

**THE INSTITUTE OF FINANCE MANAGEMENT**  
**FACULTY OF ACCOUNTING, BANKING AND FINANCE**  
**BANKING AND FINANCIAL SERVICES DEPARTMENT**

**ODBF I**

**BFT 05205: PROJECT WORK**

**20<sup>TH</sup> AUGUST, 2016**

**The objectives of the project work**

1. To conduct an independent study and write a project report
2. Demonstrate and improve personal skills, particularly on areas of time and work management, report writing and general presentation.
3. Integrate the material learnt throughout the academic period, by applying it to an open-ended problem.

**Supervisor's responsibilities**

***What is the role of the supervisor?***

**It is your report and not your supervisor's.** They are there to provide academic guidance, to provide you with feedback on your progress and help you to make necessary changes and correction as your work progresses.

***How does the supervision process work?***

From the supervisor's point of view, different supervisors may have different approaches or philosophy about how frequently and to what degree they should intervene. Our experience suggests that the number of meetings between supervisor and the student varies from about 3 to 7. With e-mail and electronic interactions, appointments do not have to be face to face and some supervisors may give you detailed written comments and send these by email.

**You can expect the following from your supervisor:**

- Giving you a reasonable number of appointments at times suitable to both of you.
- Providing academic feedback on your work within a reasonable period of time. Such feedback can be in various forms depending on the supervisor's preference:
  - Verbal feedback and discussion during meetings or telephone
  - Annotated comments on draft chapters (either on hardcopy or on softcopy)
  - Summary written comments in the form of a note.
- Relevant materials to be used by candidate and its sources
- Structure of the report
- Reading the complete draft of your report before submission.
- Marking the final report

## **Report Structure**

- ✓ **ACKNOWLEDGEMENT**
- ✓ **EXECUTIVE SUMMARY**
- ✓ **TABLE OF CONTENTS**

## **CHAPTER ONE**

1.1 Brief history about your bank

1.2 Mission/vision

1.3 Ownership structure

1.4 Organization structure

1.5 Describe the meaning of lending in banking and its importance to the economy

1.6 Describe factors affecting lending in Tanzania

## CHAPTER TWO

### BASED ON THE BANK ALLOCATED TO YOU

- 1.1 Discuss features of various types of loan products it offers
- 1.2 Describe the types of **retail borrowers** approaching your bank
- 1.3 Describe procedures used by that bank to appraise **retail loan applications**
- 1.4 Discuss the challenges faced by the bank in **retail loan applications** appraisal
- 1.5 Discuss strategies applied by the bank to mitigate the challenges discussed above
- 1.6 Describe the meaning of security as used in lending and state types of security accepted by your bank as a backup position in case of default.
- 1.7 Discuss the quality of good security/collateral in bank's lending practice.
- 1.8 Describe the strategies that are employed by your bank to mitigate credit risks

## CHAPTER THREE

Conclusion and recommendation

**Reference** - Use the Harvard citation style

A full bibliographic record (reference) for all the materials (i.e. books, internet sites, papers, thesis & dissertations, etc.) used must be placed in this section. Such a full and proper citation should include the full name of all the authors; the full title of the book or article; the title of the journal, if appropriate; place, publisher and date of publication. The following website might be helpful in providing further insights about the Harvard referencing style.

- <http://libweb.anglia.ac.uk/referencing/harvard.htm>.
- <http://efn.hud.ac.uk/studyskills/referen.html>
- <http://www.shef.ac.uk/library/libdocs/hsl-dvc1.pdf>

**Appendix** – Attach all relevant documents (e.g. policies, brochures, etc.) collected from the allocated bank.

## **Presentation Layout**

General Text: Text should be **1.5** spaced using one side of the page only.

Font selected should be **Times New Roman**, print size **12**.

Page number: Centered at the bottom of the page.

Justified: Both left and right.

Headings: Chapter heading print size **16** in bold typeface. Sub heading print size **14** in bold typeface.

**Note 1:** Plagiarism will not be entertained, if it happens all the candidates concerned will be awarded Zero.

**NOTE 2:** Please note that just because your supervisor had read your draft and asks you to go ahead and submit does not mean that you have passed your Project report.