***QUESTIONER***

***INDRA GHANDI NATIONAL OPEN UNIVERSITY***

***SCHOOL OF MANAGEMENT STUDIES***

***MBA PROGRAM***

***Questioner to be filled by Respondents of Nile Insurance Company***

***O*bjective**

The objective of this questioner is to collect necessary primary relevant data to conduct the research project regarding *The IMPACT of NBE Directive No.SIB/26/2004 on the performance of Nile Insurance Company.*

***Thank you***

Please put a tick mark or write your comment on the space provided.

1. **To be filled by Nile Insurance company Finance Staff**
2. Does your company have credit policy?
3. Yes b) No
4. If your answer to Q.1 is “yes” how do you rate the effectiveness of your company’s credit policy in relation to receivables control?
5. Very effective d) Very less effective

b) Moderately effective e) Not effective

c) Less effective

1. If your answer to Q. 2 is either “less effective”, “very less effective” or “Not effective” please identify explain the reason.

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1. Does the company assign a responsible employee only for collection purposes?
2. Yes b) No
3. When an overdue account or aged receivable accounts are collected by the employee of the company (except sales and commission agents), does the company use this as a performance measure to evaluate the employees?

a) Yes b) No

1. How does the company adhere to the directive No.? SIB/26/2004provided by the governing body National Bank of Ethiopia?

a) Monthly follow up c) End of the year

b) Quarterly follow up

1. Do all branches of the company participate in executing the credit policy?

a) Yes b) No

1. Does the company keep the necessary documents for legal actions to be taken on those defaulters?

a) Yes b) No

1. Is there proper classification of outstanding debtors by age and customer type?

a) Yes b) No

1. Is there any periodic reconciliation of account receivable record against customer book?

a) Yes b) No

1. If your answer for Q.10 is ‘yes’ how do you rate the effectiveness of the reconciliation process?

a) Very effective c) Less effective

b) Effective d) Not effective

1. Do you use computerized system for accounts receivable transaction?

a) Yes b) No

1. How do you rate the liquidity of the company’s accounts receivable after the introduction of the directive?

a) Improving overtime c) Deteriorating overtime

b) More or less the same

1. Is there any internal control system exists in your company monitoring and evaluating accounts receivable?

a) Yes b) No

1. How do you evaluate and monitor the accounts receivable management of the company?

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1. ***To be filled by Nile Insurance Company Operation staffs***

1. Is the company’s credit policy (if any) established accountability for decisions taken?

a) Yes b) No

1. Does your evaluation consider character which refers to a debtor’s reputation a debt by comparing income against recurring debts of customers?
2. Yes b) No
3. Does your evaluation consider capital which means that the debtor puts toward a potential investment, because a large contribution by the debtor will lessen the chance of default of customers?
4. Yes b) No
5. Does your evaluation consider conditions such as interest rate and amount of principal, of customers?
6. Yes b) No
7. Does your evaluation consider collateral such as property or large assets helps to secure the debt from customers?
8. Yes b) No
9. Does your evaluation consider capacity which measures a debtor’s ability to repay by comparing income against recurring debts of the customer?
10. Yes b) No
11. Do senior management and the influential share holders override the credit policy of the company?

a) Yes b) No

1. How do you rate the cash discount offered by the company?
2. Very effective d) Very less effective

b) Moderately effective e) Not effective

c) Less effective

1. Why do customers refuse to take the cash discount, if they do?

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1. Does the company have a strategic credit control procedure?

a) Yes b) No

1. Do you have problem in execution of the credit policy of the company?

a) Yes b) No

1. If your answer for Q. 11 is yes, what are the problems?

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1. What are the problems in existing credit system?

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1. 14. Would you please explain very shortly the strength/ weakness of your company receivable management in relation to profitability and leading position?

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1. 15.How do you see the involvement of higher executives and senior management in collection of outstanding balances?

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**C) To be filled by Nile Insurance Company Senior management**

1. How do you see the over all practice of the company pertaining to receivables collection and credit system?

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1. What is your opinion for the problem (if any) in the areas of receivable management of the company?

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1. How much is the share of owners from the total outstanding?

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1. Does the company owner’s affect the receivables management or their readiness to pay outstanding premium?

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1. What is the company designs a strategic method so as strictly comply with the directives issued by NBE regarding receivables management and admitted assets of your company?

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1. How do you relate the impact of National Bank of Ethiopia’s Directives’’ In relation to “receivables” on the performance of your company?

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1. What are the major problems that you see in relation to receivables management?

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1. How frequently you take action on bad debt accounts?

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1. How do branches of the company participate in formulating the credit policy?

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