










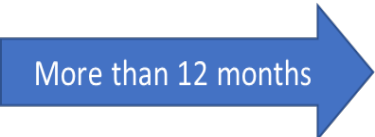












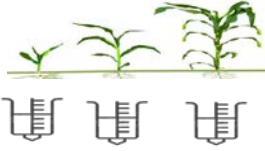
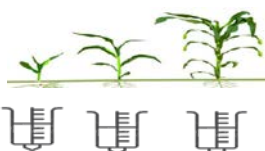











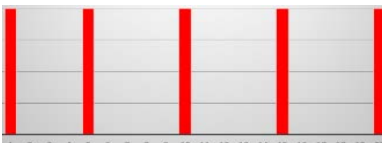


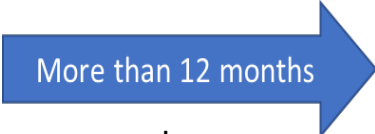















BLOCK4-CHOICE SET 1 OF 9

ASSUME THAT THE FOLLOWING THREE RCC PRODUCTS WERE THE ONLY CHOICE YOU HAVE,
WHICH ONE WOULD YOU PREFER TO CHOOSE?

RCC CHARACTERISTICS	RCC 1	RCC 2	RCC 3
INSURANCE COST	 3000 KSH (30%)	 2000 KSH (20%)	 500 KSH (5%)
INSURANCE PAYMENT	 Pay premium separately	 Premium added to loan	 Pay premium separately
INSURED RISK COVERAGE	 Low coverage	 Low coverage	 Low coverage
CREDIT TERM	 Short	 Medium	 Long
COLLATERAL REQUIREMENT	 No collateral	 No collateral	 No collateral
LOAN REPAYMENT FLEXIBILITY	 Jan . Feb . Mar . Apr . May . Jun . Repay at harvest	 Jan . Feb . Mar . Apr Monthly repayment	 Jan . Feb . Mar . Apr . May . Jun . Repay at harvest
LOAN USE FLEXIBILITY	 For agricultural production	 For any purpose	 For agricultural production
PREFERRED SEASON	 Both rain	 Both rain	 Both rain
RAINFALL MEASUREMENT	 Shortage at crop cycle	 Shortage at crop cycle	 Shortage at crop cycle










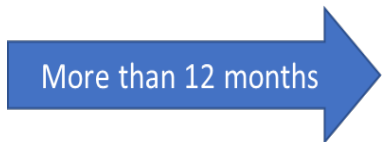

















BLOCK4-CHOICE SET 2 OF 9

ASSUME THAT THE FOLLOWING THREE RCC PRODUCTS WERE THE ONLY CHOICE YOU HAVE,
WHICH ONE WOULD YOU PREFER TO CHOOSE?

RCC CHARACTERISTICS	RCC 1	RCC 2	RCC 3
INSURANCE COST	 2000 KSH (20%)	 1000 KSH (10%)	 500 KSH (5%)
INSURANCE PAYMENT	 Pay premium separately	 Pay premium separately	 Pay premium separately
INSURED RISK COVERAGE	 Medium coverage	 Low coverage	 High coverage
CREDIT TERM	 Medium	 Short	 Long
COLLATERAL REQUIREMENT	 No collateral	 No collateral	 No collateral
LOAN REPAYMENT FLEXIBILITY	 Monthly repayment	 Repay at harvest	 Monthly repayment
LOAN USE FLEXIBILITY	 For agricultural production	 For any purpose	 For agricultural production
PREFERRED SEASON	 Both rain	 Both rain	 Both rain
RAINFALL MEASUREMENT	 Shortage for a season	 Shortage for a season	 Shortage for a season







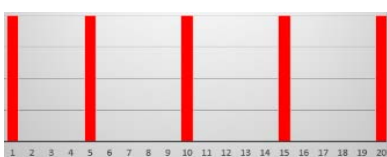
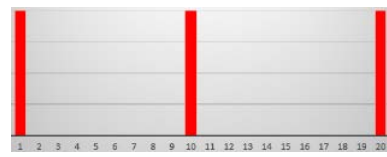


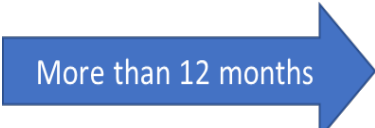
















BLOCK4-CHOICE SET 3 OF 9

ASSUME THAT THE FOLLOWING THREE RCC PRODUCTS WERE THE ONLY CHOICE YOU HAVE,
WHICH ONE WOULD YOU PREFER TO CHOOSE?

RCC CHARACTERISTICS	RCC 1	RCC 2	RCC 3
INSURANCE COST	 3000 KSH (30%)	 3000 KSH (30%)	 3000 KSH (30%)
INSURANCE PAYMENT	 Premium added to loan	 Pay premium separately	 Premium added to loan
INSURED RISK COVERAGE	 high coverage	 Medium coverage	 Low coverage
CREDIT TERM	 Long	 Medium	 Short
COLLATERAL REQUIREMENT	 Full collateral	 Partial collateral	 No collateral
LOAN REPAYMENT FLEXIBILITY	 Jan . Feb . Mar . Apr Monthly repayment	 Jan . Feb . Mar . Apr Monthly repayment	 Jan . Feb . Mar . Apr Monthly repayment
LOAN USE FLEXIBILITY	 For agricultural production	 For agricultural production	 For agricultural production
PREFERRED SEASON	 Both	 Long rain	 Short rain
RAINFALL MEASUREMENT	 Shortage at crop cycle	 Shortage at crop cycle	 Shortage at crop cycle

























BLOCK4-CHOICE SET 4 OF 9

ASSUME THAT THE FOLLOWING THREE RCC PRODUCTS WERE THE ONLY CHOICE YOU HAVE,
WHICH ONE WOULD YOU PREFER TO CHOOSE?

RCC CHARACTERISTICS	RCC 1	RCC 2	RCC 3
INSURANCE COST	 1000 KSH (10%)	 1000 KSH (10%)	 1000 KSH (10%)
INSURANCE PAYMENT	 Pay premium separately	 Premium added to loan	 Pay premium separately
INSURED RISK COVERAGE	 High coverage	 Medium coverage	 Low coverage
CREDIT TERM	 Medium	 Long	 Short
COLLATERAL REQUIREMENT	 Partial collateral	 Full collateral	 No collateral
LOAN REPAYMENT FLEXIBILITY	 Monthly repayment	 Repay at harvest	 Monthly repayment
LOAN USE FLEXIBILITY	 For agricultural production	 For agricultural production	 For agricultural production
PREFERRED SEASON	 Both rain	 Both rain	 Both rain
RAINFALL MEASUREMENT	 Shortage for a season	 Shortage for a season	 Shortage for a season











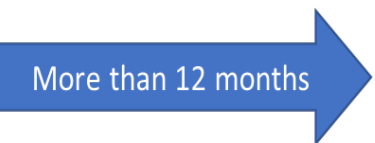
















BLOCK4-CHOICE SET 5 OF 9

ASSUME THAT THE FOLLOWING THREE RCC PRODUCTS WERE THE ONLY CHOICE YOU HAVE,
WHICH ONE WOULD YOU PREFER TO CHOOSE?

RCC CHARACTERISTICS	RCC 1	RCC 2	RCC 3
INSURANCE COST	 3000 KSH (30%)	 3000 KSH (30%)	 3000 KSH (30%)
INSURANCE PAYMENT	 Premium added to loan	 Pay premium separately	 Premium added to loan
INSURED RISK COVERAGE	 Low coverage	 Medium coverage	 High coverage
CREDIT TERM	12 months Medium	12 months Medium	12 months Medium
COLLATERAL REQUIREMENT	 Full collateral	 Full collateral	 Full collateral
LOAN REPAYMENT FLEXIBILITY	 Jan . Feb . Mar . Apr Monthly repayment	 Jan . Feb . Mar . Apr . May . Jun . Repay at harvest	 Jan . Feb . Mar . Apr Monthly repayment
LOAN USE FLEXIBILITY	 For agricultural production	 For any purpose	 For agricultural production
PREFERRED SEASON	 Long rain	 Short rain	 Both
RAINFALL MEASUREMENT	 Shortage at crop cycle	 Shortage at crop cycle	 Shortage at crop cycle




























BLOCK4-CHOICE SET 6 OF 9

ASSUME THAT THE FOLLOWING THREE RCC PRODUCTS WERE THE ONLY CHOICE YOU HAVE,
WHICH ONE WOULD YOU PREFER TO CHOOSE?

RCC CHARACTERISTICS	RCC 1	RCC 2	RCC 3
INSURANCE COST	 3000 KSH (30%)	 3000 KSH (30%)	 3000 KSH (30%)
INSURANCE PAYMENT	 Pay premium separately	 Pay premium separately	 Pay premium separately
INSURED RISK COVERAGE	 Medium coverage	 Medium coverage	 Medium coverage
CREDIT TERM	 Medium	 Long	 Short
COLLATERAL REQUIREMENT	 Full collateral	 Partial collateral	 No collateral
LOAN REPAYMENT FLEXIBILITY	 Repay at harvest	 Repay at harvest	 Repay at harvest
LOAN USE FLEXIBILITY	 For any purpose	 For agricultural production	 For any purpose
PREFERRED SEASON	 Long rain	 Both	 Short rain
RAINFALL MEASUREMENT	 Shortage at crop cycle	 Shortage for a season	 Shortage at crop cycle







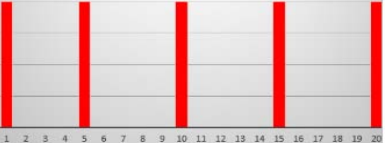
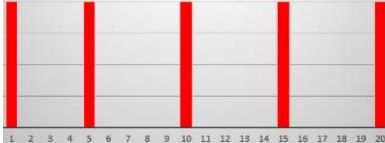
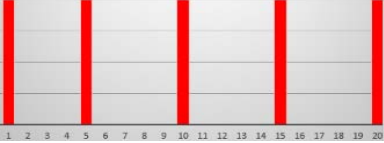
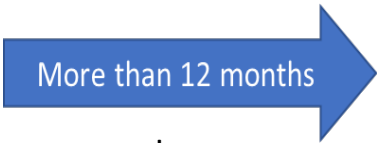
















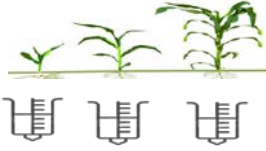
BLOCK4-CHOICE SET 7 OF 9

ASSUME THAT THE FOLLOWING THREE RCC PRODUCTS WERE THE ONLY CHOICE YOU HAVE,
WHICH ONE WOULD YOU PREFER TO CHOOSE?

RCC CHARACTERISTICS	RCC 1	RCC 2	RCC 3
INSURANCE COST	 3000 KSH (30%)	 500 KSH (5%)	 2000 KSH (20%)
INSURANCE PAYMENT	 Premium added to loan	 Premium added to loan	 Premium added to loan
INSURED RISK COVERAGE	 Medium coverage	 Low coverage	 High coverage
CREDIT TERM	 Medium	 Medium	 Medium
COLLATERAL REQUIREMENT	 Partial collateral	 Full collateral	 No collateral
LOAN REPAYMENT FLEXIBILITY	 Jan . Feb . Mar . Apr . May . Jun . Repay at harvest	 Jan . Feb . Mar . Apr Monthly repayment	 Jan . Feb . Mar . Apr . May . Jun . Repay at harvest
LOAN USE FLEXIBILITY	 For agricultural production	 For any purpose	 For agricultural production
PREFERRED SEASON	 Long rain	 Long rain	 Long rain
RAINFALL MEASUREMENT	 Shortage for a season	 Shortage for a season	 Shortage for a season










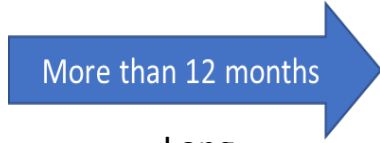

















BLOCK4-CHOICE SET 8 OF 9

ASSUME THAT THE FOLLOWING THREE RCC PRODUCTS WERE THE ONLY CHOICE YOU HAVE,
WHICH ONE WOULD YOU PREFER TO CHOOSE?

RCC CHARACTERISTICS	RCC 1	RCC 2	RCC 3
INSURANCE COST	 1000 KSH (10%)	 1000 KSH (10%)	 1000 KSH (10%)
INSURANCE PAYMENT	 Premium added to loan	 Pay premium separately	 Premium added to loan
INSURED RISK COVERAGE	 High coverage	 High coverage	 High coverage
CREDIT TERM	 Long	 Medium	 Short
COLLATERAL REQUIREMENT	 No collateral	 Partial collateral	 Full collateral
LOAN REPAYMENT FLEXIBILITY	 Jan . Feb . Mar . Apr . May . Jun . Repay at harvest	 Jan . Feb . Mar . Apr . May . Jun . Repay at harvest	 Jan . Feb . Mar . Apr . May . Jun . Repay at harvest
LOAN USE FLEXIBILITY	 For any purpose	 For agricultural production	 For any purpose
PREFERRED SEASON	 Both rain	 Both rain	 Both rain
RAINFALL MEASUREMENT	 Shortage at crop cycle	 Shortage for a season	 Shortage at crop cycle

BLOCK4-CHOICE SET 9 OF 9

ASSUME THAT THE FOLLOWING THREE RCC PRODUCTS WERE THE ONLY CHOICE YOU HAVE,
WHICH ONE WOULD YOU PREFER TO CHOOSE?

RCC CHARACTERISTICS	RCC 1	RCC 2	RCC 3
INSURANCE COST	 3000 KSH (30%)	 1000 KSH (10%)	 2000 KSH (20%)
INSURANCE PAYMENT	 Premium added to loan	 Premium added to loan	 Premium added to loan
INSURED RISK COVERAGE	 Medium coverage	 Medium coverage	 Medium coverage
CREDIT TERM	 Long	 Short	 Medium
COLLATERAL REQUIREMENT	 Partial collateral	 Full collateral	 No collateral
LOAN REPAYMENT FLEXIBILITY	 Jan . Feb . Mar . Apr . May . Jun . Repay at harvest	 Jan . Feb . Mar . Apr . May . Jun . Repay at harvest	 Jan . Feb . Mar . Apr . May . Jun . Repay at harvest
LOAN USE FLEXIBILITY	 For agricultural production	 For any purpose	 For agricultural production
PREFERRED SEASON	 Both rain	 Both rain	 Both rain
RAINFALL MEASUREMENT	 Shortage at crop cycle	 Shortage for a season	 Shortage at crop cycle