

OPENCBS user guide

Adaptive open source software for microfinance

Updated for 14.11

Preliminary info:

- This guide is the reference for the free core software OPENCBS and is the only document of that type.
- It also gives an introduction to the modules and services the OPENCBS team sells.
- For the first use, we recommend you to follow the given order. The explanations are understandable by anyone, and you will get a complete knowledge of the software rapidly.
- In order to perform a complete implementation and configuration, you will need the annexes.
- The forum opencbs.freeforum.com may give you some information, especially about common troubleshooting. Look at previous threads or pose your question to the community.
- To contact the team, send us a mail at <u>contact@opencbs.com</u> or add us on skype info.opencbs .



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1. Get started

1.1 Download & install OPENCBS

Download the "MSI" file available at the following address:

http://sourceforge.net/projects/OPENCBS/files/latest/download.

If you are using a 32 bits machine, please follow this link: http://sourceforge.net/projects/opencbs/files/opencbs-14.10/opencbs-14.10.835.e608813-releasex86.exe/download

Once downloaded, click the .exe to launch the setup and follow the default type installation of the system:







1.2 Download crystal report

Crystal report is not strictly necessary to run OPENCBS, but it will allow you to export ready-to-print forms and reports. Excel and Word forms and reports are also available. If you don't think you need it now, go to 1.3 Start OPENCBS. Crystal report reader can be downloaded for free at the following address:

Crystal report viewer 2013 x64

Crystal report viewer 2013 x86

Make sure you download the version required by your operating system (x64 or x86). Once downloaded, unzip it and launch the setup (click on the .exe) and follow the default type installation of the system (Cf screenshots below). No product ID is required as the software is available for free. However, if you want to create your own following reports, you will need Crystal report Creator available at the address: http://www54.sap.com/solution/sme/software/analytics/crystal-reports/index.html

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1.3 Start OPENCBS



Launch OPENCBS. If it is the first time you are launching OPENCBS, it should directly open the DemoDB, a database filled with testing purposed data. If not, open the drop-down list under Database and click on DemoDB.

Enter "admin" for username and "admin" for password.

The system has now been launched.

Once you have configured your default database, the process will be the same but you will directly open your work database. The databases can be held locally (like DemoDB) or by a SQL Server instance to be accessible from multiple computers. You can learn more about it at 10.1.3 Database control panel (p73) and 11. SQL Server (p86).



2. First steps

2.1 Interface



- 1. **Operation Dashboard:** gives key performance indicators on risk and productivity of a chosen section of the loan portfolio.
- 2. Fast menu access with direct links to the most commonly used sections of the system.
- 3. Alert window: displays and gives direct access to all the loans and savings requiring specific attention.
- 4. **Main upper menu:** gives access to all the functions of the system. These menu items are ordered with the following logic:
 - a. Configuration related tabs:
 - i. **Settings.** Most general parameters of the system, usually configured at the very initial step as per legislation or convention in the country where the company operates. Rarely modified afterwards.
 - ii. **Configuration.** Includes parameters more specific to the institution or the specific office using the system.
 - iii. Security. Where roles and user profiles have to be configured.
 - iv. **Products.** Most important step of the configuration of the system. There you will configure your loans, savings and collateral products.
 - b. **Client and contract.** The section through which you can create and search for all types of contracts and clients as well as reassign contracts from one user to another.
 - c. **Modules.** You can see here all the modules available in the software. In the free version these modules have limitations. Full availability for the modules can be purchased by contacting our commercial team.
 - d. **Accounting.** You can configure manually your accounting rules in the free version or access your preconfigured integrated accounting engine if it has been developed for you by our team.



e. **Reports.** The OPENCBS core system includes standard reports available in both Crystal Report and Excel format.

2.2 Dashboard

2.2.1 Objectives

The dashboard's main objective is to give to any credit related employee a straight view on key performance indicators of the loan portfolio that the employee is supervising.

Using filters, it gives the capacity to any supervisor or manager to review rapidly the performance of the different offices, employees or loan products he is supervising.



2.2.2 Description and user guidance

The dashboard includes:

- 1. Header. OPENCBS Logo and direct access to useful services.
- 2. Filter. Filter the data displayed by branch, user and loan products. About how to use this filter:
 - a. After selecting one specific portfolio portion, you should click refresh.
 - b. You can combine the filters, except for *Branch* and *User*, as users are actually not attached to a specific branch.
- 3. Risk section.
 - a. 1st Chart. Gives a view of the proportion (in amount) of the late portfolio (red) in comparison to the performing one (green).
 - b. 2nd Chart. Gives a view of the partition of the late portfolio amount by ranges. Please note that these ranges can be modified at database level upon request (Table Latedaysrange).



- c. Table. Details the amount as per the different delinquency ranges as well as the number of late clients these amounts represent.
- 4. Productivity section.
 - a. 1st Graph. The number of disbursements performed in the previous 10 days for the selected portion of the portfolio. If nothing appears, it means nothing has been disbursed in the last 10 days. In case disbursements did occur, blue bars appear with the height corresponding to the number of disbursements.
 - b. 2nd Graph. The evolution of the portfolio size (OLB) in the last 10 days. It starts at 0 and rises or decreases as per the growth or decline of the portfolio size. It concretely calculates (disbursements capital repaid). In addition to the first graph, it gives a clearer idea on the growth performance of the portfolio, as big institutions can actually disburse a lot while decreasing the size of their portfolio.

2.3 Alert System

2.3.1 Objectives

The objective of the alert system is to make all the contracts which requires specific attention more easily visible and accessible. Details:

- The late loan contracts to be closely followed-up.
- Created loan contracts in a temporary status:
 - Pending
 - Validated
 - Postponed
- Savings contracts created but still pending.
- Overdraft savings to be followed-up closely.

This section should enable operation employees to save significant time in the process of accessing the contracts on which they have to perform actions.



		F	Alerts (40)			
Contract code	Status	Client	Loan officer	Date	Ar	Contract code
BLR0020S	Active	SAMAIKYA COMPO	Harish B.V	5/20/2014	32 -	Status
BLR0130S	Active	SAINIK PUBLIC SC	Harish B.V	5/20/2014	43	
BLR0047S	Activ	SAINIK PUBLIC SC	Manjunath N	5/20/2014	62	Client
DWD0124U	A 1	RATNA GIRLS ENG	Praveen Van	6/16/2014	198	Loan officer
BLR0165U	Po	R.V.S STANDARD P	Harish B.V	1/30/2014	50(🖌	Date
BLR0106S	Active	NISARGA HIGH SC	Harish B.V	5/15/2014	67 8 🗸	Amount
BLR0160S	Active	MANASA GANGTHR	Harish B.V	5/20/2014	31	Address
PUN0316U	Validated	LITTLE ROCK HIG	Iliyas Shaikh	6/20/2014	300	City 2
DWD0229U	Validated	LITTLE ANGELS G	Praveen Van	3/24/2014	300	Phone
BLR0136U	Active	KIRAN HIGHER P	Likith Babu	6/16/2014	198	
PUN0244S	Validated	KILBIL HIGH SCHO	Dinesh Dash	4/18/2014	2 5	Branch name
MYS0190U	Active	KAMADHENU CON	Noel Nagaraju	6/16/2014	1 132,00	Mysore
MYS0220S	Active	KALA BHARATHI VI	Noel Nagaraju	6/16/2014	40 580,	Mysore 1
PUN0252U	Validated	JAGADGURU ENG	Iliyas Shaikh	4/29/2014	500 00	Pune
DVG0291U	Validated	GURUKULARESID	Usha Nandini	6/19/2014	300 00	Davanagere =
DVG0313U	Validated	GOLDEN PUBLIC	Usha Nandini	6/19/2014	500 00	Davanagere
BLR0031S	Active	GENIUS NATIONAL	Harish B.V	10/21/2013	422 85	Bangalore
DWD0233U	Validated	GAJANANA KANNA	Praveen Van	3/25/2014	250 00	Dharwad
BLR0237U	Active	FLORANCE NIGHTI	Harish B.V	6/16/2014	7 952,00	Bangalore
BLR0271U	Validated	BILLY BEARI PRE S	Usha Nandini	5/16/2014	500 00	Bangalore
PUN0286U	Validated	BAL VIKAS ENGLIS	Rajesh Surve	5/28/2014	500 00	Pune
	Active	ADARSHAENGLIS	J Santhosh K	6/16/2014	236,00	Bangalore +
3			m			•

2.3.2 Description and user guidance

- 1. The contracts are displayed line by line. By clicking on them you access directly to the details of this loan or savings contract. You can hide or unhide the window by clicking on the small bar on the right side of the window (Blue arrow).
- 2. You can select the column you want to appear in this list. You have the choice between 10 information fields related to the contracts.
- 3. The filter located just below the displayed contracts enables you to search by contract code, client name and loan officer name.
- 4. Eventually, the section below filters the type of contracts you want to see, tick or un-tick these contracts as you wish.



2.4 Configuration overview

The configuration step is really important, but it also takes quite a long time, so we suggest you to have a global overview of the system first before going for a full configuration. The demoDB is already configured. Even if you are trying the software with an empty database, you can directly use the software because all parameters are set to a default state.

To perform full configuration, see 10. System configuration (p69).

Here is the table of contents for 10. System configuration, so you can see what is configurable:

<u>10. Ann</u>	ex: System Configuration	Erreur ! Signet non défini.
<u>10.1</u> Set	<u>tings</u>	Erreur ! Signet non défini.
<u>10.1.1</u>	<u>General settings</u>	Erreur ! Signet non défini.
<u>10.1.2</u>	Other settings	Erreur ! Signet non défini.
<u>10.1.3</u>	Database control Panel	Erreur ! Signet non défini.
<u>10.1.4</u>	Change application date	Erreur ! Signet non défini.
<u>10.1.5</u>	Language	Erreur ! Signet non défini.
<u>10.2</u> <u>Co</u>	nfigurations	Erreur ! Signet non défini.
<u>10.2.1</u>	Configure branches	Erreur ! Signet non défini.
<u>10.2.2</u>	Economic activity	Erreur ! Signet non défini.
<u>10.2.3</u>	Region, District, Cities	Erreur ! Signet non défini.
<u>10.2.4</u>	Funding lines	Erreur ! Signet non défini.
<u>10.2.5</u>	Installment periodicity	Erreur ! Signet non défini.
<u>10.2.6</u>	Exchange Rate	Erreur ! Signet non défini.
<u>10.2.7</u>		Erreur ! Signet non défini.
<u>10.2.8</u>	Contract Code	Erreur ! Signet non défini.
<u>10.3</u> <u>Sec</u>	curity Management	Erreur ! Signet non défini.
<u>10.3.1</u>	Roles, Users and Subordination	Erreur ! Signet non défini.
<u>10.3.2</u>	Roles Definition	Erreur ! Signet non défini.
<u>10.3.3</u>	Users definition	Erreur ! Signet non défini.
<u>10.3.4</u>	Audit Trail	Erreur ! Signet non défini.
<u>10.3.5</u>	Change Password	Erreur ! Signet non défini.

The settings you might want to look at first may include: 10.1.3 Database control Panel, 10.1.4 Change application date and 10.1.5 Language, as these are useful settings for testing purposes (p73).



3. Know-Your-Customer

3.1 Individual, Group, NSG and Corporate

You can access to client data through the main upper menu: "Client and contract", or from the left side Dashboard menu. Options are: create client/group and search client.

OPENCBS can track 4 different types of client:

- 1. Individual clients. One physical person to whom you are affecting loan and saving products.
- 2. Solidarity group. A group of individuals to whom you are affecting products. The contracts are not affected to specific members of the group, but to the group as whole. For example for loans, repayments are always done in the name of the whole group. It is however possible to mention what portion of the product is affected to which member.
- **3.** Non solidarity group. A group of individuals bound together by agreement, but still receiving products individually. This section can be described as a batch contract management section.
- **4. Corporate.** The products are affected to a legal entity. The legal entity is connected to individuals who are the corporate representatives of the legal entity.



4. Corporate



3.2 Data fields

Each type of clients has different data fields available by default:

Δ Extra Info Monitoring Training Location Member of Joined date Name Group type Establishment date Left date 5/23/2013 **Blessed Mogpa Ladies** NSG 7/23/2013 lat 52,052490476001 Ing 130,4296875 Atlanti Ocean GoogleMap

3.2.1 Individual clients

Individual client default data fields include:

- 1. Client profile data fields
 - First name
 - Last Name
 - Date of birth
 - Gender
 - ID Number
 - Economic activity
 - Loan Cycle (Automatically calculated)
 - Head of house hold. (Yes/No)
 - Place of birth
 - Father's name
 - Citizenship
 - Branch

- 2. 2 Pictures
- 3. Primary and secondary addresses fields
 - Province, District, City, Address
 - Zip code
 - Home type
 - Home phone
 - Personal phone
 - Email
- 4. Group this individual is belonging to
- 5. Client location (See X.A Client location for reporting)
- Capacity to print client personal information which is a one pager gathering all this information



Mandatory fields are marked with a star. Click the save/update button to save recorded information. After saving the contract tab appears at the top of the page and enables you to affect product to this individual.

			Solidar	rity gr	oup - (0)					Close
ils										
neral										
me*:	Solida	arity group								
eting day	Tueso	day 👻	Select meet	ing day				92		
te of establi	shment: 4/15	/2014 -								
oup cycle:	0		1				2	-		
inch:	HEAD	QUATERS -						Change photo	change	
						F	rint	Sa	ve	Cancel
resses Me	mbers History									=
me address	and the second	1			Business	addrase				
vince*:	Ashanti	Print	•		Province		All			
strict*:	Ama	3			District*:		Select a dist	riat	•	
	sd	3	Select				Select a dist	(KL.)	Select	
y*:	50		Coroca		City*:				Other	
dress:	Addresses N	Members History	1							
	Addresses Name	Members History Passport M	4 of birth	Sex	Head of household	Cycle D	ependents	Join	Bad client	
Code:		Passport		Sex F	Head of household No	Cycle D	ependents	Join 4/1	Bad client False	Search existing
Code: me type	Name Abena Doma Prisca	Passport 10003 10001	4/22/1968 12/15/1980	F	No No	0	ependents	4/1 4/1	False False	Search existing Add new
? Code: me type me phone	Name Abena Doma	Passport 10003 10001	4/22/1968	F	No	0	ependents	4/1	False	Add new
^o Code: me type me phone rsonal pho	Name Abena Doma Prisca	Passport 10003 10001	4/22/1968 12/15/1980	F	No No	0	ependents	4/1 4/1	False False	Add new Remove from group
dress: ² Code: ome type ome phone rsonal pho mail:	Name Abena Doma Prisca	Passport 10003 10001	4/22/1968 12/15/1980	F	No No	0	ependents	4/1 4/1	False False	Add new
Code: ome type ome phone rsonal pho	Name Abena Domai Prisca Joyce Okyere	Passport 10003 10001	4/22/1968 12/15/1980	F	No No	0	ependents	4/1 4/1	False False	Add new Remove from group
^o Code: me type me phone rsonal pho	Name Abena Domai Prisca Joyce Okyere	Passport N ile 10003 10001 10005	rte of birth 4/22/1968 12/15/1980 4/23/1968	F	No No No	0		4/1 4/1	False False	Add new Remove from group
^o Code: me type me phone rsonal pho	Name Abena Doma Prisca Joyce Okyere Addresses	Passport N 10003 10001 10005 Members History	6 of birth 4/22/1968 12/15/1980 4/23/1968	F	No No No	0		4/1 4/1 4/1	False False False	Add new Remove from group View member

3.2.2 Solidarity Group

- rofile data fields
 - **General Name** •
 - Meeting day •
 - Date of establishment .
 - Economic activity •
 - Group Cycle
 - Branch •
- 2. 2 Pictures

- Zip code
- Home type
- Home phone •
- Personal phone ٠
- Email •
- 4. Members of the group with the leader marked in green
- 5. History sheet. List of individuals who used to be in the group
- 6. Print button can be used to print internal forms
- 3. Home and secondary business address fields
 - Province, District, City, ٠ Address

New individual or already existing individuals can be added to the group. After saving the group the contract tab appears at the top of the page.



3.2.3 Non Solidarity Groups

	1	PAN/JLG-118	R/Wed1				Close			
Details			"mou]				0,000			
Name	PAN/JLG-118/Wed						No.			
Date of establishment	t 7/12/2009						28.61			
Group officer	prakash pan 👻	1				Section 1 Section				
Group officer	prakasn pan					-				
Meeting day	Wednesday -	Set meeting day								
Branch	Panruti 👻				Change photo	Chang	e photo			
					Change photo	Chang	e photo			
				Print	Update		Cancel			
					opdate		Gancer			
Address Members L	oans Savings Meetings M	New Customfields Clie	nt Monitoring	6				line and		
		Address Members Loa		eetin 6	tomfields Client Monitori	na				
Address			lia outings m							
Province*:	Tamil Nadu	Name			assport Status		Left date		Select	
District*:	Panruti	A.meerikristina G.enoke A.sumathi Arumugam	_	9 19 9 14		12/1/2012 12/1/2012			Add	
City*:	THIRUKURAL STREET	Arulmozhi Ramesh			594 Active	1/8/2012			Remove	
	melapalayam road, panruti munic	G.selvi Murugan	2	9 16		12/1/2012				
Address:	607106, panruti(t.k)cuddalore,	K.rajeshwari Kumar		9 15		12/1/2012		_	Set as leader	
		M.jothilakshmi Munusan		10 12		12/1/2012		m	Display former members	
ZIP Code:		R.jarinabegam K.rajmug R.Sasikala Ramesh	med	9 21	Active Active Active	12/1/2012 1/22/2014			members	
		S ahithakujalamhal A sri	nivacan	4 22	/ inactiv	17/1/20112				
ddress Members Loan	15 Savings Meetings New C			4 92	/ inactiv	17/1/2012				
		ustomfields Client Monit	oring							
Client's name Loan	product Code St	ustomfields Client Monit		itarapt Data, Inci	tallment turne 11	Add Igana	onitoring			_
Client's name Loan M.jothilakshmi JLG-F	product Code St Rs 1 4/JLG A	ustomfields Client Monit tatus Amount OLR active 15 000 8 76	Ourrency In Address Memb	torast Data Inst bers Loans Savir	ngs Meetings New Cus	Add Loops omfields Client M				_
Client's name Loan M.jothilakshmi JLG-F M.jothilakshmi Top u	product Code St Rs 1 3 4/JLG A p lo 3 4/Top A	ustomfields Client Monit tatus Amount OLF active 15 000 8 76 active 8 000 6 00	Address Memt	taract Data Inst bers Loans Savir Code	ngs Meetings New Cus Type	Add Long omfields Client M Product	Currency	Creation dat		Add
Client's name Loan M.jothilakshmi JLG-F M.jothilakshmi Top u S.vasantha Sa JLG-F	product Code St Rs 1 3 4/JLG A p lo 3 1/Top A Rs 15 14/JLG A	ustomfields Client Monit tatus Amount OLR active 15 000 8 76	Address Memt Client's name M.jothilaksh	taract Data bers Loans Savir Code IMF/PAN/01/000	Type 12/2 Savings Book	Add Loppo omfields Client M Product Saving Pro	Currency INR	4/16/2014	4/16/2014	Add
Client's name Loan M.jothilakshmi JLG-F M.jothilakshmi Top u S.vasantha Sa JLG-F S.vasantha Sa Top u	product Code St Rs 1 3 4/JLG A Rs 150 1/Top A Rs 150 PAN/14/Top A Rs 160 PAN/14/Top A	ustomfields Client Monit tatus Amount OL F cctive 15 000 8 76 cctive 8 000 6 00 cctive 15 000 8 76 cctive 15 000 8 76 cctive 8 000 6 00 cctive 8 000 6 00 cctive 8 000 6 00 cctive 8 000 6 00	Currency In Address Memb Client's name M.jothilaksh S.vasantha S.	taract Pata bers Loans Savir Code IMF/PAN/01/000 . IMF/PAN/01/000	Type 12/2 Savings Book	Add Long omfields Client M Product	Currency INR			View
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- 1. Group profile data fields
 - General Name
 - Date of establishment
 - Group Officer
 - Meeting day
 - Branch
 - 2 Pictures
- OPEN**CBS**

- Personal phone
- Email
- 2. Members of the group with the leader marked in green
- 3. Loan sheet with all the loans received by group members

- Primary address
- Province, District, City, Address
- Zip code
- Home type
- Home phone
- Savings sheet with all the savings received by group members
- 5. Meetings. Attendance to the meetings of the group members
- 6. Print button to print reports on the NSG activity

Note: Loans and saving tabs enable as well to manage products affected to NSG members in batch using the tabs loans and savings. This is one of the main advantage of the NSG type of client.



3.2.4 Corporate

- 1. Corporate profile data fields
 - General Name
 - Date of establishment
 - Abb
 - Short name
 - Corporate cycle
 - Branch
 - Economic activity
- 2. 2 Pictures

- Personal phone
- Email
- Contacts of the corporate. Individual to be chosen in database or added
- 5. Print button for reports with corporate information



- 3. Primary address
 - Province, District, City, Address
 - Zip code
 - Home type
 - Home phone

3.3 Additional fields

In addition to data fields available in the free version, we have the capacity to add any type of additional data to be tracked for any type of client. Please find here a few examples of additional data fields created:

First Name*		Branch	
Last Name*		Residence Type*	
Father Name		Email ID	
Date of Birth*	4/16/2014	ID Proof*	
Place of Birth*		Address Proof*	
Gender*	Female	Sign Proof	
Citizenship		Educational Qualification*	
Economic Activity*			

Co-Applicant field, simple list of additional fields created to track information on individuals in charge of the loan application for a corporate client.

	Date:	Purpose:	Monitor:	Comment	
•	2014-04-16 00	delinquency	Prakash prakash	good	Add
	2014-03-17 00	check inventory	Partha Sarathi	ok	Edit
	2014-04-16 00	check goods	Kavi kumar	ok	
	2014-04-16 00	predisbursment check	Kavi kumar	ok	Delete

Client Monitoring tab, created to track the visits to clients done by operations staffs.

You can use these functions (with limitations) through the modules Custom Events and Custom fields (See Additional modules).



4. Loan Management

4.1 Product definition

To add a new loan product or edit an existing one, click the upper main menu item called "Products" and select "Loan products". You reach the page hereby, where you can see all products existing in the database. Click "add" for adding a new product, select the product you want to edit and click the button edit to modify an existing product. In both cases the product edition window appears. It contains 6 tabs. Their content is detailed in following parts

		Loan products		Close
(BI WEEKLY) Carrency: Chana Ceda Interest rate: 3,495 Hataurity BWeek Grace period: Dehrech 1 and 32/Penod(s) 0 Penod(s)	Anticipated repaym Late repayments pe			Add Edit
(MONTHLY) Carrency: Chasa Cada Interest rate: 6,51% Hataurty: Northy Grace period: Detreen 1 and 6 Perced(s) 0 Perced(s)	Anticipated repayme Late repayments of	ed Add loan product Main parameters Fees Exotic installments Line of credit 0 Name *	and the second se	
EMPA (BIWEEKLY) Gana Cela Interest rate: 3,41% Hatantin, BWesky Grace parked: Detween 3 and Prend(s) OPend(s)	Anticipated repayor Late repayments pr	Code * http://www.internet.type Attack products a specific clerif: type" Attack products a specific clerif: type" Att Cleved Rate Type" Fatt Cleved principal, final intervient)	Yes No Actual/Actual Attach product to funding line and currency*	•
EPA (WEEKLY) Carreecy: Chara Cada Interest rate: 1.87%	Anticipated repays Late repayments p	Advanced parameters Use loan cycle Min Mac	or	

4.1.1 Main parameters



Product main info

- 1. Define in this section the following product parameters:
 - Name. Name of the product, which can be displayed at report level.
 - Code. Can appear in contract code
 - **Installment type.** As per the way they have been defined in the section Configurations->Installments periodicity.
 - **Funding line.** Choose the funding line to which you want to attach your product. Choose "no funding line" if you are not using funding line for this product.



• **Grace Period.** Define here how many installments without principal repayment can be set at the beginning of the loan cycle. You can either define either a range of value which can then be chosen at loan definition level by using the min/max cells. If you one to define one value as grace period for all loans of this type fill the field located after the mention "or".

<u>Note, what is grace period.</u> Grace period, is a period of time defined by a certain number of installments during which the clients won't have to repay principal and in some cases he won't even have to repay interest. This practice is usually used for businesses which need a bit of time for their initial investment to start generating revenues.

N°	Date	Expected interests	Expected principal	Installment total	OLB	Pa
1	5/23/2014	. 98,63	0,00	98,63	10 000,00	
2	6/23/2014	101,92	0,00	101,92	10 000,00	
3	7/23/2014	98,63	1 250,00	1 348,63	8 750,00	
4	8/22/2014	89,18	1 250,00	1 339,18	7 500,00	
5	9/23/2014	76,44	1 250,00	1 326,44	6 250,00	
6	10/23/2014	61,64	1 250,00	1 311,64	5 000,00	
7	11/21/2014	50,96	1 250,00	1 300,96	3 750,00	
8	12/23/2014	36,99	1 250,00	1 286,99	2 500,00	
9	1/23/2015	25,48	1 250,00	1 275,48	1 250,00	
10	2/23/2015	12,74	1 250,00	1 262,74	0,00	

Loan schedule with 2 months grace period on principal

Interest

This section enables you to define 3 things:

- **Interest rate type.** This section gives you the choice between at least 3 mode of distribution of the interest and principal over the repayment schedule:
 - Flat (Fixed Principal, Fixed Interest). The interest and the principal to be paid over the schedule are the same for each installment. The principal is equal to the amount disbursed divided by the number of installments and the interest is equal to the amount disbursed multiplied by the defined interest rate. As such a flat interest rate is always equivalent in term of cost for client to a higher declining interest rate.

nstallm	ents New Custom	n field			
N°	Date	Interest payment	Principal repayment	Installment Total	OLB
1	5/2/2014	200.00	1 000.00	1 200.00	9 000.00
2	5/9/2014	200.00	1 000.00	1 200.00	8 000.00
3	5/16/2014	200.00	1 000.00	1 200.00	7 000.00
4	5/23/2014	200.00	1 000.00	1 200.00	6 000.00
5	5/30/2014	200.00	1 000.00	1 200.00	5 000.00
6	6/6/2014	200.00	1 000.00	1 200.00	4 000.00
7	6/13/2014	200.00	1 000.00	1 200.00	3 000.00
8	6/20/2014	200.00	1 000.00	1 200.00	2 000.00
9	6/27/2014	200.00	1 000.00	1 200.00	1 000.00
10	7/4/2014	200.00	1 000.00	1 200.00	0.00
		2 000.00	10 000.00	12 000.00	

Schedule Flat (Fixed Interest, fixed principal)



• **Declining - Fixed Principal.** The client is paying the same principal on every installment, but the interest is declining as per the principal declining through the loan. The client will in total pay less at the end of his cycle than at the beginning.

Repay	ment schedule	Events			
N°	Date	Expected interests	Expected principal	Installment total	OLB
1	5/23/2014	92,05	1 000,00	1 092,05	9 000,00
2	6/25/2014	91,73	1 000,00	1 091,73	8 000,00
3	7/25/2014	78,90	1 000,00	1 078,90	7 000,00
4	8/25/2014	71,34	1 000,00	1 071,34	6 000,00
5	9/25/2014	61,15	1 000,00	1 061,15	5 000,00
6	10/24/2014	49,32	1 000,00	1 049,32	4 000,00
7	11/25/2014	40,77	1 000,00	1 040,77	3 000,00
8	12/25/2014	29,59	1 000,00	1 029,59	2 000,00
9	1/23/2015	20,38	1 000,00	1 020,38	1 000,00
10	2/25/2015	10,19	1 000,00	1 010,19	0,00

Schedule Declining - Fixed Principal

• **Declining – Equal monthly installments.** The client is paying less principal at the beginning than at the end to compensate the fact interest are declining as the OLB is progressively decreasing through the cycle.

Repay	ment schedule	Events			
N°	Date	Expected interests	Expected principal	Installment total	OLB
1	5/23/2014	13,03	28,30	41,33	171,70
2	6/25/2014	11,19	30,14	41,33	141,56
3	7/25/2014	9,22	32,11	41,33	109,45
4	8/25/2014	7,13	34,20	41,33	75,25
5	9/25/2014	4,90	36,43	41,33	38,82
6	10/24/2014	2,53	38,82	41,35	0,00

Declining – Equal monthly Installments

• **Customized schedule.** If your type of schedule doesn't enter in one of the above categories, contact us and we will create the type of schedule you need. For example here below a flat schedule with installment dates systematically on last Sunday of the month.

					Interest Rate Type*	
					Flat (fixed principal, fixed	d interest) 🛛 👻
nstallments N°	Loan Info	Monitoring	Flat (fixed principal, fixed interest) Declining - Fixed principal Declining - Equal monthly installment Declining - Fixed principal with effect			
2.2				Principal repaymer	CustomFLAT.py	
	5/25/2014		100,00	1 000,0	OdedDecliningEquallyMo	
2	6/22/2014		100,00	1 000,00	1 100,00	8 000,00
3	7/27/2014		100,00	1 000,00	1 100,00	7 000,00
4	8/24/2014		100,00	1 000,00	1 100,00	6 000,00
5	9/28/2014		100,00	1 000,00	1 100,00	5 000,00
6 1	0/26/2014		100,00	1 000,00	1 100,00	4 000,00
7 1	1/23/2014		100,00	1 000,00	1 100,00	3 000,00
8	2/28/2014		100,00	1 000,00	1 100,00	2 000,00
9	1/25/2015		100,00	1 000,00	1 100,00	1 000,00
10	2/22/2015		100,00	1 000,00	1 100,00	0,00
		1	000,00	10 000,00	11 000,00	

Customized schedule type

- **Interest scheme.** First to activate this section, the "Accounting_Process" option in general setting should be defined as accrual. This section asks you to choose which type of interest accrual you want to



use in your loan product. 4 types of calculation are available: Actual/360, Actual/Actual, 30/360 or 30/Actual. The schema below explains the difference between these 4 types:



This schema details the process of calculation of accrued interest as per the different available schemes in the case of loan with monthly repayments on the 20th of each month.

- In Actual/360, the interests are accrued considering the real number of days in month and 360 days in the year. Meaning that in our case the accruals between 20th of March date of last repayment and end of month would be the real number of days (here 11) divided by the number of day in a year (360 in this model), multiplied by the yearly interest rate (here 23%) and then multiplied by the OLB at that time (OLB1). In April we would take 10 days instead of 11 as the month is shorter and the OLB taken would be the OLB2.
- In Actual/Actual, we consider the real number of days for both months and years. The difference with previous system is that we divide by 365 and not by 360.
- In 30/360, we consider always 30 as the number of days in the month. As such no matter if there are 30 or 31 days in the month, we would always consider 30 days. In this example we accrue 10 days for both months.
- 30/Actual, we consider 30 days in every month but the real number of days during the year.
- Interest over grace period. You can decide whether you want to accrue interest over grace period or if you don't. In case you don't the client would not pay anything during grace period neither interest nor principal

Advanced parameters

In this section you are choosing the following characteristics for your product:

- **Amount.** The unique value or the range of value inside which the loan amount to be disbursed will have to be.
- Interest Rate. The unique value or range of value the interest rate can have for this type of loan product.
 Important! The interest rate mentioned here is the interest per year.
- **Number of installments.** The number of repayment in which the client will have to repay his loan.

Loan Cycle usage

By clicking the button on the left of the advanced parameters you can define specific advanced parameters as per the cycle of the client. Many institutions apply some policies to give more flexibility on the products to the clients having already been through a certain number of loan cycles.



Cycle objects:			(1)	
Loan amount -	Cycle	Min	Max	Add cycle Remove cycle
Loan amount	1	5000	10000	
Interest rate	2	5000	15000	Cycle properties
Number of installments	3	5000	20000	Min:
3				Max:
				Max.
	_			
	-			4
	_			
				Save cycle parameters Canc

Loan advanced parameters as per loan cycle

Once activated an additional window appears. You can define parameters specific by loan cycles as follow:

If it is the first time you are using this section, you should click on "new loan cycle" to create a new loan cycle configuration (1).

You then have to configure the 3 objects Loan amount, Interest rate and Number of installments as per loan cycles. (2 & 3) You need to have at least the loan cycle one defined for all 3 objects to be able to save a configuration (4).

Please note that to be able to save a configuration you need to have at least the cycle 1 configured for all the objects.

You are configuring the loan cycle from 1 and up. The properties related to the highest cycle number you define will apply as well for all upper cycles. For example on the image above, all loans with a loan cycle equal or above 3 will be applied a loan amount range between 5000 and 20000.





lain parameters	Fees	Exotic insta	allments	Line of credi	t Guarantees	Credit ins	surance			
Entry fees (up t	o 10 ite	ms)								
Use loan cyc	cle	Loan cycle:	1	•	From 2	*		Add cyc	cle	Remove cycle
Name			Min		Max		Value		Rate	
Starting fee		$\left(1 \right)$					300		False	
Admin Fee							500		False	
Late fees (% of t on total loan an Min: Max:		2	lue : 0		on OLB Min: Max:	*	or	value	0	
on Overdue prir Min: Max:	ncipal	or va),1 eriod of late fi	Min: Max:	rdue intere	or	value	: 0,1	
Anticipated Tota	Repay	ment (ATR) a	and Antic	ipated Partial I	Repayment (AF	R) Fees				
ATR fees* Min: Max:			alue :		Base fo	or ATR fees on OLB on interest	4			
APR fees* Min: Max:		or val	ue: O		%	or APR fee on OLB on interest	© % c	on prepai	d princip	al
10000 L		or val	ue: O					p. opai		

Loan product fee definition

Through this section you define the fee structure of the loan product. 3 types of fee can be configured here:

- 1. Entry Fees. They are applied to the loan at the disbursement level. You give these fees a name and affect them either a range of possible value or a fixe value like for previous parameters. In addition the column "rate" enables you to define these fees either as a fixed value (rate=false) either as a percentage of the disbursed amount (rate=true). These fees like advanced parameters can be configured as per loan cycles. For example in the screen shot above, we see that all loans with a loan cycle of 2 will be applied 1 starting fee of 300 and one admin fee of 500.
- 2. Late fees. The fees are applied to clients coming late for repayment and are accrued on daily basis as a percentage of some key parameters of the loan. These parameters are the following:
 - Total loan amount
 - OLB
 - Overdue Principal
 - Overdue Interest



Like for previous parameters the user can defined either a range of value either a fixed value.

The global late fee consists in the sum of the four previous fees.

- 3. **Fee grace period.** In addition you can define grace period during which the client will not be applied penalty. In example, this one is defined at 3, meaning that a client coming 1,2 or 3 days after planned repayment date will not be applied penalty, but from 4 days he will directly be applied 4 days of penalties
- 4. **Anticipated repayments.** In case of payment done before the expected date the system can as well charge additional commission to the client. These are to be defined at the bottom of the window:

ATR fees*		Base for ATR fees*	
Min:	or value 1	% on OLB	
Max:	or value: 1	% on interest	
APR fees*		Base for APR fees*	
Min:		% on OLB	% on prepaid principal
Max:	or value : 1	% on interest	

• Anticipated total repayment. Amount charged in case the client is paying off his full loan before the expected date. The commission is defined as a percentage of OLB closed off or as a percentage of the % not paid. In this example the client is charge 1% of all remaining OLB

🖳 Repayment	
Details Contract Code: DEF/14/default-4/103/879	Event Principal: 1 000,00 JMD
Name of the client: Hensley Spaulding Installment number: 1 Date: €/ 7/2014 ▼ ⑦ Total repayment	Interest: 10,49 JMD Disable automatic calculation 🥅
Payment method: Cash Amount	Penalties: 0,00 JMD
1 012,86 🛄 Min: 0 Max: 1 020,49 Amount to go back normal 10.49	Commissions: 10,00 JMD Disable automatic calculation 🥅
Type of repayment: © Keep schedule	Comment: (optional)

• Anticipated partial repayment. The client is repaying only one portion of the principal still expected to be paid. A commission is applied as a percentage of the OLB at the moment of prepayment, as a percentage of the prepaid principal or as a % of the interest which should have been paid. In the example here below the client is being charged 1% on the prepaid principal.



Repayment		
Details		Event
Contract Code:	DEF/14/default-4/103/879	Principal: 181,03 JMD
Name of the client:	Hensley Spaulding	
nstallment number:	1	Interest: 17,16 JMD
Date:	5/14/2014 ▼ Total re	ayment Disable automatic calculation
Payment method:	Cash •	Penalties: 0,00 JMD
Amount	Min: 0	Commissions: 1.81 JMD

Important note: If the system of fee you are using doesn't correspond to one of the system described above, OPENCBS can customize it for you. Contact us to get full details.

4.1.3 Exotic Installments

In next tab the user has capacity to define more "exotic schedule". By selecting "use exotic schedule" you can define the loan schedule by defining yourself how much of total interest and total principal have to be collected at each installment of the loan.

Main parameters	Fees	Exotic	installments	Line of cre	dit Guarantees C	Credit insurance		
		Exotic	: installments					
Use exotic installments			U	lse: Specia	l 5 Installments	•	Ne	ew exotic schedule
- installments					l 4 Installments			
		Nº	Principal (%		l 5 Installments	nst	allment propertie	9
		1	20	20		Entite into	difficint propertie	
		2	54	15				
Allow flexible		3	10	10				
schedule	4	10	30					
		5	6	25				
							Save	Cancel
			6		%		Save	Cancel
		5	6	25	%		Save	Cancel
Installme	nts Ne	5	6 : 100 % Add	25			Save	Cancel
Installme N°	nts Ne	5 Total	6 : 100 % Add m field	25	Remove	nent Inst	Save	Cancel
		5 Total w Custor te	6 : 100 % Add m field	25 100 payment	Remove Principal repayn		allment Total	OLB
N°	Da	5 Total w Custor te 2014	6 : 100 % Add m field	25	Remove	0,00	tallment Total 2 100,00	
N° 1	Da 5/26/2	5 Total w Custor te 2014 2014	6 : 100 % Add m field	25 100 payment 100,00	Remove Principal repayn 2 00	0,00 0,00	allment Total	OLB 8 000,00
N° 1 2	Da 5/26/2 6/26/2	5 Total w Custor te 2014 2014 2014	6 : 100 % Add m field	25 100 payment 100,00 75,00	Remove Principal repayn 2 000 5 400	0,00 0,00 0,00	tallment Total 2 100,00 5 475,00	OLB 8 000,00 2 600,00
N° 1 2 3	Da 5/26/2 6/26/2 7/27/2	5 Total ww Custor te 2014 2014 2014 2014	6 : 100 % Add m field	25 100 payment 100,00 75,00 50,00	Remove Principal repayn 2 000 5 400 1 000 1 000	0,00 0,00 0,00	tallment Total 2 100,00 5 475,00 1 050,00	OLB 8 000,00 2 600,00 1 600,00

In the example above we select a type of schedule called Special 5 installments which has its specific partition of payment through 5 installments. The schedule is then generated as per this rule. This type of product can be especially useful for institutions working with agriculture workers with very specific seasonality of their activity.



If you select the option "Allow flexible schedule" you will have capacity before disbursement to perform manual adjustment of the schedule like you would do in an excel sheet.

/lanual sched	ule							
#	Date	Interest	Principal	Total	OLB	Paid interest	Paid principal	Payment date
1	26.05.2014	100,00	2 000,00	2 100,00	10 000,00	0,00	0,00	
2	26.06.2014	75,00	5 400,00	5 475,00	8 000,00	0,00	0,00	
3	27.07.2014	65	1 000,00	1 050,00	2 600,00	0,00	0,00	
4	26.08.2014	150,00	1 000,00	1 150,00	1 600,00	0,00	0,00	
5	26.09.2014	125,00	600,00	725,00	600,00	0,00	0,00	
Total		500,00	10 000,00	10 500,00		0,00	0,00	

4.1.4 Line of credit

The line of credit option enables you to disburse money to your clients in several tranches. If you select this option you should define the following 3 parameters:

- 1. **Maximum number of tranches.** In addition to the initial disbursement the number of type you will be allowed to disburse additional money to your client. In our example 2 time.
- 2. **TOTAL amount of the line of credit.** Define the range of amounts or a fixed value of what will be the amount of your whole line of credit.
- 3. Tranche maturity. Allowed maturity of the additional tranches disbursed to the loan.

Main parameters	Fees	Exotic installments	Line of credit	Guarantees	Credit insurance	
👿 Use line of a	credit					
Maximum num	ber of tra	anches				
Number of dr	awings	under the LOC:	2		1	
Total amount of	the Line	e of Credit (including d	isbursed amou	nt)		
Min:		JMD				
Max:		JMD	or value:	1 000 000,00	JMD 2	
Tranche maturi	ty (numb	per of installments)				
Min: 5						
			or value:			

Then at loan level you have capacity to add tranches to the loan through the repayment window.



otaile	Contracts Los	n details Adv	anced set	GREG	ors and collaterals			EF/14/test-2/1	100/00				Close
tatus	Contracts Edu		unced set	ungs Oddram.		orean commutee							
urrenc	y: JMD												
	0 000,00 s due: 6 000.00		Add trans	che								*	
			Amount		200000	Interest	rate:	1,00 ≑		Start date:	4/26/2014	D -	
								1. (A)					
Repay	ment schedule	Events	Installm	ents:	10	I App	ly to OLB			First repayment date:	5/26/2014		
			Grace p	eriod:	2	Tranche	e method:	Cash	-				
N ^a	Date	Expecte		Date	Interest	Principal	Total	Cash		Paid principal Payment dat			
1	5/26/2014							Cheque			e		
2	6/26/2014		1	26.05.2014 26.06.2014	2 600,00 2 600,00	0,00	2 600,00	Withdrawal DirectDebit		0,00			
3	7/27/2014		3	26.06.2014	2 600,00	32 500,00	35 100,00	WireTransfer		0,00			
4	8/26/2014		4	26.08.2014	2 600,00	32 500,00	35 100,00	DebitCard		0,00			
5	9/26/2014		5	26.09.2014	2 600,00	32 500,00	35 100,00	Voucher		0,00			
6	10/26/2014		6	26.10.2014	2 600,00	32 500,00	35 100,00	Savings	0.00	0.00			
7	11/26/2014		7	26.11.2014	2 600.00	32 500.00	35 100.00	130 000.00	0,00	0.00			
8	12/26/2014		8	26.12.2014	2 600.00	32 500,00	35 100.00	97 500.00	0.00	0.00			
9	1/26/2015		9	26.01.2015	2 600,00	32 500,00	35 100,00	65 000,00	0,00	0,00			
10	2/26/2015		10	26.02.2015	2 600,00	32 500,00	35 100,00	32 500,00	0,00	0,00			
			-										
										ОК	Cancel		
										ОК	Cancel		

4.1.5 Guarantees

You define here if you want to require from your clients to have additional guarantees. These guarantees can be of 3 types:

- **Guarantor.** An individual registered inside the database and guaranteeing the client at a certain amount level. In case of non-repayment this person would have to help the client repay.
- **Collateral.** A physical object (Car, house, gold etc...) put as guarantee by the client. In case of non-repayment, this asset could be sold to repay the loan.
- **Mandatory savings.** The client must have spared a certain amount of money before being able to receive a loan.

In this window you will define requirements in term of guarantees as follow:

🖳 Edit Loan Produc	t	_				C 💌
Main parameters	Fees	Exotic installments	Line of credit	Guarantees	Credit insurance	
🔽 Use guarant	ors and	collaterals				
Total						
Minimum per	centage	of guarantors + colla	aterals:	0 % of a	loan amount	
I Set separate	values	for guarantors and c	ollaterals			
Separate						
Minimum per	centage	for guarantors:	6	50 % of a loa	n amount	
Minimum per	centage	for collaterals:	ŧ	50 % of a loa	n amount	2
			Note: F	Put '0' value if	you do not want to use guara	ntors or collaterals.
V se compul	sory sav	vings				
Compulsory s	aving an	nount				
Type: 🔿	Flat @) Rate				
Min:			value : 30		3	
Max:		or	value : 30			

1. The client should use guarantor <u>or</u> collateral to cover a certain percentage of the loan amount disbursed. The client has choice but this should be covered.



- 2. The client should cover X percent of his loan amount with a guarantor and Y percent with a collateral. In our example (50% and 50%), you don't leave choice to the client, he needs both.
- 3. You require a mandatory saving of your client as a percentage of the loan amount disbursement or as a fixed value.

4.1.6 Credit Insurance

Last option, you can define a credit insurance to be paid by the client at the time of disbursement. You define a range of percentage on disbursed amount possible and this amount will be taken as a commission at the time of disbursement.

					and the second se						
parameters	Fees	Exotic inst	allments	Line of crea	lit Guaran	crees Cre	editinsu	rance			
dit insurance											
1.00											
n: 1,00	%										
2.00											
IX: 3,00	%										
OpenCBS - [HORACE F	ORBES - DEF/14/	test-2/102/886]									
			nd Contract Fa	st Repayment Modules	Accounting Repo	ts Window H	lelp				- 6
								_	_		Constant Constant Constant Constant
💀 Settings Configur	ation Security	Products Client a	HOR	ACE FORBES	DEF/14/test			-	-		- 6
Settings Configur	ation Security	Products Client a	HOR		DEF/14/test			-	-		- 6
Settings Configur	ation Security	Products Client a	HOR	ACE FORBES	DEF/14/test						- 6
Settings Configur	ation Security	Products Client a	HOR	ACE FORBES	DEF/14/test			_	-		- 6
Settings Configur	ation Security oan details Ad	Products Client a	HOR	ACE FORBES	DEF/14/test			_	_		- 6
Settings Configur Details Contracts L Status Currency: JMD OLB: 10 000,00	ation Security oan details Ad	Products Client a	HOR	ACE FORBES	DEF/14/test			_	_	_	- 6
Settings Configur Details Contracts L Status Currency: JMD OLB: 10 000,00	ation Security oan details Ad	Products Client a	HOR	ACE FORBES	DEF/14/test					_	- 6
Settings Configur Details Contracts L Status Currency: JMD OLB: 1000,00 Interests due: 1000,0 Repayment schedule Date	oan details Ad	Products Client at vanced settings Gu	HOR/ arantors and colla	ACE FORBES	DEF/14/tes Loan repayment	-2/102/886	Gancelable	User	Exported date	k	- 6
Settings Configur Details Contracts L Status Currency JMD OLB 10 000,000 Interests due: 1 000,0 Repayment schedule Date 4/26/2014 2:48.3	ation Security oan details Ad 00 Events Entry date 4/26/2014	Products Client a vanced settings Gu Type Principa LOVE	HOR/ arantors and coll:	ACE FORBES aterals Credit committe ommissions Penaltie	DEF/14/test Loan repayment Overdue principal	-2/102/886	Cancelable True	admin admin		Ic 1	- 6
Settings Configur Details Contracts L Status Currency: JMD OLB: 10 000,00 Interests due: 1 000,0 Repayment schedule Date 4/26/2014 2:48.3 4/26/2014 2:48.4	ation Security oan details Ad 0 Events 4/26/2014 4/26/2014	Products Client a wanced settings Gu Type Principa LOVE LODE 10 000	HOR/ arantors and coll:	ACE FORBES aterals Credit committe ommissions Penaltie 0,00	DEF/14/test Loan repayment Overdue principal	-2/102/886	Cancelable True		Exported date	k 1	- 6
Settings Configur Details Contracts L Status Currency JMD OLB 10 000,000 Interests due: 1 000,0 Repayment schedule Date 4/26/2014 2:48.3	ation Security oan details Ad 0 Events 4/26/2014 4/26/2014	Products Client a vanced settings Gu Type Principa LOVE	HOR/ arantors and coll:	ACE FORBES aterals Credit committe ommissions Penaltie 0,00	DEF/14/test Loan repayment Overdue principal	-2/102/886 Overdue days	Cancelable True True	admin admin admin admin	1.		- 6 Close
Settings Configur Details Contracts L Status Currency: JMD OLB: 10 000,00 Interests due: 1 000,0 Repayment schedule Date 4/26/2014 2:48.3 4/26/2014 2:48.4	ation Security oan details Ad 0 Events Entry date 4/26/2014 4/26/2014	Products Client a wanced settings Gu Type Principa LOVE LODE 10 000	HOR/ arantors and coll:	ACE FORBES aterals Credit committe ommissions Penaltie 0,00	DEF/14/test Loan repayment Overdue principal	-2/102/886 Overdue days	Cancelable True True	admin admin admin admin	1.		- 6 Close Delete most recent event
Settings Configur Details Contracts L Status Currency: JMD OLB: 10 000,00 Interests due: 1 000,0 Repayment schedule Date 4/26/2014 2:48.3 4/26/2014 2:48.4	ation Security oan details Ad 0 Events Entry date 4/26/2014 4/26/2014	Products Client a wanced settings Gu Type Principa LOVE LODE 10 000	HOR/ arantors and coll:	ACE FORBES aterals Credit committe ommissions Penaltie 0,00	DEF/14/test Loan repayment Overdue principal	-2/102/886 Overdue days	Cancelable True True	admin admin admin admin	1.		- 6 Close Delete most recent event Waive late frees

4.2 Loan Disbursement process

4.2.1 Choose client and loan product

Start by opening the profile of the client you want to disburse a loan to. Go to the tab called contract and used the "add loan" button located on the right of your screen. You will see all available product appear. Select the one you want to give to your client.

Sett	ings Co	onfiguration	Security Produ	cts Clier	nt and Contr	act Fast Repay	ment Modules	Accounting Reports Wi	ndow Help				-
						Per	rson [DAMA	NE MALCOLM]					Close
etails	Contra	cts											
								Loans					
ype	Code	Status	Amount	OLB	Curren	Interest rate	Installment type	Number of installments	Creation Date	Start date	Close	Over the Counter (Weekly)	Add Ioan
2	DEF/1	Closed	20 000,00	0,00	JMD	5,00	Monthly	6	2/26/2013	2/26/2013	4/2/2	Over The Counter (Forthnightly)	
			20 000,00	0.00	JMD							Over The Counter (Monthly)	View contract
												Deduction (monthly)	
												Loan Product	
												test	



4.2.2 Define loan details

At this step you have to define the precise parameters of the loan to be disbursed to your client. These parameters are conditioned by the loan product parameters.

			l l	Person [DAMAN	E MALCOLM]		Close
tails	Contracts Loan d	etails Advanced setting	Guarantors and collater	rals			
oan Ty	ype : test	h					
ontrad	ct code:		Disb	ursement date:	4/26/2014 -		
moun	t: [10 000,00	Min: 10000.00 Prefe	rred first installment date:	5/26/2014 · Monday	9	
erest	rate per period:	1,00	Min: 1.00 Fund	ing line:	DEFAULT_FUNDING_LINE	•	
ace p	period:	0		omic activity*:	Merchandising	4	
mbe	r of installments:	10 🕀	Min: 10 Loan	purpose:	Buy a car		
talin	nent type:	Monthly	•				
an o	fficer	Marco Brown	• 2				
						-	
8	Save	Preview 5	Disburse	Print 👻	Manual schedule	MS Office +	
stalln	nents New Custom	field					
•	6 Date 7	Interest payment	Principal repayment	Installment Total	OLB		
-	5/26/2014	100,00	1 000,00	1 100,00	9 000,00		
	6/26/2014	100,00	1 000,00	1 100,00	8 000,00		
	7/27/2014	100,00	1 000,00	1 100,00	7 000,00		
	8/26/2014	100,00	1 000,00	1 100,00	6 000,00		
	9/26/2014	100,00	1 000,00	1 100,00	5 000,00		
	10/26/2014	100,00	1 000,00	1 100,00	4 000,00		
	11/26/2014	100,00	1 000,00	1 100,00	3 000,00		
		100,00	1 000,00	1 100,00	2 000,00		
	12/26/2014		1 000,00	1 100,00	1 000.00		
	12/26/2014 1/26/2015	100,00			0,00		
0		100,00	1 000,00	1 100,00			
0	1/26/2015		1 000,00 10 000,00	1 100,00 11 000,00			

You should define:

- 1. The main parameters: amount, Interest rate, grace period, number of installments.
- 2. You should define which loan officer is in charge of this loan.
- 3. Choose the disbursement date as well as the preferred first installment date. In case of declining schedule the interest payment will be impacted accordingly.
- 4. Affect the loan to a funding line, choose the type of activity this loan is dedicated to and add a comment if required.
- 5. Click on preview to see the schedule appear.
- 6. Make sure that the schedule match exactly with what you are expecting.
- 7. Make sure that in other tabs you have been filling all the mandatory custom field you may have defined.
- 8. Click on the save button.

<u>Note</u>: If you enabled it at product level you can do some manual adjustment on the schedule by using the button manual schedule. In this section you can modify the expected interests the way you want as well as the expected principal provided the total amount remains equal to the disbursed amount.



#	Date	Interest	Principal	Total	OLB	Paid interest	Paid principal	Payment date
1	26.05.2014	100,00	1 000,00	1 100,00	10 000,00	0,00	0,00	
2	26.06.2014	100,00	1 000,00	1 100,00	9 000,00	0,00	0,00	
3	27.07.2014	100,00	1 000,00	1 100,00	8 000,00	0,00	0,00	
4	26.08.2014	100,00	1 000,00	1 100,00	7 000,00	0,00	0,00	
5	26.09.2014	100,00	1 000,00	1 100,00	6 000,00	0,00	0,00	
6	26.10.2014	100,00	900,00	1 000,00	5 000,00	0,00	0,00	
7	26.11.2014	100,00	1 000,00	1 100,00	4 100,00	0,00	0,00	
8	26.12.2014	100,00	1 000,00	1 100,00	3 100,00	0,00	0,00	
9	26.01.2015	100,00	1 000,00	1 100,00	2 100,00	0,00	0,00	
10	26.02.2015	100,00	1 000,00	1 100,00	1 100,00	0,00	0,00	
Total		1 000,00	9 900,00	10 900,00		0,00	0,00	
							Ok	Cancel

4.2.3 Define Advance settings

Here have to be defined complementary parameters of the loan to be disbursed provided they have been enabled at product definition level. If these parameters can be adjusted, they will appear in white background, if they have been fixed at product level their cells will be greyed.

OpenCBS - [Person [JASON CHAME	ERS]]			
Settings Configuration Secu	rity Products Clien	t and Contract Fast Repaymen	t Modules Accounting Reports Window Help	- 6
		Perso	on [JASON CHAMBERS]	Close
	Adventer North			
letails Contracts Loan details		Guarantors and collaterals		
OC amount 1 000 000,00	Min: 1000000,00 JM Max: 1000000,00 JM		2 Min: 1.00 % Max: 3.00 %	
Early fees	Late Fees	- Grace Period (0)		
ATR 0 % of OLB	Total Ioan	amount 0 OLB	1	
APR 0 % of OLB	Overdue	orincipal 0 Over	due interest	
	or crosser (due interest 0 2	
Entry fees			-	
Name		% / JMD Amount	-	
Entry Fee Admin Fee	2,00			
Admin Fee	200,00	JMD 200,00 Total 400,00 JMD	3	
		1000		
Compulsory savings			4	
Amount			00	
Amount			4	
Link to savings account	Not	selected	✓ Details	
comments Good a				
Good p	otential client. Recomm	mended to loan commitee		
			5	
			-	
Save 6				
_				
				1 m
				🍰 admin (SUPER) 🔝 26/04/2014 3:03:49 PM 📗 XpressLendir

The following parameters can be adjusted:

- 1. The amount of the line of credit available for the client and the percentage of credit insurance which will have to be paid by client at disbursement level. In our example just the credit insurance can be changed in a range from 1% to 3%. The LOC amount is fixed at 1 million.
- 2. The early fees and late fees for this loan.
- 3. The entry fees defined for this loan. Please note that in our case they can be modified.



- 4. In case compulsory savings is required, the system will propose you here to select the saving account belonging to the client which will be attached to this loan
- 5. A comment section for the credit agent to add any additional comment to be transmitted to the managers in charge of taking decision on the loan.
- 6. Click save to go to next step.

4.2.4 Add Guarantors and collaterals

If this product requires either guarantor or collateral, you will have to define here what these guarantees are for the client:

	LACY JUL	IA BOW	ES-CLARKE - D	EGuarantor		Close
ails Contracts Loan details Advanced s	ettings Guarantors and colla	aterals Credit	committee Guara	and the second	Add Search	1
ime	Amount	% of loan	Description		2	Add
Ibert SUTHERLAND	5 000,00	50	His step brother			
	5 000,00	50,00		Amount:	5 000 🛬	Modify
				Description: His	step brother	View
						Delete
					Save Cancel	Currency: JMD
				-		Guilency, sind
						Print
				Add new collateral		3
			Coll	Amount	4000	
ime	Amount		Description	Description	Ford mustang noir	Add
r	4 000,00		Ford mustang noir			Modify
	4 000,00	40,00			(3)	Modity
						View
		4				Delete
						<u> </u>
				Description		1
				Collateral description		
				Covner management		PM XpressLen
				Add owner	Select owner Clear owner	N
				Mud owner	Creat Owner	

Proceed as follow:

- 9. Use the right side menu to add, modify, view or delete this item. The view option is to be used by users who want to see the information of the guarantee but don't have right to modify this information.
- 10. To affect a guarantor to the loan, you can either select an individual already existing in the database by choosing the option "search" in the menu item or adding a new individual by clicking on "add". In addition you will have to define what amount this individual guarantee and you can as well add a description to understand what the relation the guarantor has with the client.
- 11. For collaterals, you simply have to fill the collateral indicators as they were defined in collateral product section.
- 12. You can then see the guarantees appear in the table with the percentage of the total loan amount they can cover. You should make sure these percentages are enough to cover the loans as per the requirements defined at product level.

Once this is completed you can click on credit committee tab.



4.2.5 Credit Committee tab

The loan now has to be validated by the loan committee. This section gathers info about this step.

OpenCBS - [LUCY GYAMAA - 03021/14/w-2/10031/291]		
🐖 Settings Configuration Security Products Client and Contract Fast Repayment Modules Accounting	Reports Window Help	_ @ ×
LUCY GYAMAA - 03021/14	/w-2/10031/291	Close
Details Contracts Loan details Advanced settings Guarantors and collaterals Credit committee		
Status Pending 1		
Date A/26/2014	CopenCBS - [LACY_JULIA BOWES-CLARKE - DEF/14/test-2/58/890]	
Code 393KLJO	Settings Configuration Security Products Client and Contract	
Comment Client has a good profile and very good history with our institution.	LACY JI	
	Details Contracts Loan details Advanced settings Guarantors and Status Validated • <td< td=""><td></td></td<>	
Print Save 4		

- 13. At start the status of the loan is set on "pending". From the discussion held during committee, this one will have to change the loan status to one of the following:
 - **Postponed.** Will not be disbursed now, but might be in the future.
 - Validated. Loan ready for disbursement. Go back to loan details tab to confirm.
 - **Refused.** The committee decided not to disburse the loan.
 - Abandoned. The loan will not be disbursed for another reason not related to Credit committee decision, for example the client eventually decided he doesn't need a loan anymore.
 - Deleted. The loan was just a test, we don't want it to appear in any report.
- 14. You have to define here date of loan committee, which cannot be after the date of planned disbursement, the code of the committee and comments to explain decision of the committee.
- 15. A committee appraisal or any custom report related to credit committee can be printed here.
- 16. Once everything is clear, you save the decision of the loan committee.

<u>Note</u>: If the committee is changing his decision, the status can be changed again by clicking the button update replacing "save" after the decision has been saved once.



4.2.6 Disbursement process

To disburse you should get back on the loan details tab.



Proceed as follow to confirm the disbursement:

- 1. Click on disbursement button, for the disbursement window to appear.
- 2. Start by defining the method used to disburse the loan between cash, cheque, direct debit, wire transfer, debit card, voucher or savings.
- 3. You find below a preview of contract code, Funding line, amount and early fee to be charged. Ensure that all these parameters are matching with your expectations.
- 4. If you are authorized you can disable the entry fee for this loan.
- 5. Add a comment on the disbursement process.
- 6. Before confirming you can disburse a schedule, you can print a disbursement receipt and a standard contract format for the client. These documents can be customized upon request, contact us for getting quote.
- 7. Click on ok to confirm the disbursement.





4.3 Loan cycle management

After disbursement an additional tab called loan repayment appears. In order to test the loan cycle management by projecting the software in the software, you can go to Settings (upper left menu)>Change application date.

4.3.1 Repayment Schedule

			LACY JULIA	BOWES-CLAP	RKE - DEI	F/14/test-2	/58/890				Close
etails	Contracts Loan	details Advanced setting	s Guarantors and collater	als Credit committee	oan repayment						
atus			- Ja								
	y: JMD 000.00	-									
	s due: 800,00	(1)									
0000	nent schedule	vents									
	Date	Expected interests	Formated avianiant	Installment total	OLB	Paid interests	Paid principal	Paid date	Late days	Comment	
1°	5/26/2014	100,00	Expected principal 1 000 00	0,00	9 000.00	Paid interests	1 000.00	4/26/2014	Late days	Comment	
	6/26/2014	100,00	1 000,00	0.00	8 000 00	100.00	1 000 00	4/26/2014			
	7/27/2014	100,00	1 000.00	1 100.00	7 000.00	100,001	1000,00	.472012014			
	8/26/2014	100.00	1 000.00	1 100.00	6 000.00	6					
	9/26/2014	100.00	1 000.00	1 100.00	5 000.00	2					
	10/26/2014	100.00	1 000.00	1 100.00	4 000.00				21		
	11/26/2014	100.00	1 000,00	1 100.00	3 000,00	-			-		
	12/26/2014	100,00	1 000,00	1 100,00	2 000,00				-		
	1/26/2015	100,00	1 000,00	1 100,00	1 000,00			-	-		
0	2/26/2015	100,00	1 000,00	1 100,00	0,00				-		
								-			
								3			

In this section you see:

- 1. The current status of the loan with its currency, the current OLB and the remaining interests due.
- 2. The loan schedule as it is today, with the repaid installment highlighted in green, with information on paid interests, paid principal, paid date, late days and comments, all this information being filled at repayment level.
- 3. Buttons enabling to perform repayments and other special operations



4.3.2 Repayments

Clicking Repay the following window is appearing.

Repa	yment											
Details						Event			Interest:	100.00 AZN		
Contr	act Cod	ct Code: DEF/14/test-2/58/890			2 000 00			Disable substantia	a algorithm (1971)	100,00		
Name	ne of the client: LACY JULIA BOWES-CLARKE 1		Philopa	Principal: JMD			Disable automatic	calculation V	100,00			
Instal	stallment number: 4			Interest: 0,00 JMD			Penalties:	100,00 AZN		100		
Date: 4/26/2014 -			Total	repayment		Disable automat	ic calculation	Commissi	ons: 0,00 AZN		0,00	
Payment method: Voucher								Disable automatic calculation V				
	ount					Penaltie	es: 0,00 JMD					
		2 000,00	Min: 0			Commis	ssions:0,00 JMD		Comment: (optional)			
Am	Amount to go back normal 0.00						Disable automa	tic calculation 🦳	(optional)			
-					_		Distole automa					
	e of repa Keep so	ayment: chedule	O not	keep schedule	3	Comment (optional	Prepay, because	will be out next w				
۷°	D)ate	Interest repay	yment Principal rep	ayment	Installment tota	al OLB	Paid interest	Paid principal	Paid date		
1		5/2014			000,00	0,0		100,00	1 000,00	4/26/2014		
2	100.000	5/2014	-		000,00	0,0	A CONTRACTOR OF A CONTRACTOR O	100,00	1 000,00	4/26/2014		
3		7/2014 5/2014		Chicago and Chicag	000,00	0,0	and a subdivision of the second	100,00	1 000,00	4/26/2014		
+ 5		5/2014		50,00 50,00	714,29	764,2		0,00	0,00	4/20/2014		
6		6/2014		50,00	714,29	764,2		0,00	0,00			
7	11/26	6/2014		50,00	714,29	764,2	9 2 142,84	0,00	0,00	2.50		
B		6/2014		50,00	714,29	764,2	9 1 428,55	0,00	0,00	•		
9 10		1/26 2/26 Type of repayment:		⊘ Do not keep se	not keep schedule		Comment: (optional)			r v		
		N°	Date	Interest repayment	Principal	repayment 3	Installment total	OLB	Paid interest	Paid principal	Paid date	
		1	5/26/2014	100,00		1 000,00	0.00	9 000,00	100,00	1 000,00	4/26/2014	
		2	6/26/2014	100,00		1 000,00	0,00	8 000,00	100,00	1 000,00	4/26/2014	
		3	7/27/2014	100,00		1 000,00	0,00	7 000,00	100,00	1 000,00	4/26/2014	
		4	8/26/2014 9/26/2014	100,00		1 000,00	0,00	6 000,00	100,00	1 000,00	4/26/2014	
		6	9/26/2014	100,00		1 000,00	1 100,00	5 000,00 4 000,00	0,00	0,00		
		7	11/26/2014	100,00		1 000,00	1 100,00	3 000,00	0,00	0,00		
		8	12/26/2014	100,00		1 000,00	1 100,00	2 000,00	0,00	0,00	-	
		9	1/26/2015	100,00		1 000,00	1 100,00	1 000,00	0,00	0,00		
		10	2/26/2015	100,00		1 000,00	1 100,00	0,00	0,00	0,00		
										6		

To perform a repayment, follow the steps:

- 1. Make sure that contract code, name of client, installment number and date are correct. Please note that you can fully repay the loan by simply clicking the option "total repayment". Choose as well the payment method used by the client.
- 2. Enter the amount the client is about to repay. A link below the field enables you to get automatically the amount the client has to pay to bring his loan back "to normal" in case the client was late in his repayments.
- 3. Here you have to decide whether the system should recalculate the interest to be paid as per the decreased OLB or if the schedule should remain the same. This is to be used for flat schedule and in case of prepayment for loans with declining interests. See above the 2 examples.
- 4. Here you see the distribution of the repayment amount between principal, interests, penalties and commissions. The system will suggest automatically amount as per the parameters predefined at product level. In case you have authorization, this automated calculation can be disabled and you can enter the amount manually. In case your method of partition of the amount between these categories


is not covered by default by our system, contact OPENCBS team and we will customize the repayment logic for you.

- 5. Add additional comments if required.
- 6. The schedule as it would be after disbursement is available as a preview. Once you are sure everything is all right click ok to confirm the repayment.

4.3.3 Events

The events tab enables the back office to check in details history of operations performed on the loan.

tatus urrency: JMD LB: 7000.00		anced sett		1000000		erals Credit		Loan repayment						
terests due: 700,00														
Repayment schedule		-	D :				D	o				F		
Date	Entry date	Туре	Principal	Intere	est Con	mmissions	Penalties	Overdue principal	Overdue days	Cancelable	User	Exported da	te k	(4)
4/26/2014 3:06:5	4/26/2014	LOVE						(1)	-	True	admin admin		1 0	
4/26/2014 3:06:5	4/26/2014		10 000		-	0.00	2 .	•		True	admin admin		1	Delete most recent event
								3						Waive late fees
								0						Print events
4/26/2014 3:11:45	4/26/2014	LODE	10 000			0.00				True	admin admin		1	Finit events
4/26/2014 3:11:45	4/26/2014	LEEO				200,00			-	True	admin admin		1	
4/26/2014 3:11:45	4/26/2014	LEE1			10				ce (7.)	True	admin admin			
4/26/2014 3:11:45		to be backers of				200 00							4	
	4/26/2014	LCIE	0,00	1	Confirm					1800	admin admin		a	
4/26/2014 3:12:2 4/26/2014 3:12:3	4/26/2014 4/26/2014 4/26/2014	RGLE RGLE	1 000,00 1 000,00	100 100		nation	vant to con	ne back to this stat	te?	1014			4	
	4/26/2014	RGLE RGLE	1 000,00	100	Do you o	nation confirm you v						incipal	Paid date	
4/26/2014 3:12:3	4/26/2014 4/26/2014	RGLE RGLE	1 000,00 1 000,00	100 100		nation confirm you v Date	Interes	t repayment F	Principal repayment	Paid inte	rest Paid p	1000	Paid date	
4/26/2014 3:12:3	4/26/2014 4/26/2014	RGLE RGLE	1 000,00 1 000,00	100 100	Do you o N° 1	nation confirm you v Date 5/26/2014	Interes	t repayment F	Principal repayment 1 000,00	Paid inte	rest Paid p 0 100	0,00	4/26/2014	
4/26/2014 3:12:3	4/26/2014 4/26/2014	RGLE RGLE	1 000,00 1 000,00	100 100	Do you o	nation confirm you v Date	Interes	t repayment F 100,00 100,00	Principal repayment 1 000,00 1 000,00	Paid inte 100,0 100,0	rest Paid p 0 100	0,00 0,00		
4/26/2014 3:12:3	4/26/2014 4/26/2014	RGLE RGLE	1 000,00 1 000,00	100 100	Do you o	Date 5/26/2014	Interes	t repayment F	Principal repayment 1 000,00 1 000,00	Paid inte 100,0 100,0	rest Paid p 0 1 00 0 1 00	0,00 0,00	4/26/2014 4/26/2014	
4/26/2014 3:12:3	4/26/2014 4/26/2014	RGLE RGLE	1 000,00 1 000,00	100 100	Do you o N° 1 2 3	Date 5/26/2014 7/27/2014	Interes	t repayment F 100.00 100.00 100.00 100.00	Principal repayment 1 000,00 1 000,00 1 000,00	Paid inte 100,0 100,0	rest Paid p 0 1 00 0 1 00	0,00	4/26/2014 4/26/2014	
4/26/2014 3:12:3	4/26/2014 4/26/2014	RGLE RGLE	1 000,00 1 000,00	100 100	Do you o N° 1 2 3 4 5	Date 5/26/2014 6/26/2014 7/27/2014 8/26/2014	Interes	t repayment F 100,00 100,00 100,00	Principal repayment 1 000,00 1 000,00 1 000,00 1 000,00	Paid inte 100,0 100,0	rest Paid p 0 100 0 100	0,00	4/26/2014 4/26/2014 -	
4/26/2014 3:12:3 4/26/2014 3:13:5	4/26/2014 4/26/2014	RGLE RGLE	1 000,00 1 000,00	100 100 100	Do you o N° 1 2 3 4 5 6	Date 5/26/2014 6/26/2014 7/27/2014 8/26/2014 9/26/2014	Interes	t repayment F 100,00 100,00 100,00 100,00 100,00	Principal repayment 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00	Paid inte 100,0 100,0	rest Paid p 0 1 00 0 1 00	0,00	4/26/2014 4/26/2014 -	
4/26/2014 3:12:3 4/26/2014 3:13:5	4/26/2014 4/26/2014	RGLE RGLE	1 000,00 1 000,00	100 100 100	Do you (N° 1 2 3 4 5 6 7	Date 5/26/2014 6/26/2014 7/27/2014 8/26/2014 9/26/2014 10/26/2014	Interes	t repayment F 100,00 100,00 100,00 100,00 100,00	Principal repayment 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00	Paid inte 100,0 100,0	rest Paid p 0 1 00 0 1 00	0,00	4/26/2014 4/26/2014 - - - -	
4/26/2014 3:12:3 4/26/2014 3:13:5	4/26/2014 4/26/2014	RGLE RGLE	1 000,00 1 000,00	100 100 100	Do you (N° 1 2 3 4 5 6 7 8	Date 5/26/2014 6/26/2014 7/27/2014 8/26/2014 9/26/2014 10/26/2014 11/26/2014	Interes	t repayment F 100,00 100,00 100,00 100,00 100,00 100,00	Principal repayment 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00	Paid inte 100,0 100,0	rest Paid pr 0 100 0 100	0,00	4/26/2014 4/26/2014 - - - -	
4/26/2014 3:12:3 4/26/2014 3:13:5	4/26/2014 4/26/2014	RGLE RGLE	1 000,00 1 000,00	100 100 100	Do you o N° 1 2 3 4 5 6 7 8 9	Date 5/26/2014 6/26/2014 7/27/2014 8/26/2014 9/26/2014 10/26/2014 11/26/2014 12/26/2014	Interes	t repayment F 100,00 100,00 100,00 100,00 100,00 100,00 100,00	Principal repayment 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00	Paid inte 100,0 100,0	rest Paid p 0 1 00 0 1 00	0,00	4/26/2014 4/26/2014 - - - -	
4/26/2014 3:12:3 4/26/2014 3:13:5	4/26/2014 4/26/2014	RGLE RGLE	1 000,00 1 000,00	100 100 100	Do you o N° 1 2 3 4 5 6 7 8 9	Date 5/26/2014 6/25/2014 7/27/2014 8/26/2014 9/26/2014 10/26/2014 11/26/2014 11/26/2014	Interes	t repayment F 100.00 100.00 100.00 100.00 100.00 100.00 100.00 100.00	Principal repayment 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00	Paid inte 100,0 100,0	rest Paid p 0 1 00 0 1 00	0,00	4/26/2014 4/26/2014 - - - -	
4/26/2014 3:12:3 4/26/2014 3:13:5	4/26/2014 4/26/2014	RGLE RGLE	1 000,00 1 000,00	100 100 100	Do you o 1 2 3 4 5 6 6 7 7 8 9 10	nation Confirm you v 5/26/2014 6/26/2014 7/27/2014 9/26/2014 10/26/2014 10/26/2014 11/26/2015 2/26/2015	Interes	t repayment F 100.00 100.00 100.00 100.00 100.00 100.00 100.00 100.00	Principal repayment 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00	Paid inte 100,0 100,0	rest Paid p 0 1 00 0 1 00	0,00	4/26/2014 4/26/2014 - - - -	
4/26/2014 3:12:3 4/26/2014 3:13:5	4/26/2014 4/26/2014	RGLE RGLE	1 000,00 1 000,00	100 100 100	Do you o N° 1 2 3 4 5 5 6 6 7 7 8 9 9 10 0	nation Confirm you v 5/26/2014 6/26/2014 7/27/2014 9/26/2014 10/26/2014 10/26/2014 11/26/2015 2/26/2015	Interes	t repayment F 100.00 100.00 100.00 100.00 100.00 100.00 100.00 100.00	Principal repayment 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00 1 000,00	Paid inte 100,0 100,0	rest Paid p 0 1 00 0 1 00	0,00	4/26/2014 4/26/2014 - - - -	

Different back office tasks can be performed through this section:

- You can see here all events generated by the system with the following indicators: Date&Time, Entry Date, Type, Principal, Interest, Commissions, Penalties, Overdue Principal, Overdue days, Cancelable, User, Exported date, ID of this event, Installment number, Comment, Payment method, deleted. Note that depending of the type of events some fields stay blank as not applicable
- 2. The events can be of several types. LOVE is disbursement, RGLE regular repayment. For accessing full list of event go to accounting -> accounting rules and click on all to display all the type of events existing.
- 3. Loans deleted are highlighted in soft green.
- 4. To delete the last event performed, click on "delete most recent event". An additional window will appear where you can visualize the schedule as it would be after deletion. Add a comment and confirm. You can delete several events if an issue occurred " a few repayments ago". However for more complex schedule fixing contact OPENCBS support desk.



5. You can here as well cancel a penalty. Select the installment on which the penalty have been charged and click on this button. It will delete previous event and create a new one re-affecting penalty amount to the principal or interests.

4.4 Special operations

4.4.1 Reschedule

The rescheduling functionality allows user to change the active part of the repayment schedule according to the new requirements.

The active part is actually the remaining schedule, the installments that are not paid yet. The rescheduling allows you to change interest rate for those remaining installments, to change number of installments, to add grace period and change dates of installments if necessary.

Details	Contracts	Loan details	Advance	ed settings	Guarantor	s and collaterals	Credit o	committee	Loan repayn	nent	
OLB: 7	cy: USD 7 605,11 is due: 467,	23									
Repayr	ment schedul	e Events									
N°	Date	Expected	intere	Expected	principal	Installment to	tal	OLB	Paid intere	Paid princi	Paid
1	7/25/2014		286,03		2 394,89	0,	00	7 605,11	286,03	2 394,89	7/25/2
2	8/26/2014		232,53	:	2 458,25	2 690,	78 5	5 146,86	-	-	-
3	9/26/2014		157,37		2 533,41	2 690,	78 2	2 613,45	-	-	-
4	10/24/2014		77,33	:	2 613,45	2 690,	78	0,00	-	-	-
•											1
	Repay	Resche	dule	Manual s	chedule	Add tranche		Write off		Print 🔹	



Contr	act code:	DEF/14	/default-2/1/2								
lewi	installments:	4	×	Grace	e period:	1	-		Start date:	25/07/2014	
New interest rate:		40		Charge interest		t during grace	period		First repayment date:	25/08/2014	-
#	Date	Interest	Principal	Total	OLB	Paid interest	Paid principal	Payment date			
	25.07.20	286,03	4 789,78	0,00	10 000,00	286,03	4 789,78	25.07.20			
	25.08.20	258,37	0,00	258,37	7 605,11	0,00	0,00				
	25.09.20	258,37	2 448,94	2 707,31	7 605,11	0,00	0,00				
	24.10.20	169,52	2 537,79	2 707,31	5 156,17	0,00	0,00				
	25.11.20	88,95	2 618,38	2 707,33	2 618,38	0,00	0,00				

Click button Reschedule to see the Contract rescheduling window:

By default, you see the current repayment schedule and controls you can use to change it. These are the parameters that control the rescheduling operation:

- New installments. Defines how many installments have to be in active part of schedule.
- New interest rate. Applies new interest rate for the active part of schedule.
- Grace period. Number of installments for new grace period.
- **Charge interest during grace period**. Able/disable the charge of interests during the grace period. Not relevant if the grace period is 0.
- **Start date**. Defines the date when the user proceeds rescheduling and means interest calculations and active part of the schedule will react on this option.
- **First repayment date.** Date from which active part the schedule has to start. This option will affect interest calculation for the first active installment, the system will calculate how many days between **Start date** and **First repayment date**.

On the two screenshots above, the loan has been rescheduled from a 3 installment active part at 36% interest rate to a 4 installments active part at 40% interest rate and with one grace period.



4.4.2 Manual Schedule adjustment

If the changes you would like to perform on the schedule are not covered by the above described reschedule function, you can change manually the schedule using this function.

		an detaile A	transed cott	tings Guarantors a	nd collatorale (Crodit committee	Loan repayment						
			uvanceu set	ungs Guarantors a	iu conaterais	credit committee	Courrepayment						
tatus urrenci	y: JMD												
LB: 10	00,00												
terests	due: 1 000,00)	Manual sch										
			#	Date	Interest	Principal	Total	OLB	Paid interest	Paid principal	Payment date		
			1	26.05.2014	100,00	1 000,00	1 100,00	10 000,00	0,00	0,00			
Repayn	nent schedule	Events	2	26.06.2014	100,00	1 000,00	1 100,00	9 000,00	0,00	0,00			
N°	Date	Expec	3	27.07.2014	100,00	1 000,00	1 100,00	8 000,00	0,00	0,00		mment	
IN .		Expec	-	26.08.2014	100,00	1 000,00	1 100,00	7 000,00	0,00	0,00		mment	
1	5/26/2014		5	26.09.2014	100,00	1 000,00	1 100,00	6 000,00	0,00	0,00			
2	6/26/2014		6	26.10.2014	100,00	1 000,00	1 100,00	5 000,00	0,00	0,00		_	
3	7/27/2014		7	26.11.2014	100,00	1 000,00	1 100,00	4 000,00	0,00	0,00		-	
4	8/26/2014		8	26.12.2014	100,00	1 000,00	1 100,00	3 000,00	0,00	0,00		_	
5	9/26/2014		9	26.01.2015	100,00	1 000,00	1 100,00	2 000,00	0,00	0,00		-	
6	10/26/2014		10 Total	26.02.2015	100,00 1 000.00	1 000,00 10 000.00	1 100,00 11 000.00	1 000,00	0,00	0,00			
7	11/26/2014		Total		1 000,00	10 000,00	11 000,00		0,00	0,00		-	
8	12/26/2014												
9	1/26/2015											-	
10	2/26/2015											_	
										Ok	Cancel		
		_											
												-	

You can in this section modify the schedule like in an excel sheet. The only constrain is that you should keep the total of principal to be repaid equal to the total loan amount.

4.4.3 Tranches

This function is enabled only if a credit line has been configured for this product.

Amount	:	60000	Interest	rate:	1,00 🖨	2	Start date:	E	4/26/2014	
Installm	ents:	10 🗧 🚺	🗖 Appl	y to OLB		2	First repayment	date: 3	5/26/2014	
Grace period:		1 🕀	Tranche method:		Cash	•				
#	Date	Interest	Principal	Total	OLB	Paid interest	Paid principal	Payment date	•	
1	26.05.2014	700,00	0,00	700,00	70 000,00	4 0,00	0,00			
2	26.06.2014	700,00	7 777,78	8 477,78	70 000,00	0,00	0,00			
3	27.07.2014	700,00	7 777,78	8 477,78	62 222,22	0,00	0,00			
4	26.08.2014	700,00	7 777,78	8 477,78	54 444,44	0,00	0,00			
5	26.09.2014	700,00	7 777,78	8 477,78	46 666,66	0,00	0,00			
6	26.10.2014	700,00	7 777,78	8 477,78	38 888,88	0,00	0,00			
7	26.11.2014	700,00	7 777,78	8 477,78	31 111,10	0,00	0,00			
8	26.12.2014	700,00	7 777,78	8 477,78	23 333,32	0,00	0,00			
9	26.01.2015	700,00	7 777,78	8 477,78	15 555,54	0,00	0,00			
10	26.02.2015	700,00	7 777,76	8 477,76	7 777,76	0,00	0,00			



Adding a tranche works nearly like disbursing a new loan:

- 17. You define the amount of the tranche to be added to the already existing loan. You choose the number of installments and the grace period for the new schedule.
- 18. You select the interest rate of the tranche to be disbursed. You have the choice to apply this rate to the OLB remaining of previous disbursement or not. If you select this option all the OLB after adding of the tranche will be applied this interest. If not the interests of already disbursed tranches will remain unchanged. Method of payment of the tranche is to be defined here as well.
- 19. Enter here start date and date of first installment similarly than at disbursement level.
- 20. You have here a preview of what the schedule would be after adding of the tranche.

4.4.4 Write-off

The loan can be written off. By default the write off mode is "standard". If you have specific accounting rules related.



5. Savings Management

5.1 Create/Edit Savings products

To create or edit a savings product go to the top menu section Products and click on "savings products". You'll see appear the list of existing savings products. For editing a product select it and click on edit product, for adding a new one click on add and select "Saving Book Product".

		Savings products	Close
\sim	Saving Book Product : Easy save	(ES)	Deleted produc
	Initial Amount Between 0,00 and 100 000,00 Balan		Saving Book Product Add prod
		est Rate 1%	
_		est Frequency End of day	Edit prod
	Interest Base Daily Base Transfer Between 1.00 and 100 000.00 Entry		Delete prod
	Saving Book Product : Saving Pro	duct (default)	
	Initial Amount Between 0,00 and 100 000 000,00 Bala		
	Withdrawing Between 1,00 and 100 000 000,00 Inte	rest Rate 0%	
	Deposit Between 1,00 and 100 000 000,00 Inte	rest Frequency End of day	
~	Interest Base Daily Base	d On	
		Fees 0.00	

The savings product creation window has 5 tabs with description below.



5.1.1 Main parameters

ain Paramete	rs Transactions	Fees	Overdraft	Term deposit	
	save ct to a specific cli∉ Sol. group		Code orp. V N	ES 1 on sol. group	Attach product to currency
	0,00	Balar Min: Max:	0,00	0 000,00	2
Interest rate Min: Max:		% Yearly % Yearly		or value	1 365 % Yea
Frequency Accrual: Posting:	Daily End of day	• C.	alcul amou	nt based on:	Minimal amount -4
					Save Close

In this section you define the main parameters of the savings product:

1. **Product identity.**

- Name of product to appear in reports and contracts;
- Code of product to be mentioned in contract code;
- Type of client this product can be affected to;
- Currency of this product.

2. Savings "size"

- Range of the initial amounts possible for the savings account;
- Range of balances possible for the savings account.
- 3. Interest
 - Percentage of interest to be collected for every frequency period (defined below) and the equivalent in interest rate per year.

4. Frequency

- Frequency of accrual of interest or how often the client earns interest on his savings. Accruals can be daily, weekly or monthly.
- Posting frequency at which the interest collected is posted back in the account. This can be end of day, end of week, end of month or end of year.
- On what the calculation is based.



Note that the posting frequency is relevant only if the term deposit **option is not activated**, otherwise the term deposit rule will be applied.

ain Paramete	rs Ti	ransactions	Fees	Overdraft	Term deposit		
Deposit paran	neters	t.					
Transaction in	n:	Cash		•			
Cash deposi	t	Cash Cheque	Typ		es lat 🕐 Rate		
					Tat O Nate		
Min:	1,00		Min	1:		(1)	100.00
Max:	10 00	0 000.00	Ma	x:			(
Withdrawing			With	drawal fees		_	
			Тур	be: 💿 F	lat 🔘 Rate	2	
Min:	1,00		Min	n:		—	
Max :	100 0	00,00	Ma	x:		or value:	100.00
Transfer			Tran	sfer fees			
			Тур	be: 💿 F	lat 🔘 Rate		6
Min:	1.00		Min	n:		Intra-branch tra	insfers 🗸 🔾
Max:	100 0	00.00	Ma	x:		or value:	100.00

5.1.2 Transactions

In second tab you are defining the specifics of the transactions for this product:

21. Deposits

- You have to define the specifics for both cash and cheque transactions.
- The minimum and maximum amount of cash which can be deposited in one transaction.
- Amount of fee to be charged on deposits.

22. Withdrawing

- Range of amounts allowed to be withdrawn in one transaction.
- Fee amount or percentage charge on money withdrawal.
- 23. Transfer
 - Range of amounts allowed to be transferred to another account in one transaction.
 - Transfer fee amount of percentage for both inter-branch and intra-branch transactions.



5.1.3 Fees

lain Parar	neters	Transactio	ns Fees	Overdraft	Term deposit		
Entry fee	s						
Type:	⊚ F	lat 🔘 Rate					
Min:]		100.00		
Max:]	or value:	100.00		
Reopen f	ees						
Type:	@ F	lat 🔘 Rate	2				
Min:	0						
Max:	100			or value:			
Close fee	s						
Type:	@ F	lat 🔘 Rate	9				
Min:]		100.00		
Max:				or value:	100.00		
Managen	nent fee	s					
Type:	@ F	lat 🕐 Rate	9				
Min:					100.00	A de anti-le a	
Max:				or value:	100,00	Monthly	÷
					_	Save	 Close

Different types of fees to be charged on the savings product:

- **Entry fee.** Charged at creation of the saving product when the first deposit is being done.
- **Reopen fee.** If the product has been closed and required to be reopened, charge taken at reopening.
- **Close fees.** Fee charged to close the account.
- **Management fee.** Regular payment for the maintenance of the account.



5.1.4 Overdraft

Savings book pro	duct				×
Main Parameters	Transactions	Fees	Overdraft	Term deposit	
Fixed overdraft f	ees				
Type: © F Min: Max:	Flat O Rate		or value:	1.00	
Agio					
Type: 🔿 F	Flat 🔘 Rate				
Min:			or value:	1	Daily
Max:			or value.		Dany
				C	Save Close

You define here the fees related to overdraft loans:

- **Fixed overdraft fees.** Charged to the client when his account gets into overdraft, meaning from a positive to a negative balance.
- **Agio.** Amount charged daily to the client as a percentage of the negative balance of his account.



Main Para	meters	Transactions	Fees	Overdraft	Term depos	sit		
			1 000	overdidit				
V Use t								
Number	of period	ds	F	Posting frequ	ency			
Min:	30			Daily		-		
Max:	30			Monthly				
				Weekly Daily				
				Maturity				
				30 days				

5.1.5 Term deposit

In this section you decide whether you want to activate the term deposit option on this product. Term deposit means that found will not be available on the contract till the end of the term. Here you define the 2 key parameters of term deposit:

- **Number of periods.** After how many periods of interest accrual the term will be over. In this case as the interest period is daily, it means the funds will be available after 30 days.
- **Posting frequency.** How often the interest accrued on the loan will be posted to the designated account.

5.2 Manage savings contracts

5.2.1 Create savings contracts

Savings contracts have to be created through the "Contracts" section of client profile the same way it is done for loans.



					Sar	nuel Mbog	o Kim	iru - kaw	angware/0	1/00003/2	2			Close
etails	Contra	icts Savin	gs details											
									Loans					
Туре	Code	Status	Amount	OLB	Curren	Interest rate	Installmer	nt type Nun	ber of installments	Creation Date	Start date	Close date		Add Ioan
С	kawa	Active	1 000,00	1 000,00		0,00	Month		12	5/2/2014	5/2/2014			
С	kawa	Active	10 000,00	10 000,00		0,00	Month	ly	12	5/2/2014	5/2/2014	5/1/2015		View contract
			11 000,00	11 000.00	USD									
									Savings					
Code			Туре	Description		Balance	Curre	Creation Date	Last deposit/wit	ndraw date	Status	Close Date	Saving Product	Add saving
kawa	ngware/0	1/00003/2	Savings Book	Easy save		-138,84	USD	5/2/2014	6/18/2014		Active		Easy save	
kawa	ngware/02	2/00003/3	Savings Book	Easy save		49 900,00		5/2/2014	6/18/2014		Active		Simple savings	View saving
						49 780,58	USD				49 76	USD		

admin (SUPER) 📰 20/06/2014 11:51:05 AM 📋 fourg

Select the type of product you want to affect to the client and the following window will appear.

		Samuel Mbogo H	Kimiru Clo	e
	Min 6,00 USD Max 100 000,00 USD 100,00 USD Intt Vit		0,00 USD 0.00 USD 00(=) 1% 10(=) 100.00 USD	
Fees and limits Events Loans Term Transfer fees Cash deposit fees Close fees Management fees Overdraft fees Agio Reopen fees Inter-branch transfer fees Cheque deposit fees	deposit 100 (2) 100.00 USD 100 (2) 15. 0 (2) Max. 100.00 USD 100 (2) 100.00 USD	Balance Min: 0.00 USD Max: 1 000 000.00 USD Interest Accrual: Daily Posting: End of day Based on:	Deposit Min: 1,00 USD Max: 10 000 000,00 USD Max: 100 000,00 USD Max	

You will define here the specifics of the contract you want to give.

- 1. Main parameters. As per what has been defined in the product define the specifics of the following parameters:
 - Savings contract code. Automatically generated -
 - Initial amount. -
 - Entry fees. _



- Saving officer. User in charge of the contracts
- Interest rate
- Withdrawal fees
- 2. **Fees and limits.** As per what has been defined in the product define the specifics of the following parameters:
 - Transfer fees
 - Cash deposit fees
 - Close fees
 - Management fees
 - Overdraft fees
 - Agio
 - Reopen fees
 - Inter-branch transfer fees
 - Cheque deposit fees

On the right side of this section you find information on the amount ranges allowed for different operations in the system as well as reminder on the type of interest accrual.

- 3. **Term deposits (In case you activated this option).** You should define the specifics of the term of this contract:
 - Duration of the term in number of period.
 - Type of roll over. 2 options are available here:
 - "Principal", at the end of the term, the principal will stay in the balance and accrual will keep on being accrued on it.
 - "Principal and Interest", at the end of the term, the principal and the interest accrued will be reinvested in the account.
 - Transfer to account. In case you select "Principal" for the roll over, you need here to the select the saving account into which the interest accrued will be transferred at the end of the term.

When all parameters are defined click on "save".



			ng Reports Window Help	And Ca	
	Samu	iel Mbogo Kimiru - kaw	angware/02/00003	/3	Close
tails Contracts Savings details					
avings Book : Pending					
ode kawangware/02/00	003/3	Balance	0,00 USD		
itial amount	Min 0.00 USD Max 100 000.00 USD	Available balance	0,00 USD		
	100.00 USD		000		_
	Savings confirm	nation			×-
avings officer admin admin	Do you				
First deposit Oper	ations 💌				
ees and limits Events Loans Te	erm deposit Modify initial an	nount and entry fees			
ransfer fees	Initial an	ount	50 000.00	Min: 0,00 USD Max: 100 000.00 USD	Transfer
ash deposit fees	Entry fe	s	100 🜩	100,00 USD	Min: 1,00 USD
					Max: 100 000,00 USD
Close fees			Save	Cancel	
lanagement fees			ouro	Guider	
Overdraft fees	1 1.00 U	Posting: End of day			
gio		Based on:			
	1,0000 👘 1 %				
leopen fees	0 - Min 0.0 Max 10	0 USD 0,00 USD			
nter-branch transfer fees	100 - 100,00	USD			
heque deposit fees	100 100.00	0.90			
	100,00	vvv			

The contract will be set under "pending" status. You should then click on first deposit and specify the initial amount to be deposited on the account.

It is only after confirming this first deposit that the account is officially open.

🚽 Deposit					🖳 Transfer			×
Date: Amount to pay: Net amount: Transaction fees: Description: Transaction in:	5 10	USD 000 USD 000 USD	 min 1.00 USD max 10 000 000,00 USD min 100,00 USD max 100,00 USD		Date: Amount to pay: Net amount: Transaction fees: Description: To account:	5/ 2/2014 USD 2 600 ÷ USD 2 500 ÷ USD 100 • USD Transfer kowangwan/01/00006/1 Mathew Ngugi	min 1.00 USD max 100 000 00 USD min 100.00 USD max 100,00 USD Search	
Deposit				Cancel	Transfer			Cancel
🚽 Withdrawal					Special Operation			×
Date:	5/ 2/2014				Date:	5/ 2/2014		
Amount to pay:	2 10	0 🗧 USD						
Net amount:	200	USD	min 1,00 USD max 100 000,00 USD		Net amount:	10¢÷ USD	Debit O Credit	
Transaction fees:	1	USD	min 100,00 USD max 100,00 USD					
Description:	Withdrawal				Description:	Special Operation		
					To account:	go 422 ; you procket : 94839 ; my po	cket	•
Withdraw	al			Cancel	Comfirm Oper	ration		Cancel

5.2.2 Perform operations

Use the button available on the savings contract front page to perform one of the following operations:

- **Deposit.** The client is adding money to the savings account. Following parameters are to be defined:
 - Date.
 - Amount deposited.
 - Transaction fees.
 - Description.



- Type of transaction. What is the method used by client to deposit the money (Cash, cheque, withdrawal, direct debit, wire transfer, debit card).
- Withdrawal. The client takes out some money from the savings account.
 - Same parameters than for deposit except that no type of transaction is required as the money is expected to be withdrawn in cash in any case.
- **Transfer.** The client is transferring a certain amount from his savings account to another account.
 - Same parameters than for withdrawal, you just have to choose the saving accounts to which the money will be transferred.
- Special operation. This operation has to be predefined in the "standard booking" section (See VIII. 6 standard bookings). It will debit or credit the savings account of a certain amount and perform a specific accounting transaction as per defined "standard booking". You should define here:
 - Date.
 - Amount.
 - Debit or credit.
 - Description.
 - "to account" or the predefined bookings this transaction will perform.

These operations are then displayed in the events tab of the savings contract.

OpenCBS - [Samu Settingr Conf					act Fast Repaymer	at Modu	ller Accounting	Reports Window	Help		
Settings Com	iguration	Jecunty	FIGURES CI					ware/02/000			- Close
etails Contracts	Savings	details			nu or mo og (in a manuality	, mar or o'Li o'o o			
Savings Book : A	1.00										
		are/02/0000	2/2			Bala		50 000 00 11	20		
						Dala	ince	50 000,00 U	50		
itial amount	50000		Min 0.00 USD Max 100 000.00	USD		Availa	ble balance	50 000,00 USD			
ntry fees	100		100,00 USD		Interest rate		1,0000 🗄	1 %			
avings officer	admin adn	nin	-		Withdraw fee		100	100,00 USD			
avings officer	aurini auri				Withdraw ree	5	100 (4	100,00 030			
Close ees and limits	Events L	Operati .oans Tern		Cancel la	ist operation	ŀ	Print 👻				
ees and limits	Events L			Cancel la Credit	ist operation Transfer		Savings method	User	Description	Cancel Date	
ees and limits		.oans Tern	deposit					User admin admin	Description First deposit #kawangware/02/00003/3-3	Cancel Date	
ees and limits Date 02/05/2014 10:2 02/05/2014 10:2	26:26	oans Tern Fees 100,00 100,00	n deposit Debit	Credit		Code SVIE SVDE	Savings method Cash Cash	admin admin admin admin	First deposit #kawangware/02/00003/3-3 Deposit #kawangware/02/00003/3-4	Cancel Date	
Date 12/05/2014 10:2 12/05/2014 10:2 12/05/2014 10:2	26:26 28:41 29:14	oans Tern Fees 100,00 100,00 100,00	Debit 2 000,00	Credit 50 000,00	Transfer	Code SVIE SVDE SVWE	Savings method Cash	admin admin admin admin admin admin	First deposit #kawangware/02/00003/3-3 Deposit #kawangware/02/00003/3-4 Withdrawal #kawangware/02/00003/3-5	Cancel Date	
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5.2.3 Interest calculation

To generate interest accrual events as well as overdraft, agios and management fees, accounting closures have to be performed.

In case no term deposit is activated, the system will accrue interest as per the frequency defined above and post it directly back into the same savings account as per the posting frequency defined at product level.

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letails Contracts	Savings d	etails									
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Code k	awangware	/01/0001	8/4			Bala	nce	102 010,00 U	ISD		
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Entry fees 0 Savings officer a			0.00 USD		Interest rate Withdraw fee	5		1 %			
			0,00 USD			5					
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In this example the saving amount is 100000 with 1% interest accrued daily and posted daily.

In case term deposit is activated, process will be the same except that the interest accrual would be posted back to another account at the end of the term period.

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de kawang	ware/01/00006/1					Balance	22 500.00 USD	
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lings officer				withdraw	wiees [
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In this example, 15000 has been posted on this account on 01/06 as interest accrued on a term deposit account.



5.2.4 Overdraft and "Agio's" calculation

Overdraft and Agio payments are as well generated through closure and appear in the event tab:

Settings Configuration	Security D	roductr Clie	nt and Contract	Eart Renaumen	t Mode	les Accounting	Reports Window He	ln.		-
Settings Conliguration	Security P	foduces cite				-		•		
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tails Contracts Saving	gs details									
Savings Book : Active										
	(04/00000)	•			Dele		100.04.000			
Code kawang	ware/01/00003/				Bala	nce	-138,84 USD			
nitial amount 100	A M	lin 0,00 USD lax 100 000,00 US	30		Availa	ole balance	-138,84 USD			
ntry fees 100		00,00 USD				1,0000	J			
Entry fees 100	v 10	00,00 USD		Interest rate		1,0000	1%			
avings officer admin a	dmin	-		Withdraw fees		100 🗧	100,00 USD			
Close	Operation		Cancel last	operation	F	rint v				
			Cancel last Credit	operation Transfer		rint v	User	Description	Cancel Date	
ees and limits Events	Loans Term Fees	deposit	Credit	Transfer			User admin admin		Cancel Date	
Date D5/05/2014 10:43:48	Loans Term	deposit		Transfer	Code			Closure event : kawangware/01/00003/2 #ka		
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ees and limits Events Date 05/05/2014 10:43:48 02/06/2014 10:43:48 02/06/2014 10:46:35 02/06/2014 10:46:35 02/06/2014 10:43:48 02/06/2014 10:46:35	Loans Term Fees 0,00 1,00 1,00 100,00 1,00	deposit	Credit 0,00 0,00 0,00 0,00 0,00	Transfer	Code SCLE SVAE SOFE SMFE SVAE	Savings method - - - -	admin admin admin admin admin admin admin admin admin admin	Closure event : kawangware/01/00003/2 #ka Agio of 1 for 01.06.2014 - 02.06.2014 : kawan Overdraft fee event : kawangware/01/00003/2 Management fee of 100 00 for 02.05.2014 - 0 Agio of 1 for 01.06.2014 - 02.06.2014 : kawan		
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ees and limits Events Date D5/05/2014 10.43:48 D2/06/2014 10.43:48 D2/06/2014 10.46:35 D2/06/2014 10.46:35 D2/06/2014 10.46:35 D2/06/2014 10.46:35 D3/06/2014 10.46:35 D3/06/2014 10.43:48 D4/06/2014 10.43:48	Loans Term Fees 0,00 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,01 1,01 1,02 1,02 1,02	deposit	Credit 0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,	Transfer	Code SCLE SVAE SOFE SVAE SVAE SVAE SVAE SVAE SVAE SVAE SVA	Savings method	admin admin admin admin admin admin admin admin admin admin admin admin admin admin admin admin admin admin	Closure event : kawangware/01/00003/2 #ka Agio of 1 for 01.06.2014 - 02.06.2014 : kawan Overdraft fee event : kawangware/01/00003/2 Management fee of 100 00 for 02.05.2014 - 0. Agio of 1 for 01.06.2014 - 02.06.2014 : kawan Overdraft fee event : kawangware/01/00003/2 Management fee of 100.00 for 02.05.2014 - 0. Agio of 1.01 for 02.06.2014 - 03.06.2014 : ka Agio of 1.01 for 02.06.2014 - 03.06.2014 : ka		
ees and limits Events Date D5/05/2014 10.43:48 D2/06/2014 10.43:48 D2/06/2014 10.46:35 D2/06/2014 10.46:35 D2/06/2014 10.46:35 D2/06/2014 10.46:35 D3/06/2014 10.46:35 D3/06/2014 10.43:48 D4/06/2014 10.43:48	Loans Term Fees 0,00 1,00 0 10,00 0 10,00 0 1,00 100,00 1,00 1,00 1,00 1,00 1,00 1,00 1,01 1,01 1,02 2	deposit	Credit 0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,	Transfer	Code SCLE SVAE SOFE SVAE SVAE SVAE SVAE SVAE SVAE SVAE SVA	Savings method	admin admin admin admin admin admin admin admin admin admin admin admin admin admin admin admin admin admin admin admin	Closure event : kawangware/01/00003/2 #ka Agio of 1 for 01.06.2014 - 02.06.2014 : kawan Overdraft fee event : kawangware/01/00003/2 Management fee of 100.00 for 02.05.2014 - 0 Agio of 1 for 01.06.2014 - 02.06.2014 : kawan Overdraft fee event : kawangware/01/00003/2 Management fee of 100.00 for 02.05.2014 - 0 Agio of 1.01 for 02.06.2014 - 03.06.2014 : ka Agio of 1.01 for 02.06.2014 - 03.06.2014 : ka Agio of 1.01 for 02.06.2014 - 03.06.2014 : ka Agio of 1.0201 for 03.06.2014 - 04.06.2014 :		
ees and limits Events	Loans Term Fees 0,00 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,00 1,01 1,01 1,02 1,02	deposit	Credit 0,00 0,00 0,00 0,00 0,00 0,00 0,00 0,	Transfer	Code SCLE SVAE SOFE SVAE SVAE SVAE SVAE SVAE SVAE SVAE SVA	Savings method	admin admin admin admin admin admin admin admin admin admin admin admin admin admin admin admin admin admin admin admin	Closure event : kawangware/01/00003/2 #ka Agio of 1 for 01.06.2014 - 02.06.2014 : kawan Overdraft fee event : kawangware/01/00003/2 Management fee of 100.00 for 02.05.2014 - 0. Agio of 1 for 01.06.2014 - 02.06.2014 : kawan Overdraft fee event : kawangware/01/00003/2 Management fee of 100.00 for 02.05.2014 - 0 Agio of 1.01 for 02.06.2014 - 03.06.2014 : ka Agio of 1.01 for 02.06.2014 - 03.06.2014 : ka Agio of 1.021 for 03.06.2014 - 0.06.2014 : ka Agio of 1.0201 for 03.06.2014 - 04.06.2014 :		

admin (SUPER) 📰 18/06/2014 10:59:34 AM 间 fourg

In the above example no deposit has been done on the account initially, as such the account went to overdraft when the first management fee of 100 USD had to be paid. The system charged an initial overdraft of 1% and then charges every day an agio of 1% of the negative balance, explaining the events displayed above.

5.2.5 Mandatory savings

In the tab called loan you can see all the loans if there are any which are guaranteed by this saving account as a mandatory savings:

∦՝ Op	enCBS - [Samu	iel Mbogo Kimiru	- kawangware/02/00003/:	3]					- ē 🗙
🔛 S	Settings Con	figuration Secu	rity Products Client	t and Contract Fast Rep	ayment Modules	Accounting Rep	orts Window	Help	_ & ×
				Samuel Mb	ogo Kimiru	- kawangw	are/02/00	003/3	Close
Det	ails Contract	s Loan details	Advanced settings G	Guarantors and collatera	s Credit committee	Loan repayment	Savings details		
Sa	wings Book : /	Active							
Co	de	kawangware/02	/00003/3		Balance	e 5	50 000,00 U	JSD	
Init	tial amount	50000	Min 0,00 USD Max 100 000,00 USI	D	Available b	alance 4	5 000,00 USD		
En	try fees	100	100,00 USD	Interest	rate	1,0000 1	%		
Sa	vings officer	admin admin	-	Withdra	w fees	100 🔺 1	00,00 USD		
-	Close		perations v	Cancel last operation	Print	Ţ			
Fe	es and limits	Events Loans	Term deposit						
С	ode	Status	Amo	unt OLB	Creation date	Start date	Close date		
ka	awangware/14	/ Active	10 000	,00 10000,0000	5/2/2014	5/2/2014	5/1/2015		
-									

If there is some you will see appear a note "available balance" below the main balance of the account. This is the amount which can actually be used by the client knowing that a certain portion of the money on the account is actually blocked for "mandatory savings purposes".



6. Collateral products

To add a collateral product select the item collateral products in the upper menu "products" section. You will see appear the list of collaterals already created. In there to edit a collateral product select it and click "edit product" on the right side of the screen. Click "add product" to create a new one.

☆ OpenCBS - [Collateral products]	
🐖 Settings Configuration Security Products Client and Contract Fast Repayment Modules Accounting Reports Window Help	_ 8 ×
Collateral products	Close
Car (Vehicle)	Deleted products Add product Edit product Delete product
House (Building)	

You will see appear the window of collateral creation.

Product name:		Vehicle				
Product descri	otion:	Car, truck or othe	r transport assets			
Amount			Number			
Description			String			
Production	Date		Date	(2)		
Owner			Owner	6		
Quality stat	us		(Collection)			
	he quality of th	e vehicle in term of h	now old and how damag	ie it is		
	he quality of th	e vehicle in term of h	now old and how damag	ie it is		
Estimation of t	he quality of th			le it is		
Estimation of t Property detai Name:	he quality of th ils Model and co		Collection items	je it is		
Estimation of t Property detai Name: Description:	he quality of th Is Model and co Model and co	or	Collection items	ie it is		
Estimation of t Property detai Name:	he quality of th Is Model and co Model and co String	or	Collection items Collection:	ie it is	4	
Estimation of t Property detai Name: Description:	he quality of th Is Model and co Model and co String Number	or	Collection items Collection:	le it is	4	
Estimation of t Property detai Name: Description:	he quality of th Is Model and co Model and co String	or	Collection items Collection:	le it is	4	
Estimation of t Property detai Name: Description:	he quality of th Is Model and co Model and co String Number String Date	or	Collection items Collection:		4 Delete item	
Estimation of t Property detain Name: Description: Type:	he quality of the description of	or	Collection items Collection:			



You can here define all the characteristics you want to track relatively to this specific type of collateral you want to take as guarantee for loans you are going to disburse.

You should here define:

- 1. Name of the collateral product and a descripting explaining what this product includes.
- 2. You see here appear the list of parameters track for the collateral product. Please note here that amount and description are mandatory fields which cannot be deleted.
- 3. In this section you are going to add parameters. You can have 5 type of parameters:
 - Number.
 - String (text).
 - Date.
 - Collection (Multiple choice).
 - Owner or an individual register in the database.

You should use the type you want, choose the name of field and enter as well a description to help people who will be in charge of filling in the information related to the collateral. Once you have completed everything click on "add property". You can as well delete the property.

- 4. This section is dedicated to defining the multiple choices in case the field added is a collection. Enter the item name and use add and delete item buttons to define the list of possibilities for this field value.
- 5. Click save to confirm collateral creation.

Please note that collateral reports can be made available upon request. It displays a full list of collaterals registered in the software



7. Forms & reports

OPENCBS includes standard reports. The exportation can go through two software packages. The first one is the Microsoft office package (Word and Excel). Reports and forms made thanks to the office package are simple but changeable on the fly. The second one is crystal report package. Crystal report reader is free so you can download it and use it. See1.2. Also, OPENCBS exportations through crystal report are ready to print.

7.1 Internal Forms

Internal forms are the operational documents such as receipts, ready for print contracts or for example loan schedule which can be generated by the system in the course of operations. The formats proposed by default in the system are simple and don't include any customization. Customization can be made through crystal report and Word but require some SQL knowledge and customization will not explained here. OPENCBS team can customize these forms according to your needs for very interesting price. Contact us to get details of our offers.

Internal forms are accessible through "Print" buttons, you can find in the different tabs you will go through while performing everyday operations.

Please find here a few example of non-customized forms, both crystal report and word, and descriptions:

	ersonal								
First name:	lydia K. BOADI PAL		Gende ID num		0403				
Father's name:	R. DONDITAL				13/1974			-	
Personal address:							11-12-0	1.000	
District:	Ga East Municip	al Cit	ty:	ACC	RA		14	alan I	
Address:	From Kaneshie	Odorkor high wa	yDans	oman Junctio	n, locate Hanso	onic Ho			
Phone:	0004-922-635						1000	E	
Business address:							1 en	0.	
District:	Ga Central (Nev	v) Ci	ty:	ACC	RA		and some	- A C I	4
Address:	From Kaneshie	Odorkor high	way, D	ansoman jun	ction,locate	Hansol		100	3
Phone:	0004-922-635							9 C	
Phone:	0004-922-635								
Contract code	Status	Amount	OLB	Creation date	Start date	Close date	Group	Late days	ATR
3221/13/002-1/10	403© Closed	1,000.00	0.00	8/2/2013	8/5/2013	2/28/2014	14 C	1,392	No
	403/: Pending	1,000.00	0.00	8/2/2013	8/2/2013	1/20/2014		2,148	No
3221/13/002-1/10		Product name	Pro	fuct code	Product type	í.	Creation date	Closed	date
03221/13/002-1/10 Savings code	Balance					k	8/2/2013		

Client Personal information. In <u>Details client tab</u>, displays profile as well as all contracts open and closed of this client (here CR version).

Contrac 2/1003		035	22/14/TSC	RPT-		ry Fees:		itry_f	ees		
Start Da		22.5	06/2014		No.	of Installment	s: 15				
	aue:				Inte	rest rate:	20	,00			
Loan:		100	00,00								
Current	ey:	Gha	na Cedis								
Loan O	fficer:	Noa	9								
Client ?	Comer	low	e DOKUAH								
		JOYC	E DUKUAH								
Pass. N	o.:	1003	2								
Event Typ	ie .	Event	Date	Princ	ipal	Interests		Fees		La	te Days
LODE	ie	22/06/	014	1000	0,00	0,00		0,00		0	te Days
Event Typ LODE RGLE	ie		014		0,00						te Days
LODE	Capita	22/06/	014 014	1000	0,00	0,00 14400,00 Paid	Paid	0,00		0	te Days Paid Date
LODE	Capita Repay	22/06/2 22/07/2 d ment	014 014 Interest Repayme	1000 666,4	0,00 57	0,00 14400,00 Paid Interest	Cap	0,00 0,00		0 0	
LODE RGLE Number	Capita	22/06/2 22/07/2 d ment	014 014	1000 666,0	0,00 57 Total	0,00 14400,00 Paid		0,00 0,00 ital 67	Expected D	0 0	Paid Date
LODE RGLE Number	Capitz Repay 656,6	22/06/2 22/07/2 diment	014 014 Interest Repsyme 14400,00	1000 656,0	0,00 57 Total 0,00	0,00 14400,00 Paid Laterest 14400,00	Cap 666	0,00 0,00 ital 57	Expected D 22/07/2014	0 0	Paid Date
LODE RGLE Number 1 2	Capita Repaj 656,6	22/06/2 22/07/2 dimment	014 014 Interest Repayme 14400,00 14400,00	1000 666.4	0,00 17 Total 0,00 15066,67	0,00 14400,00 Paid Interest 14400,00 0,00	Cap 666, 0,00	0,00 0,00 tal 67	Expected D 22/07/2014 26/08/2014	0 0	Paid Date
LODE RGLE Number	Capitz Repay 656,6 656,6 656,6	22/06/2 22/07/2 diment 7 7 7	Interest Repsyme 14400,00 14400,00	1000 666.s	0,00 17 Total 0,00 15066,67 15066,67	0,00 14400,00 Paid Interest 14400,00 0,00 0,00	Cap 666, 0,00	0,00 0,00 tal 67	Expected D 22/07/2014 26/08/2014 23/09/2014	0 0	Paid Date
LODE RGLE Number 1 2 3 4 5 6	Capitz Repaj 656,6 666,6 666,6 666,6	22/06/2 22/07/2 di ment 7 7 7 7	014 014 Interest Repsyme 14400,00 14400,00 14400,00	1000 666.0	Total 0,00 15066,67 15066,67	0,00 14400,00 Paid Interest 14400,00 0,00 0,00	Cap 666 0.00 0.00	0,00 0,00 ital 57	Expected D 22/07/2014 26/08/2014 23/09/2014 28/10/2014	0 0	Paid Date
LODE RGLE Number 1 2 3 4 5 5 5 7	Capiti Reps; 656,6 656,6 656,6 656,6 656,6 656,6	22/06/2 22/07/2 d meent 7 7 7 7 7 7	1014 1014 1014 14400,00 14400,00 14400,00 14400,00 14400,00 14400,00	1000 666.4	Total 0,00 7 Total 0,00 15066,67 15066,67 15066,67 15066,67 15066,67 15066,67 15066,67	0,00 14400,00 Paid Interest 14400,00 0,00 0,00 0,00 0,00 0,00 0,00	Cap 666 0,00 0,00 0,00 0,00 0,00	0,00 0,00 ital 67	Expected D 22:07/2014 26:08:2014 23:09:2014 25:01:2014 25:01:2014 25:01:2014 25:01:2014	0 0	Paid Date
Number	Capita Repay 656,6 666,6 666,6 666,6 666,6 666,6 666,6 666,6	22/06/2 22/07/2 d meent 7 7 7 7 7 7 7 7 7 7	Interest Repsyme 14400,00 14400,00 14400,00 14400,00 14400,00 14400,00 14400,00 14400,00 14400,00	1000 666,4	Total 0,00 7 Total 0,00 15066,67 15066,67 15066,67 15066,67 15066,67 15066,67 15066,67 15066,67	0,00 14400,00 Paid Interest 14400,00 0,00 0,00 0,00 0,00 0,00 0,00 0,00	Cap 666 0,00 0,00 0,00 0,00 0,00 0,00	0,00 0,00 ital 67	Expected D 22/07/2014 26/08/2014 23/02/2014 23/12/2014 23/12/2014 23/12/2014 23/12/2014 23/12/2014	0 0	Paid Date
LODE RGLE Number 1 2 3 4 5	Capiti Reps; 656,6 656,6 656,6 656,6 656,6 656,6	22/06/2 22/07/2 diment 7 7 7 7 7 7 7 7 7 7 7	1014 1014 1014 14400,00 14400,00 14400,00 14400,00 14400,00 14400,00	1000 666,	Total 0,00 7 Total 0,00 15066,67 15066,67 15066,67 15066,67 15066,67 15066,67 15066,67	0,00 14400,00 Paid Interest 14400,00 0,00 0,00 0,00 0,00 0,00 0,00	Cap 666 0,00 0,00 0,00 0,00 0,00	0,00 0,00 tal 67	Expected D 22:07/2014 26:08:2014 23:09:2014 25:01:2014 25:01:2014 25:01:2014 25:01:2014	0 0 ate	Paid Date

Contract History. In <u>Loan details</u>, Display the schedule as well as all the events having occurred on the specific contract (here Word version)



		Individual loan agreement
Dichurcom	ent Cash Receipt	OPENCB
Disbuisein	ent Cash Receipt	Contract code: ./14/006-4/10014/314
		THIS AGREEMENT IS MADE the 11.07.2014 BETWEEN:
Beneficiary Name: Joyce DOKUAH	Payment Date: 22/06/2014	(1) YOUR MEI (the "Lender"); and
Contract Code: 03522/14/TSCRPT-	Entry Fee: 0 entry fees	(2) [Abena Hannah](the "Borrower", passport number: 10014).
/10032/294	Insured: 0.00	IT IS HEREBY AGREED as follows:
an Officer Name: Nos 9	insured: 0,00	 Loan. Subject to and in accordance with this agreement, its terms, conditions and covenants, the Lender agrees to lend the Borrower on the 11.072014 (the "Loan Date") the sum of (100 Ghana Cells) the "Loan".
otes:		Note. The Loan shall be evidenced by a Note in the form attached as Exhibit A of this agreement (the "Note") execut by the Borrower and delivered to the Lender on the Loan Date.
		 Interest. Both parties have agreed that the Loan shall not bear interest. However, in the event of a default in payment interest shall be applied from the date of default at an annual rate of40.001% per instalment during 10 instalments.
Disbursement:		4. Entry fees represent 0.00 Ghana Cedis and should be paid right after the disbursement.
Member Name Loan Sh	re Amount Identification Data	5 Late penalties, in case of non-repayment on time, the borrower will be charged, per each late day, with 0.00 % of the
Jovce DOKUAH 10	00.00 10032	overdue principal.

/1 /A @. •

Disbursement cash receipt. In <u>Loan details</u>, disbursement information to keep track of the event or/and give to client. (here Word version) Individual loan agreement. In Loan details, standard contract agreement displaying contract code, interest rate and all other legal information to be shared with client. (Crystal report version)

Also available:

- **Committee Appraisal.** At <u>Committee credit level</u>, displays information related to credit committee to track the reasons of decision taken.
- **Repayment receipt.** In Loan repayment tab, detailed repayment information to be signed by client's and cashier and kept as a proof of the payment performed.
- **Repayment schedule.** In Loan repayment tab, displays updated schedule to be given to client for information.
- Loan's events. In Loan events tab, displays full list of events having occurred on this loan.
- Savings booking agreement. In <u>Savings details</u>, displays all important legal information to be shared with client.
- **Cash receipt.** In <u>Saving details</u>, displays information on the last transaction performed.
- Contract status. In <u>Savings details</u>, display list of all transaction performed on the savings contract.



7.2 Reports

Reports are here to export data from the database in an appropriate way for the management team to be able to analyze that data. You can export the data through crystal report or Excel. Excel gives you more tools to analyze the data, while crystal report usually exports ready-to-print sheets. By default, OPENCBS includes 9 crystal report reports and 7 Excel reports.

Reports are accessible through the upper menu Reports. Please find here a few example:

A2 *f*_{*x*} | (BI − WEEKLY) (BI -- WEEKLY) (MONTHLY) Easy Loan EPA (WEEKLY) Loan Product 0977,8 1887,9 MPA (MONTHLY MPA (WEEKLY) 30133,3 22576,31 test script 11 Total: 27 30 1059580.26 26 1 0 4 Loan Product Activity District Currency Loan officer Interest rate .. (+) ; ; ;

Id First name	Last name	Туре	District	Personal phone	Personal phone 2	Activity
10.000 lydia		.1	Kumasi Metropolitan	0003 372723	0003 372723	Petty Trad
10,002 Prisca		1	Sunyani Municipal	000	0009057957	Petty Trad
10.003 abena	DOMAILE	1	Kumasi Metropolitan	0008 922619	0008 922619	Petty Trad
10,006 Kwame	Yeboah Yaw	1	Ga Central (New)	0004-660-499	0004-660-499	Petty Trade
10,007 joyce	OKYERE	1	Techiman Municipal	0003586233	0003586233	Petty Trade
10,008 Florence	Ofori Friimpong	1	Sunyani West	000	0009035369	Petty Trade
10,009 Adwoa	Masbea	1	Kumasi Metropolitan	0000 815525	0000 815525	Cloths Sell
10.011 Lydia	Korang	1	Kumasi Metropolitan	0003 372723	0003 372723	Petty Trade
10.012 Ellen Konadu	Agyemang	1	Ga Central (New)	0008-116-074	0008-116-074	Petty Trade
10,015 Adwoa	Ntiriwaa	1	Kumasi Metropolitan	0000 815525	0000 815525	Cloths Sell-
10,016 јауся	MANU	1	Ga Central (New)	0003-437-651	0003-437-651	Petty Trade
10.017 florence	OSEI	1	Sunyani West	0009035369	0009035369	Petty Trade
10,018 Juliana	MAABEA	1	Kumasi Metropolitan	0007 408177	0007 408177	Cloths Sell

Active loans report. Partition of loans by produce, type of business, loan officers, size etc... (Excel version here)

$\label{eq:client} \textbf{Client information.} \ \textbf{List of clients with all information available}$
on them. (Crystal report version here)

Herry 1 1001 214000 1000,000 0 1 1000,mmms Metropolita Nes 9 3522 201600 933,38 0 1 97 700,000 Nes 9 3522 201600 933,38 0 1 87 Armane Metropolita Nes 9 3522 1200 866,71 0 1 87 Armane Metropolita Ner 7 3221 1200 866,76 1 10 1867 Garcenta (Nercy olita) Hary 1 1001 12000 12066,76 1 10 1807 Garcenta (Nercy olita) Hary 1 1001 12000 12066,76 1 10 10000 Karma Metropolita Hary 1 1001 20000 10000 10 10000		F	G	н	1	-1		к	L	M
Harry 1 J001 446,45 200 0 2 2 formal Metrogolita Phary 6 3521 21600 0000,55 0 1 0 5 surgest West Phary 6 3521 21600 0000,55 0 1 0 5 surgest West New 7 3021 21600 9131,38 0 1 0 3 surgest West No 8 3522 226100 9131,38 0 1 0 3 surgest West No 7 3221 22600 903,13 0 1 10 Surgest West New 7 3021 22600 1000,55 1 10 1867 Acast Metrogolita New 7 3021 22600 1000,55 3 10 1000 Karest Metrogolita Mary 1 3021 25600 1000,55 3 10 1000 Karest Metrogolita Mary 1 3021 25600 2000,16 1 10 2000 Surgest Metrogolita Mary 2 351 72000 2000,16 1 10 2000 Surgest		Loan officer	Branc -	Intere +	OLB -	Late days	۰.	LLP, % -	LUP -	District
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OLB and LLP. List of all loans with their LLP at a certain moment in time. (Excel)

		Total Pag	ALC: No.					Zoom Factor	1000			
enty1	3,000.00	1,000.00	3,200.00	93.8%	31.3%	2,000.00	0.00	0.00	0.00	1,090.00	8.80	
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ottab	0		2			0	0	0	0	0		
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uman Metropolitan	2,105.00	2.100.00	47,300.00	445	44%	0.00	0.00	6.00	0.00	2,100.00	0.00	
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Se East Municipal	1,000.00	1,000,00	1,200.00	83.3 %	83.3%	0.00	0.00	6.00	0.00	1,000.00	8.00	
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Sa Central (New)	8,900.00	6.900.00	\$0,187.09	14.5 %	11.5%	2.000.00	6.00	0.00	0.00	6.905.00	0.00	
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12 05 2014 - All currencies - Azert	baijani manat											
PAR Analysis												

PAR analysis. Statistic of the portfolio at risk by loan officer, branch, product etc... (Crystal Report)



	Conversion	CONTRACTOR OF THE OWNER	Losi torre	1000000000	NO 44	CONTRACT OF CONTRACT.		Costs Inc.				
		A CONTRACT	Lasterre	Listintee	100141	Transa .	RUUS	ENG-ME	122158	New York	Avorenal	104
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28.92.2018	03223/15/064-1/10/12/14		P-8460	347	CHONTH, YO	Annha Serve	09221	0.00	0.00	1,207.74	242.90	1.660.04
28.62.2014	03221/13/001-1/10/17/14			297	(MONTHLY)	Succe Sarys	03221	0.00	0.00	1,207.74	242.90	1.840.04
25.02.20/4	03221/13/062-1/13/05/08		DOM/DR	herry d	(B-VEDRV)	Ge Central (New)	03221	0.00	0.00	787.57	143.20	920.77
28.02.2018	08221113052.1/1902208		ASARE	newy3	18-78EE9.V7	Ga Certra chime	03221	0.00	0.00	688.54	100.23	649.27
28.02.2014	03221/13/052-1/12/058/36		ALGARDING.	harry 2	(GI-VEERLY)	GeCentral (New)	03224	0.00	0.00	611.10	143.20	254 33
28 02 20 14	03221/15/082-1/18010/00		Mersi	Namy 8	(0-WIERV)	Accenter operation		0.00	0.00	833.10	143.20	054.33
28.02.20%	03221/13/052-1/12/02/0		Seature.	197	(D-WEERV)		03221	0.00	0.00	2,559 88	512.00	3 179 27
28 02 20 10	00221/13/062 1/150056		Yebbelline	347	18-77EER.173		03221	0.50	0.00	2,869.88	619.29	3,179,27
20.02.2016	03622/13/023 1112166/16		POLITICISMA	Nost	Distanto2.v1	Techinan Manop		0.90	0.00	995.31	222.00	1,150.37
28.02.20 M	63622/13/083-1/10104/13			hasc0	DFA(WEERLY)	Techinan Municip		0.00	0.00	1.398.05	217.42	1,535.47
建设的标	03622/13/08/3-174004105		24/heerborg	Noe9	SPALWEEK, Y)	Technon/Minicip		0.00	0.00	652.03	-254.94	1.136.50
20.02.20.91	03221//3/022 1/101/3664		OWUSU	theory 2	(B)-VEEDQ.V7	GeOentral (New)		0.00	0.00	1,000.00	240.02	1240.00
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25 02 20 14	05622/15/003-17/01/08/10		V3035	Nova	EPA(WEEKLY)	Techinan Municip		0.00	0.00	1,440.47	333.07	1,732.64
28 02 20 14	0302113006-1/1003674		ANTHINGS	Hatty T	10PIL(1012E90,17)	Runas Metropoliti		0.00	0.00	1,891.04	283.99	2.175.00
20-02-20-M	03422113/082-1/12326-6		TAKYUBA	masc0	(BWEDG.Y)	Techinan Municip		0.00	0.00	4,000.00	960.10	4,966 13
28 02 20 14	03021/13/005-1/1007878		KOMADU	Harry 1	(07.20229) (ARM)	Ruman Netropolia		0.00	0.00	1,591.04		2,175.00
28.02.2014	03221/13/002-1/1016148		Trisaldo	tenya	(8K-)/#EEKLV1	Celást Mynicole		0.50	0.00	600.00	120.02	829.02
28 52 20 H	00221113603-1/1213742		ISSAM	terry 2	(B) - VEEDQ.Y)	GalfatthAniopal		0.90	0.00	600.00	129.07	425.52
28.02.2014	03822/13/083-U1218418		YEBOAH	Nonl	EDA (VEEKS, Y)	Techinar/Marico		0.00	0.00	1,442.47	333.07	9.782.54
25.02.2014	03622/13/023 1/10/11/16		Delanar	head0	DRA(WEDGY)	Techinan Munop		0.00	0.00	1,064.07	409.91	2,275,98
28 12 20 14	03622/13/062 11(2523/1)		TWUERD	bianc0	(B-WEER,V)	Techiner/Nancp		0.00	0.00	6.000.00		6,200.19
28.02.2016	03221/12/002 1/12/12/16		Halp	Kerry 2	(B-WEDGY)	GeEast Amope		0.00	0.00	600.00	120.02	925-00
20.02.20.14	03021113/005-1/10071/77			Harry 1	MERG WEEKLY)	fumax Mehropoliti		0.00	0.00	1,701.94	165.60	1,967.64
28 52 2014	03622/15/003-1/1010616		Openu-Artin	hisse0	EPA(WEEK, V)	Technikh Munip		0.00	0.00	1.864.07	409.91	2,273.86
28.02.2016	03622/15/003 1/12145/16		APRIL	Noa%	EPA (WEERAV)	Techivamittancip		0.50	0.00	1,932.62	442 TD	2,375.72
25 02 20 4	03622/15/083-1/10148/16		MREAU	NonX	DEAL WEDG'T	Techintin Variop		0.00	0.00	988.21	222.05	1.125.37
28.02.20.18	0322105/582 1151/3883		040,250		181-WEER.V2	Outastthrough		0.00	6.00	1.000.00		1240-03

Repayments. List of all repayments performed over a certain period of time. (Cristal report version)

Other reports:

- Closed contracts. List of all contracts closed during a certain period
- Delinquent loans. All delinquent loans at a certain moment in time
- Collection sheet. List of all installments planned to be repaid during a certain period
- Disbursements. All disbursement events performed during a certain period

7.3 Customized reports

In addition to this, OPENCBS can develop any additional report you may need. As long as the data is saved somewhere in the system, we have capacity to extract it and process it to display the report you want.

Furthermore, if you have knowledge in crystal report you can directly create the reports you want using SQL Server Management Studio and crystal report designer.



8. Additional Modules

In core version 5 modules are available as a free demo for 30 days and accessible through the "modules" menu item. Modules include: Client geolocation, Custom fields, Custom events, Task management, Delinquency management, Fast Repayment (Batch repayment), Operational accounting, Accounting integration and Document tracking. The last three require configuration by OPENCBS for each client before being usable.

Modules are buyable per month. You can pay for a specific module or you can get access to all modules by subscribing to our standard offer.

8.1 Client location



See displayed on a google map all the clients' locations recorded in the system.

If you want to use more sophisticated maps including for example, filtering by type of product or type of activity or facilities to point out delinquent clients, contact OPENCBS team which will customize the mapping reports to fit your needs.

8.2 Event fields

In many microfinance institutions, regular monitoring or trainings have to be performed by operation staff to ensure a close follow up of their client, control risk and eventually maintain a good quality of portfolio. However enforcing monitoring or training policies is not always easy. OPENCBS event fields give capacity to track these types of event which are not directly related to repayment schedule.



				Events				Close
on Solidarity Group No.	a second s	orate Loan Sa	Mings	<u>.</u>	-			
	Columns							Add
itoring hing			Contact Staff, Comm fer, Date of training, :	ient, Capital, Quality of bu Subject	isiness 2			Edit
🖗 Custom Fields			- 144 - 144				a e se la	Delete
	Cust	om Fields			Close	Custom Field	deditor	10.50
	oust	onn i forac				Caption		
Tab name: Monitori	ing			-				
20.00	1000	11111000	1.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2	1	Add		Party Control of Contr	-
Caption	Туре	Unique	Mandatory	Extra	Edit	Туре	List	
Disabled	Boolean	No	Yes		E un		Boolean Number	
Date of first contact First Contact Staff	Date	No	No		Delete		Text	4
Comment	UserList Text	No	No				Date	
Capital	Number	No	No				Person	
Quality of business	List	No	No	GoodAveragell		Extra	UserList	
county of ousiness	LIST	140	140	Goodweradeli			10	Add
	6						1	
	3						1	Edit
	6.	1						
	_							
					Save			
24								
é	100						OK	Cancel

- 1. Events can be added in any section of the system. Choose the tab you want according to the place where you want your events to be tracked (persons, SG NSG, corporate, loan, savings).
- 2. You see displayed here the different types of events already created in this section of the software. In this example we are tracking monitoring and training events at client level
- 3. By selecting the event you want to modify or by adding a new type of event you reach this window where you see the name and parameters specifics to this event. You can add new parameters or edit existing ones.
- 4. Here you are defining the type of data you want to have as parameter for events. This section works similarly to the custom field section. Consult next part Custom fields for more details.

After creation of these events additional tabs will be available in the selected software section to record events information.



Settings Configuration	Daniel ANTWIWAA]] Security Produc	ts Client and C	ontract Fast Repayme	nt Modules Accounting	Reports Window	Help		
			Person	[Dennis Daniel A	NTWIWAA]			Close
tails Contracts								
General First Name*:	Dennis Danie	E		Loan cycle: 1				
Last Name*:	ANTWIWAA			V Head of household				
Date of Birth*:	3/ 7/1969	■ 45 years	Place of Birth:	Kumasi				
Gender*:	Male	•	Father's name:					
ID number*:	10036		Citizenship:	Haiti			and a state of the	
Economic activity:*:	Petty Trader		Branch:	Shirvan	•		Change photo	Change photo
						Pr	int Update	Cancel
address Member of Evit	ra Info Monitoring	Training Locati	00			Pr	int Update	Cancel
Address Member of Extra	ra Info Monitoring	Training Locati	on			Pr	int Update	Cancel
Number of	Training D	ate of	on Subject			Pr	int Update	
Number of attendants	Training D leader tra	ate of aining				Pr	int Update	Add
Number of attendants	Training D leader tra Bill 3 20	ate of aining 44-05-02 00 A	Subject			Pr	int Update	
Number of attendants	Training D leader tra Bill 3 20	ate of aining 4 14-05-02 00 A	Subject ccountancy			Pr	int Update	Add
Number of attendants	Training D leader tra Bill 3 20	ate of aining 4 14-05-02 00 A	Subject ccountancy			Pr	int Update	Add Edit
Number of attendants	Training D leader tra Bill 3 20	ate of aining 4 14-05-02 00 A	Subject ccountancy			Pr	int Update	Add Edit
Number of attendants	Training D leader tra Bill 3 20	ate of aining 4 14-05-02 00 A	Subject ccountancy			Pr	int Update	Add Edit

In this example, we see a tracking of training events at client level.

8.3 Delinquency managements

Delinquency management is key for microfinance institutions. Risky loans have to be followed-up very closely to maintain the overall quality of the portfolio. This module gives capacity to track in a dedicated section the delinquent loans and all the actions performed by the operational team to control this delinquency.

ode	Date		Late amount	Late interest	Late days	Description	Person in charge	
03021/13/006-1/10255/226	05/02/2014		605.0300		179	Client repaid sold collateral and repaid most of		
-03021/13/006-1/10255/226	05/02/2014		605,0300	26,4800	179	Client repaid sold collateral and repaid most of Client repaid sold collateral and repaid most of		
	05/02/2014		1869,1200	262.3900	242	Client's repaid 2 installments	217	Add contract
	05/02/2014		2100,0000	373,8600	256	Warning call to the client	2 Finance	
	05/02/2014		2100,0000	373,8600	256	Contract added on: 05/02/2014 19:07:17	1 Harry	C. L.
03021/14/default-2/10015/271	05/02/2014		2100,0000	0,0000	0	Contract added on: 05/02/2014 19:07:17 Contract added on: 04/16/2014 09:11:52	1 Harry	Delete contract
L	04/16/2014		(1)	0.0000	0	Contract added on: 04/16/2014 09:11:52	1 Harry	<u></u>
-03221/13/Agri-2/10016/282	05/02/2014		6900,0000	276.0000	190	Contract added on: 04/10/2014 09:11:52 Contract added on: 05/02/2014 19:07:33	7 JP	
-03521/14/w-2/10034/293	05/02/2014		0,0000	0.0000	0	Contract added on: 05/02/2014 19:07:35	6 thierry	
-03521/14/default-2/10017/269			323,0100	30,5800	13	ryry	0 Isaac	Add event
	04/03/2014		323,0100	30,5800	0	Warning call performed	admin admin	Aug erent
	04/03/2014		323,0100	30,5800	0	Contract added on: 07/09/2013 12:32:00	6 thierry 3	
	04/05/2014	12.52	525,0100	30,3000	U	Contract added on: 07/03/2013 12.32.00	o meny	Delete event
							4	Export to excel
							C.	

1. In the main section you see the contracts being tracked through this module and all the events that occurred on each of these loans. The contract code appears in the left column, other columns gather information of the events related to this contract code. It includes as parameters:



- Date and time of the event
- Late amount (at the time of the event)
- Late interest (at the time of the event)
- Late days (at the time of the event)
- Description of the event
- Person in charge of the delinquency follow-up

The most recent event appears at the top. You can thus see very easily the evolution of the delinquency as per the actions being performed by employees in charge of delinquency control. You can as well hide the old events by using the small "-" sign on the top of the window

2. To add or delete a contract click on these buttons

		Contract			Close	
		Save				
Code	Client	Туре	Loan officer's name	Start date	Close date	
03521/14/AGRI-2/10035/2	faustina GYAMAA	1	6 thierry	24-Apr-2014	24-Apr-2015	
03021/14/HB-2/10000/295	lydia	1	1 Harry	02-May-2014	01-Aug-2014	
03521/14/Agri-2/10023/281	augustina Okai	1	6 thierry	24-Apr-2014	24-Apr-2015	
03221/13/002-1/10403/21	lydia K. BOADI PALMER	1	8 henry	02-Aug-2013	20-Jan-2014	
03522/14/002-1/10007/275	joyce OKYERE	1	admin admin	23-Apr-2014	02-Jul-2014	
03521/14/default-1/10008/	Florence Ofori Friimpong	1	admin admin	12-Apr-2014	10-Oct-2014	
03522/14/w-2/10043/292	philomena BADU	1	0 Isaac	26-Apr-2014	23-Feb-2015	
03521/14/002-1/10002/276	Prisca	1	admin admin	23-Apr-2014	16-Jul-2014	
03221/14/default-2/10022/	Foster Boateng	1	7 JP	21-Apr-2014	19-Dec-2014	
03521/14/w-2/10034/293	naomi MARFOA	1	6 thierry	26-Apr-2014	23-Feb-2015	
03221/14/001-2/10006/287	Kwame Yeboah Yaw	1	7 JP	24-Apr-2014	24-Sep-2014	
03021/14/Agri-1/10009/279	Adwoa Maabea	1	admin admin	24-Apr-2014	24-Apr-2015	
03221/14/default-2/10012/	Ellen Konadu Agyemang	1	7 JP	12-Apr-2014	10-Oct-2014	
03221/14/001-2/10040/290	Faustina Baffour Atta	1	7 JP	25-Apr-2014	24-Oct-2014	
03221/13/Agri-2/10016/282	joyce MANU	1	7 JP	24-Jul-2013	24-Jul-2014	
03221/14/001-2/10037/288	Joanna Derchie	1	8 henry	24-Apr-2014	24-Oct-2014	
03021/14/default-2/10015/	Adwoa Ntiriwaa	1	1 Hany	12-Apr-2014	12-Dec-2014	
03021/14/w-2/10031/291	LUCY GYAMAA	1	1 Harry	26-Apr-2014	23-Feb-2015	
03221/14/003-2/10019/274	Augustina Broni	1	8 henry	23-Apr-2014	06-Aug-2014	
03522/14/FT-2/10033/294	agnes Ofori Frimpong	1	0 Isaac	26-Apr-2014	26-Feb-2015	
3522/14/AGRI-2/10032/2	Joyce DOKUAH	1	9 Noa	24-Apr-2014	24-Apr-2015	
)3522/14/AGRI-2/10028/2	charles Dedaa	1	0 Isaac	24-Apr-2014	24-Apr-2015	
)3521/14/default-2/10017/	florence OSEI	1	6 thierry	03-Mar-2014	03-Jun-2014	
03021/13/006-1/10255/226	Regina	1	1 Harry	05-Aug-2013	11-Oct-2013	

This list of contracts will appear. You can classify these contracts by name order by clicking on client column. Select the contract you want to add in the module and click on save.

3. To add event select the contract to which you want to add an event and click on add events.

Comment 03021/13/006- 1/10255/226	Close
Client promissed to pay everything in 1 week	
· · · · · ·	
Person in charge	
3IT 🔻	Save

You enter here the description you want to keep of the actions performed and select the person in charge. Save to add the event to the tracking.

4. Use this button to get the data extracted to Excel



X	III III - (≌ - - ile Home Insert Page L	avout Formula	s Data	Review Viev		3ook2 - Micr	rosoft Excel (Prod	uct Activa	tion Failed)		
Pa	te dippoard Format Painter Glipboard G			E ⊒ ≹≓ É≢ Alignm		Text e & Center ≠ ⊡	General \$ - % • Number	▼ 00. 00. 00. 00.	Conditional Format C Formatting + as Table + Sty Styles	Cell Insert	Delete Format Cells
	A1 • (*	f _x									
	А	В	С	D	E			F		G	Н
1	Contract code	Date	Late amount	Late interest	Late days	Descriptio	in			Person in ch	arge
3	03521/14/default-2/10017/269	4/16/2014 9:12	323.01	30.58	13	ryry				0 Isaac	
4		4/3/2014 12:32	323.01	30.58	0	Contract a	dded on: 07/09	/2013 12	:32:00	6 thierry	
5		4/3/2014 12:32	323.01	30.58	0	Warning c	all performed			admin admi	n
6	03521/14/w-2/10034/293	5/2/2014 19:06	0	0			dded on: 05/02			6 thierry	
7	03221/13/Agri-2/10016/282	5/2/2014 19:07	6900	276	190	Contract a	dded on: 05/02	2/2014 19	:07:33	7 JP	
8	03021/14/default-2/10015/271	5/2/2014 19:08	0	0			dded on: 04/16			1 Harry	
9		4/16/2014 9:11	0	0			dded on: 04/16			1 Harry	
	03021/13/006-1/10255/226	5/2/2014 19:12	605.03	26.48					epaid most of his loan	5 Arri	
11		5/2/2014 19:07	2100	373.86			dded on: 05/02		:07:17	1 Harry	1
12		5/2/2014 19:09	2100	373.86			all to the client			2 Finance	1
13		5/2/2014 19:09		262.39			paid 2 installm			3 IT	
14		5/2/2014 19:10	605.03	26.48	179	Client rep	aid sold collate	eral and re	epaid most of his loan	5 Arri	
15	L	L									
16											
17											

8.4 Custom fields

Custom fields module enables the user to add any additional field of information to the data fields available by default in the system.

Appearance

Settings Configuration Secu	rity Products	Client and Contract	Client Locati		CBS - (Custom Field)		Reports	Window Help		
				custom F	and the second					Close
Person Solidarity Group Non Sol	idarity Group C	corporate Loan Saving							3. Add &	
Caption	Туре	Tab	\rightarrow	1. Fields'	ry Extra				Edit	Add
Comment avez-vous connu le Fo	List	New Custom field		locations	CLDIC	LE[Ami(e)]Publ	citélCaisse D	Desiardins.		
Avez-vous une idée de votre proje	List	New Custom field		locations	OuilN					Edit
Avez-vous un plan d'affaires com	List	New Custom field	NO		C 1 5	1.1.17.17.1		×		Dalata
Situation Familiale	List	New Custom field	No		Custom Fie	la Editor		cée)	sop:	Delete
Nombre d'enfants à charge	Number	New Custom field	No							
Origine ethnique	List	New Custom field	No	Caption	Situation Socio-écor	omique	(A)		4. Delete,	Up
Communauté ethnoculturelle	List	New Custom field	No				-		Jp, Down	
Votre langue maternelle	List	New Custom field	No	Tab	New Custom field	~	B			
Situation Socio-économique	List	New Custom field	No					ce emplor	availleur	Down
Revenu Familial Annuel	List	Custom field	No	Туре	List	~		Entre 10 0	01\$ et 20 000\$ Entre 2	
Niveau d'études atteint		eld	No		Boolean		1	daire com	plété de l'éléme d	
Depuis quand êtes-vous sans			No		Number					
Avez-vous déjà travaillé à votre	2. Save	ed fields	No		Text		(C)		5. Custom	
Si oui dans quel domaine ? 🔪			No		List			N)
Si oui durée (semaines)	-	mield	No	Extra	Person				Field Editor	
Numéro d'assurance sociale	Text	New Custom field	No		emploi (aide sociale)		Add			
Date de la séance d'information	Date	New Custom field	No	Travailleur	emploi (chômage) autonome		Edit			
Description du projet d'affaire	Text	New Custom field	No		nps partiel (- de 30 heu	res)	Luit			
Profil	List	New Custom field	No	Emploi à te				nt ou réfug	ié de minorité visible[N	
Heures de formation	Number	New Custom field	No	Travailleur Études	saisonnier		(D)			
Heures d'accompagnement indiv	Number	New Custom field	No	Aucun reve	nu					
Séance d'information	List	New Custom field	No		Q Régie des rentes					
Microcrédit	List	New Custom field	No	Autres						
Prédémarrage	List	New Custom field	No							
Service à la carte	List	New Custom field	No							
Statut en fin de formation	List	New Custom field	No					on d'entre	prise Reprise d'entrep	
Programme STA ou autre	List	New Custom field	No		OF		Cancel			
Predemarrage - étape 1	List	New Custom field	No							
Predemarrage - étape 2	List	New Custom field	No	191	en au	anteren coursio	ompreterArea	ane		
Prédémarrage - recommandé Mi	List	New Custom field	No	N	OuijN	n				

Configuration

- In 1. field location, select the tab corresponding to the level in the software where you want your data field to appear. In our case we want the field to appear in saving section.
- You reach a page with a section 2. Saved Fields empty as no fields have been entered yet.
- Click Add button at the upper right to open the window custom field editor.
- Here you will find 3 to 4 steps of configuration.



- o A. Write the name of the custom field you want to see appear. In our case "quality of client"
- B. Write the tab in which you want to see it appear. If you are using the system for the first time, this will be empty. In that case write here the name under which you want the tab to appear in the system. In our case we choose "savings info".
- C. Choose the type of info you want to track:
 - Boolean (Yes or No).
 - Number.
 - Text.
 - Date.
 - List (multiple choice).
 - Person (connection to an individual already recorded in the system).
- C'. In case you choose a List, an additional section appears below for you to configure the multiple choices. Use the "add" and "edit" buttons to configure these choices.
- D. You can define the fields either as mandatory or as unique:
 - Mandatory. If the field is not completed the system will prevent you from saving the client, loan, saving or whatever you are currently creating.
 - Unique. The system will prevent you from having 2 clients, savings, loans etc... with the same information for this field.
 - Important: Be cautious before using any of these 2 options as it can be quite restrictive if you want to perform testing on your database without having to enter a multitude of custom fields.
- Click ok to validate the field. It now appears in the list.
- Eventually you can delete a field and move it up or down in the listing by selecting it and using the button available on section 4.Delete, up, down.

reven Boldauft Group Ivon Belauft Group I Corporate Laan Swings Duplon Type Tab Unique Mandator Edits Caption Oculty of Client Tab Salarys Info Type Boldauft Mandatory Unique OK Cantor	Close
Cunton Tield Editor Capiton Capiton Capiton Capiton Capiton Capiton Capiton Capiton Tab Savings info Type Boolean Mandatory Unique	
Captions Cuently of Client Tabs Sownga Info Type Boolean Mandatory Dinage	 Add
Tab Savings Info Type Bodean Mandatory Chage	Edit
Type Bodean	Delete
Type bootean	
Mandatory	Up
🔄 Unique	 Down
	 Lown
OK Cancel	



			Custom Fields	Clo
erson Solidarity Group	p Non Solidarity Group Co	orporate Loan Savings		
Caption	Type	Tab	Unique Mandatory Extra	Add.
			Custom Field Editor	Eat
			Caption Quality of Client	Deleb
			Tab Savings Info •	
			Type List	Up
			Boolean Number Text	Down
			Date	
			Extra Person	
			Add.	
			Edit	
			OK Cancel	
•			#	•

Use

You can now access the saving section of your system to see appear an additional tab called "Savings info" with as fields one multiple choice called "quality of client" and one other Boolean called "married".

🎌 OpenCBS - [Opoku Wiafe - 01/03221/01/10013/27]					- P ×
💀 Settings Configuration Security Products Client and Contract	Client Location Fast Repayme	nt Custom Fields Accounting	Reports Window	Help	- @ ×
	Opoku Wiafe - 01/	03221/01/10013/27			Close
Details Contracts Savings details					
Savings Book : Active					
Code 01/03221/01/10013/27	Balance	49,64 GHC			
Initial amount 10 Min 0,00 GHC Max 9 999 999,00 GHC	Available bal	ance 49,64 GHC			
Entry fees 0 (0,00 GHC	Interest rate	0,0000			
Savings officer henry 8	Withdraw fees	0.00 GHC			
Close Operations Cancel last	operation Print	-			
		·			
Fees and limits Events Loans Savings Info					
Quality of Client	•				
Married Good Average					
Low					
,				admin (SUPER) 📰 05/03/2014 12:	57:57 PM DemoDB

You can save here your data and info can be extracted easily from the database through custom reporting.



9. Annex : system requirements

9.1 Hardware requirements

Hardware requirements for installation of OPENCBS are low. OPENCBS can be working on most Windows systems. However as per the use you are having of the system we advise increasing progressively the capacity of your computer. OPENCBS suggests 3 types of configuration:

Parameters	Minimum hardware set- up	Standard hardware set-up	Recommended hardware set- up	
# clients	< 5000 clients or 500 groups	< 20000 clients or 2000 groups	Any size	
Simultaneous connection	<5	5-15	More than 15	
Recommended use	Any computer connecting remotely to the DB or for very small DB hosting	Local Server hosting Database	Central Head-Office server containing all databases of the institution	
Requirements	 Standard CPU Operating System: Windows XP / Vista / Windows 2003 Server / Windows 7 / Windows 2008 Server (32bit and 64bit) At least 1GB of disk space for installation and database Minimum 1.6 GHz processor (recommended dual core 3 GHz or higher) RAM: 2GB minimum (3GB recommended) 512kbps minimum network connection 	Server 7 Windows 7 7 Windows 2008 Server (32bit and 64bit) •At least 5 GB of disk space in 256GB HDD	 Standard CPU or blades for server setup Operating System: Windows 7 / Windows 2008 Server (32bit and 64bit) At least 10 GB of disk space in 256GB SSD intel I7 RAM: 8 or 16GB 	

OPENCBS recommends to choose hardware as per the use which will be done of the system:

If you need only to connect remotely to the server to enter event, you can use the minimum requirements. However your internet or internal server connection should be good enough to enable a smooth use for the operators. (512k recommended)

If you will host the database and potentially will have a few users connecting remotely to the DB, we recommend you to follow at least the minimum requirements.



For a centralized server, on which all your offices will connect to enter transaction, we'd advise you to have at least the standard specs (middle column) or better invest in the recommended specs. (Right-side column)

9.2 Software requirements

To get full potential of OPENCBS, it requires the following system to be installed on your computer:

Database Engine

For a single machine use: nothing, database is handled locally inside the software. If you need several computers to work on the same database: Till 1Go of database size: <u>SQLServer Express.</u> It is free. Both SQLServer Express 2012 and 2008 are fine. Over 1Go of database side (Not before 100,000 clients). <u>SQLServer Standard.</u> Payable.

Report displayer

<u>Crystal report viewer 2012</u> Office Package. (Word and Excel)

Others

.Net Framework 4.0 Windows XP / Vista / Windows 2003 Server / Windows 7 (recommended) / Windows 2008 Server (32bit and 64bit). SQLServer Management Studio (Required for database management tasks).

Last Version of OPENCBS naturally



10. Annex: System Configuration

This section is dedicated to the configuration of the system. It follows the structure of the system explaining one after the other the configuration options available in the tabs "Settings", "Configuration" and "Security"

10.1 Settings

10.1.1 General settings

Settings	Choice	Description
ACCOUNTING_PROCESS	Cash/Accrual	If Cash: the system doesn't accrue any interest or penalty. You just pay what is inside the schedule. If Accrual: the closure section available in accounting menu tab can be used to generate interest and penalty accrual events, custom accrual accounting system can be configured. Accrual events generated can be used at reporting level
ALLOWS_MULTIPLE_GROUPS	True/False	If True: an individual can be in several groups at the same time If False: an individual can be in one and one group only.
ALLOWS_MULTIPLE_LOANS	True/False	If True: individuals, solidarity groups and corporates can have as many loans as possible If False: individuals, solidarity groups and corporates can have one and one single active loan at a time
AUTOMATIC_ID	True/False	If True: at individual client level, when saving the loan, the system automatically affects a unique ID to this client which is a simple number related to its position in the database. If False: the ID number has to be entered by the operator. It can in that case be used to record for example the passport number of the client.
BAD_LOAN_DAYS	Number	Above this number the loan will be categorized as bad. It will generate specific events, which can then be used at accounting level
CALCULATION_LATE_FEES_DURING_PU BLIC_HOLIDAYS	True/False	If True: the system calculates penalties not taking holidays into consideration.If False, the system takes in consideration holidays while calculating penalties. Penalties are then lower than for the above option



		The number of late days above which the
CEASE_LAIE_DAYS	Number	system stop accruing interest from late loans.
		If True: the city information has to be filled
CITY_MANDATORY	True/False	If False: the city is not a mandatory field
		Client with age above this number cannot be
CLIENT_AGE_MAX	Number	saved in the system
		Client with age below this number cannot be
CLIENT_AGE_MIN	Number	saved in the system
	Name of	The country where you operate. This info can
COUNTRY	country	be used at reporting level.
		If True: Schedule calculation doesn't take
		week-end days in consideration. Installments
DONOT_SKIP_WEEKENDS_IN_INSTALL	True/False	can be on week-end days
MENTS_DATE	-	If False: In case of week-end days installments
		are pushed back to the next open day
		If True: the ID pattern option to be defined
ENFORCE_ID_PATTERN	True/False	below has to be respected
		If False: You can enter any ID type
GROUP_MAX_MEMBERS	Number	Maximum members in a group
GROUP_MIN_MEMBERS	Number	Minimum members in a group.
		You can here define a type of ID information
		to be entered. This can be used for example if
		you want to ensure that all your operations
		staff are entering an ID information as per the
ID_PATTERN	[A-Z]{2}[0-	standard type of ID number in the country.
	9]{7}	A-Z]{2}[0-9]{7} means 2 big letters characters
		followed by 7 figures
		[0-1]{3} [A-Z]{2}[0-9]{7} would mean 3
		figures which could be 0 or 1 only followed by
		2 letters followed by 7 figures.
		If True: In case of day off, the planned event
	_ /	is pushed after the off days.
INCREMENTAL_DURING_DAYOFFS	True/False	If False: In case of day off, the planned event
		is set before the off days.
		The maximum number of decimal which can
INTEREST_RATE_DECIMAL_PLACES	Number	be entered for interest rate
	1	If False: In case of use of funding line, only the
		principal repaid is credited back to funding
		line.
INTERESTS_ALSO_CREDITED_IN_FL	True/False	If True: the interest collected on the financed
		loans will as well be credited back to the
		funding line in addition to the principal
		The number of days late from which the
LATE_DAYS_AFTER_ACCRUAL_CEASES	Number	system will stop accruing interest in case you
LATE_DATS_AFTER_ACCROAL_CEASES	Number	are using the accrual option for accounting
		process
MAX_GUARANTOR_AMOUNT	Number	Maximum amount of loans a guarantor can
	RAULINEL	guarantee.
MAX_LOANS_COVERED	Number	Maximum number of loans one single
	ITAINDEI	guarantor can guarantee
1		The maximum number of installments which
MAX_NUMBER_INSTALLMENT	Number	can be defined at product level.



	Name of your	The name of your institution. It can then be
MFI_NAME	institution	displayed at report level.
MODIFY_ENTRY_FEE	True/False	If True: the entry fee amount can be modified manually at disbursement level. If False: the amount cannot be modified, it can be either approved either waived provided the user has the right to do so.
NSG_MAX_MEMBERS	Number	Maximum members in non-solidarity groups
NSG_MIN_MEMBERS	Number	Minimum members in non-solidarity groups.
NUMBER_DECIMAL_SEPARATOR	, or .or any other symbol	The symbol you want to have to separate decimals from other figures in displayed numbers
NUMBER_GROUP_SEPARATOR	, or .or any other symbol	The symbol you want to separate the group of figures, like the thousands in European standards
OLB_BEFORE_REPAYMENT	True/False	If True: At schedule level the system displays OLB calculated before repayment If False: At schedule level the system displays OLB calculated after repayment
PENDING_SAVINGS_MODE	Multiple choice	Choose the type of payments which can be set as pending at saving level, before being confirmed
REPORT_TIMEOUT	Number	Maximum time in seconds the system can take to open a report before displaying an error
SAVINGS_CODE_TEMPLATE	IC/BC/CS/ID	Format generated automatically for savings code. Contact OPENCBS team for customization
STOP_WRITEOFF_PENALTY	True/False	If True: Penalties stopped being accrued on written off loans If False: Penalties keep on being accrued on written-off loans
USE_DAILY_ACCRUAL_OF_PENALTY	True/False	If True: the system accrue penalty on a daily basis for late loans using the standard or specific penalty accrual system. If False: no penalty accrual event
USE_MANDATORY_SAVING_ACCOUNT	True/False	If True: A saving account is automatically created for every clients registered in the system. It allows special customization at repayment level, such as automated repayment of loan from saving account or customization of repayment methodology. Consult OPENCBS team for more details. If False: No saving account is generated
VAT_RATE	Number	In case a value added tax is applied, you can use this info at report level
WEEK_END_DAY1	From 0 to 6, 0=Sunday, 6=Saturday	The first day of week end which will be skipped if above options "Do not skip" is enabled
WEEK_END_DAY2	From 0 to 6, 0=Sunday, 6=Saturday 0	The second day of week end which will be skipped if above options "Do not skip" is enabled Gen



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10.1.2 Other settings

Loan Scale (used in reports

ing of Olb

Provisioning of interest: 0

Provisioning of penalty: 0

Import

day(s)

day(s)

Export

Three other tabs enable configuration of other parameters.

The window (1) displays the provisioning rules enabled in the system. These are rules taken into

Provisioning rules

enabled in the system. These are rules taken into consideration when you are opening the standard report called OLB and LLP. These rules can as well be used inside any custom report. Some provision rules appear by default in the system. The provisioning can be defined on OLB as well as on expected interest and penalties.

To set your own rules, you should first select the lines you want to modify. Then use the fields at the bottom of the window (2) to change parameters. And eventually click "save" to see the rules get updated.

Note: Be cautious about the ranges you are

choosing. Make sure there is no overlapping between them. For instance, 30-60 then 61-90 is correct but if you enter 30-60 and 60-90, loans late by 60 days will appear twice in the OLB and LLP report which will give mistaken total.

Exit

Holidays

Provisioning rules

Number of days min:

Number of days max: 60

General settin	gs	Provisioning Rules	Holidays	Loan Scale (used in reports)	
Date	Descripti	ion			
3/6/2013	Indepen	dence Day	-		Delete
7/1/2013	Republic				
9/21/2013	Founder	's day	$\begin{pmatrix} 1 \end{pmatrix}$		
12/25/2013	Xmas da	y			
12/26/2013	Boxing d	ay			
1/1/2014	New Yes		-		
Date Date: Descript		4/10/2014	2		Save
Descript		Export		Import	Exit

This section displays (1) the public holidays and their dates. These dates will be automatically skipped by the system while generating schedule. In case a holiday is added after contracts are already in the system, the system will automatically move back or forward the installments initially planned on that day.

The section (2) enables to add holidays. Select date, enter your description and validate by clicking save. In case of mistake delete the holiday and reenter it.

Note: To unexpected schedule changes, we

advise you to make these entries before you start operating and make sure that you are updating this list regularly.

Loan Scale

In this tab you define the ranges of loan amount you want to see used to display information about your portfolio at reporting level. Among the 9 standard reports, these ranges will be displayed in the active loan report only. These ranges can be used in any other report you would like OPENCBS team to create for you.


Ge	eneral settings	Provisioning Rules	Holidays	Loan Scale (used in reports)	
#	Minimum Amount	Maximum Amount			
1	1000001	3000000			
2	101	500			
3	501	1000			
4	1001	2000			
5	2001	5000			
6	5001	10000			
7	10001	600000			
8	20001	50000			
9	50001	100000			
10	100001	200001			
11	200001	500000			
12	500001	600000			
13	600001	700000			
14	700001	800000			
15	800001	1000000			
Add S	Scale				
Min	imum Amount:			S	iave
Ma	kimum Amount:			D	elete

Import/Export general settings

eneral settings				10 P4	coarrepayment
General settings	Provisioning Rules	Holdays	Loan Scale (used in reports)		
lane	Value				
ACCOUNTING PROCESS	Cash	Settings			
LLOWS MULTIPLE GRO			and the second		LICO (LINE (MAAN
LLOWS MULTIPLE LOAN		C R Car	neParates (83)		
UTOMATIC_ID	True	E-Kisk Prov	tsioningRules (8) 1 = 0/0/0,01/0/0		
BAD LOAN DAYS	180	100	2 = 1/30/0.1/0/0		
CALCULATION LATE FEE	S DURING True		3 = 31/60/0,25/0/0		
CEASE LAIE DAYS	1000		4 + 61/90/0.5/0/0		
CITY_IS_AN_OPEN_VALUE	True		5 = 91/180/0.75/0/0		
CITY MANDATORY	False	1710.1	5 = 181/365/1/0/0		
CLIENT_AGE_MAX	100		7 = 366/99999/1/0/0		
CLIENT_AGE_MIN	0	- V 0, 1	8 = -1/-1/0.1/0/0		
CONSOLIDATION_MODE	False	E E A Publi			
COUNTRY	Heti	- V 9, I	Independence Day = 06/03/2013		
DONOT_SKIP_WEEKENDS	IN_INSTA. False		Republic Day = 01/07/2013		
ENFORCE_ID_PATTERN	False	29,5	lete du slip = 16/07/2013		
GROUP_MAX_MEMBERS	20	Op 1	Founder's day = 21/09/2013		
COOLD MAN MEMOCOC			Krvas day = 25/12/2013		
Settings:			Boxing day = 25/12/2013 New Year's day = 01/01/2014		
Name:			New Year's day = 01/01/2014 La fete a ta mare = 24/04/2014		
reame:			La rete a ta mare = 24/04/2014 hg = 03/06/2014		
			ig = 63 00 2014		
Value:	-				
		_			
	Expor	and a second			
	1.4				
	Repay				
		-		OK	
					Cancel
	Print	-		OK	Cancel
	Print	-			
	Print	1			Cancel
-	Print	1			
1	Print	1			681 01 10 004/2014 1-42-13 RM
e Save		1			681 01 10 004/2014 1-42-13 RM
e Save		-1			
😴 Save		1	Settings export		681 01 10 004/2014 1-42-13 RM
😴 Save		1	Settings export		681 01 10 004/2014 1-42-13 RM
₽ Save		1	Settings export		681 01 10 004/2014 1-42-13 RM
1	file	1	Settings export		681 01 10 004/2014 1-42-13 RM
र्म्स Save Pat	file	1	Settings export		191 TIANA ANA SAN TANA SAN TANA SAN TANA SAN T
1	file	1	Settings export		681 01 10 004/2014 1-42-13 RM
1	file	1	Settings export		191 TIANA ANA SAN TANA SAN TANA SAN TANA SAN T
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Pat	file h	1	Settings export		191 TIANA ANA SAN TANA SAN TANA SAN TANA SAN T
Pat	file	1	Settings export		191 TIANA ANA SAN TANA SAN TANA SAN TANA SAN T
Pat	file h	4	Settings export		191 TIANA ANA SAN TANA SAN TANA SAN TANA SAN T
Pat	file h	-1	Settings export		191 TIANA ANA SAN TANA SAN TANA SAN TANA SAN T
Pat	file h	1	Settings export		191 TIANA ANA SAN TANA SAN TANA SAN TANA SAN T
Pat	file h	1	Settings export		191 TIANA ANA SAN TANA SAN TANA SAN TANA SAN T
Pat	nie h. name: nCBS Settings	1	Settings export		Browse
Pat	file h	1	Settings export		191 TIANA ANA SAN TANA SAN TANA SAN TANA SAN T
Pat	nie h. name: nCBS Settings	1	Settings export		Browse

Please note at the bottom of the window the 2 buttons import and export. You can export the settings into a visual studio file and then import it back on another database and thus save significant time in case you have to configure several databases. You should first select the parameters you want to export (1) and then choose the path where you want to export this file (2).

To import, you should select the visual studio file saved on your computer

10.1.3 Database control Panel

This section is to be used to perform operations related to database such as restoring, creating or upgrading a new database or connecting to another instance of SQLExpress.

Go to Settings>Database Control Panel.



This opens this window:

		TAILDIALITIES	TAUGPIS	The CALL
LServer settings				
QLServer Settings				
Server: (LocalDB)\v11.0	Login: Password: ****		Change	5
atabase Management				-
Databases (2)				
MyTest	v14.10.0.0	DEF	Set as default	
DemoDB	v14.10.0.0	00	See details	
				3
		-	Restore	
			Backup	
			Create new database	
Quit				Launch OpenCBS

- 1) List of your databases, click to select one.
- 2) Create new database.
- 3) Control buttons:
 - 1. Set as default. The system will now directly open on the selected database.
 - 2. See details. To get more information on the characteristics of that database, it gives information and allows you to upgrade databases. This is and operation you need to do if you just restored a database that was running on a previous version of OPENCBS (or even Octopus):

SQL Database settings	
SQLServer Settings	
Server: (LocaIDB)\v11.0 Login: Password: ****	Change
SQL Database settings	
Database: TestUpgrade Branch Code: BLR Size: 64.63 MB	Change
Version: v14.8.0.0	Upgrade To v14.10.0.0
SQL Database structure	
Please ugrade your database to the current version!	CONTINUE
Quit	Launch OpenCBS

- 3. Restore. Fill the selected database with data you have previously backed-up (.zip file).
- 4. Backup. Allows you to save your current data in a .zip file, inside the folder you want.
- 4) Launch OPENCBS. Launches on the selected database.
- 5) Change SQL Server Setting. In that rectangle you see information about your SQL Server. Actually right now, there is no true SQL Server, LocalDB does that role.

If you click on Change, you will get that window:



nect to SQLServer					
	OpenCBS needs to know	where to find the datab	ase. Please enter server details	or use LocalDb and click	on connect
Server Name	LIONEL-PC\SQLEXPRESS		🔹 🦳 in the form compute	er_name\SQLEXPRESS	
	Get servers list	Default		-	
Login Name	sa	Password	******	2	
	Use LocalDb			-	

- 1. This is where you have to enter your SQL Server instance name if you want to use one. To learn more about SQL Server installation, please see 11. SQL Server.
- 2. This is where you have the login and password of your SQL Server instance.
- 3. Or you can choose LocalDB.

.

The difference between LocalDB and having a SQL Server is that with LocalDB you cannot connect through network, either local or through internet. You can only work on one machine.

4			Арг	il, 2014	4		Þ]	
	Sun	Mon	Tue	Wed	Thu	Fri	Sat		
14		31	1	2	3	4	5		
15 16	6 13	7 14	8	9 16	10 17	11	12 19		
17		21				25			
18	27	28				2	3		
19	4	5	6	7	8	9	10		
				oday: 4	/11/2	014			

This function enables the user to visualize the data in the system as if the date was different. Select the date and click OK to validate. The alerts get automatically up-dated, refresh the dashboard to visualize the changes there and if you open a loan schedule you will notice that the repayment schedule get displayed taking in consideration only events having occurred before application date.

Note that this a way to manually migrate.

10.1.5 Language

OPENCBS is available in 5 languages: English, Russian, French, Spanish and Portuguese. The user can switch from one language to another by using this menu option. The system is automatically restarting and reopens with the new language.





10.2 Configurations

10.2.1 Configure branches

			Branches			Close	е	
Name	Co	de Address	Description			P		
Bangalore	BL	R Bangalore	Bangalore			Add		
Mysore	MY		Mysore			Add		
Davanagere	e DV	NGR Davanagere	Davanagere			Edit	i	
Dharawd	DW		Dharawd				2	
New-York	NY	4 big apple stre	et 2nd NYC office	, covers Manhattan				
						Delet	te	
	Add branch					L		
	Add branch							
	Name	Boston						
	Code	BS						
	Address	Harvard street		2				
	Description	1st office cover	s all machetachaussette.					
			Edit branch Add branch Add payment r	nethod			3	
			Payment method	Account	Date			
			Cash	100 : Current Assets	4/11/2014	Add		
			Cash	2005 : Accrued Payroll Expense	4/11/2014	Edit		
						Delete		
				3				
				3			thar	
_							thar	
_				3	,	Cancel	thar	

The activity of several offices can be managed in the same database. For this branches have to be configured. You then have capacity to affect the users of the system to the different branches and visualize specific reporting for each of these offices.

- 1. It displays the branches already entered inside the database. It includes the name of the branch, the branch code which can then be used in the contract code structure. The address of the office, which can as well be used on internal documents such as contracts or receipts and a description field which can be used for any additional information.
- 2. Clicking on add button on the right side of window, this window appears to allow input of information.
- 3. After creating a branch, the user has the capacity to preconfigure accounting rules connecting payment method in each branch to a specific account. This enables to define at accounting level different cash desk for different branches.



10.2.2 Economic activity

nomic activity	— ×
	*
- Accountant	
Assistants	
Administrative Assistant	=
Agriculture	
- Asst. Superintendent	
Baker	
Barber	
Bartender	
Care Giver	
Cashier	
Chef	
Conductress	
- Construction Worker	
Contract Driver	
Corporal	
Correctional Officer	
Cosmetologist	-
0	
Name:	
Add Edit	Delete
	Exit
	Lan

The next section enables you to define the economic activity of your clients. This information will be attached to the client profile and can then be used at reporting level. You can define categories and sub-categories of activity by selecting one activity before adding a new one.

If you are working in a significant number of activities, just contact us and we will help you import automatically your list.

10.2.3 Region, District, Cities

In this section you define the geographic location of your operations. OPENCBS uses by default three level of place definition: Regions (or Provinces), districts and cities.

The window displayed here allows you to add, delete and edit this structure. If your database is empty, the locations you are adding will be first provinces. Then to enter districts, you should first select the province in which you want this district to be recorded. Then to enter cities you should select the districts in which the city has to appear.

If you are working in a significant number of different locations, just contact us and we will help you import automatically your list of cities, districts and provinces.



10.2.4 Funding lines

The funding lines system aims at tracking the origin of the money financing loan activity. This is often required by financers wanting to track specifically what type of loans they are supporting. This section enables you to define the funding lines, what is their amount and on what period run these funding lines.





- 1. Enter the name of your funding line as well as the code of this funding line. The code will appear when you will have to choose a funding line at disbursement level. Both name and code can then be used at reporting level. You have as well to affect a currency to your finding line in case you are using the system in double currency mode.
- 2. Define here the beginning and ending date of your funding line. This is the period during which loan disbursement will be allowed to be affected to this funding line.
- 3. You can find here the initial amount of the funding line. Which is the total "external" amount credited to this funding line, meaning that it is only money coming from outside the organization; it doesn't include the repaid amounts credited back to this funding line.
- 4. Here you can see all the operations credit and debits which occurred on the funding line. These operations can be of the following type:
 - Entry: Initial crediting of the funding line.
 - **Commitment:** Amount is promised to be affected to one specific loan.
 - **Disbursement:** The amount has been affected to one specific loan.
 - Repayment: The principal or the principal + interest repaid on the loan are coming back to the funding line (configurable through general settings).

The funding line has to be chosen at disbursement level in the section funding line. In case you don't want to affect the loan to any funding line, simply keep the loan on the option "no funding line".

	Person [Ad	lwoa Nti	riwaa		
rantors and e	collaterals				
	Disbursement date:	4/12/	2014 -		
1000,00 1000000,00	Preferred first installment	date: 5/12/	2014 -	Monday	
3,00 3,00	Funding line:	NO_F	UNDING_	LINE	-
	Economic activity*:	Select NO F	t Unding i	LINE	
3 36	Loan purpose:	WB			



10.2.5 Installment periodicity

	Name		Number of months	Number of days 0 7 1 0 14
	Monthly		1	
	Weekly		0	
	Daily		0	
	Maturity Bi - Weekly		0	
	·			
	Name: Number of months:	3 weekly	×	
	Number of days:	21		
	Add	Edi	t	Delete
	v		_	Close
thl	1			
				Close
thly	y			Close
thly ekly	y			Close
thly ekly /	y ,			Close
thly kly / We	ekly			Close
thly kly / We	eekly and 2 days			Close

The system includes by default 3 types of periodicity for loan and savings installments: monthly, weekly and daily. This section enables you to add any other type of periodicity you want.

Create the name of your periodicity, choose how many months and days long will be these installments and validate.

These types of installments are then available at loan product creation level.

10.2.6 Exchange Rate

If you use 2 currencies, the exchange rate between these currencies has to be defined for every day on which



you would like to display converted amounts. This rate can be defined using the following interface:

1. You can see a graph displaying evolution of the interest rate during the selected time period

Where you are defining the exchange rate
 You can here select the date you want to

define exchange rate for

4. A view on existing exchange rate.

OPENCBS proposes as well services of automation of this process for the system to pick-up automatically every-day the exchange rate from a defined source. Contact us for details.

You can then choose your currency when you create a loan or saving product as well as when you are opening a report.



10.2.7 Currencies

OPENCBS allows you to configure 2 currencies. You need to define the following parameters:

- 1. **Name.** Name of the currency.
- 2. **Code.** Code of the currency which will be mentioned by the amount in the system and at reporting level.
- 3. **Pivot.** Additional option used in report.
- 4. Swap. To choose the direction in which you will define your exchange rate. If swap is true for the currency X and false for Y, the exchange rate will be defined as 1 X= how many Y?
- 5. **Use cents.** Whether cents will be used for this currency.

Name	Code	Pivot	Swapped	Use cents	
INR	INR	True	True	False	Currency name:
Dollars	s	False	False	False	INR
1	2	3	4	5	Currency Code
0		0		•	INR
					Set as pivot
					🕲 Yes 🔘 No
					Swap Rate
					Yes O No
	_				
		Add	1	Update	Close

Currencies can be edited after creation using the button update.

10.2.8 Contract Code

By default the system allows you to customize the contract code of your loans adding different fields. By default the contract code is including the Loan cycle, the client IT and the Contract ID. In this section you can add:

- 1. The contract code name
- 2. The Branch code
- 3. The District name
- 4. The year of disbursement
- 5. The loan officer name
- 6. The product code

If you would like a contract code different from this pattern, OPENCBS team can customize any type of contract code pattern for you. Contact us.





10.3 Security Management

10.3.1 Roles, Users and Subordination

The security management in OPENCBS works on a logic of roles and user definition. In relation to the software, each employee in the company will have a role. This role will be attached to specific rights inside the system rights to access some specific sections of the system or to perform specific type of tasks. These rights have to be defined as per the internal policies of the company using the system and should ensure a strong control on the quality of the data entered in the system.



In a second step for each person who will have to use the system, a user profile will be created. This will include



information on the user, his/her credentials and the role this user will have in the system.

Then for each user you have to define his position in what is called subordination structure. It means you will define which other users are his subordinate and in which branch. This allows each user to see and interact only with the portfolio he has under supervision.

Most institutions define roles as per the position in the company: Cashier, Loan Officer etc...

OPENCBS can upon request customize the security system in case of specific needs not covered by this standard system.



10.3.2 Roles Definition

The roles are being defined through the window presented below:

			Roles		Close
Role Title		Description	Menu Items Action Items Options		
ADMIN SUPER NATIONAL MICRO CREDIT MANAGER MARKETING & CUSTOMER CARE MANAGER MARKETING & CUSTOMER SERVICE FINANCE MANAGR IT MANAGER BACK OFFICE OPRATIONS MANAGER COMPLIANCE (AUDIT MANAGER MICRO CREDIT OFFICER LOANS / COLLECTION OFFICER CASHIER MICRO LOANS SUPERVISOR MPAYPOINT GENERAL MANAGER		Administrator role SUPP MAIL CUSTONEX CAVICE CUSTONEX CAVICE FINANCE IT OPERATIONS GENERAL OPERATIONS AUDIT CREDIT SUPERVISOR LOANS OFFICER TRANSACTIONIS LOANS SUPERVISOR TRANSACTIONIS	All menu terms Setings Configuration Configure Branches Configure Tellers Configure Configure Tellers Configure Configu	Configure Tellers Configure Tellers Configure Tellers Configure Tellers Configure Tellers Configure Tellers Contract Calculation Installment per Currencies Currencies Contract code Security Security Create Group or Corporate Client Search Client Contract code Contrac	
Role Title: Description	MPAYPOINT	New Update	Standard Bookings	ChangeRepaymentType V CanUserModifyEntryFees	- 1
Role MPAYPOIN	TRANSACTIONS	Delete	A Counting Closure	WriteOff CanUserEditRepaymentSchedule PerformBackDateOperations AddTranche WaiveFee Maddt/DisbursementDate ModtfyFirstInstalmentDate ModtfyFirstInstalmentDate ModtfyFirstInstalmentDate ModtfyEurosci	en

- 1. This main window displays the existing roles with their description. By default the system includes 5 roles: Admin, Cashier, Loan Officer, Super administrator or visitor, each of them having different level of authorization. You need to select one role to see its authorizations.
- 2. Authorizations are organized in 2 tabs. In this first tab, you define the access to the different sections of the system. The structure of this menu fits exactly the structure of the upper menu of the software. By un-ticking items in this list you will block access to this role to the related section of the system.
- 3. In this second tab, you define authorization on actions. You have here gathers most of the existing type of actions which can be performed inside the system. Un-tick or tick the appropriate lines to forbid or allow an action to be performed. In case an action is forbidden for a user, the related button in the system will be disabled or the system will display the following error message:

Error occured	
	You do not have authorities to perform this Disburse action
Shov	Detail >> Close

4. This section below enables you to add or delete existing roles. Be informed that before deleting a role your need to ensure that no user is attached to this role. You enter here the role title and a description of the role.



10.3.3 Users definition

Here is the where to define the users of the system.

			Users					Close
User name	Role	First name	Last name	Email	Gender	Subordinates	Phone	*
admin	SUPER	admin	admin	contact@opencbs.com	Male	24		New
Alain	NATIONAL MICRO CREDIT MANAGER	Alain	1	contact@opencbs.com	Male	24		New
John	MAR & CUSTOMER CARE MANAGE	l John	2	contact@opencbs.com	Male	24		Save
Bil	MAL 1 & CUSTOMER SERVICE	Bill	3	contact@opencbs.com	Male	19		
Gary	MICH DIT OFFICER	Gary	4	contact@opencbs.com	Female	17		Subordinates
Bob	MICRO CREDIT OFFICER	bob	5	contact@opencbs.com	Male	19		
JL	MICRO LOANS SUPERVISOR	JL	6	contact@opencbs.com	Edit user I	201 2		
P	LOANS /COLLECTION OFFICER	JP		contact@opencbs.com				
Heny	LOANS /COLLECTION OFFICER	henry	8	contact@opencbs.com	Subordinat	es Branches		
Adap	CASHIER	Adams	9	contact@opencbs.com	User			*
jojo	MICRO LOANS SUPERVISOR	Benedict	0	contact@opencbs.com	🔄 admin	admin		
francis	LOANS /COLLECTION OFFICER	Harry	1	contact@opencbs.com	Alain			
alan	LOANS /COLLECTION OFFICER	Lisa	2	contact@opencbs.com	John 2		terror and the second	1.10
bo	CASHIER	bib	3	contact@opencbs.com	Gary 4		Edit user — Bill 3	
Jo	MICRO LOANS SUPERVISOR	John 2	4	contact@opencbs.com	Job 5		Subordinates Branches	
yin	LOANS /COLLECTION OFFICER	Arri	5	contact@opencbs.com	V JL 6		Branch	
tang	LOANS /COLLECTION OFFICER	thierry	6	contact@opencbs.com	1 JP 7		HEADQUATERS	
Barry	CASHIER	stf	7	contact@opencbs.com	1 henry	8	New-York	
toto	MICRO LOANS SUPERVISOR	How	8	contact@opencbs.comno	St Adam	9	Chicago	4
titi	LOANS /COLLECTION OFFICER	Noa	9	not set	Bened	ict 0	V Sidney	
Add user User name*			Role*		Harry	1	Miami	
User name*	JP		Hole.	LOANS	/CI J Lisa 2		(V) Wilding	
Password*			Gend	ler" Male	V bib 3			
Confirm password*:			Dhan	e number	John 2	4		
			Phon	enumber	Ami 5			
First name*	JP				V thierry	6		
Last name*	7		2	1	Stf 7			
	7				V How 8			
Email*	contact@	pencbs.com	-		Salant I	deselect all		
					Select /	deselect all		

- 1. In the main window are displayed the user information:
 - User name
 - Role
 - First Name
 - Last Name
 - Email
 - Gender
 - Number of subordinates
 - Phone
- 2. In this section, the administrator enters user information. A password has as well to be entered for the user. This password can then be changed by the user without having to access this section.
- 3. To define the subordinate of each user, you have to select the user and click the button Subordinates on the right side of the screen.
- 4. You'll see appear window with 2 tabs, one called subordinates where you have to select the subordinated users and one called branch where you should select the branch the user has under his supervision.

Important note: For high level management you should select all staff as subordinates and not only the next level of management. For example, for a chief of operations, selecting only branch managers as subordinate will not be enough to visualize all loans, you should as well select the loan officers as subordinate to be able to follow their portfolio.



10.3.4 Audit Trail

This section allows you to see all the actions which have been performed in the system over a given period of time and know by which user they have been performed.

OpenCBS - [Audit trail (59)] Settings Configuration	Security Produc	ts Client and Co	intract Fast Repayment	t Modules	Accounting Reports Window Hel	p			- 7
				Audit t	rail (59)				Close
Event date	Entry date	Event type	User	Role	Description	Branch	*	Code Descrip	otion
4/9/2014 2:38:26 PM	4/9/2014	SVWE	admin admin	SUPER	01/03021/01/10014/2-4012	Chicago	1	LOVE Credit -	Validation of a loan
4/9/2014 2:39:37 PM	4/9/2014	SPDE	admin admin	SUPER	01/03021/01/10014/2-4013	Chicago		☑ LPAE	
4/9/2014 4:25:16 PM	4/9/2014	SPDE	admin admin	SUPER	01/03521/01/10017/15-4014	Sidney		MSCE	
4/9/2014 4:25:51 PM	4/9/2014	SVDE	admin admin	SUPER	01/03521/01/10017/15-4015	Sidney		ODAE Op	pount Event
4/9/2014 4:26:34 PM	4/9/2014	SPDE	admin admin	SUPER	01/03521/01/10017/15-4016	Sidney		ONDE O	Negative Difference
4/9/2014 4:26:34 PM	4/9/2014	SPDR	admin admin	SUPER	01/03521/01/10017/15-4017	Sidney		OPDE ON	Positive Difference
4/9/2014 4:29:40 PM	4/9/2014	SPDE	admin admin	SUPER	01/03521/01/10017/15-4018	Sidney		RBLE Credit	Repayment of a bad loan
4/9/2014 4:29:40 PM	4/9/2014	SPDR	admin admin	SUPER	01/03521/01/10017/15-4019	Sidney		RGLE Credit -	Repayment of a good loan
4/3/2014 12:00:00 AM	4/3/2014	ULIE	admin admin	SUPER	User connected			ROLE Credit -	Rescheduling of a loan
4/3/2014 12:00:00 AM	4/3/2014	ULOE	admin admin	SUPER	User disconnected			ROWO Credit	Renavment of a written-of
4/3/2014 12:00:00 AM	4/3/2014	ULIE	admin admin	SUPER	User connected			•	
4/3/2014 12:00:00 AM	4/3/2014	ULIE	admin admin	SUPER	User connected			Check all	Uncheck all
4/3/2014 12:00:00 AM	4/3/2014	ULOE	admin admin	SUPER	User disconnected				
4/3/2014 12:00:00 AM	4/3/2014	ULIE	admin admin	SUPER	User connected				
4/3/2014 12:00:00 AM	4/3/2014	ULIE	admin admin	SUPER	User connected		1.10	Include deleted	2
4/4/2014 12:00:00 AM	4/4/2014	ULIE	admin admin	SUPER	User connected				
4/7/2014 12:00:00 AM	4/7/2014	ULOE	admin admin	SUPER	User disconnected			User	
4/7/2014 12:00:00 AM	4/7/2014	ULIE	admin admin	SUPER	User connected			All	
4/8/2014 12:00:00 AM	4/8/2014	ULOE	admin admin	SUPER	User disconnected				3
4/8/2014 12:00:00 AM	4/8/2014	ULIE	admin admin	SUPER	User connected 6			Branch	
4/8/2014 12:00:00 AM	4/8/2014	ULOE	admin admin	SUPER	User disconnected			All	
4/8/2014 12:00:00 AM	4/8/2014	ULIE	admin admin	SUPER	User connected			<u></u>	
4/3/2014 12:00:00 AM	4/3/2014	CSUE	admin admin	SUPER	afia updated.			Period	
4/4/2014 12:00:00 AM	4/4/2014	UCTE	admin admin	SUPER	Teller closed			3/12/2014	4 2014
4/8/2014 12:00:00 AM	4/8/2014	ULOE	admin admin	SUPER	User disconnected			5.12/2014	2014
4/9/2014 12:00:00 AM	4/9/2014	ULOE	admin admin	SUPER	User disconnected			C	
4/9/2014 12:00:00 AM	4/9/2014	ULIE	admin admin	SUPER	User connected			Refresh	Print
4/9/2014 12:00:00 AM	4/9/2014	ULIE	admin admin	SUPER	User connected				
4/9/2014 12:00:00 AM	4/9/2014	ULIE	admin admin	SUPER	User connected			5	7
1/0/0011 10-00-00 AM	4/0/2044	ULOF	adaria adaria	00000	Han discovered		•		

- 1. Select the event you want to see. Use the options "check all" and "uncheck all" to go faster.
- 2. Include or exclude deleted events.
- 3. Select only events performed by one specific user or see only events which occurred in one specific branch.
- 4. Select the period on which you want to display events.
- 5. Click refresh to display the events related to your selection.
- 6. All events corresponding to your selection will be displayed in the main window with the following information:
 - 1. Event date and time
 - 2. Entry date or when the action has been done in the software
 - 3. Event Type
 - 4. User who performed the action
 - 5. His/her Role
 - 6. Description of the event to track it in the database if required
 - 7. Branch where this event occurred
- 7. Click print to create an extract of the audit trail.



10.3.5 Change Password

Change password	•••
User name: Current password: New password: Confirm new password:	admin
	OK Cancel

This section allows users not having access to user definition to modify their password. Just enter your current password and twice the new password to confirm it.



11. Annex: SQL Server (network)

11.1 Download SQL Express

If you don't have any database engine yet, please follow the link <u>SQLServer Express</u>.

There are about 10 different downloads. We recommend you to download SQLEXPRWT_x64_ENU for 64-bit or SQLEXPRWT_x86_ENU for 32-bit so you can have directly Management Studio. However, the minimum download is SQLEXPR simple (the first one on the image below).

Choose the download you want		
File Name	Size	
ENU\x64\SQLEXPR_x64_ENU.exe	132.3 MB	Download Summary: 1. ENU\x64\SQLEXPRWT_x64_ENU.exe
ENU\x64\SQLEXPRADV_x64_ENU.exe	1.3 GB	
ENU\x64\SQLEXPRWT_x64_ENU.exe	669.9 MB	
ENU\x64\SqlLocalDB.MSI	33.0 MB	
ENU\x64\SQLManagementStudio_x64_ENU.exe	600.2 MB	
ENU\x86\SQLEXPR_y86_ENU.exe	116.7 MB	Total Size: 669.9 MB

11.2 Install your SQL Server

Launch the .exe you just downloaded.

For a classic configuration, we recommend you to follow the installation as explained below. Other configurations are fine, if you need further information do not hesitate to contact us. The steps given below are quite typical but according to the version you downloaded, the process should not be exactly the same.





Within Installation, click "New SQL Server stand-alone installation or add features to an existing installation".



According to the version you are using, a "Product Key" step can appear. If you use SQLServer Express, you should just have to click "Next" as it is free.





Accept the license terms and click "Next".

😭 SQL Server 2012 Setup	
Product Updates Always install the latest up	dates to enhance your SQL Server security and performance.
License Terms Product Updates Install Setup Files	Include SQL Server product updates Checking for updates Skip Scan Read our privacy statement online Learn more about SQL Server product updates
	< Back Next > Cancel

Wait for the checking to finish. Then click "Next". If the checking doesn't seem to reach an end, you can still click "Next".



🐮 SQL Server 2012 Setup		
Install Setup Files SQL Server Setup will now be i to be included, the update wil	nstalled. If an update for SQL Server Se I also be installed.	etup is found and specified
License Terms Product Updates Install Setup Files	SQL Server Setup files are being	installed on the system.
instan setap rites	Task	Status
	Scan for product updates	In Progress
	Download Setup files	Not started
	Extract Setup files	Not started
	Install Setup files	Not started
		< Back Install Cancel

Wait for the tasks to be completed.

SQL Server 2012 Setup		
Feature Selection Select the Express features to inst		
Setup Support Rules Feature Selection Installation Rules Instance Configuration Disk Space Requirements Server Configuration Database Engine Configuration Error Reporting Installation Configuration Rules Installation Progress Complete	Features: Testance Features Solution Solution Solution Solution Solution Solution Solution Solution Solution Cost Solution S	is isolated from other SQL Server instances. SQL Server instances can Prerequisites for selected features: Already installed: - Microsoft .NET Framework 4.0 - Windows PowerShell 2.0 - Microsoft .NET Framework 3.5
	< Back	Next > Cancel Help

At Feature Selection step, don't forget to take Management Tools if you want to be able to use Management Studio.



Specify the name and instance I installation path.	D for the instance of SQL Ser	ver. Instance ID becomes part of the
Setup Support Rules Feature Selection	 Default instance Named instance: 	SQLExpress
Installation Rules Instance Configuration Disk Space Requirements Server Configuration	Instance ID:	SQLEXPRESS
Database Engine Configuration Error Reporting Installation Configuration Rules Installation Progress	SQL Server directory:	C:\Program Files\Microsoft SQL Server\ C:\Program Files\Microsoft SQL Server\MSSQL11.SQLEXPRESS
Complete	Installed instances:	
	Name ID	Features Edition Version

Choose a name you will remember as you will need it to connect OPENCBS to your SQL Database. We advise you to name it SQLExpress to make it easy.

If you have enough disk space, you should go through Disk Space Requirements step seamlessly. At Server Configuration step, the default configuration is for most cases what we need.

1 SQL Server 2012 Setup				
Database Engine Configu Specify Database Engine authentica	ration tion security mode, administrators and data directories.			
Setup Support Rules Feature Selection Installation Rules Instance Configuration Disk Space Requirements Server Configuration Database Engine Configuration Error Reporting Installation Configuration Rules Installation Progress Complete	Server Configuration Data Directories User Instances FILESTREAM Specify the authentication mode and administrators for the Database Engine. Authentication Mode Windows authentication mode Mixed Mode (SQL Server authentication and Windows authentication) Specify the password for the SQL Server system administrator (sa) account. Enter password: Confirm password: Specify SQL Server administrator Specify SQL Server administrator Specify SQL Server administrator Specify SQL Server administrator Specify SQL Server administrator Specify SQL Server administrator Specify SQL Server administrator Specify SQL Server administrator 			
< Back Next > Cancel Help				

At Database Engine Configuration, select Mixed Mode, choose a password and keep it (you will need it to connect OPENCBS to your Database).



At Error Reporting step, click "Next".

You should go through Installation Configuration Rules step seamlessly.

Wait for the installation Progress.

At Complete step, just click "Close".

11.3 Plug OPENCBS with your SQL Server

Once you have created your SQL server instance, you need to use it inside OPENCBS.

Open OPENCBS, Go to Settings>Database Control Panel>Change.

You get on that window:

Connect to SQLServer	
Server Name Login Name	OpenCBS needs to know where to find the database. Please enter server details or use LocalDb and click on connect LIONEL-PC\SQLEXPRESS Get servers list Default
	Use LocalDb
Quit	Connect

Enter the Server instance name (configured at the step Instance configuration). If you followed our advices, it should be COMPUTER_NAME\SQLEXPRESS. If you created a default instance, just put the name of your computer.

Then Login Name is by default sa, and the password is the one you inputted while creating the server (mixed mode option).



11.4 Use OPENCBS in a local network

To use OPENCBS in a local network, you should activate SQL Server Browser. Also verify that the number of allowed connections is enough in SQL Server Management studio.

If all parameters are set right, the connection through another computer works the same: see previous screenshot.

11.5 Use OPENCBS online

OPENCBS can be used online. Two solutions:

-You can completely host OPENCBS remotely with RDP.

-You can just host the database remotely, then further configuration on your SQL Server instance is necessary. You must enable the adapted protocols. Then you have to make sure your router ports are enabled for SQL Server. Finally you can use your SQL Server remotely through the IP address. You can find more information about the configuration of the SQL Server for online use on the internet or by contacting us.



12. Annex: OPENCBS services

This user guide gives you description and explanations for the core software of OPENCBS. This version includes the minimum functionality required for an institution to operate. We hope this tool will help a maximum of institutions to make their first step inside OPENCBS.

However for a more accurate use of the software and a better impact on activities, OPENCBS team offers payable services and features. The website opencbs.com gives you a good idea of the most common offers we sell.

If you are not connected to internet right now, find here a global explanation on our services:

12.1 Custom developments and configurations

As mentioned several time in this document, we can adjust the system according to your needs by some additional developments and configuration. Among others, we can:

- Configure as many additional data fields as you want;
- Configure system to create exactly the schedule you need or apply exactly the repayment policy you have;
- Configure the system to fit exactly your internal interest and penalty accrual policies;
- Configure schedules, repayments, rescheduling operations.
- Configure accounting system for it to fit exactly your accounting policies;
- Develop extern reports to fit exactly the management needs;
- Customize your internal forms;
- Develop additional modules for your needs;
- Connect the system to your accounting software;
- Connect the system to your local credit bureau office;
- And many others we invite you to know by contacting us at "contact@OPENCBS.com"



12.2 Training and implementation

We can assist you in the implementation of the system. This service usually include the following steps:

- **Preliminary audit mission.** For big size organization, we visit your institution and make a full audit of your organization processes in perspective of an implementation of OPENCBS. From outputs of this mission we build an implementation plan custom made for your organization.
- **Gap assessment.** Detailed review of client's policies, production and validation of detailed function specification document (FSD);
- **Training.** with the following sessions:
 - *Staff Training*. Teach practically the staff how to use the system. It targets people who will have to perform day to day operations in the software.
 - Manager Training. This one-day session gives an introduction to the management team on the system and on everything they need to know to maximize OPENCBS impact on their operations. Particularly, it focuses on the reporting functions of the system.



- *MIS Manager Training.* Dedicated to the persons who is in charge of the maintenance of the system in the organization. It includes a full training on configuration of the system, an initiation to the database management, a basic troubleshooting training and how to report issues / ask for help to our team, and an introduction on report and form design.
- User Acceptance phase
 - o Definition with the client of the user acceptance tests to validate;
 - Client is using the system going through the user acceptance tests. OPENCBS team supports the process and performs additional developments as per issues being faced till all acceptance tests are valid. Additional development days are provisioned.
- **"Go-live" phase.** The system starts being used in "live operations" of the institution. At start OPENCBS keeps close support with one staff member on site, and then a dedicated support staff over a period from 1 to 4 weeks.

Share your plans with us at <u>contact@OPENCBS.com</u> and we will draw the perfect implementation plan for your institution.

12.3 Technical support

We support your team in their day to day activity with:

- Off-site technical support via mail, phone and Skype with a guarantee of a response within a working day for any issue reported;
- Upgrades of your database to the **most recent version** of the system anytime you request it;
- Fixing of **any bug** you might be facing in the next upgrade of the software (within 3 weeks);
- Consideration of all your requests for additional functions and an adjustment proposal with clear pricing and time frame sent back within 2 weeks.

12.4 Software guarantee

We maintain the system by guaranteeing you we will keep all features you are now using in future releases of the software. We test the upgrade of your database before releasing so we are sure everything is going smoothly.





12.5 Standard offer

In order to have clear offers, we decided to create two packages, standard and enterprise. You can ask us for a particular service, but packages are really cost-efficient. Here is the comparison between using freely OPENCBS and subscribing to a package:

	CORE	STANDARD	ENTERPRISE
Yearly fee	Free	0.25% of Loan Portfolio	0.50%of Loan Portfolio
Modules	On demand	3	6
Technical Support	Forum only	Mail & Skype	Mail, Skype & Phone
Software Guarantee	No	On demand	Yes
Software implementation	No	On demand	Yes
Custom developments	No	On demand	On demand

Please note those offers are subject to changes. Any institution must fulfill conditions to be able to subscribe to one of those packages.

12.6 Contact

You can speak with the team through the following streams:

- By the forum, where the team and other users are present. There is no guarantee of answer but *it is the only free technical support available*.
- By mail <u>contact@opencbs.com</u>.
- By skype info.opencbs .
- By phone, please see the website to get the last telephone number.
- By social networks. GitHub, Facebook, Twitter and LinkedIn.

