Firdavs Mayunusov   firdavs@humo.tj (992-372)
24-26-68

Operations Manager, or one Branch Manager: name   e-mail adress   Phone number

One loan officer/field officer: Qudrat Makhmudov   qudrat@humo.tj (992-372)
24-26-68

Internal Auditor: name   e-mail adress   Phone number

Please send the questionnaire back to: is.marketplace.manager@horus-groupe.com

Do not hesitate to contact us for any further information, or questions on how fill out the survey (same Email or tel :
Elen Jolivet +33.1.53.32.84.91)
Thank you for your co-operation