



THE CHARTERED INSTITUTE OF BANKERS (GHANA)

MICROFINANCE AND RURAL – APRIL 2025

EXAMINER'S REPORT

1. General comments.

The current diet had 5 candidates, and the summary of performance is shown below is shown below:

Number of distinctions	-	Nil
Number of passes	-	4 (80%)
Number of failures	-	1 (20%)
Number of Scripts	-	4

1. GENERAL OBSERVATIONS

There were not many candidates, but few observations made include the following:

- A good percentage of the candidates were well prepared for the examination and most of them passed.
- As usual, questions covered most areas of the syllabus and well-prepared candidates should not have any difficulty obtaining good marks.
- The highest score was 73% out of 100%, the least score was 43% and the average score was 58%.

2.1 , PERFORMANCE OF CANDIDATES

The performance of the candidates in each of the questions have been analyzed in the table below:

Total No. of Candidates	Question No.	No of the Candidates Attempted each Question	% of candidates attempted each question	NO. Passed	NO. Failed	% Passed	% Failed
5	One	5	100.00%	4	1	80.00%	20.00%
	Two	4	80.00%	4	0	100.00%	0.00%
	Three	2	40.00%	2	0	100.00%	0.00%
	Four	3	60.00%	3	0	100.00%	0.00%
	Five	4	80.00%	3	1	75.00%	25.00%
	Six	5	100.00%	4	1	80.00%	20.00%
	Seven	1	20.00%	1	0	100.00%	0.00%
	Eight	1	20.00%	1	0	100.00%	0.00%

3. General Problems Identified

There were no major problems except poor handwriting by one candidate.

4. Specific Comments on each question

Question no.

1. This question was attempted by all the candidates. 4 out of 5 Candidates provided very good answers except one whose answers to this question could not obtain a pass mark. The latter could not demonstrate an understanding of the question or was not well prepared.
2. All the four candidates who attempted this question provided very good answers and their marks were above average.
3. Two candidates attempted this question, and they had no challenges at all, having produced good passes.
4. Three candidates attempted this question, and they demonstrated good appreciation of the question. They all passed.



5. This question was attempted by 4 candidates. 3 out of 4 Candidates provided very good answers except one whose answers to this question could not obtain a pass mark. Either the candidate did not understand the question or was not well prepared.
6. This question was attempted by all the candidates. All except one obtained the required pass mark. The latter was not well prepared for the question as answers provided could not merit a pass.
7. This question was not popular to the candidates and the only person who attempted it could not obtain the required pass mark.
8. This question was also 'a no-go area' to the candidates and the only person who attempted it could also not obtain the required pass mark.

The Marking Scheme detailing the questions and the answers was submitted separately prior to the conduct of the examination.

Submitted by:



**JOSEPH HANSEN-ADDY, FCIB
(EXAMINER)**



CHARTERED INSTITUTE OF BANKERS, GHANA



APRIL 2025 EXAMINATIONS		MICROFINANCE AND RURAL BANKING- LEVEL IV							
		EXAMINER'S SCORE SHEET							
CANDIDATE NO.	CANDIDATE NUMBER	QUESTION NUMBER						FINAL SCORE	REMARKS
		1	2	3	4	5	6		
1	10001506	16	14		15		13	7	65 PASS
2	10002375	13	14		15	12	6	60	PASS
3	10004760	7			13	9	12	2	43 FAIL B
4	10007402	15	15	15		15	13		73 PASS
5	10007672	14	15		15	12	12	68	PASS

MARKS 81% OR MORE	REMARKS
51%-80%	Distinction
46%-50%	Pass
36%-45%	Fail A
35% or less	Fail B
Non-attendance	Fail C
	Absent

EXAMINER'S NAME: MR. JOSEPH HANSEN-ADDY, FCIB

SIGNATURE:

DATE: 19/5/2025