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Adaptive open source technology
for financial inclusion

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OpenCBS – Tablet application

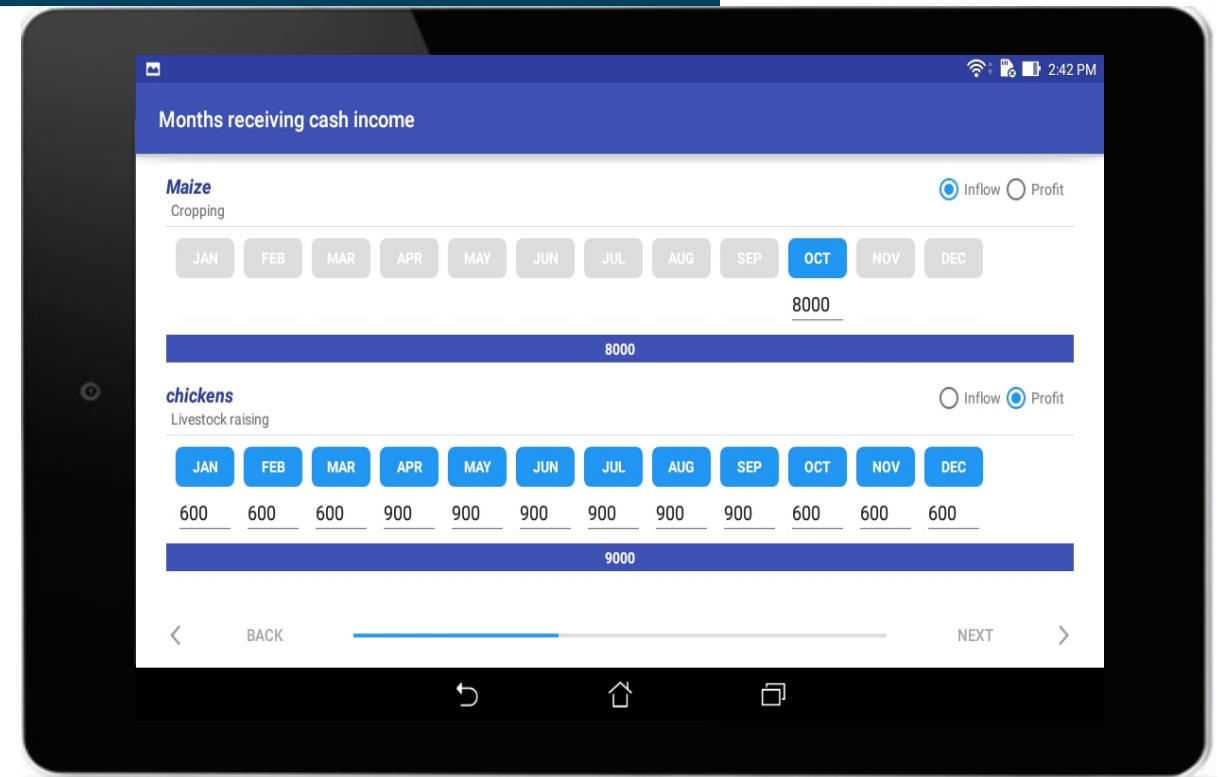
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Tablet application – purpose

- Digitisation of the loan application process
- Conduct paperless appraisal directly in the field
- Synchronisation with OpenCBS or other CBS
- Can be part of OpenCBS Loan Origination solution

On-site collection of information



Cash-flow modelling



Months where expenses occur

Food

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
500	500	500	500	500	500	500	500	500	500	500	500
6000											

School expenses and schooling

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
400				400				400			
1200											

Input for farm/agri-related livelihood or for animal raising or any other

BACK NEXT

Appraisal process can be paperless where network allows

Customisable
as per
appraisal
procedures of
MFI

Pictures of
clients

Instant receipts
by SMS or
mobile printer

A tablet displaying a digital appraisal form titled "Extra questions". The form contains three questions with radio button options. The first question is "1. Are all household members ages 7 to 16 currently attending school?" with options "No", "Yes" (selected), and "No one 7 or 16". The second question is "2. What is the highest grade that the female head/spouse has attained?" with options "None, or first to fifth grade", "Sixth grade", "Seventh or ninth grade" (selected), "No female head/spouse", and "Tenth grade or higher". The third question is "3. What kind of building material is the floor of this dwelling made of?" with a selected option "Mud, wood, brick, or other". The form has a progress bar at the bottom and "BACK" and "NEXT" buttons.



Synchronisation makes it more efficient to conduct Credit Committee and make decision



Credit committee recommendation

Client information

Client's name
Grace Miyanda 2


Photos


Passport
342821/17/123

Village
mukwanya

☒ Is this a new client

Last loan amount



Tablet application – upcoming features

- Customer Relationship Management
- Know Your Customer
- Social Performance Indicators
- Delinquency management