
The Client Assessment Scorecard or 'Social Ledger' of Buusaa Gonofaa MFI

Presentation on the 2nd European
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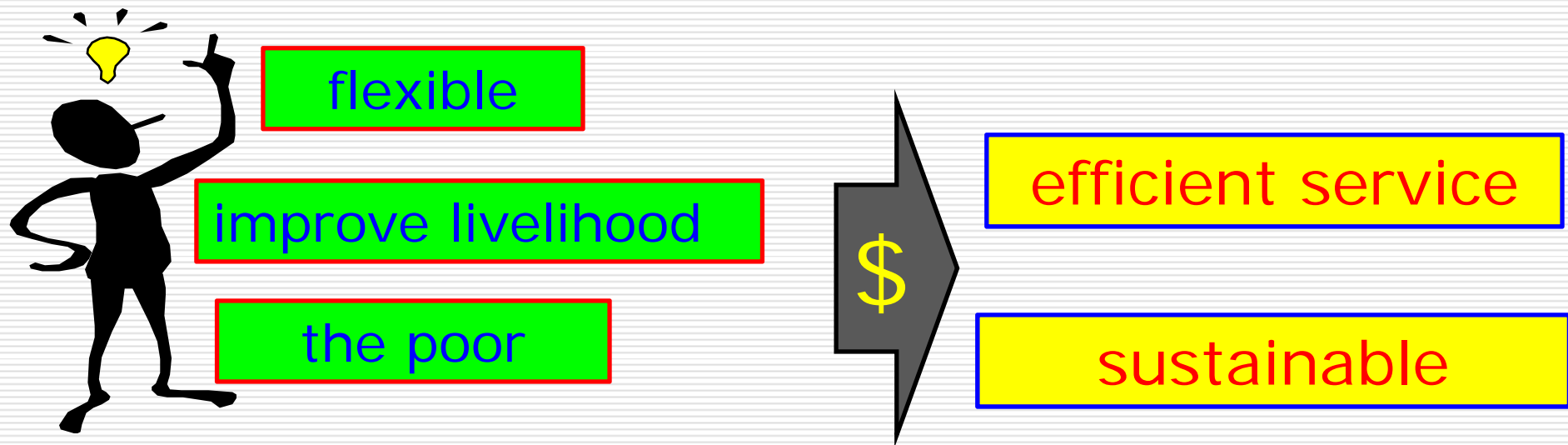
By Teshome Y. Dayesso

bgmfi@ethionet.et

BUSA GONOFA MFI: Our Intentions

□ Mission

- To provide **flexible** & efficient microfinance service on a **sustainable** basis to **improve** the livelihood of the resource **poor**



Poverty Indicator	Measurable Indicators		Year of Scoring				
			1	2	3	4	5
	Date of scoring as Month/Year:	→	m1/yy	m2/yy	m3/yy	m4/yy	m5/yy
Household wealth							
1. Housing	o Roofing material:- T=thatch; I=iron; P=plastic, O=other		T	T	T	I	I
	o Size: Number of rooms/huts		4	2	3	3	3
	o Invested on house/improvement		0	5	10	4	9
Total score of housing :		52	52	57	67	71	80
2. Household Wealth	o # Oxen	18	0	1	3	3	2
	o # Cows	16	1	1	1	3	2
	o # Sheep/goats	2	0	1	4	1	1
	o # Bed type – Metal	2	2	2	2	2	2
	o # Bed type - Wood/Mosvold	4	1	1	2	2	2
	o # Tape recorder	2	0	1	1	1	1
	o # TV	24	1	1	1	1	1
Total Score of HH wealth:			100	127	183	213	188
change in score				21%	44%	14%	-12%



Household Enterprise			Year of Scoring				
			m1/yy	m2/yy	m3/yy	m4/yy	m5/yy
3. Business Growth	Cultivable land owned (Ha)		0.5	0.5	0.5	0.5	0.5
	Land cultivated (Ha)		0	0.5	0.5	1	0
	Score: WC/Business Assets	30	30	60	100	150	160
	<i>Deduct</i> : Score for debt/credit		0	-24	-36	-48	-48
	Score: Net Business Assets		30	36	64	102	422
	Score: Monthly sales (aver)	0.8	1.2	1.5	0.9	1.3	2.0
	Total Score: HH & Bus. Wealth		130	163	247	315	610
	Growth of total wealth:			25%	52%	27%	94%



Social responsibilities		m1/yy	m2/yy	m3/yy	m4/yy	m5/yy
4. Food Security	a. # days/yr HH missed meals	56	34	45	40	20
	b. Length of hungry period (in months)	4	4	3	1	1
	c. # days/yr of meat consumption	3	3	5	8	9
	Food adequacy indicator = (12-b)/12	67%	67%	75%	83%	92%
5. Education of children	• % of children attending school	33%	67%	100%	100%	100%

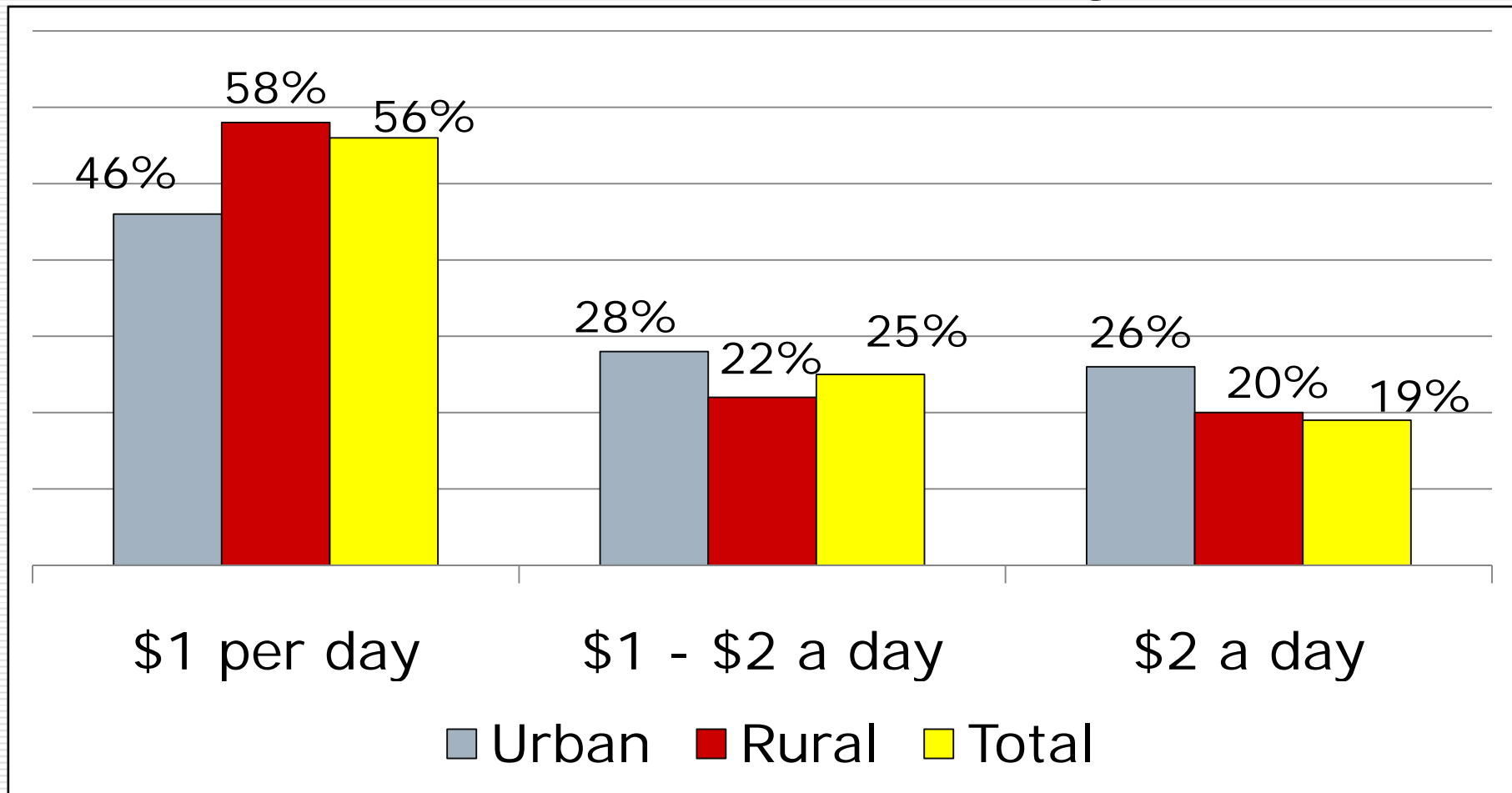
Poverty Indicators & Cut-off Points

Poverty category	Score range	Income range
Very poor	0 – 34	\leq \$1
Poor	35 – 69	\$1 – \$2
Not so poor	≥ 70	\geq \$2

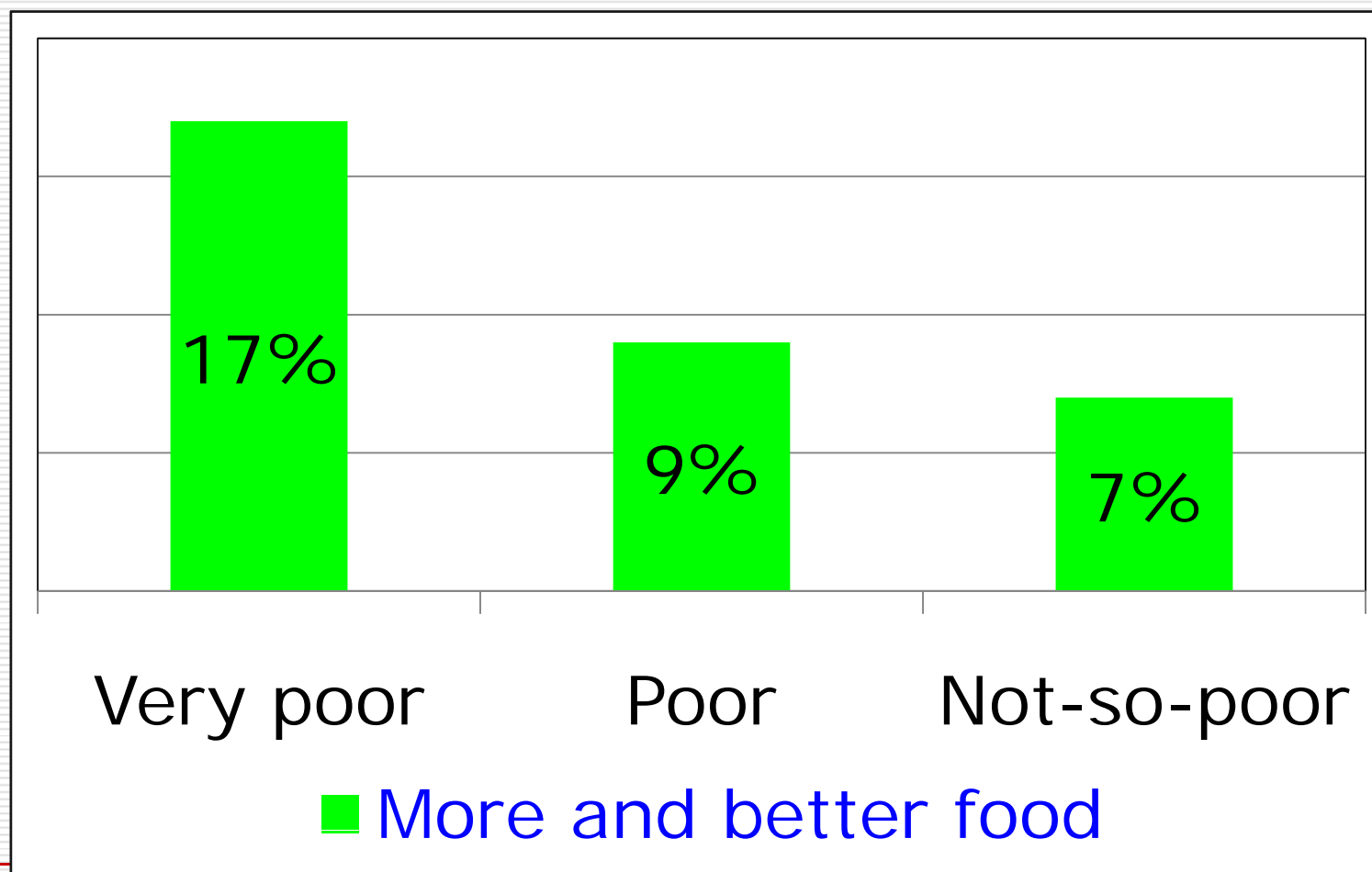
- A person with total score of 15 is poorer than a person with score of 25



Poverty Level of Clients: 56% are very poor



There is difference in progress on livelihoods by poverty level



What can we improve: loan size is not an issue for 71% of clients

