

# UNIVERSITY OF WALES TRINITY SAINT DAVID

**COURSE: BUSINESS MANAGEMENT**

**UNIT: COMMUNITY ENGAGEMENT**

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## **1.0 Introduction**

People's Solidarity Fund (Gte) Ltd (PSF) is a micro finance organization situated in Kandy District, Central Province of Sri Lanka. The PSF is registered under Companies Act No.7 of 2007 as Guarantee Limited Company.

PSF was established in 2011 and serves its clients for past 7 years with good pride. This organization works on service basis as its main activities are considered with micro finance, micro credit and management development consultancy. Further this organization carries many training and workshops on entrepreneurship. As the main income of this organization is from the interest of micro credit and service charges. Around 25 employees are working in this organization. The loyal customers of this organization can be seen developing themselves with their livelihood standard which the pride goes for non-other than PSF organization.

The whole report shows a clear view and investigation on above mentioned organization with considered structures and outlines.

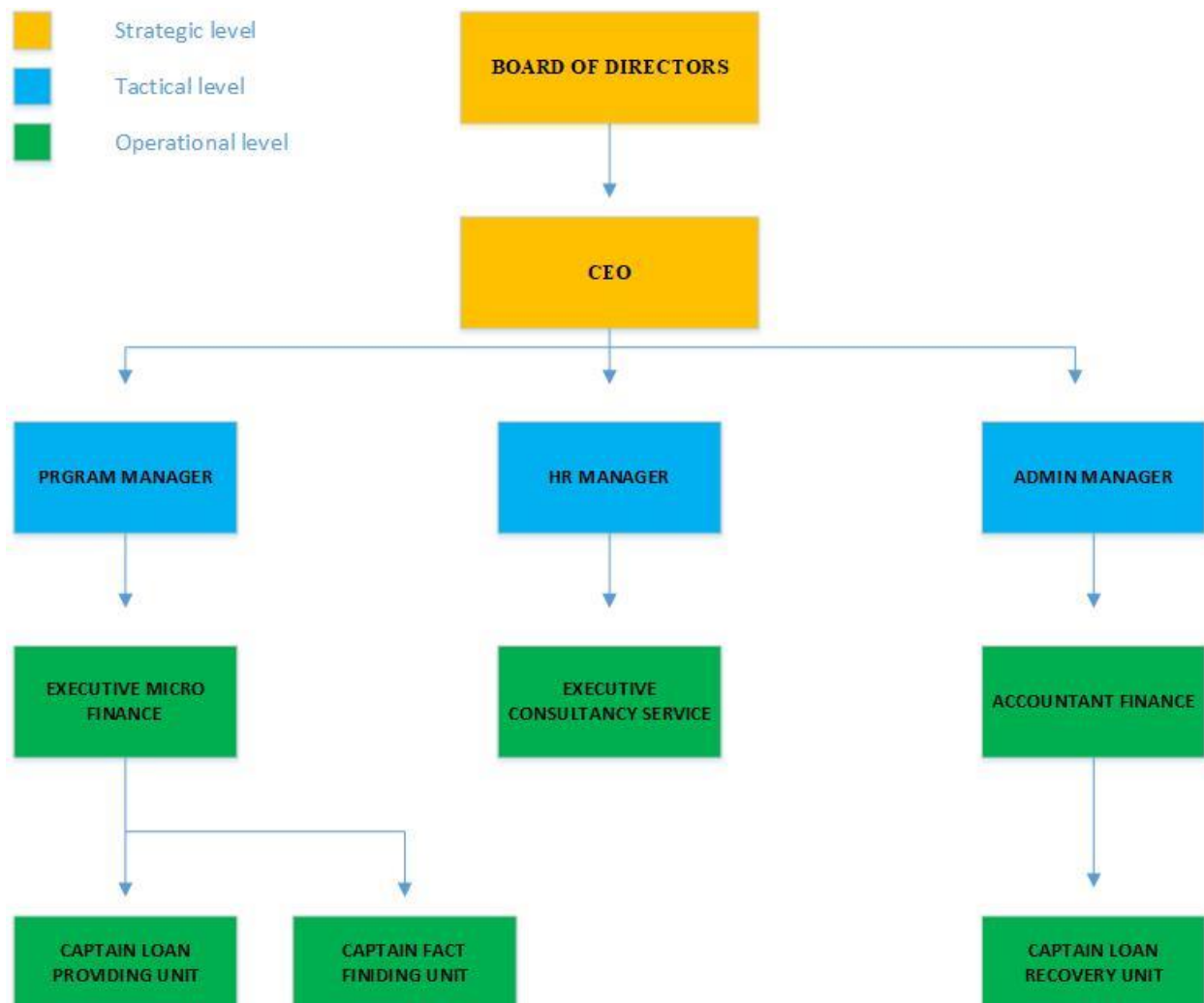
## **2.0 Organizational Structure**

Structure are the different segment in which an organization divides its departments in order to carry out the activities in a proper way. This structure shows the division of employees according to their positions they hold and levels they stand. The complete contra flow of tasks and activities are taken place through this structure with proper communication pattern and coordination which takes the organization smoothly.

These organization structures are differs from each organization because every organization got its own structure. These organization structures could be formal or informal as per the need of the work force. Usually all organizational structure flow from top levels to lower levels in a hierarchy where it will show who should report to whom. With this structure the observer knows who are the high power staffs and who works under whom also the orders to be done comes from where.

Really the organization structure helps each employee to understand their own positions and responsibilities in the working place. When it comes to PSF as same the organization got a hierarchical structure with 3 management levels. PSF organizational structure as follows:

Figure 1 PSF Org Structure



With the above structure the view of PSF organization can be seen with various departments. Also the vision of this organization is to improve the life standard of plantation upcountry living people. To achieve this goal they work on mission goal as uplifting the livelihood of self-workers through providing all type of financial support and at the same time providing entrepreneur skill trainings.

### **3.0 Customer Expectation**

As everyone knows each and every customer in this world prefers more for less which means they want more as much as for less price. This is why the businesses are very much competitive in this world as every organization runs one after another to capture market shares and keep them stable. This is the reason where the currency values and inflations do not be stable.

Even people prefer the banks to deposit their wealth which gives more interest rates in return. As in this background PSF studied well about all its surrounding environment and made strategies to provide credit for low interest than other finance companies which attract the customers quickly and which made the organization get expand in a short time. PSF provides credit loans for just 15% interest return where other finance companies makes more than 20% interest in Sri Lanka. This less interest rate on loan made clients to make their life easy and to be more engaged with the PSF organization and they warmly welcome their training on entrepreneurship where it was more helpful for small business scale entrepreneurs.

In short run the clients started to feel their development on the livelihood standards of their own lives and became more genuine towards the organization at the same many more clients joined to this organization from withdrawing from others. This show the success of the PSF organization towards its customer service where it made to open up a new branch in Nuwara Eliya District on request of customers.

## **4.0 SWOT Analysis**

SWOT analysis which shows the Strength, Weakness, Opportunity and Threats for any business which it implements for its own to find out the position of the organization and the stability. With this analysis an organization can identify its strategic position where strength and weakness shows the internal factors of the firm and opportunities and threats shows the external factors. Here it applies for PSF organization and give a clear view where the firm stands in present with strategic move.

### **4.1 Strength**

- High observation regarding all the factors on finance sector.
- Good consultation service which makes customer attracted.
- Stable and formal organization structure which flows accurately.
- Vast number of loyal customers.
- Very talented work force.

### **4.2 Weaknesses**

- Not engaged with websites and Social Medias.
- Working only in two districts results low popularity.
- Stick to one particular field as in future customers may change to various favours.

### **4.3 Opportunities**

- Able to establish more branches in many Districts.
- More possible investments due to high turnover of finance service.
- Get into websites in developing its own brand image as high popular.
- Recruit more skilled workers.

### **4.4 Threats**

- Competing with many large companies as they got vast capital.
- Weak brand image makes more chance to other existing ones.
- Bad debts may occur due to high flow with cash.

- More risk to be taken when customers get increased.
- Government policy changes.

Figure 2 SWOT



## **5.0 Employee Support**

No organization can run a business in a successful manner without the support of employees. Employees may fall in the lower level in the hierarchy of the organization still they are workforce who cover all the tasks in different aspects. Also they are the once who directly interact with customers.

In every organization the decisions are made by managers and top levels and they are the once who highly paid. Because they are in top level there is nothing to assume that they know everything in the organization to make decision and take the business forward. All managers gather information from lower level employees in making decision. In this point of view it shows that employees must be involved in decision making process for some extent where the output will be better.

In making the employees more interest and genuine towards their organization it as to be carried out with good working environment with high benefits, good wages and vast number of opportunities to improve their careers. Further the organization must always motivate its employees in return to get full output from each employee.

At the same every employee has responsibility to carry out their work properly and be genuine to their organization. And also if everything is provided employees are responsible to use those opportunity in a proper way to develop themselves. Always employees must follow all the business ethics and do not put down the image of the organization in miss behaving with rules and regulation.

In PSF organization the employee support is the same where its success in the market in a short time is because of good work force. All employees in PSF love their organization and they are genuine because they get good working environment with good salaries. Also the opportunities to develop themselves and upgrade their standard are warmly welcome by the employees. The induction training and the other type of workshops for employees make themselves attracted to the organization and also gets more familiar with community. Also in PSF the top level management

gather together with lower level employees before taking decisions in order to get all the ideas from all members in the organization. Finally they finalize all the views then implement the decision. This made the employees to show more interest towards the organization as they feel pride on themselves as they have been involved in decision making process and they respect more the top level managers in concerning their ideas in all aspects.

Also the investigation shows PSF employees follow all the rules and regulation of the organization inside as well as outside of the organization in order to protect the pride of the organization. As PSF is more service based organization employees try to attract much as possible the customers and to multiply them by getting more around which bring more sales turnover to the organization. At the meantime all the responsibilities are fulfilled by the employer including health and safety.

## **6.0 Training and Development**

Training is compulsory in modern business world for all organizations to be carried out for their employees in order to upgrade them with the changes that often happen. At first all organizations give orientation for the recruited employees and stops training due to cost issues only some organizations continue to organize training for their employees which in result those trained workforce make the organization towards to success.

In modern world day by day everything changes with the development of technology because of that all employees who are to be do tasks must be aware of all changes and get used to it this only can be done by training them on time. While getting more and more training employees start to develop their skills and knowledge on the field they are in which means the organization will get a good talented workforce. In this case the amount or the cost which the organization incurred on training and development will covered with extra on the productivity. As only trained employees can do production an efficient way which mean low number of input and high number of output.

Some companies don't train their employees because they aspect that the employees may take all their trained skills to their competitor company. In my point of view I strongly disagree this because if the company is capable and fulfills the need of the employees they won't transfer themselves from company to company.

In PSF they give vast number of training to their employees from time to time in updating them with computer use and software and way to treat customers. Also mostly the training are given on the law to carry out with the customers as it's completely based with finance deals. Apart from that PSF provides skill development training focused with leadership which brings opportunity to employees to develop themselves in the field and able to improve their tasks competency and risk taking. In result promotions automatically comes towards the employees.

## **7.0 Role in the Organization**

### **7.1 Captain Loan Recovery Unit**

Captain of loan recovery unit position falls in operational level management in the organizational structure of PSF, this person who is responsible for all the credit loans that are been already given to customers. This person has all the details of each and every customer in pc system where he find outs the complete data and the amount of loan to be recovered by each area and person.

The only aim of this position is to recover much as cash back to the organization. At the same time this positon holder most of the time in work spend with telephone conversations with customers in getting up to date facts and he gives orders to his sub ordinates with collection tasks and the areas to be covered. When it comes to appear as bad debts this person will be directly interacting with the customers in order to somehow get back the debt in any possible ways. If we see deeply this position holder bare so much risk where even he has to face many strangers in a turf way handling in the recovering process which means he puts his own life on risk. And he is person who makes police entries and reports in case of disappeared debtors and also he use to attend court cases in recovery issues. As per the captain of loan recovery is the only person answerable to top levels in any issues of cash recovery in purpose he should all the details in finger tips. Due to this high risk and load of works the organization pays a good salary (xxxxxx) for this position.

### **7.2 Skills and Knowledge**

To carry out the above mentioned role ‘captain loan recovery’ in proper way he should have plenty of skills that’s why he suits for that position. Of course good sound of voice and great way of handling the telephone conversation which proves good communication talent. Well skilled with computers in order to handle new type of software and maintain accuracy. He got talent to react according to the customer’s willingness which shows good reflector skill.

He is able to control all his sub ordinates which make them to respect their higher officer. Got talent to speak in front of great audience. Especially he don’t get fear in attempting any strange

cases regarding loan recovery. He got a vast knowledge on loan process and he know variety of tactics to implement in recovering debts. Even though he is in operational level he is asked to attend all the tactical level board meetings in order to express his views in decision making.

## **8.0 Conclusion**

In this report I have included People's Solidarity Fund organization to convey organizational factors practically. Through the structure itself gives clear view on the organization further it has detailed some important characteristics of the organization.

According to module Community Engagement own research study conclude that PSF organization must consider more in strategic decision making process with concerning to SWOT analysis to survive in the industry with good competition. More over PSF must give variety of training to its employees with technology change.

As already mentioned in report the organization must move towards website and social media in order to reach customer more quickly at the same time it increases the popularity. When recruiting workers if they select more skill full workers by giving them training they can be changed as multi-talented work force. And the way of management which takes place in present must continue as same way further where it makes good internal environment and interest employees.

By doing this report I researched many information which gave me good knowledge on how to investigate an organization.

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**10.0 Appendices**

# Training Plan Template

| Training Name: | Time: min | Training Type:          |
|----------------|-----------|-------------------------|
| PC Accounts    | 6 hours   | Computer based training |

| Training Goals                                                                                                                                                        |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>1. Improved IT knowledge</li> <li>2. Change from manual entry to automatic</li> <li>3. Introduction of new software</li> </ol> |

| Results                                                                                                         |
|-----------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Error free accounting</li> <li>• Standard financial reports</li> </ul> |

| Certificate Skills Covered                                                                                        |
|-------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• BTEC 6<sup>th</sup> level</li> <li>• ACC 4<sup>th</sup> level</li> </ul> |

| Time / Length | Section Goals/Results | Description                | Equipment and Material (Room Lay) | Comments |
|---------------|-----------------------|----------------------------|-----------------------------------|----------|
| 3hrs          | Report                | Creating financial reports | Projector                         | Good     |
| 3hrs          | Accounting            | Handling with QuickBooks   | Projector, laptops and handouts   | Merit    |

|                                  |   |
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