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### A study on College Students Awareness on How to prepare Project plan and Project proposal for Business with special reference to Lusaka, Zambia.

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**Abstract:** The major aim of the research paper is to study about the BBA and Bcom students (Zambia's) awareness towards the Project Proposal, Project Finance and banking's financial services. And to measure the Students awareness on quality of service offered by banks and financial institutes. Moreover it tries to investigate the relationship between the financial institutions' services, students' awareness and interest to gaining the knowledge on project related information. The approach for this study is exploratory study with high consideration on major purpose of gaining a better understanding of the Students interest towards the project proposal, project finance services. Survey based methods were used to collect detailed information regarding to this. In order to achieve the aims both primary and secondary sources of data were used. For data analysis and conclusion of the results of the survey, statistical tool like ANOVA test was performed. The empirical results shows that there is a huge variation in students educational qualification, gender category, area of living and their awareness on Project proposal, Project finance and Bank financial services.

**Keywords:** banking services, financial institutes, Awareness, Project Proposal, and Project Finance.

#### I. INTRODUCTION

The present scenario of Zambia youth population's information collected from <http://www.factfish.com/statistic-country/zambia/unemployment,+youth+total,+ages+15-24>. 35 % of the Zambia's population is under 28 years of age, representing almost 35 million people. This demographic profile combined with information on employability and income suggests that Zambia's youth, especially those in the country's less developed regions, do not enjoy the same financial and intellectual opportunities available to their peers in other countries. Social and economic disparities have their effects on the quality of life of the young men and women. Factors such as quality of education, youth spending and saving habits, youth's Alcohol (Liquor) Consumptions behavior, high and rising youth unemployment figures are some serious causes for concern. Most importantly, these issues will cause long-term development challenges for Zambia if they are not addressed. Such conditions, It is feel important that to study how present students who are all having opportunity to studying in college especially in commerce and management degree programmes whether they were developed with proper knowledge on both theoretical and practical aspects, and also it is felt important that students having awareness, knowledge on project proposal and financial services for project, then only they can approach the financial institution for getting support for their business and also they must have some idea about preparing, writing project proposal, so before beginning to write anything, identify exactly who the audience is and what they want their response to be. It is a good having idea on how to write down a definition and a description of the people they will give the plan too and state what issues they need to cover for them. Some of the points need to be considered When they are writing their plan they are

- to invest in their new idea or in an existing business?
- to buy their business?
- to enter a joint venture?
- to accept their tender to carry out a contract?
- to give their a grant or a regulatory approval?
- to help them to run their own business?

If they are looking for investment they will concentrate on the excellent returns they will provide at very low risk. However, if they are seeking approval from a parent company, they will still show the excellent return on investment but will devote more attention to strategic issues and to what other approvals and inputs they may require. If they are trying to raise money they will explain how good their management is, while if they are hoping to sell out you don't want to make their self sound indispensable when they intend to use the money to

go and lie on a sun-soaked beach. For example, when trying to attract a buyer they will emphasise: - how well the business runs without them;

- how profitable it is;
- what good prospects it has for future growth;
- how well it fits with the prospective purchaser's business.

For all the angles students knowledge were analysed. At this conditions it is felt that the solution for all these problems, that's why this study made to know because whether the present curriculum was made to fulfil all these areas to make them knowledgeable to start their own business or having employable capabilities in MNC.

## II. THE PRESENT SCENARIO OF ZAMBIA FINANCIAL SYSTEM

A Bank and financial Institutions are financial intermediary that accepts deposits and channels those deposits into leading activities, either directly by loaning or indirectly through capital markets. A Bank and financial Institutions links together customers that have capital deficits and customers with capital surpluses. A financial institution is an institution that provides financial services for its clients or members. Probably the greatest important financial service provided by financial institutions is acting as financial intermediaries. Most financial institutions are regulated by the government. Though the capital market size has expanded substantially since financial liberalization, the Zambian financial system is dominated by financial intermediaries. The commercial banking sector holds the major share (about 56% of the total assets of the financial intermediaries, which comprise of commercial banks, rural financial institutions, nonbanking financial companies, housing finance companies, development financial institutions, mutual funds and the insurance sectors.

## III. OBJECTIVES

- To study about the Commerce and Business Studies Students awareness towards the services offered by the banks and financial institutions.
- To Analysis about the Students perceptions on Business Proposal and Project Finance offered by the financial institutions.

## IV. REVIEW OF LITERATURE

According to International standard survey of Turkey 2014, The general population of Turkey and especially its young men and women, lack viable information to make wise investment decisions such as how one calculates their disposable income; makes a short-term and long-term financial budget; files their taxes or simply understand basic economic and financial terminology. They also lack knowledge on how to use financial investment tools which could end up with a young population undertaking risky financial decisions. The efforts of local youth platforms have been directed towards addressing development challenges including the promotion of key principles and values. These platforms have been a motivation to achieve individual capacity building and mobilize young men and women for increased social responsibility and improvement of the quality of life in the cities, sustainability and governance.

Moreover, 2011 Paragraph (f) of Chapter 25 of Agenda 21 globally urges UN member states to "establish task forces that include youth and youth non-governmental organizations to develop educational and awareness programs specifically targeted to the youth population on critical issues pertaining to them which includes of lack of knowledge on practical scenario of how to implement theoretical concepts into real world. These task forces should use formal and non-formal educational methods to reach a maximum audience. National and local media, non-governmental organizations, businesses and other organizations should assist in these task forces".

Furthermore, the [www.paraniyonet.com](http://www.paraniyonet.com) website of VISA Europe and the [www.ulusalgenclikparlamentosu.net](http://www.ulusalgenclikparlamentosu.net) web portal of the National Youth Parliament will be the focal online training mechanisms of the project. Online training curriculum and simulation games on financial management will be used to increase awareness. The project will provide trainings to 6,000 young people from project cities. The target group of the project will be composed of young people between the ages of 15 and 30. 50% gender equality will be granted among the trainees of the project. Besides, the target group will be categorized into three sub-groups; the first sub-group will include young people at the ages of 15 and 18, the second sub-group will include young people between 18 and 30 years old who are students and the third sub-group will include young people between 18 and 30 years old who are employees.

## V. SAMPLING

The research is a descriptive type of research in nature. The data has been collected with the help of questionnaire based survey. The sample size for the study is 250. The sample has been taken on the random probability basis and the questionnaire was filled by the Commerce and Business Studies Students chosen on a random basis from one of the local area at Chibombo, Zambia. The primary data was collected with the help of questionnaire and personal interview method. The secondary data relating to the study were obtained from the

various published and unpublished records, annual reports, journals, magazines and websites with subscription and Research net work circle.

## VI. TOOLS AND TECHNIQUES OF DATA ANALYSIS

The statistical analysis carried out in the study by using MS-Excel and SPSS (Statistical Package for Social Science) Software. The statistical technique like Chi-square, ANOVA, has been used for the analysis. Analyzed & interpreted data have been presented in the form of tables, charts and figures.

## VII. QUESTIONNAIRE RELIABILITY TEST

The researcher has used Cronbach's Alpha reliability test to evaluate the reliability of the questionnaire for the survey study. The analysis was done using SPSS.

**Table 1: CRONBACH'S ALPHA RELIABILITY STATISTICS**

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .889             | 15         |

(Data Compiled by using SPSS)

As statistics tells more the Alpha value near to 1 more will be the reliability.

The above table-2 reveals that the **Cronbach's Alpha value = .889**. Therefore based on the Alpha value it can be decided that the framed questionnaires are more reliable with each other and the questionnaire survey can be conducted by using the questionnaire.

## VIII. DATA ANALYSIS & INTERPRETATION

### HYPOTHESIS: 1

H0: There is no significance difference between Gender and their awareness Preparing Project plan and Project Finance

H1: There is a significance difference between Gender and their awareness about Project plan and Project Finance

H0: There is no significance difference between respondents Area wise awareness about Project plan and Project Finance

H1: There is significance difference between respondents Area wise awareness about Project plan and Project Finance

H0: There is no significance difference between Respondents awareness and UN Awareness of Project plan and Project Finance

## IX. SCOPE OF THE STUDY

The current investigation focuses on What extent students have Awareness of Project plan and Project Finance particularly Lusaka, Zambia Future work intends to extend this to other disciplines and investigate ways of enhancing education provision to meet the diverse needs of learners of mixed knowledge on how to make their own business with technological abilities and from diverse cultures as applied to other comparative countries.

## X. LIMITATION OF THIS STUDY

This study is focusing only on student's awareness and their knowledge on project plan preparation and what kind of financial services offered by financial institutions. So their knowledge on this not 100 percentage accurate in case when students were irregular to class so that they could not gain knowledge and what they said was their views only so the researcher cannot make sure whether they are genuine or not.

**Table: 2 (a)Bcom And Bba Students Willingness and Awarnes of project proposal**

| Sno | Detail                               | Having Idea |    |        |    | No idea |    |        |     | Total |
|-----|--------------------------------------|-------------|----|--------|----|---------|----|--------|-----|-------|
|     |                                      | Male        |    | Female |    | Male    |    | Female |     |       |
|     |                                      | Count       | %  | Count  | %  | Count   | %  | Count  | %   |       |
| 1   | Willing to Start Business            | 105         | 70 | 36     | 36 | 45      | 30 | 64     | 64  | 250   |
| 2   | What Kind Of Business                | 86          | 57 | 28     | 28 | 64      | 13 | 72     | 8   | 250   |
| 3   | Aware of project proposal            | 12          | 8  | 7      | 7  | 138     | 92 | 93     | 93  | 250   |
| 4   | Aware of project Proposal Consultant | 02          | 1  | 0      | 0  | 148     | 99 | 100    | 100 | 250   |

|    |   |     |     |     |     |     |     |     |     |     |
|----|---|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 5  | To Earn Profit                              | 150 | 100 | 100 | 100 | 0   | 0   | 0   | 0   | 250 |
| 6  | Whome to Approach For Project Finance       | 86  | 57  | 67  | 67  | 64  | 43  | 33  | 33  | 250 |
| 7  | Project Feasibility                         | 02  | 1   | 0   | 0   | 148 | 99  | 100 | 100 | 250 |
| 8  | Project Objectives                          | 0   | 0   | 0   | 0   | 150 | 100 | 100 | 100 | 250 |
| 9  | Target Customer                             | 122 | 81  | 88  | 88  | 28  | 25  | 12  | 12  | 250 |
| 10 | Amount Need to strat business(Project Cost) | 0   | 0   | 0   | 0   | 150 | 100 | 100 | 100 | 250 |
| 11 | Project Appraisal Techniques                | 0   | 0   | 0   | 0   | 150 | 100 | 100 | 100 | 250 |

**Table: 2 (b) CHI-SQUARE TESTS**

| Male and female Respondents Awareness of project Proposal | Value  | Df | Asymp. Sig-(2-sided) |
|---|--------|----|----------------------|
| Pearson Chi-Square  | 42.33  | 9  | .602                 |
| Likelihood Ratio  | 48.074 | 9  | .501                 |
| Linear by Linear Association                              | 26.063 | 1  | .000                 |
| N of Valid Classes  | 250    |    |                      |

a. 10 cells (62.5%) have expected count less than 5. The minimum expected count is .09.

(Data Compiled by using SPSS)

From the table 9 showed the classification based on respondents category like Male(150 respondents) and female(100 respondents) students awareness about Project proposal in which 70% Majority of the Male respondent were willing to start business than female respondents 36% but awareness of both male and female starting business with project proposal was less than 10% also they don't have idea about project consultant and also how much amount needed to start to business which indicate both of them having no idea. And 8% of the male respondents only having awareness about project proposal but 7% only female, for project consultant awareness 99% of the male respondents don't have awareness but 100% for female respondents. For project feasibility awareness 99% of the male respondents were comes this category but for 100% female respondents. So From the table 10 it can be identify that, the Pearson chi-square value is 42.33 and p-value is more than .05, ( $p = 0.602$ ). So we can accept the null hypothesis, and say that, there is no significance difference between the male and female respondents awareness about the project related terms.

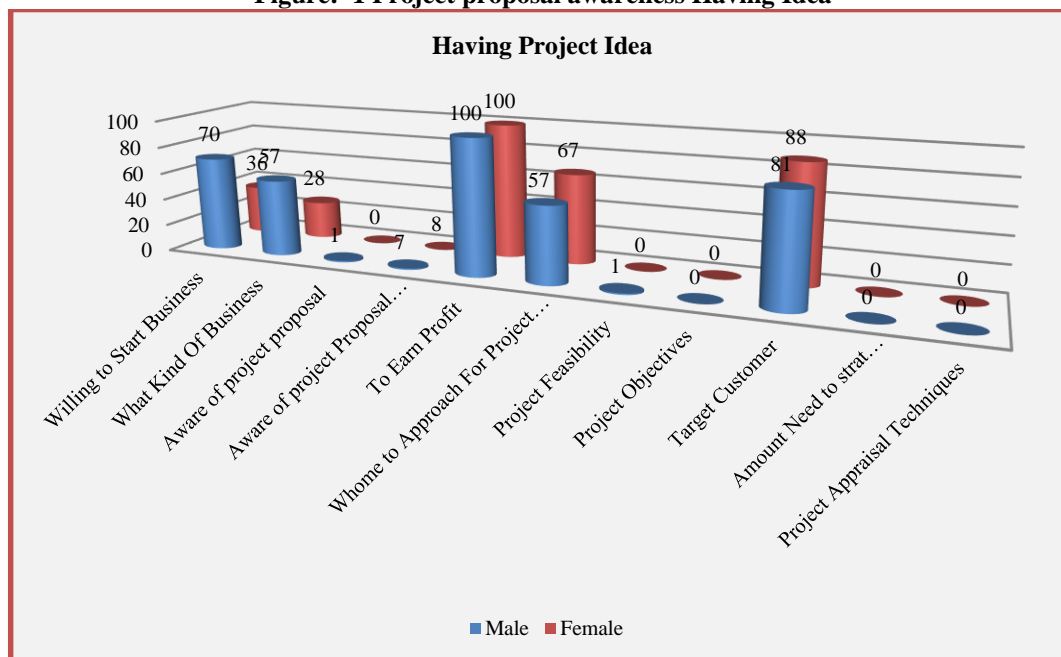
**Table 3: ANOVA**

|  |                | Sum of Squares | df  | Mean Square | F      | Sig  |
|--|----------------|----------------|-----|-------------|--------|------|
| Willing to Start Business, Project Objectives  | Between Groups | 1.519          | 3   | .573        | 1.165  | .330 |
|  | Within Groups  | 103.258        | 189 | .492        |        |      |
|  | Total          | 117.777        | 219 |             |        |      |
| Aware of project proposal and Project finance, plan                                      | Between Groups | 28.467         | 3   | 10.722      | 8.559  | .000 |
|  | Within Groups  | 213.433        | 189 | 1.034       |        |      |
|  | Total          | 256.200        | 219 |             |        |      |
| Aware of project Proposal Consultant   | Between Groups | 1.834          | 3   | 6.611       | .833   | .375 |
|  | Within Groups  | 131.325        | 189 | .655        |        |      |
|  | Total          | 143.359        | 219 |             |        |      |
| Project Feasibility, Project Appraisal Techniques, Whome to approach for project finance | Between Groups | 10.395         | 3   | 2.465       | 6.081  | .006 |
|  | Within Groups  | 147.314        | 189 | .782        |        |      |
|  | Total          | 157.709        | 219 |             |        |      |
| Operative Leasing, Financial Leasing, Equipment Financing,                               | Between Groups | 38.044         | 3   | 11.681      | 11.974 | .000 |
|  | Within Groups  | 211.133        | 189 | .933        |        |      |
|  | Total          | 249.177        | 219 |             |        |      |

Analysis of variance for respondents Willing to Start Business, Project Objectives, Aware of project proposal and Project finance, plan, Aware of project Proposal Consultant, Project Feasibility, Project Appraisal Techniques, Whom to approach for project finance, Operative Leasing, Financial Leasing, Equipment Financing assessments is the between-groups degrees of freedom, 219 is the within groups degrees of freedom, Avg

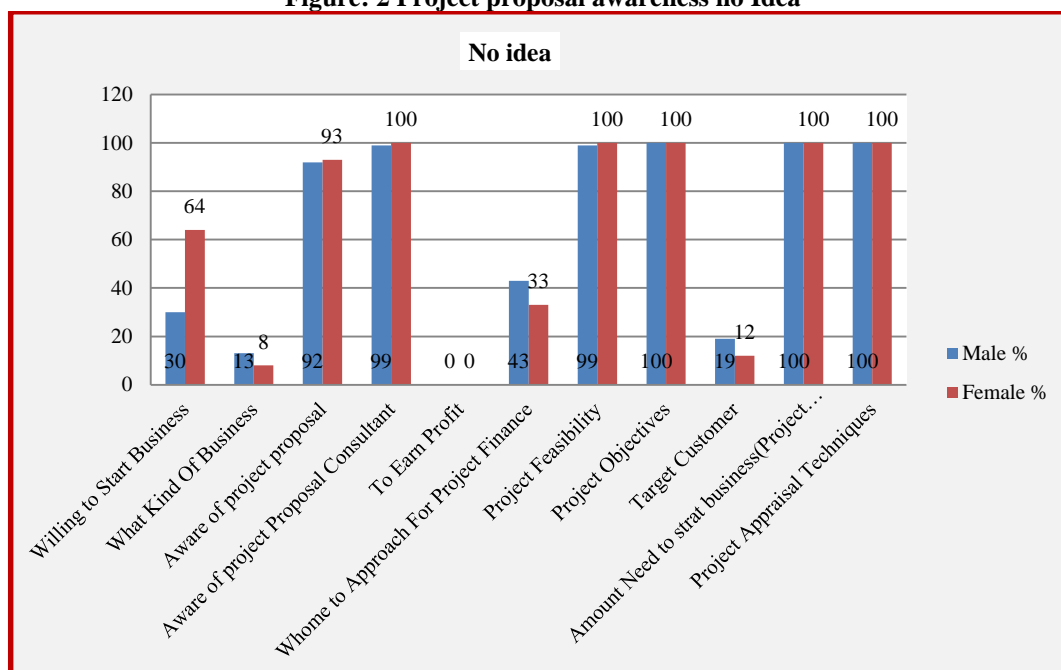
131.325, 0.655 and 1.034 is the F ratio from the F column, 0.330, 0.375 and 0.006 is the value in the Sig. column (the p value), respectively. In these above cases, the p value equals 0.330, 0.376 and 0.006 which are greater than the  $\alpha$  level (.05), so we reject null hypothesis and say that, there is significance difference between the Respondents having awareness and non awareness level about Project related terms.

**Figure: 1 Project proposal awareness Having Idea**



The above figure 1 explains that 70% of the male respondents were willing to start business than the female respondents 36% and to earn profit both of them willing 100% but having idea about project feasibility 1% of male respondents only having awareness and also how to measures the project effectiveness, project appraisal techniques, the amount needed for business for which none of them having awareness, figure 2 represent to the opposites to the figure 1 Values Awareness of project proposal 93% of the respondents don't have awareness and having no idea on project feasibility analysis was 100% for both male and female respondents, for project objectives no one respondents are having idea.

**Figure: 2 Project proposal awareness no Idea**



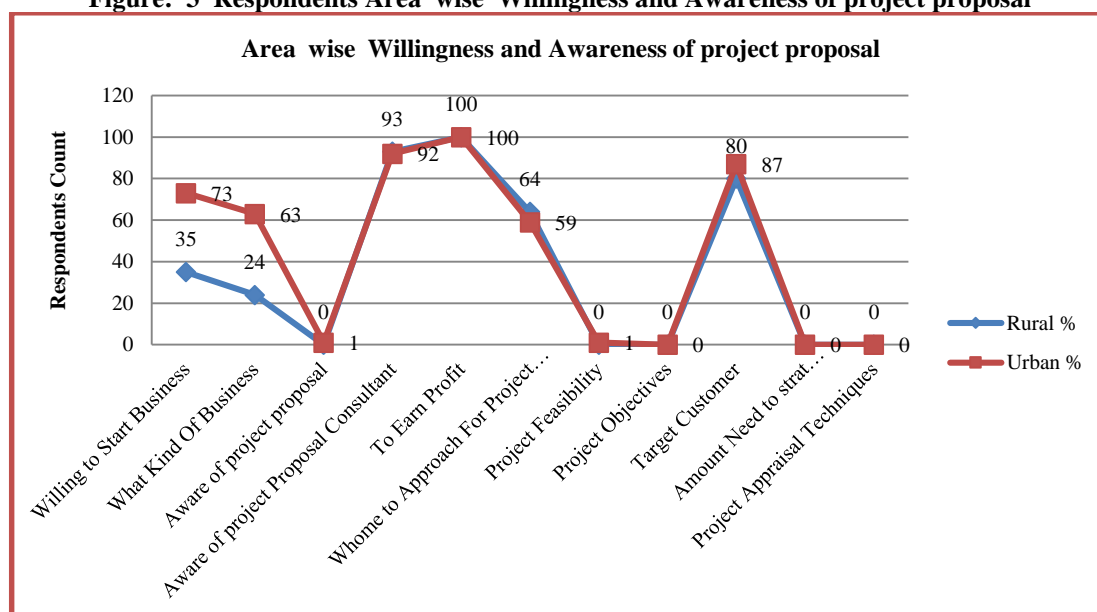
The above figure 1 explains that 70% of the male respondents were willing to start business than the female respondents 36% and to earn profit both of them willing 100% but having idea about project feasibility 1% of male respondents only having awareness and also how to measures the project effectiveness, project appraisal

techniques, the amount needed for business for which none of them having awareness, figure 2 represent to the opposites to the figure 1 Values Awareness of project proposal 93 % of the respondents don't have awareness and having no idea on project feasibility analysis was 100% for both male and female respondents, for project objectives no one respondents are having idea.

**Table: 4 Respondents Area wise Willingness and Awareness of project proposal**

| Sno | Detail                                      | Having Idea |     |       |     | No idea |     |       |     | Total |
|-----|---|-------------|-----|-------|-----|---------|-----|-------|-----|-------|
|     |   | Rural       |     | Urban |     | Rural   |     | Urban |     |       |
|     |   | Count       | %   | Count | %   | Count   | %   | Count | %   |       |
| 1   | Willing to Start Business                   | 39          | 35  | 102   | 73  | 71      | 65  | 38    | 27  | 250   |
| 2   | What Kind Of Business                       | 26          | 24  | 88    | 63  | 84      | 76  | 52    | 37  | 250   |
| 3   | Aware of project proposal                   | 0           | 0   | 19    | 14  | 109     | 99  | 122   | 86  | 250   |
| 4   | Aware of project Proposal Consultant        | 1           | 1   | 1     | 1   | 109     | 98  | 140   | 100 | 250   |
| 5   | To Earn Profit                              | 110         | 100 | 140   | 100 | 0       | 0   | 0     | 0   | 250   |
| 6   | Whome to Approach For Project Finance       | 70          | 64  | 83    | 59  | 40      | 36  | 57    | 41  | 250   |
| 7   | Project Feasibility                         | 0           | 0   | 2     | 1   | 110     | 100 | 138   | 99  | 250   |
| 8   | Project Objectives                          | 0           | 0   | 0     | 0   | 110     | 100 | 140   | 100 | 250   |
| 9   | Target Customer                             | 88          | 80  | 122   | 87  | 22      | 20  | 18    | 13  | 250   |
| 10  | Amount Need to strat business(Project Cost) | 0           | 0   | 0     | 0   | 110     | 100 | 140   | 100 | 250   |
| 11  | Project Appraisal Techniques                | 0           | 0   | 0     | 0   | 110     | 100 | 140   | 100 | 250   |

**Figure: 3 Respondents Area wise Willingness and Awareness of project proposal**



**Table: 5 CHI-SQUARE TESTS**

| Male and female Respondents Area wise Awareness of project Proposal | Value  | Df | Asymp. Sig-(2-sided) |
|---|--------|----|----------------------|
| Pearson Chi-Square  | 47.06  | 9  | .042                 |
| Likelihood Ratio  | 47.074 | 9  | .001                 |
| Linear by Linear Association  | 23.044 | 1  | .000                 |
| N of Valid Classes  | 250    |    |                      |

a. 10 cells (62.5%) have expected count less than 5. The minimum expected count is .09.

(Data Compiled by using SPSS)

The Above table and figure explain that having idea and no idea on project related business idea based on respondents area of living rural (110 respondents) or urban (140 respondents) in which there is a huge difference specifically on willing to start business in 73% urban respondents and rural 35 % respectively, for targeting customer for business urban respondents having idea with 87 % higher than the rural respondents 80 %. The awareness of project proposal and project consultant were 86% , 100 respectively in urban area respondents, and not having awareness about project feasibility urban respondents 99% and 100% in rural area respondents, for project appraisal techniques both urban and rural respondents do not have 100% awareness. So From the table

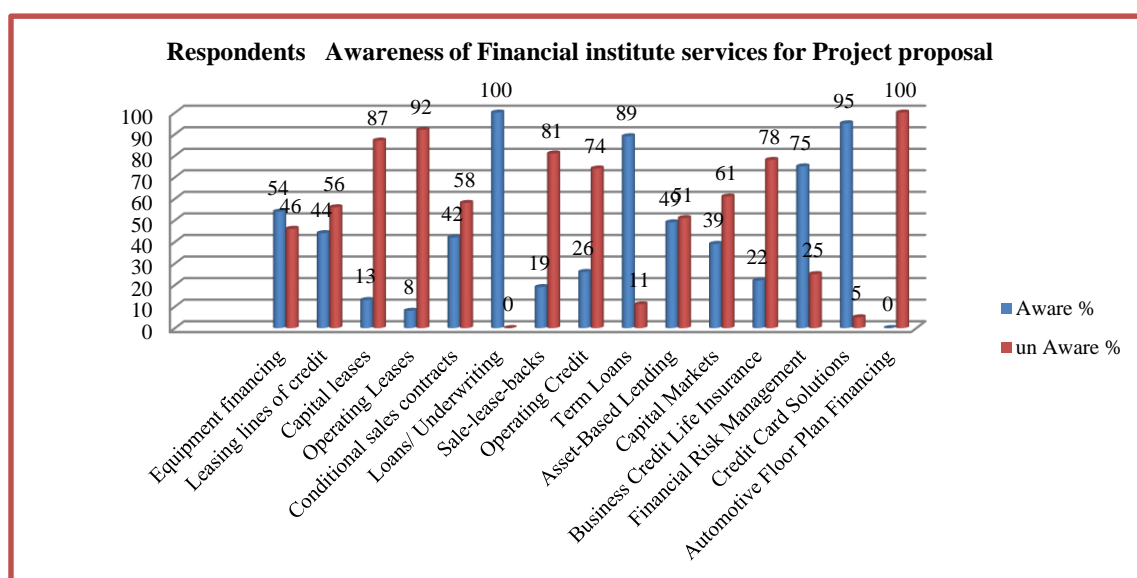


10 it can be identify that, the Pearson chi-square value is 47.06 and p-value is less than .05, ( $p = 0.042$ ). So we can reject the null hypothesis, and say that, there is significance difference between the Urban and rural respondents' awareness about the project related terms.

**Table: 6 Respondents awareness on project proposal and financial institutions services**

| Sn o | Details                         | Aware |     | Un Aware |     | Total |
|------|---------------------------------|-------|-----|----------|-----|-------|
|      |                                 | Count | %   | Count    | %   |       |
| 1    | Equipment financing             | 134   | 54  | 116      | 46  | 250   |
| 2    | Leasing lines of credit         | 109   | 44  | 141      | 56  | 250   |
| 3    | Capital leases                  | 33    | 13  | 217      | 87  | 250   |
| 4    | Operating Leases                | 19    | 8   | 231      | 92  | 250   |
| 5    | Conditional sales contracts     | 106   | 42  | 144      | 58  | 250   |
| 6    | Loans/ Underwriting             | 250   | 100 | 0        | 0   | 250   |
| 7    | Sale-lease-backs                | 47    | 19  | 203      | 81  | 250   |
| 8    | Operating Credit                | 66    | 26  | 184      | 74  | 250   |
| 9    | Term Loans                      | 223   | 89  | 27       | 11  | 250   |
| 10   | Asset-Based Lending             | 123   | 49  | 127      | 51  | 250   |
| 11   | Capital Markets                 | 98    | 39  | 152      | 61  | 250   |
| 12   | Business Credit Life Insurance  | 54    | 22  | 196      | 78  | 250   |
| 13   | Financial Risk Management       | 188   | 75  | 62       | 25  | 250   |
| 14   | Credit Card Solutions           | 238   | 95  | 12       | 5   | 250   |
| 15   | Automotive Floor Plan Financing | 0     | 0   | 250      | 100 | 250   |

**Figure: 4 Respondents awareness of financial institutions services for project proposal**



**Table: 7 CHI-SQUARE TESTS**

| Male and female Respondents Area wise Awareness of project Proposal | Value  | Df | Asymp. Sig- (2-sided) |
|---|--------|----|-----------------------|
| Pearson Chi-Square  | 59.07  | 9  | .412                  |
| Likelihood Ratio  | 44.076 | 9  | .001                  |
| Linear by Linear Association  | 33.011 | 1  | .060                  |
| N of Valid Classes  | 250    |    |                       |

a. 10 cells (62.5%) have expected count less than 5. The minimum expected count is .09.

(Data Compiled by using SPSS)

The Above table and figure explain that having awareness and no awareness on financial institute services for project related for business in which there is a huge difference specifically on capital lease 87 % respondents having no awareness , on loans and underwriting no one having awareness , an operating credit 81% of respondents do not have awareness, an Automotive floor loan 100 % of the respondents don't have awareness, and on capital market loan 61 % of the respondents don't have awareness. But credit card solutions for business 95 % of the respondents having awareness. So From the table 10 it can be identify that, the Pearson chi-square value is 59.07 and p-value is less than .05, ( $p = 0.042$ ). So we can reject the null hypothesis, and say that, there

is significance difference between the respondents having awareness and no awareness on the project related terms.

## XI. MAJOR FINDINGS

- 93% of the respondents do not have awareness on project proposal or plan, project Consultant
- 100 % of the respondents do not have awareness on Project Feasibility analysis and project appraisal Techniques.
- Amount needed to start business (Project cost) for which rural and urban respondents no one have clear cut idea
- 92 % of the respondents do not have awareness on Operating Lease
- 54 % of the respondents only having awareness on equipment financing
- For assets based lending 49 % of the respondents only having awareness.
- For Automotive floor plan financing no one respondents having awareness

## XII. SUGGESTIONS AND RECOMENTATIONS

What kind of steps should government , and other regulating bodies of Zambia be undertake to make Students be Aware on Project Proposal and Project Finance and Banking Financial Services to Entrepreneur Project Training Institute or through bank, Project partners, working with an expert on financial management, will prepare a training curriculum of the project. The curriculum will cover trainings on budgeting; Business Plan or Project Plan, financial-planning and management; personalizing credit cards; loans; good credit standing; the effects of financial awareness on sustainable development. The know-how of Project finance, Project Proposal for which the banks and other higher educational system may try to developing and providing project trainings. Members for the Training and Coordination should be few from Government side and remaining from representatives of higher studies students, particularly commerce and Management studies and few from IT field will receive trainers' trainings on Hence, the project will establish a task force composed of 60 young volunteers on financial awareness. 60 volunteer trainers of the project will be selected from local youth councils in project cities; 50% 50% gender equality will be granted among volunteer trainers who will be university graduates or students and who will be able to present good level of communication and presentation skills. The project will be implemented in 15 cities from each 7 geographical region in the country.

The task force of the project will be responsible for raising awareness on securing financial well-being amongst local communities, providing trainings on financial management for the members of their own local youth councils, which cover high schools and university students, members and target groups of youth NGOs, and unorganized youth. The task force will also be responsible for advocating the concerned subject matter at national and local media, non-governmental organizations, local governments, businesses and other organizations net web portal through which the Government may arrange focal online training mechanisms of the project. Online training curriculum and simulation games on financial management will be used to increase awareness. The target group of the project will be composed of young people between the ages of 15 and 30. 50% 50% gender equality will be granted among the trainees of the project. Besides, the target group will be categorized into three sub-groups; the first sub-group will include young people at the ages of 15 and 18, the second sub-group will include young people between 18 and 30 years old who are students and the third sub-group will include young people between 18 and 30 years old who are employees.

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