

ANALYZE INTERNAL FACTORS TO INFORM YOUR GROWTH POLICY

INTERNAL FACTOR	DIAGNOSTIC
Internal controls	Assess the extent to which your internal controls can support a larger portfolio and/or geographic area. This assessment includes delinquency management controls. Also check whether key operational procedures, including credit management policies, are sufficiently documented and updated to adjust to the evolution of the organization brought on by operational expansion.
Human resource capability	Assess the extent to which your human resources can manage higher volumes of activity. Take into account: number of employees, their training and skills, employee turnover, employee productivity, availability of qualified applicants for new positions, and your capacity to train new hires at the right pace. Pay particular attention to the capacity of your managers to manage the increased responsibilities and pressures of expanded operations: new technologies, systems, human resources, clients, products, etc.
Management information system (MIS)	Assess the extent to which your MIS can support an increase in operations. Consider its ability to process larger volumes and provide critical information for managing a larger portfolio, including the information necessary for more robust internal controls. Determine whether the system allows managers to closely monitor the portfolio for each product and find growth-related problems before they become significant.
Client satisfaction	Evaluate service quality and client satisfaction with field officers' customer service. Examine client satisfaction data, ¹³³ complaints data, internal audit results, interviews with staff and clients, alongside data that indicate service quality such as client dormancy, PAR 1 and PAR 30, and trends in field officer-to-client ratio.