MIFOS USER MANUAL

INTRODUCTION

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1. WELCOME TO MIFOS

Important: Before reading this document, you must read the and configure your Mifos (Microfinance Open Source) system. Many of the choices you make within Mifos depend on your configuration decisions, and some options may not appear or may be unavailable to you, based on the configuration.

Mifos is a management information system (MIS) that can be accessed over a network using a web browser. It is designed to give microfinance institutions (MFIs) a way to create and maintain their structure, get information quickly about their operations and their clients, and grow easily. We assume that users of this manual are familiar with the purpose of microfinance (starting with helping people out of poverty by basing loans on ability to repay, not just collateral) and the practices of at least one MFI, such as loans to groups, client training in business and banking, and specific loan and savings account types.

This user manual applies to the current release, Mifos 2.4. It's an update of our [previous user manual (.doc)](#) covering 1.0 functionality To see new features and functionality covered by the scope of this new manual please see our [features added since 1.0](#) on our download page.

With Mifos, you can do the following things:

- Set up microfinance institution (MFI) operations from scratch
- Maintain an MFI someone else created
- Change settings for your MFI
- Create and maintain a hierarchy of regions, branches, and centers within your MFI
- Create roles and assign permissions required by users at your MFI to work on Mifos
- Create users (such as loan officers) who can work with your MFI
- Create groups and register clients who will receive MFI services
- Create (and change) loan products
- Create (and change) savings products
- Create and maintain loan accounts
- Pay out (disburse) loans
- Collect repayments on loans
- Collect and keep records for all fees paid
- Create and maintain savings accounts
- Collect deposits and pay withdrawals for savings accounts
- Upload and create reports about MFI activity

Before reading the rest of this manual, be sure to read [How to use this manual](#)

2. HOW TO SETUP MIFOS: OVERVIEW

- System recommendations
- Latest release notes
- Installation guide
- Configuration guide
- Deployment methodology
- Maintenance and post-deployment planning

This manual contains information on the use of Mifos once it has been installed and configured. For information on what needs to happen before you start to use Mifos, check the following sections.

SYSTEM RECOMMENDATIONS

Before you install Mifos, you must read the system recommendations and be sure that your system is suitable to run Mifos.

LATEST RELEASE NOTES

The release notes for each release of Mifos are here. Read them to find important information about the latest release, including known issues.

INSTALLATION GUIDE

The installation guide gives you all the instructions you need to install Mifos.

CONFIGURATION GUIDE

The configuration guide includes instructions on all the operations that must occur before you starting working with Mifos.

DEPLOYMENT METHODOLOGY

The deployment guide includes tips and advice for deploying Mifos independently through community with support via our mailing lists..

MAINTENANCE AND POST-DEPLOYMENT PLANNING

The maintenance section of the Mifos knowledge base includes information on maintaining Mifos and on planning for future releases.

3. HOW TO USE THIS MANUAL

TABLE OF CONTENTS

To read any of the sections listed on the left, click the section name.

USING LINKS

Any text in blue is a link; click it to open a Web site. For example, the Mifos configuration guide is stored on a Web site, and you may need to refer to it or change some of its details.

SEARCHING FOR INFORMATION

All information in this manual is indexed by Google. If you go to the Google.com site and type words or phrases in the search box, this manual will be searched for those words or phrases.

TIPS AND TECHNIQUES

In this manual, we present several helpful tips that we and our users have found to make operation of Mifos easier. You may find other helpful tips under the FAQ section of this manual.

GLOSSARY

The glossary in this manual (see the appendix) explains some finance terms and some terms that are used by MFIs for their work. It also includes definitions of terms used in Mifos.

DOCUMENT CONVENTIONS

These are the rules for how information is presented in this manual.

- All names of items on the screen (UI elements) have initial capital letters. For example, View Product Mix.
- Any message from the Mifos software is surrounded by quotation marks, as in the following:
  "Please select the Product Type."
  "Please specify the Category Name."
- The names of commands and buttons that you click are shown in boldface type.
- Items in Mifos that must be clicked in order to navigate to a particular spot look like this:

  Click **Admin** > **Define New Holidays**.
  This means, click the Admin tab and, in the screen that appears, click Define New Holidays.

4. HOW TO LOG ON AND LOG OUT

1. Open a browser and navigate to the URL for Mifos (provided by your system administrator)
2. The login screen appears

3. In the Username box, type the username provided for you on Mifos.
4. In the Password box, type the password provided for you, and click the **Login** button.
5. The main Mifos window appears.

Note: The first time you log on, Mifos will show a screen to change your password immediately to one of your own choosing. See the <u>How to change your password</u> section for how to change your password after this.

To log out, click the Logout button in the upper right corner of the screen.

5. HOW TO CHANGE YOUR PASSWORD

1. In the upper right corner of the Mifos screen, click **Your settings**. A list of all current settings appears.
2. Click **Change password**. The following screen appears:

Change Password

Enter current password and then choose your new password. Click Submit when you are done.

Old Password [_____]

New Password [_____]

Confirm New Password [_____]

[Submit] [Cancel]

3. In the Old Password box, type your current password.
4. In the New Password box, type the new password. It must be at least 6 characters long, letters and/or numbers. It cannot be longer than 20 characters.
5. In the Confirm New Password box, type the new password again.
6. Click **Submit**.

6. HOW TO NAVIGATE WITHIN MIFOS

- Tabs
- Left navigation panel
- Opening screen
- Searching
- Procedure steps
- How to go back to a previous page
- Editable and noneditable fields

TABS

The tabs near the top of the screen

Home	Clients & Accounts	Reports	Admin

show you the main sections of Mifos. Click any of these to move to that section. For example, if you click the Admin tab, this screen appears:

Administrative tasks
Welcome to mifos administrative area. Click on a link below to begin.

Manage organization
System users
o   View system users | Define new system user
o   Manage roles and permissions

Offices
o   View offices | Define a new office
o   View office hierarchy

Organization Preferences
o   View fees | Define new fees
o   View funds | Define new fund
o   View checklists | Define new checklist
o   View holidays | Define new holidays
o   Define accepted payment types
o   View organization settings
o   View penalties | Define new penalties

Data display and rules
o   Define customized text
o   Define Lookup Options
o   Define mandatory/hidden fields

Accounting
o   Month Closing

Manage Imports and Exports
o   Import transactions
o   Import client data
o   View accounting exports
o   REST API Approval

System Administration
o   View System Information
o   Shutdown
o   Batch Jobs

Manage products
Product rules & attributes
o   View product categories | Define new category
o   View lateness/dormancy definition

Manage product mix
o   View products mix | Define products mix

Manage Loan Products
o   View Loan products | Define new Loan product

Manage Savings Products
o   View Savings products | Define new Savings product

Manage accounts
Manage Loan accounts
o   Reverse Loan Disbursal
o   Redo Loan Disbursal

Manage reports
o   View admin documents | Upload admin documents
o   View reports templates | Upload report template
o   View reports category | Define new report category

Manage Questions
o   View Questions | Add New Question
o   View Question Groups | Add New Question Group
o   Activate PPI / Question Group

LEFT NAVIGATION PANEL

On the left, links marked "Quick Start" will take you to commonly used operations.

When you are in different sections of Mifos, the left navigation panel does different things:

- While viewing the Admin tab, you can use this panel to search for clients and accounts.
- While viewing the Clients & Accounts tab, you can use this panel to begin common operations.
- The left navigation panel is not used while viewing the Reports tab.

OPENING SCREEN

When you first login to Mifos, you see a screen that looks much like this:

SEARCHING

Any time you see a Search box, as in the illustration above, you can go directly to a client, center, group, or savings/loan account. Type the center/group/client name, the system ID (for a client, group, or center), client's government ID, or loan/savings account number, and click **Search**. If there are more than one possible responses, a list appears, which might look like the following;

In this case, click the correct one to view it.

Advanced search filters

Since Mifos 2.6.0 version, on Home page there are available advanced search filters. If you can not see filters, there is a need to click on "show" link under default search box (filters should be enabled by default). To disable search filters click on link "hide".

There is possibility to filter search results by:

- Creation date (start date and end date)
- Clients (status, gender, citizenship, ethnicity, business activity)
- Groups (status)
- Centers (status)

Advanced filters looks like on screen below:

Search filters [hide]:

Creation date:
Start date:
End date:

Clients: Yes
Status: All
Gender: All
Citizenship:
Ethnicity:
Business Activity:

Groups: Yes
Status: All
Centers: Yes
Status: All

PROCEDURE STEPS

Some procedures (like creating a loan account) have several steps. In those situations, a bar across the screen tells you which step you are in. It might look like this:

Select customer | Loan account information | Review/edit installments | Review & submit

HOW TO GO BACK TO A PREVIOUS PAGE

You can always press your browser's Back button to retrace your steps within Mifos.

You can also see the path you have taken near the top of the screen, just underneath the tabs. (This path is sometimes called a "breadcrumb trail.")

Click anywhere on this path to return to that section.

EDITABLE AND NONEDITABLE FIELDS

Depending on the choices you made during configuration, and on your role within Mifos, you may not be able to edit some fields. If you try to type something in these fields, you see an error message like this:

- **You do not have permissions to perform this activity. Contact your system administrator to grant you required permissions and try again.**

In addition, some fields may appear gray or dim; this is another sign that you may not change those fields.

7. DATA ENTRY

All data entry screens in the system behave in the same way. Note the following:

- You can type data into a text field. A text field requires typing or scanning, as in the amount and interest rate fields in the above page.
- In a "pull-down list" or "drop-down list," there is a predefined list of values; the user must choose one from this list. In some cases the items on this list are based on user entries; in other cases, they are configured by the MFI.
- In some cases, when the data is selected, values that depend on it are displayed automatically and cannot be changed.
- Fields that require no data entry are dimmed.
- Mandatory fields have a red asterisk (*) before the field name. The user must enter data in this field before the form can be completed.
- Where the form is longer than the screen, use the scroll bar to display more fields.
- Use the keyboard to move from one field to another; after you have entered data in a field, press Tab to move to the next field.
- The data entry pages indicate the numbers of steps to be completed. The above section of the create loan account screen, at the top, shows that the current step is the Loan Account Information. You can click the previous step to go back to it.

ADMINISTRATION TASKS

8. HOW TO SET UP MFI OPERATIONS: OVERVIEW

If you are setting up the operations for a microfinance institution (MFI) for the first time, you need to make decisions about its structure, its rules, its user members, and their roles. Some of these decisions must be made immediately, and some will be needed only when the MFI becomes more complex. Other decisions are completely optional.

In the process of configuring Mifos (see the Configuration guide), you or your administrator made many other decisions, such as the language in which Mifos is displayed to you. If you are looking for ways to control Mifos behavior and do not see them shown here, check the configuration file again.
We recommend that you make the decisions in this order, if they apply to your situation:

1. Create any additional fields that you will need to create offices
2. Create and/or view an existing MFI structure, including all offices
3. Create roles and permissions for system users
4. Create system users
5. Create rules for data display (labels, lookup options, additional fields)
6. Define accepted payment types
7. Create fees
8. Create fund types
9. Set product categories
10. Create checklists (optional)
11. Create holidays
12. Define products (loans and savings accounts)

9. HOW TO SWITCH BETWEEN LANGUAGES

Mifos is translated into many different languages and it gives you possibility to easily switch between them.

You can choose your preferred language in two ways:
1. Change language in '**Your Settings**' section
2. Use '**Change Preferred Language**' link

How to change language in 'Your Settings' section

1. Click on **Your settings** link on the main screen.

2. You may see a screen like this:

3. Click on **Edit information** link. You may see:

Edit your settings

You can modify the fields below. Then click Preview. Click Cancel to return to Your Settings without modifying information.
*Fields marked with an asterisk are required.

Your details

*First Name:	Mifos
Middle Name:	
Second Last Name:	
*Last Name:	MFI
Government ID:	123
Email:	
Date of Birth:	12/12/79
Marital Status:	--Select-- ▼
*Gender:	Female ▼
Language Preferred:	English - (English) : United Kingdom [en_GB] ▼
Site Type Preferred:	AUTO ▼
User Name:	mifos

Address

Address 1:	Bangalore
Address 2:	
Address 3:	
City/District:	Bangalore
State:	Bangalore
Country::	Bangalore
Postal Code:	
Telephone:	

[Preview]   [Cancel]

4. Choose your preferred language from drop-down list.

Language Preferred: English - (English) : United Kingdom [en_GB] ▼
Site Type Preferred:
User Name:

--Select--
Arabic - (العربية) : Algeria [ar_DZ]
Chinese - (中文) : China [zh_CN]
English - (English) : United Kingdom [en_GB]
French - (français) : France [fr_FR]
Georgian - (Georgian) [ka]
German - (Deutsch) [de]
Hindi - (हिंदी) : India [hi_IN]
Hungarian - (magyar) : Hungary [hu_HU]
Icelandic - (íslenska) : Iceland [is_IS]
Khmer - (Khmer) : Cambodia [km_KH]
Lao - (Lao) : Laos [lo_LA]
Portuguese - (português) : Angola [pt_AO]
Russian - (русский) [ru]
Spanish - (español) : Spain [es_ES]
Swahili - (Swahili) : Kenya [sw_KE]
Tamil - (Tamil) : India [ta_IN]
Telugu - (Telugu) : India [te_IN]

Address

Address 1:
Address 2:
Address 3:
City/District:
State:
Country::

5. Click **Preview** to check your entries.
6. If you like to change anything, click **Edit information** to return to the earlier screen.
7. When the entries are correct, click **Submit** to save them or if you decide not to change any label at this time, click **Cancel**.

HOW TO CHANGE LANGUAGE BY 'CHANGE PREFERRED LANGUAGE' LINK

1. Click on **Change Preferred Language** on the right corner on Mifos website.
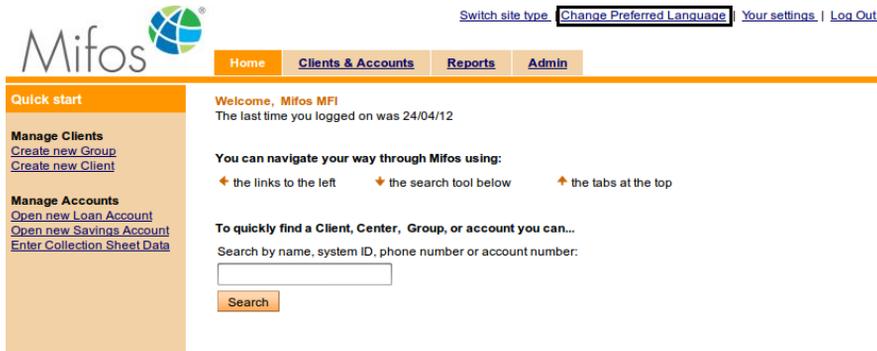
2. You might see a screen like this:

3. Choose your preferred language from drop-down list and click Change.

HOW TO ADD NEW LANGUAGE TO MIFOS

Mifos is currently fully translated into many different languages, other translations are in progress.
Full stats of all languages can be viewed at
http://translatewiki.net/wiki/Translating:Mifos/stats.

New languages can be translated by using the online translation tool at Translatewiki.net or by downloading the translation message files and translating them offline in a tool like .poedit.

To add a new local to Mifos you need to have some development skills to write the code. If you don't have such abilities, you need to request that new language/locale should be added into Mifos.

To do that, send an email to the mifos-developer list with the subject line, "Please add [LOCALE] into Mifos Database." and then new locale will be added to the new version of Mifos.

10. HOW TO SET OFFICE STRUCTURE

Your MFI can have as many as five levels of offices, which can be organized according to geographical or functional divisions. All users and clients of the MFI must be attached to offices.

- Head office
- Regional office
- Divisional office
- Area office
- Branch office

The head office is the main or parent office for an MFI. Mifos automatically creates it, and there can be only one in an MFI. During initial configuration (see the Configuration guide), you must decide on specifications for at least one branch office; this is the level at which all client interactions take place. You can also decide on specifications for the other three types of offices, which are optional.

The following screenshot shows how to choose which levels of offices you want in Mifos.

Admin / **View office Hierarchy**

View office Hierarchy

The office hierarchy can have minimum two and maximum five levels

Check the levels to be included.

Note: The highest and lowest hierarchy levels cannot be removed from the system.

- ☑ Head Office
- ☑ Regional Office
- ☑ Divisional Office
- ☑ Area Office
- ☑ Branch Office

Once you have decided how many levels of office to have and have configured them, you can add more instances of each of them, if you have the appropriate permissions.

Once you have defined an office as a head office or branch office, you cannot change it to a different office type, such as regional office, sub regional office, or area office. However, you can change the offices of these three optional types to any other level except for the head office level.

TIP: If you work in an area office or a head office and also want to offer services directly to clients, you must create a "virtual branch office" and assign clients to it.

To view and update the existing office hierarchy, click **Admin** > **View Office Hierarchy**.

11. HOW TO WORK WITH OFFICES

- How to view existing offices
- How to define an office
- How to change the details of offices

Once you understand the current hierarchy of offices, you can view existing offices, define new ones (if you have the appropriate permissions), and change the specifications for existing offices.

HOW TO VIEW EXISTING OFFICES

Click **Admin** > **View Offices**. You might see a screen like this:

Admin / **View offices**

View offices

Click on an office below to view details and make changes or define a new office

Mifos HO

	Define new Regional Office
Divisional Office	Define new Divisional Office
Area Office	Define new Area Office
Branch office	Define new Branch office

Mifos HO
o petal oroquieta
o Tbilisi
o Branch 1
o Kochi

If a level of office is checked (this is set during configuration, see How to Set Office Structure), it is possible to create offices at that level.

Click the name of any office to see details about it, as shown below.

Admin / View offices / **Andaman Region**

Andaman Region   Edit office information

■ Active
Office short name: ADR
Office type: Regional office
Parent office: srf finance ltd

Address
Port Blair, Andaman Nicobor
Island
Andaman
India
Additional information
l:

HOW TO DEFINE AN OFFICE

You can define an office two ways:

- From the previous screen, you can click the **Define new *xxxx* office link**, where *xxx* is the type of office.
- You can click **Admin** > **Define New Office**.

Either way, you see this screen next:

Add a new office - Enter office information

Complete the fields below. Then click Preview. Click Cancel to return to Admin without submitting information.
*Fields marked with an asterisk are required.

Office details

*Office name: laredo

*Office short name: LD

*Office type: Area Office

*Parent office: Regional office(Nagarcovil Region)

Office address

Address1: 345 avenida real

Address2:

Address 3:

City/District: nivocade

State: FE

Country: Langerhans

Postal code: 456 EUF

Telephone: 45-23-56732

Enter information using the descriptions in the following table:

Box	Description	Example
Office details		
Office name	The name of the office	Kakakpura
Office short name	A short name for the office	knkp
Office type	Area Office, Branch Office, etc.	Area Office
Parent office	The office that is a level higher in the office hierarchy	Office 1
Office address		
Office address		#224 Wheeler Road, NGEF Layout, Cooke Town, Bangalore, Karnataka, India, 560090 +91 80 23456787
Additional information		

1. Click **Preview** to check your entries.
2. If you want to change anything, click **Edit Office Information** to return to the earlier screen.
3. When the entries are correct, click **Submit** to save them. (If you want to discard all information about this office, click **Cancel**.) The new office appears in the display of offices you can see when you click **Admin** > **View Offices**.

HOW TO CHANGE THE DETAILS OF OFFICES

1. From the details screen for a specific office, click **Edit Office Information**. Use the table above for information on how to fill in new information for the office details.
2. Click **Preview** to review your changes. If you want to make further changes, click **Edit Office Information**, make those changes, and click **Preview** again.
3. When you are satisfied with your changes, click **Submit** to save the changes.

12. HOW TO WORK WITH ROLES, PERMISSIONS, AND SYSTEM USERS

-
-
-

Before you create the system users (such as loan officers) who will deal directly with clients, you must decide what their roles are and what permissions they will have. You must have appropriate permissions to create roles.

Before beginning, note the following terms:

- Activity: any system action that a user might perform, such as creating a new system user
- Permission: authorization to execute an activity
- Role: a named set of permissions for a particular user
- Data scope: a set of permissions for a role, determined by the user's place in the personnel hierarchy and in the office hierarchy

PERSONNEL HIERARCHIES AND OFFICE HIERARCHIES

The personnel hierarchy has two levels:

- The Loan Officer has a data scope that is limited to his/her clients, which only she or he is able to modify as appropriate. The Loan Officer is able to view clients assigned to other Loan Officers but cannot modify the information for them. A Loan Officer can be attached to only one branch. If necessary, you can create the same Loan Officer in a different branch as the same user, but in the different branch this officer must have a different system ID.
- The Other level hierarchy has no restrictions and has unrestricted access subject to the office hierarchy explained below.

The following table illustrates how these two hierarchies are related.

User's office hierarchy	Personnel hierarchy	Permission	Applies to branch B1	Applies to Branch B2
Branch B1	Loan officer	Edit MFI and personal information**	Yes*	No
Branch B2	Other	Edit MFI and personal information**	Yes	No
Headquarters	Other	Edit MFI and personal information**	Yes	Yes
Branch B2	Loan officer	Edit MFI and personal information**	No	Yes*

*- Permissions apply only to centers, groups, and clients assigned to the loan officer

**- This is an example of a permission. See the full listing of possible permissions in Default roles and their activities

HOW TO WORK WITH ROLES AND PERMISSIONS

Many system users can have the same role.

How to create a role

1. Click **Admin** > **Manage Roles and Permissions**.
   If some roles are already defined, you might see a screen like this:

   Roles and permissions
   A role is the name for set of users with like permissions for system tasks. Select a role from the list below to view or edit role name and task permissions. You can also add a new Role

Admin	Delete role
loan officer	Delete role
office manager	Delete role

2. To define a new role, click the **New Role** link.
   A screen with many types of possible permissions appears. A partial list looks like this:

   Modify Role
   Check the boxes below to allow permissions for the specified role. Click Submit to apply changes. Click Cancel to return to Modify roles & Permissions without saving changes.

   Role Name: Admin

   ☑ **Organization Management**

☑ Funds	Funds
☑ Can create funds	Can create funds
☑ Can modify funds	Can modify funds
☑ Fees	Fees
☑ Can define new fee type	Can define new fee type
☑ Can modify fee information	Can modify fee information
☑ Checklists	Checklists
☑ Can define new checklist type	Can define new checklist type
☑ Can modify checklist information	Can modify checklist information
☑ Can define Accepted Payment Type	Can define Accepted Payment Type

   ☑ **Office management**

☑ Offices	Offices
☑ Can create new office	Can create new office
☑ Can modify office information	Can modify office information
☑ Can modify office hierarchy	Can modify office hierarchy

3. In the **Role Name** box, type a name for this role (such as Loan Officer or Branch Administrator). Note that loan officers can see information only on their clients.
4. If you want to give a role all personnel permissions, for example, check the **Personnel** box. If you want to give the role only certain of these permissions, check them individually.
5. When you are satisfied with the permissions you have assigned to this role, click **Submit**.

How to change a role

1. Click **Admin** > **Manage Roles and Permissions**.
   The list of defined roles appears.
2. Click a role to see the screen with all its permissions.
3. Check and uncheck boxes to make any changes.
4. When you are satisfied with the changes you have made, click **Submit**.

HOW TO WORK WITH SYSTEM USERS

When you create system users (the people who deal directly with clients), they are always associated with an existing office. Make sure that you have created the office before you create the system user. You must have appropriate permissions to create and change users.

How to create a system user

1. Click **Admin** > **Define New System User**.
   A list of existing offices appears, organized by type of office. It might look like the following:

Add a new user - Choose office

To select, click on an office from the list below. Click Cancel to return to Admin page.

HeadOffice

- 1
- agadir
- Andaman Region
- aurangabad
- Buea
- CAISSE NATIONALE D'INESTISSEMENT
- ccc
- Chennai Region
- CNI Koumassi
- Cognizant
- dcgh
- dxgfd
- etet
- euless office
- fchfhhj
- Flors office
- France (test)
- Geo Credit
- gghweh
- hgfh
- MonetaExpress

2. Click the office that the new system user will belong to.
3. Enter user details as explained in the following table. All fields marked with a red asterisk (*) are mandatory.

Field name	Description	Example
Office		
Office	The office the user is attached to.	Meru
User details		
First Name, Middle Name, Second Last Name, Last Name	User's full names	*Kamalamma, Leela*
National ID	Any form of authorized ID in your country that can be used to identify the person uniquely from the rest of the population, such as a national ID, passport number, etc. The user is uniquely identified using the combination of the government ID, Name and Date of Birth.	*A440/2001*
Email		
Date of Birth		*12 Jan, 1970*

Marital Status		*Married*
Gender		*Female*
Language Preferred	Language preferred by the user	*Spanish*
MFI Joining Date		*12 Dec, 2005*
Address		
Address	Address 1, Address 2, Address 3, City/District, State, Country, Postal Code, Telephone	*#154, Wheeler Road, Cooke Town, Bangalore, Karnataka* *India* *560045*
Permissions		
User Title	The user's title	*CFO*
User Hierarchy	Defines the user's data scope in the system	*Other*
Roles	Select the authorized role(s) to assign to the user. The user can be assigned more than one role.	*Manager; Admin*
Login Information		
User name	The name must be unique in the entire system.	*kamalammal*
Password, Confirm password	The password must be at least 6 characters.	*
Additional Information		
Custom fields 1-6	Type additional custom information in fields 1–6. See "How to define and change additional fields" for information on how to create custom fields. LINK HERE	

4. When you have filled out all appropriate fields, click **Preview** to review your work.
5. If you want to make changes, or if any error messages identify fields that you have not specified, click **Edit User Information**, make those changes, and click **Preview** again.
6. When you are satisfied with all details, click **Submit**. (If you decide not to create a system user at this time, click **Cancel**.) You then see a message confirming the new user, including that user's system ID number. It might look like this:

You have successfully added a new user

Please note: hassan hasan has been assigned the system ID number: **0013-00060**

View user details now

Add a new user

How to view existing system users

1. To see the details on any existing system user, click **Admin >
   View System Users**, type the name of the user, and click the
   Search button.
2. All users with that name appear, identified by their office.

View system users

Search users by Name

| hassan | Search |

1. Chennai Region /**hassan hasan**

Previous   **Results 1-1 of 1**   Next

3. When you see the one you were searching for, click that name to
   see details on that user.

How to change a system user

1. Search for details on a system user in any of the following ways:

- In the **Admin** screen, type the system ID for the user in the box
  in the left navigation panel, and click **Search**.
- From **Admin > View System Users**, type the name of the user
  and click **Search**.

- In the user details screen that results, click **Edit User Information**.
(If you want to see changes that have been made to this user before
now, click **View Change Log**.)
- If you want to make any notes about the user, click the **Add Note**
button; type a note in the **Note** box; click **Preview** to review the note;
if you want to change the note, click **Edit**, make the changes, and click
Preview again; when you are satisfied with all the changes, click
Submit.
- Make any changes necessary in the screen that appears, and click
Submit.

13. HOW TO DEFINE AND CHANGE FEES

- [How to define a fee type](#)
- [How to view existing fee types](#)
- [How to change a fee](#)

Your MFI can charge customer fees for the various services you offer. Reasons for charging a fee can vary from one MFI to another.

Mifos gives flexibility to MFIs and branches to define fee instances to meet their requirements. Examples of fee instances are a client creation fee, a training fee, and an account creation fee.

HOW TO DEFINE A FEE TYPE

1. Click **Admin > Define New Fees**.
   You see a screen like the following:

   Define a new fee - Enter fee information
   Complete the fields below. Then click Preview. Click Cancel to return to Admin without submitting information.
   *Fields marked with an asterisk are required.

   Fee details

   *Fee Name: membership

   *Fee Applies To: Centre

   Default fees: ☑

   *Frequency: ○ Periodic
   ◉ One Time

   Select time of charge for one time fees:
   Upfront

   Fee Calculation

   *Amount: 50

   OR

   % of

   *Calculate Fee As: --Select--

   Accounting

   *GL Code: 6201

2. Enter specifications using the descriptions in the following table:

Field	Description	Example
Fee name	Name for the fee	Training fee
Fee applies to	Level of organization where this fee will apply	Center
Default fee	Check if fee is charged to all	Check
Frequency	How often the fee is assessed: Period (every month, for example) or One Time. If you select One Time, in the list below it, select the time at which this fee will be charged. In the Amount box, type the amount of the fee	One time

Calculate fee as	Use this if you want to calculate the fee as a fixed amount or a percentage of another amount. If you have configured Mifos to use multiple currencies for loan products, you can specify the currency for a fixed-amount loan fee. A given fee can be applied multiple times to a customer account. Interest is never charged on the fee amount. The system will match the periodicity of the fee to the meeting schedule or repayment schedule, depending on whether it's a client fee for example (tied to meeting schedule) or a loan fee (tied to repayment schedule). Fees are computed automatically by the system.	5 % of loan amount
GL Code	General ledger code that applies to this fee (these codes are set during configuration)	

3. When you have made all your decisions, click **Preview** to see a summary.
4. If you have skipped any required fields, you see an error message such as the following:

   - **Please select Customers/Products to which fees apply.**
   - **Please specify Amount.**
   - **Please specify GL Code.**

5. Fix any errors in the **Define New Fees** screen.
6. When you are satisfied with the fee, click **Submit** to save it. (If you decide not to create a new fee at this time, click **Cancel**.)

HOW TO VIEW EXISTING FEE TYPES

Before creating any new fees, look at the existing fee types to see if the one you want already exists.

Click **Admin** > **View Fees**.
You might see a screen like this:

HOW TO CHANGE A FEE

1. From the **View Fees** screen, click an existing fee to see its details.
2. Use the information above to decide how to change the details for this fee.
3. Click **Preview** to see a summary of the fee details.
4. When you are satisfied, click **Submit** to save the new fee.

14. HOW TO APPLY FEES/CHARGES

Your MFI can charge fees for any service, such as membership and loan processing. These fees and charges can be collected from centers, groups, and clients and assessed on loan accounts. To apply charges, follow these instructions:

1. If the fees are for the services provided to a center, group, or client, in any **Search** box, type the name of the center, group, or client and click **Search**. In the list that appears, click the link for the correct one. In the details page that appears, in the **Account Information** and **Center/Group/Client charges** section, click **View Details** and then **Apply Charges**.

2. If the fees are for a specific loan account, in any **Search** box, type the ID for the account and click **Search**, or navigate to that account from the center/client/group details page. Click the link that appears for that loan. In the details page that appears, in the **Transactions** box in the upper right corner, click **Apply Charges**.

3. Click **Apply Charges**. A screen like the following appears:
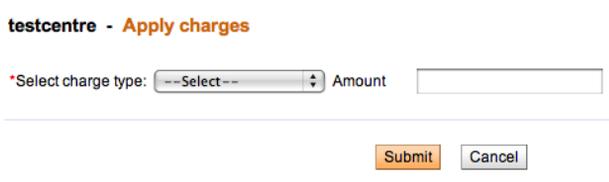
4. In the **Select Charge Type** list, click the appropriate charge. If there is a set amount for this charge, it appears in the Amount box.
5. In the **Amount** box, type the amount to apply.
6. Click **Submit**.

The charge now appears in the **Upcoming Charges** and the **Recent Account Activity** list. It will appear in **Transaction History** when posted.

EARLY REPAYMENT OF FEES

This feature provides MFIs the ability to collect fees in advance of the repayment date. However, early repayment of fees is applicable only at the client, group and center level. It cannot be applied to loan accounts.

This feature, part of Mifos 2.1, enables fees to be assessed and collected up-front at the time in which they've been assessed. Specifically, this feature could be used by MFIs to charge a fee for withdrawal from a savings account. Currently, Mifos does not provide any option to assign penalties or fees to a savings account. If your MFI has a business need to charge fee for withdrawal from a savings account, the early fee repayment feature can be used to assign and charge that fee at the client level (as described in the section below).

When an early payment is made, it is paid off in the following order:

- Overdue charges
- One-time fee
- Recurring fee

In general, fee repayment can be entered into the system in two ways:

- Through the Apply payment option for a client/ center/ group.
- Through Collection Sheet Entry

The Apply payment feature can be used to collect fee payment before the meeting, on the day of meeting and back-dating of meeting.

Collection Sheet Entry cannot be used to make an early repayment of fee for a meeting date which has not occurred yet . It can either collect payments on the day of the meeting or it can be used to collect back-dated payments before the next meeting date.

The next section describes the process of applying fee repayment through apply payment and collection sheet entry.

For each of the below scenarios, let's assume the following scenario: The entity (client, group, or center) has a monthly meeting date of Dec 5. You would like to apply and collect a fee either before this meeting date or on the day of the meeting.

Without the early repayment capability, any fees applied wouldn't be able to be collected until the next meeting date.

Basic scenarios for early repayment of fees for a monthly meeting date of Dec 5

Action:	Without Early Repayment of Fees	With Early Repayment of Fees
Apply and collect payment of fee on Dec 1 (early)	Apply Payment: Fee can be applied prior to meeting but not collected until Dec 5. Collection Sheet: N/A	Apply Payment: Fee can be applied prior to meeting and collected on Dec 1. Collection Sheet: N/A
Apply and collect payment of fee on Dec 5 (day of meeting)	Apply Payment: Fee can be applied to account but not collected till next meeting, Jan 5. Collection Sheet: Fee will not show up as due under A/C column until next meeting for Jan 5.	Apply Payment: Fee can be applied to account and collected on Dec 5. Collection Sheet: Fee will show up as due under A/C column for meeting on Dec 5.

The steps below outline in detail the process you would follow to complete each of these scenarios.

Additional scenarios including back-dating of fees are covered in detail on the Early Repayment of Fees functional specification.

Early fee repayment through apply payment:

When a payment is made at the center/group/client level, the payment applies only to fees. The sections below describe how early fee repayment can be made through apply payment feature.

Early fee repayment at the Center Level

When a payment is made at the center level, the payment applies only to fees. To make an early fee repayment at the center level, select the center for which the fee needs to be collected. This can be done as follows:

1. In any search box type the name of the center for which you want a fee applied and click **Search**. The center(s) matching the search string you provided will be displayed. The page will look something like this:

2. Select the required center. A screen similar to the following will be displayed:

Center information
MFI joining date: 13/11/2010
Center start date: 13/11/2010
External ID:

Official titles assigned

Meeting details
Meetings: Recur every 1 Week(s) on Monday
telephone

View Additional Information
View change log

3. Under **Center Charges** in the **Account Information** section displayed above, click **View Details**. A screen with the following sections is displayed:

Apply transactions - This section allows the user to enter loan repayment details (apply payment), modify entered loan repayment details (apply adjustment) and apply charges to the center like fee, penalty, etc (apply charges).

Account Summary - This sections shows the amount due at the next installment, the amount overdue (unpaid at the previous installment) and the total.

Upcoming charges - This section shows the charges that are due at the next repayment schedule.

Recent Account Activity - As the name suggests, this section shows all recent activity by the center.

Center charges

Apply transactions:	Apply payment	Apply adjustment	Apply charges

Account summary
Amount Due:0.0
Amount Overdue:0.0
Total: 0.0

Upcoming charges (09/05/2011)

Recent Account Activity

Date	Description
16/11/2010	Payment rcvd.

Recurring Account Fees

4. Click **Apply Payment**. This leads to a screen similar to the following:

Vijayanagar2 - Apply payment

Fields marked with an asterisk are required.

*Date of transaction:	05 DD 05 MM 2011 YYYY
*Amount:	0.0
*Mode of payment:	--Select--
Receipt ID:	
Receipt date:	DD MM YYYY

Review transaction

Date of transaction - This records the date of the transaction. By default, it is set to the current date.

Amount - This is amount of fee that is being repaid.

Mode of payment - This is the mode in which repayment is made. Typical modes include Cash, Voucher, Cheque and MPESA.

Receipt ID - If a receipt ID is used, it is entered here.

Receipt Date - The receipt date, if a receipt was used, is entered here.

5. Enter the amount of fee repaid. When payment is made, it is applied in the following order: all overdue charges are applied first followed by one-time fee followed by recurring fee.

6. <u>System validations and other notes</u>: When an amount is entered, the system performs the following validations.

- The amount entered should not be greater than the total fee owed by the client. In case the amount exceeds, the system throws an error message.
- The amount repaid can be less than the amount expected for that period. In this case, the system simply transfers the remaining unpaid amount towards the next payment (assessed as overdue charges)
- In the case of repayment of savings penalties too, if an amount less than the expected amount is repaid, the system simply considers it as a partial repayment of penalty. The balance amount now appears as the opening balance to be repaid by the client at the next meeting. Any amount greater than the required savings penalty is applied against fee repayment, if any. If there is no fee due, then the system throws an error for repayment of an amount greater than the expected amount.
- As mentioned above, the fee payment is applied in the following order:
  - Overdue charges
  - One-time fee
  - Recurring fee.

So, when a fee payment is made all overdue charges are repaid first. The remaining balance is adjusted against the one-time fee. If some balance still remains, it is adjusted against the number of recurring meetings for which the fee can be repaid.

<u>Example</u>: If overdue charges = 5, one-time fee = 10 and recurring fee = 2 for a period of 5 installments. Suppose the client makes a repayment of 19, then the amount is adjusted in the following manner.

- Overdue charges totalling 5 are repaid first. So, the remaining balance is 19-5 = 14.
- The one-time fee of 10 is repaid next. Remaining balance = 14-10 = 4
- The balance of 4 can be applied against 2 schedules of recurring fee. The balance remaining is now 0.
- The fee amount owed by the client is now equal to the remaining recurring fee (2 * remaining 3 installments = 6). This amount is displayed by default as the opening balance amount to be repaid by the client.

For more scenarios and examples, please look up documentation available **here**.

7. Click **Review Transaction** and if you are satisfied with the updates, click **Submit**. Else, click the **Edit** button and modify the transaction details.

Early fee repayment at the Group Level

When a payment is made at the group level, the payment applies only to fees. To make an early fee repayment at the group level, select the group for which the fee needs to be collected. There are two ways you can do this:

1. As mentioned in the section "Early repayment at the Center Level", in any search box enter the name of the group and click **Search**. The group(s) matching the search string provided are displayed. Select the required group.

2. Alternately, if you know the center to which the particular group belongs, select the center as described in the previous section. A screen like this will be displayed, with the list of groups assigned to the Center.

☐

Select the required group. The rest of the procedure is the same as described for the Center. Follow steps 3-5 outlined in the previous section "Early fee repayment at the Center Level".

The validations performed at the group level are also similar to that at the center level.

Early fee repayment at the Client Level

This is very similar to what has been outlined in the above two sections. The client can either be located through a search or by selecting the group to which the client belongs and then selecting the client from that group. In the case of the latter, a screen similar to the following is displayed. The client can then be selected from the list of clients assigned.

☐

After selecting the client, follow steps 2-5 outlined above for the remaining process of applying an early fee repayment at the client level.

The validations performed are similar to that at the center level.

<u>Note</u>: In case a particular client has both penalty and fee due, then the repayment is applied in the following order: penalty is repaid first and if there is excess balance, the fee is repaid.

EARLY FEE REPAYMENT THROUGH COLLECTION SHEET DATA:

The collection sheet is set up to make your collections easy. After you type in the information for the branch, loan officer, date and mode of payment, you see a form that already includes all payments and deposits that are expected on that date.

As already mentioned, collection sheet entry cannot be used to make early repayment of fee for a meeting which has not occurred yet. It can only be used to make payment on the day of the meeting or back-dated payments before the next meeting date.

If unfamiliar with using Collection Sheet Entry, please visit the *How to enter collection sheet data* section of the User Manual.

To access the collection sheet entry page, click **Clients and Accounts > Enter Collection Sheet Data** and a screen similar to the following will be displayed:

mifoscollsheet1.png

- Once you've clicked through **Continue,** a screen appears summarizing all the accounts at this branch whose collections fall on the day you specified. It might look like the following:

mifoscollsheet2a
mifoscollsheet2b

- The relevant fields for applying fees will be in the following columns:
    - To enter the early fee repayment for a particular client/ group/ center, enter the respective fee amount against that client/ group/ center under the **A/C collections** column. This field is pre-populated with the list of charges/ fee assessed against the client/ center/ group. Enter the fee amount repaid by the client. A validation is performed by the system to make sure the amount entered is not greater than the fees due.

    - To enter penalty for withdrawal against a savings account at the client level, enter the required penalty amount against the client in the **A/C collections** column. The field is pre-populated with the required penalty amount.

    - Note: Loan fees (which don't have the early repayment capability) will show up under **Due/Collections** containing the short names of each loan and/or savings product appear.

To understand the capability of the new early repayment of fees features, let's revisit our original example. Assume you have a client whose monthly meeting date is Dec 5. On Dec 5 (the day of the meeting) you would like to assess a client fee of 10. You manually apply the fee to the client. In the Collection Sheet Entry page for Dec 5, this fee of 10 will show up under the A/C collections column.

Prior to the early repayment of fees functionality, after applying the fee manually to the client on Dec 5, this would not show up on the Collection Sheet Entry page until the next meeting date of Jan 5.

- System validations and other notes: When an amount is entered, the system performs the following validations.
    - The amount entered should not be greater than the total fee owed by the client. In case the amount exceeds, the system throws an error message.

    - The amount repaid can be less than the amount expected for that period. In this case, the system simply transfers the remaining unpaid amount towards the next payment (assessed as overdue charges)

    - In the case of repayment of savings penalties too, if an amount less than the expected amount is repaid, the system simply considers it as a partial repayment of penalty. The balance amount now appears as the opening balance to be repaid by the client at the next meeting.

    - As mentioned above, the fee payment is applied in the following order:
        - Overdue charges
        - One-time fee
        - Recurring fee.

      However, in case of collection sheet entry, only payments on the meeting date or backdated payments before the meeting date is allowed.

      Recurring fee payment for a meeting date which has not occurred yet is not allowed. Only backdated recurring fee for an already elapsed period or recurring fee for the current meeting date is allowed.

      So, in the case of repayment through CSE, when a fee payment is made, all overdue charges are repaid first. The remaining balance is adjusted against the one-time fee, provided the repayment date is for a period already elapsed or if repayment is scheduled for the current meeting date. Recurring fee for future meeting dates are not accepted by the system.

      Example

      : If overdue charges = 5, one-time fee = 10 repayable on the first installment meeting and recurring fee = 2 for a period of 5 installments. Suppose the client makes a

repayment of 19 on the meeting date of the first installment, then the amount is adjusted in the following manner.

- Overdue charges totalling 5 are repaid first. So, the remaining balance is 19-5 = 14.
- The one-time fee of 10 is repaid next. Remaining balance = 14-10 = 4
- The balance of 4 can be applied against only 1 schedule of recurring fee since the other recurring fees are for period that haven't occurred yet. Thus, the system accepts only 2 as recurring fee and throws an error saying the amount entered is greater than expected.

For more scenarios and examples, please look up documentation available here.

When you have typed all collection data, click **Preview** to review your work. All values that you changed from their expected amount appear in red.

7. If you need to make changes, click **Edit Data**, make the changes, and click **Preview** again.

8. When you are satisfied with the collection data, click **Submit**.

Applying misc charge or misc penalties to loans after payment has been made

It is possible to apply misc charge or misc penalties to loans after payment has been made. Loan repayment schedule will be recalculated like on screens below:

Apply transactions:	Apply payment		Apply adjustment			Apply charges		Running balance				
No	Due date	Date paid	Principal	Interest	Fees	Penalty	Total	Principal	Interest	Fees	Penalty	Total
Installments paid												
1	01-Feb-2013	16-Jan-2013	2,500	240	1	0	2,741	12,500	1,200	20	80	13,800
2	01-Mar-2013	16-Jan-2013	2,500	240	0	0	2,740	10,000	960	20	80	11,060
3	01-Apr-2013	16-Jan-2013	2,500	240	0	0	2,740	7,500	720	20	80	8,320
4	01-May-2013	16-Jan-2013	2,500	240	0	0	2,740	5,000	480	20	80	5,580
5	03-Jun-2013	22-Jan-2013	0	0	0	10	10	5,000	480	20	70	5,570
Future Installments												
5	03-Jun-2013	-	2,500	240	20	70	2,830					
6	01-Jul-2013	-	2,500	240	0	0	2,740					

After applying misc penalty (amount = 30), repayment schedule will be recalculated like on screen below:

Apply transactions:	Apply payment		Apply adjustment			Apply charges		Running balance				
No	Due date	Date paid	Principal	Interest	Fees	Penalty	Total	Principal	Interest	Fees	Penalty	Total
Installments paid												
1	01-Feb-2013	16-Jan-2013	2,500	240	1	0	2,741	12,500	1,200	20	110	13,830
2	01-Mar-2013	16-Jan-2013	2,500	240	0	0	2,740	10,000	960	20	110	11,090
3	01-Apr-2013	16-Jan-2013	2,500	240	0	0	2,740	7,500	720	20	110	8,350
4	01-May-2013	16-Jan-2013	2,500	240	0	0	2,740	5,000	480	20	110	5,610
5	03-Jun-2013	22-Jan-2013	0	0	0	10	10	5,000	480	20	100	5,600
Future Installments												
5	03-Jun-2013	-	2,500	240	20	100	2,860					
6	01-Jul-2013	-	2,500	240	0	0	2,740					

15. HOW TO SET UP AND CONFIGURE A LATE PENALTY

For Loan account, you can define and automatically apply late penalties for overdue payments. You may set this as fixed or percentage fee.

Penalties are calculated at the end of the day by Batch Jobs and automatically added to Loan repayment schedule.

1. If you want to define a new penalty click click on **Define new penalties** link in **Admin** tab, under 'Organization Preferences' section.

You will see a screen like following:

2. Enter mandatory information using table below.

Attribute Name	Description

Penalty Name	Name of the penalty to be created
Penalty Applies To	Loan/Savings product
Grace period Type	1. None 2. Number of installments 3. Number of days
Grace Period duration	Number of installments/days
Cumulative Penalty Limit (minimum)	Minimum allowed penalty
Cumulative Penalty limit(maximum)	Maximum allowed penalty
Interest Rate calculation type	If the penalty is a fixed amount, enter the fixed amount value, otherwise enter the calculation basis (% of Outstanding Principal Amount, Outstanding loan amount, Overdue amount due, Overdue principal)
Penalty Application Frequency	1. Daily: Calculate and add penalty daily 2. Weekly: Calculate and add penalty every week 3. Monthly: Calculate and add penalty every month 4. None: for one time fixed penalty
GL Code	List the GL Codes with GL account name

3. After filling all necessary fields click on **Preview.** If everything is typed properly click on **Submit**.

How automatic late penalties are calculated

Penalty is calculated at the end of the day (EOD) by the batch jobs and it is based on the criteria defined on the penalty:

- Grace period type
- Grace period duration
- Minimum and maximum penalty limit
- Interest Rate calculation type
- Penalty Application Frequency
- GL Codes

Batch jobs are run automatically. If installments are not repay on time, penalties are calculated and you may see them in repayment schedule.

Once calculated and applied penalty can be removed and the transaction may be reversed.

How to configure a loan product with an automatic late penalty

To configure a loan product with automatic late penalty follow instructions below:

1. Click on **Admin** tab, under 'Manage Products' section click on **Define new loan product.**

Manage products
Product rules & attributes
o View product categories | Define new category
o View lateness/dormancy definition

Manage product mix
o View products mix | Define products mix

Manage Loan Products
o View Loan products | Define new Loan product

Manage Savings Products
o View Savings products | Define new Savings product

2. Enter all necessary information. Under 'Penalties' section you will see a list of all defined penalties for a Loan account. Select appropriate penalty and click on **Add** button to add it to the right box.

Note: You need to have previously defined penalty for a Loan product account.

Penalties

Attach penalty types: Click on a penalty type in the left box to select. Then click Add.

| penalty11 | | Add >> | | |
| | | << Remove | | |
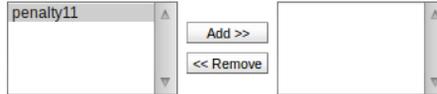
3. If you enter all Loan product information click on **Preview** and if all information are typed correctly click on **Submit.**

How to create a new Loan account with penalties

1. If you want to add automatic penalties to Loan account select Client or Group and click on its name to display account details.
2. Under 'Account information' section you will see 'Open new account', click on Loan to create a new loan account.
3. Select Loan product (with previously added penalty) from the drop-down list and click Continue.
4. Enter all necessary information.
5. In 'Administrative Set Penalties' section you will see all penalties added to Loan product with amount and calculation frequency.

Administrative Set Penalties

Penalty1: 100.0   Periodicity: Daily

6. If you fill all mandatory fields click on Continue, check all information and click Preview. If everything is typed properly click on Save for approval to create Loan Account.

How to apply penalty via 'Apply charges' link.

There is also possibility to add penalty by clicking on Apply charges link on Loan details page in Transaction box. You will see a screen like following.

SHG Client 3 4 - Apply charges

| *Select charge type: | Penalty1 ▼ | Amount | 100.0 | Daily |

Submit   Cancel

Select from drop-down list a penalty, which you want to add and click Submit. On loan details page, under Account details section, you will see newly added penalty.

Recurring account penalties
Penalty1 : 100 (Daily) Remove

One time account penalties

How to remove a penalty

Once you have added penalty, you have also possibility to remove it. To do it, display Loan details page. Under Account details section there is a list of penalties.

Recurring account penalties
Penalty1 : 100 (Daily) Remove

One time account penalties

Click 'Remove' link to delete penalty. After that all the calculated and applied penalties will be reversed.

How automatic penalties are being applied

If repayment of instalment is specified on the day and it won't be repaid on this day, then, after a period time defined for this penalty (daily, weekly, monthly), penalty is calculated and applied by batch jobs.

Example:
Weekly loan has defined penalties amount (fixed $5) with weekly application frequency and Grace period time type: 'Number of installments=1'.

Repayment is set on 01/04/2012 with amount $450. If repayment is not paid, then at the end of the day (01/04/2012), the daily batch jobs runs but the penalty is not calculated as there is a grace period time defined.

Amount due on 01/05/2012 is still $450. If the loan installment continues to remain unpaid until 01/11/2012, the batch job adds $5 to penalty column as the first time penalty amount.

Loan due on 01/12/2012 is: $450+$5+$450=$905.

If you want to see applied penalties click on **Clients&Accounts >** Select Loan account with 'Active in Bad standing' status. Under Account summary click on **View repayment schedule** to see a screen like following.

Apply transactions:	Apply payment	Apply adjustment	Apply charges				
No	**Due date**	**Date paid**	**Principal**	**Interest**	**Fees**	**Penalty**	**Total**
Installments due							
1	04-Jun-2012	-	37	8	0	55	100
2	11-Jun-2012	-	37	5	0	0	42
3	18-Jun-2012	-	37	4	0	0	41

It is possible to repay penalty in two ways:
- 'Apply payment' link located on Loan details page

Transactions

Apply payment
Apply Principal Pre-payment
Apply charges
Apply adjustment
Repay Loan

- Collection Sheet Entry which is located on left menu on 'Home' or 'Clients&Accounts' pages

Clients & Accounts Tasks

Manage Collection Sheets
Enter Collection Sheet Data

Create new Clients
Create new Center
Create new Group
Create new Client

Create new Accounts
Create Savings Account
Create Loan Account
Create multiple Loan Accounts

Manage account status
Approve multiple loans

16. HOW TO WORK WITH FUNDS

- How to view existing funds
- How to define funds
- How to edit fund names

A certain number of fund codes are included in Mifos. You can associate these codes with specific named funds (such as funds made available by donors) that you use for loans and other services.

HOW TO VIEW EXISTING FUNDS

1. Click **Admin > View Funds**.
2. A list of funds and their codes appears. It might look like this:

Admin / **View funds**

View funds

Name	Fund code	
srf ltd	00	Edit
sri	00	Edit
SID	00	Edit
Funding Org C	00	Edit
Funding Org D	00	Edit
FWWB	04	Edit
Assurance décès	01	Edit
Lokhit Savings	01	Edit

HOW TO DEFINE FUNDS

If you have the appropriate permissions, you can define a new fund and assign it a fund code. This fund is then available when you create a loan product. You can also assign a new fund to a loan account after it has been created.

1. Click **Admin > Define New Fund**. A screen like this appears:

Define new fund - Enter fund information
Complete the fields below. Then click Preview. Click Cancel to return to Admin page without submitting information.
*Fields marked with an asterisk are required.

Fund details

*Name: DRT 89

*Fund code: 03

Preview   Cancel

2. Type the name of the fund.
3. In the list of fund codes, click the appropriate code.
4. Click **Preview** to review the details of the fund. If you want to change any details, click **Edit Fund Information**, make the changes, and click **Preview** again.
5. When you are satisfied with the fund details, click **Submit**.

HOW TO EDIT FUND NAMES

1. From the **Admin > View Funds** screen, click the **Edit** button for the fund you want to change.
2. In the Name box, type the new name for this fund. (You may not change the code for this fund.)
3. When you have made changes, click **Preview** to review your changes.
4. If you want to make further changes, click **Edit Fund Information**, make those changes, and click **Preview** again.
5. When you are satisfied with the changes to the fund, click **Submit**.

17. HOW TO WORK WITH USER CHECKLISTS

- [How to define a checklist](#)
- [How to view existing checklists](#)
- [How to change a checklist](#)

Checklists are lists of things that should be done before an action is completed.

If you have the appropriate permissions, you can set up checklists that your users will see every time they start an action, such as approving a loan. The checklist serves as a reminder to the user to see that all processes are completed. Checklists are defined by the head office and associated with certain states of customer records or accounts.

For example, if the head office defines a checklist for the state "Pending approval" of a loan account, every time a user attempts to change the state of a loan account to "Pending Approval" (no matter what the state of the loan application was up to this point), the checklist appears.

The user can then go through the list and make sure that all items on the checklist have been satisfied. Each state for clients, groups, and products can only have one checklist attached.

Note: You can change an existing checklist, but you may not delete it.

HOW TO DEFINE A CHECKLIST

1. Click **Admin > Define New Checklist**. (You can also click **Admin > View Checklists** and click the **Define a New Checklist** from that screen.). The following screen appears.

Add new checklist - Enter checklist information
Complete the fields below. Then click Preview. Click Cancel to return to Admin without submitting information.
*Fields marked with an asterisk are required.

Checklist details

*Name:

*Type: --Select--

*Displayed when moving into Status: --Select--

*items Enter text for each item and click Add to save the item in the list below.
Add>>

Preview   Cancel

2. Enter information about the checklist using the descriptions in the following table:

Field name	Description	Example
Name	Type a unique name for the checklist	Chk Delete Member
Type	Click the type of checklist you want to create from the list of values. The list includes: **Center**, **Group**, **Client**, **Loan**, **Savings**.	Client
Displayed When Moving Status To	Select the status that the checklist will be displayed for, if that status is attached to the type above. For example, if the checklist type is Clients and the status is Pending Approval, the checklist is displayed whenever any client record status is changed to Pending Approval.	Pending Approval
Items	Type the text for the checklist item and click **Add>>** to include the item in the checklist below the item field. The text can accept a maximum of 250 characters. The checklist can have any number of check items defined for it. All the listed check items will be considered mandatory and will have to be checked before the status change can be accepted by the system.	The member has been registered
Remove Selected	To remove a checklist item, click the item and click **Remove Selected**.	

3. When you have finished typing all the items in the checklist, click **Preview** to review the list.
4. If you want to change anything in the checklist, click **Edit**

Checklist Information, make the changes, and click **Preview** again.
5. When you are satisfied with the checklist, click **Submit**. (or click **Cancel** if you decide not to create a checklist at this time)

HOW TO VIEW EXISTING CHECKLISTS

1. Click **Admin > View Checklists**.
    If any checklists are defined, they appear, divided by type. The screen might look like this:

2. To see the details of a checklist, click the link for that checklist.

HOW TO CHANGE A CHECKLIST

From the **Admin > View Checklists** screen, click the link for a checklist, and then click **Edit Checklist Information**. Follow the instructions above to make and save changes.

18. HOW TO WORK WITH HOLIDAYS

The repayment schedules that you set up can be interrupted by holidays. If you have the appropriate permissions, you can add holidays for your organization and set the rules for when repayments ordinarily due on that due will actually be due.

Note: You may not delete a holiday once you have added it.

HOW TO DEFINE HOLIDAYS

1. Click **Admin** > **Define New Holiday**.

   The following screen appears.

   Add Holiday

   * Fields marked with an asterisk are required.

* Holiday Name	[ ]
* From Date	[ ] DD [ ] MM [ ] YYYY
To Date	[ ] DD [ ] MM [ ] YYYY
* Repayment Rule	--Select-- ▾
* Applies To :	▷ ☐ HeadOffice

   [Preview] [Cancel]

2. Enter information using the descriptions in the following table:

Field	Description	Example
Holiday name	The name of the holiday	Tet
From Date	The first day of the holiday	04-08-2010
To Date	The last day of the holiday	05-08-2010
Repayment Rule	If repayments are due during the holiday, how to calculate when they are due afterward. Choices are: ○ Same Day: no change to repayment schedule ○ Next Meeting/Repayment: payment due that falls on this holiday is now due at the next scheduled repayment date ○ Next Working day: payment is now due on the next working day	Next Meeting/Repayment
Applies to	You may mark the name of Branch Office to which a new defined holiday should be applied.	MyOffice1

3. When you have specified holiday details, click **Preview** to review them.
4. If you want to change details of the holiday, click **Edit Holiday**, make the changes, and click **Preview** again.
5. When you are satisfied with the details of the holiday, click **Submit**. (If you decide not to create a new holiday at this time, click **Cancel**.)

HOW TO VIEW EXISTING HOLIDAYS

Click **Admin** > **View Holidays**. From here, you can click Add a New Holiday if you want to create a new one; follow the instructions above.

19. HOW TO DEFINE ACCEPTED PAYMENT TYPES

For all kinds of payments (fees from clients/groups/centers, loan disbursements/repayments, and savings withdrawal/deposits), you can specify what forms of payments you will accept. By default, Mifos puts cash, cheque, and voucher as accepted choices. You could specify additional payment types to choose from as well (click **Admin** > **Define Lookup Options** to do this). Once you have defined them as lookup options, you can decide which ones are accepted at present, and you can change these choices at any time.

1. Click **Admin** > **Define Accepted Payment Types**.
   A screen like the following appears:

2. The payment types that show in the right box are the ones accepted, and the ones in the left box are not accepted. Click a payment type and use the **Add>>** and **<<Remove** buttons to move that type from one box to another.
3. When you are satisfied with any changes you have made, click **Submit**.

20. HOW TO VIEW ORGANIZATIONAL SETTINGS

It can be helpful to see all of the settings for your organization on one screen. If you click **Admin** > **View Organizational Settings**, you will see a screen something like this:

Organizational Settings

Fiscal year
Working days: Monday, Tuesday, Wednesday, Thursday, Friday, Saturday
Allow calendar definition for next year: 30 days before end of current year
Start of Week: Monday
Off days: Sunday
Meeting in case of a holiday: same_day

Locale
Country: GB
Language: EN

Accounting rules
Maximum Interest: 999.0
Minimum Interest: 0.0
Number of digits before decimal: 14
Number of digits after decimal for interest: 5
Number of digits before decimal for interest: 10
Number of interest days: 365
Currency Rounding Mode: HALF_UP
Initial Rounding Mode: HALF_UP
Final Rounding Mode: CEILING

Currencies
Currency: INR
Number of digits after decimal: 1
Final Round Off Multiple: 1
Initial Round Off Multiple: 1

Client rules
Center hierarchy exists: Yes
Groups allowed to apply for loans: Yes
Client can exist outside group: Yes
Name sequence: first_name, middle_name, last_name, second_last_name
Age check enabled: No
Minimum allowed age for new clients: 0
Maximum allowed age for new clients: 0
Additional family details required: No
Maximum number of family members: 10

Process flow / optional state
Client pending approval state enabled: Yes
Group pending approval state enabled: Yes
Loan disbursed to loan officer state enabled: No
Loan pending approval state enabled: Yes
Savings pending approval state enabled: Yes

Miscellaneous
Session timeout: 30 minutes
Number of days in advance the collection sheet should be generated: 1
Back dated transactions allowed: Yes
Group loan with individual monitoring (GLIM): No
Loan schedule independent of meeting (LSIM): No

These are all the settings you specified during the configuration process. To change them, return to the configuration guide and follow instructions.

21. HOW TO SET RULES FOR DATA DISPLAY

- How to define and change lookup options
- How to specify that fields be mandatory and/or hidden
- How to define and change additional fields

HOW TO DEFINE CUSTOMIZED LABELS

This feature allows Mifos users to customize existing text based on their respective organizational needs and other regional preferences. For example, all labels in the Mifos system marked as "Center" could be replaced as "Kendra" (which is the Hindi term for Center). The following steps detail how this can be achieved:

1. Go to **Admin>** in **Data Display and Rules** section choose **Define Customized Text**. A screen similar to the following is displayed

Define customized text
Click Add to enter in new customized text. Select an item and click Edit to edit the customized text.
Select an item, then click Remove to remove the custom text. Click Done to return to the Admin page.

| Add | Edit | Remove | Done |

2. Click **Add**. A screen similar to the following is displayed.

Add Custom Text
Enter original text to be replaced, and the custom text to replace the original text with. Click Submit to add the new te

Note that customized text is case sensitive and all references will be replaced.
Example: If original text is "client", and custom text is "member", "client" will be replaced with "member" throughout. However, "Client" will not be replaced with "Member".

* Fields marked with an asterisk are required.

* Original Text:
* Custom Text:

| Submit | Cancel |

Two fields are displayed:

Original Text: This refers to the text that needs to be replaced. In the scenario discussed above, the original text would read "Center".
Custom Text: This refers to the text that the original text needs to be replaced with. In the scenario discussed above, the custom text would read "Kendra"

Enter the required values for both fields and click **Submit**.

3. The Define customized text screen which previously was unpopulated now contains the customization that was defined and added to the system. A screen similar to the following is displayed.

In this case, Center is the old label which has now been replaced by 'Kendra'. If satisfied with the changes made, click **Done**. This will replace all occurrences of "Center" in the system with "Kendra".

4. To check if the changes have been effected, go to the Clients and Accounts page by clicking on the "**Clients and Accounts**" tab. Center has now been replaced by Kendra as displayed in the screenshot below.
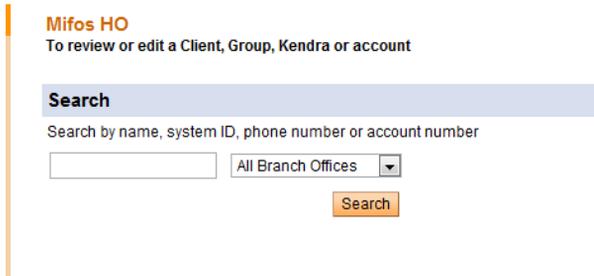
Note: The customized text is case sensitive and all references will be replaced.

For example: If the original text is "client" and the custom text is "member", then "client" will be replaced with "member" throughout. In addition, "clients" will be replaced with "members". However, "Client" will not be replaced with "Member".

5. If you want to change your entries, mark an item from the list, click **Edit**.

Admin / Define customized text

Define customized text

Click Add to enter in new customized text. Select an item and click Edit to edit the customized text.

Select an item, then click Remove to remove the custom text. Click Done to return to the Admin page.

> Government ID > GOVT ID
> External Id > External ID
> Handicapped > Handicaped
> Postal Code > Postal code
> Bulk entry > Bulk Entry
> Client > Borrower
> State > state

[Add] [Edit] [Remove] [Done]
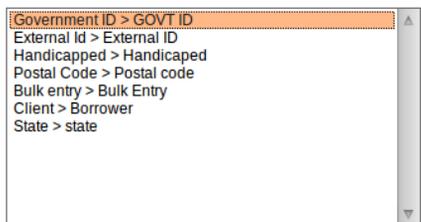
You may see a screen like following:

Edit Custom Text

Edit the Custom Text and click Submit.

* Fields marked with an asterisk are required.

* Original Text: Bulk entry
* Custom Text: Bulk Entry

[Submit] [Cancel]

Original text field is not editable. Change a text in **Custom Text** field on appropriate one and click **Submit** if you are satisfied with your entried or click **Cancel** if you do not want to change anyting at this time.

6. If you want to delete previously defined customize text, choose and mark an item to delete, then click on **Remove** button. A definition of customize text will disappears from the list.

Admin / Define customized text

Define customized text

Click Add to enter in new customized text. Select an item and click Edit to edit the customized text.
Select an item, then click Remove to remove the custom text. Click Done to return to the Admin page.

> number > num

[Add] [Edit] [Remove] [Done]
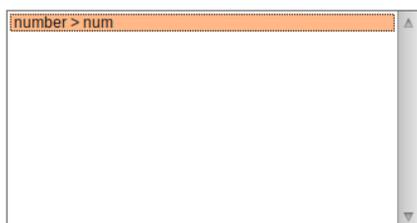
HOW TO DEFINE AND CHANGE LOOKUP OPTIONS

In many procedures within Mifos, you choose among items in a list. These are called "lookup options." For some of these lists, you can control the items that appear there to fit your local circumstances, either by adding new options or editing the existing ones. For example, in the list of salutations, you might want to add "Sri" or "Rev."

Note: You can add new lookup options or edit the ones that appear there, but you may not delete any.

Follow these instructions to change lookup options:

1. Click **Admin** > **Define Lookup Options**.
   A screen appears showing all current lookup options for lists that
   you can change. This screen (in two pieces) looks like this:

   Define Lookup Options

   Salutation:
   Ms
   Master
   Mrs
   Mr
   Mme
   [Add] [Edit]

   User Title:
   Officer
   Manager
   Director
   engineer
   [Add] [Edit]

   Marital Status:
   Single
   Married
   Divorced
   Widowed
   Separated
   [Add] [Edit]

   Ethnicity:
   Filipino
   Indian
   Tunisian
   Kenyan
   American
   [Add] [Edit]

   Education level:
   None
   Primary Education
   Secondary Education
   High School Graduate
   College Degree
   [Add] [Edit]

   Citizenship:
   Natural Born Citizen
   Immigrant with Citizen
   Non-Citizen
   [Add] [Edit]

Business Activity:	Daily Labor Agriculture Animal Husbandry Micro Enterprise Production	Add Edit
Purpose of Loan:	Animal Husbandry Animal Purchase Equipment Purchase Materials Purchase	Add Edit
Income (USD per month):	Yes No 100 to 200	Add Edit
Collateral Type:	None Savings Fund Equipment	Add Edit
Officer Title:	President Vice-President Secretary Treasurer Kay's Title	Add Edit
Payment Modes:	Cash Voucher Cheque Kay's Payment Mobile transaction	Add Edit

2. To add a lookup option, click that option and click **Add**.
   A screen appears with an empty box for that option.
3. Type the new option and click **Submit**.
4. To edit a lookup option, click that option and click **Edit**.
   A screen appears with a box showing the current option.
5. Type the changed option and click **Submit**.

HOW TO SPECIFY THAT FIELDS BE MANDATORY AND/OR HIDDEN

For many of the fields in Mifos, if you have the appropriate permissions, you can decide whether a field is mandatory (meaning that the procedure cannot be completed until this field is filled in) and also whether a field is hidden. For example, if it is essential to fill in the purpose of a loan before that loan is granted, you can mark the "Purpose of loan" field as mandatory. If a field such as "Address 3" is unnecessary, you can mark it as hidden.

Note: Before marking a field as hidden, be sure that you will not need it later. MFI records that were created when the field was hidden may be different from those that are created later when the field is visible, and this can create problems.

Follow these instructions to make the specifications:

1. Click **Admin** > **Define Mandatory/Hidden Fields**.
   A screen appears showing all fields for which you can make these specifications. These are grouped:

- Fields that are systemwide (they appear everywhere in Mifos)
- Fields that are filled with information about clients and system users
- Fields that are filled with information about groups
- Fields that are used for loan accounts
  The screen looks like this:

Define mandatory/hidden fields

System wide fields	Hide	Mandatory
External Id	☐	☐
Ethnicity	☐	☐
Citizenship	☐	☐
Income (USD per month)	☐	☐
Education level	☐	☐
Photo	☐	☐
Assigning Client to positions	☐	
Address1		☐
Address2	☐	
Address 3	☐	
City/District	☐	
State	☐	
Country	☐	
Postal code	☐	
Receipt ID and Date	☐	
Collateral Type and Notes	☐	
Client / system users fields	**Hide**	**Mandatory**
Middle name	☑	
Second last name	☑	☐
National ID	☐	☐
Poverty Status	☐	☐
Spouse/father middle name	☐	
Spouse/father second last name	☐	☐
Phone number	☐	☐
Trained	☐	☐
Trained on		☐
Business/ work activities	☐	
Group fields	**Hide**	**Mandatory**
Trained	☐	
Loan Account Fields	**Hide**	**Mandatory**
Purpose of Loan		☐
Source of fund		☐

2. Check and uncheck the boxes according to your preferences.
3. When you are satisfied with your specifications, click **Submit**. (If you decide not to change the status of any fields at this time, click **Cancel**.)

Note: If you make a field mandatory, it will always have an asterisk (*) next to it.

HOW TO DEFINE AND CHANGE ADDITIONAL FIELDS

As of the Mifos 2.x release and beyond, additional fields in Mifos are now handled through the Question Groups functionality. You have all the flexibility you need to gather additional fields about a client's business along with the added control of choosing where to insert these into your regular workflow. These question groups can be a part of your regular workflow (like an "additional field") or collected periodically (like a survey).

Please follow our *Question Groups* section to learn more. Essentially instead of using the previous **Admin** > **Define Additional Fields** capability, you will now *Add a Question Group* and then *Insert New Questions* (additional fields) into your Question Group.

22. HOW TO WORK WITH BATCH JOBS

- How to Suspend Scheduled Batch Jobs
- How to Manually Execute Specific Batch Jobs to Run (and check status)

Batch jobs (also known as cron jobs on Unix-based systems) are a series of back-end jobs executed on a computer. Mifos currently has 9 batch processes which are scheduled to run nightly.

At any point, you can view the list of batch jobs scheduled to run along with other details specific to each job. Click **Admin>>Batch Jobs** (under System Administration) to view the following details for each batch job

- Name of the Batch Job
- Next Start
- Previous Run Start
- Task Type
- Task Priority
- Previous Run Status
- Cron expression

HOW TO SUSPEND SCHEDULED BATCH JOBS

The current status of the scheduler is displayed under the Batch Jobs Information section on the Batch Jobs page. This status can be either "Active" or "Standby". If the scheduler status is Active, it indicates that all batch jobs are running/ will run as per the specified schedule.

Batch Jobs Information
Welcome to the Mifos batch jobs management area.

Scheduler status: Active   [Suspend]

The whole batch-job scheduler can be put in standby mode by using
the Suspend option. Clicking on the suspend button will ensure all
scheduled batch runs are suspended. The scheduler status will now
show "Standby".

Batch Jobs Information
Welcome to the Mifos batch jobs management area.

Scheduler status: Standby   [Activate]

HOW TO MANUALLY EXECUTE SPECIFIC BATCH JOBS TO RUN (AND CHECK STATUS)

First select the batch jobs that need to be manually executed. This
selection is done by clicking the respective check boxes (to the left of
each job). After the required jobs are selected, click on 'Run Selected
Tasks'. This will execute the selected batch jobs.

Scheduled Tasks

☑ 1.   **ApplyHolidayChangesTaskJob**
    Next start: 01-Mar-2011 00:00:00   Task Priority: 5
    Previous run start: 28-Feb-2011 00:00:00   Previous run status: Failed (Show Details)
    Most recent successful run: 27-Feb-2011 00:00:00
    Task type: CronTrigger   Cron expression: 0 0 0 * * ?

☐ 2.   **SavingsIntPostingTaskJob**
    Next start: 01-Mar-2011 00:00:00   Task Priority: 5
    Previous run start: 28-Feb-2011 00:00:00   Previous run status: Failed (Show Details)
    Most recent successful run: 27-Feb-2011 00:00:00
    Task type: CronTrigger   Cron expression: 0 0 0 * * ?

☑ 3.   **LoanArrearsAgingTaskJob**
    Next start: 01-Mar-2011 00:00:00   Task Priority: 5
    Previous run start: 28-Feb-2011 00:00:00   Previous run status: Failed (Show Details)
    Most recent successful run: 27-Feb-2011 00:00:00
    Task type: CronTrigger   Cron expression: 0 0 0 * * ?

☑ 4.   **ApplyCustomerFeeChangesTaskJob**
    Next start: 01-Mar-2011 00:00:00   Task Priority: 5
    Previous run start: 28-Feb-2011 00:00:00   Previous run status: Failed (Show Details)
    Most recent successful run: 27-Feb-2011 00:00:00
    Task type: CronTrigger   Cron expression: 0 0 0 * * ?

☐ 5.   **BranchReportTaskJob**
    Next start: 01-Mar-2011 00:05:00   Task Priority: 5
    Previous run start: 28-Feb-2011 00:05:00   Previous run status: Failed (Show Details)
    Most recent successful run: 27-Feb-2011 00:05:00
    Task type: CronTrigger   Cron expression: 0 5 0 * * ?

☑ 6.   **LoanArrearsAndPortfolioAtRiskTaskJob**
    Next start: 01-Mar-2011 00:00:00   Task Priority: 5
    Previous run start: 28-Feb-2011 00:00:00   Previous run status: Failed (Show Details)
    Most recent successful run: 27-Feb-2011 00:00:00
    Task type: CronTrigger   Cron expression: 0 0 0 * * ?

On click of 'Run Selected Tasks', the list of tasks selected for manual execution will be displayed under the section 'Tasks sent for execution'.

Tasks sent for execution:
- ApplyHolidayChangesTaskJob
- LoanArrearsAgingTaskJob
- ApplyCustomerFeeChangesTaskJob
- LoanArrearsAndPortfolioAtRiskTaskJob

To verify that all the selected tasks have indeed been sent for execution, check the field 'Previous Run Status' for these tasks. The Previous Run Status for these tasks should read 'Started'.

4. **ApplyCustomerFeeChangesTaskJob**

Next start: 01-Mar-2011 00:00:00   Task Priority: 5

Previous run start: 28-Feb-2011 00:00:00   Previous run status: Started

Most recent successful run: 27-Feb-2011 00:00:00

Task type: CronTrigger   Cron expression: 0 0 0 * * ?

23. HOW TO CLOSE MONTH

Month closing option enables you to close month so there is no possibility to enter transaction before that date. You cannot edit transactions prior to the accounting close out date, thus ensuring that portfolio tracker and accounting remain reconciled.

To close month follow instruction below:

1. Click on **Admin** tab to see a screen like below:

2. Month Closing Date is default on current date. You may select different one by clicking on calendar or type it manually.

3. Click on **Change** button. Note that 'Current Month Closing date' is changed.

'Month closing' blocks following transactions:

- Apply payment
- Apply adjustment
- Repay Loan
- Make deposit/withdrawal
- Collection Sheet Entry

24. HOW TO USE USER INTERFACE FOR CHART OF ACCOUNTS CREATION

Chart of Account creation & mapping is core of any MIS & financial accounting system. Previously configuration and customization of COA was only available by editing xml file. This way was not effective and not easy to manage.

New version of Mifos brings functionality which allows to add new, modify and remove accounts directly from the Mifos User Interface. It is possible to modify/remove only those GL Codes which were not previously used in the system. Four main categories ASSETS, LIABILITIES, INCOME and EXPENDITURE cannot be removed or modified.

Note: Initial version of Chart of Accounts xml file still needs to be added to Mifos before first start of Mifos.

Follow the steps below to see how to manage Chart of Accounts directly from Mifos UI.

1. Open 'Admin' tab and click on 'Manage Chart of Accounts' link:

Accounting
o Month Closing
o Manage Chart of Accounts

Manage Imports and Exports
o Undo imported files | Import transactions
o Import client data
o Import Loans
o Import Savings
o View accounting exports
o REST API Approval

System Administration
o View System Information
o Shutdown
o Batch Jobs

2. On 'Manage Chart of Accounts' page, four main categories will be displayed:

Administrative tasks	Admin / **Manage Chart of Accounts**
Search by client name, system ID or account number	**Chart of Accounts**
[Search]	• 10000: ASSETS **Add** • 20000: LIABILITIES **Add** • 30000: INCOME **Add** • 40000: EXPENDITURE **Add**

3. You can expand each main category by clicking on its name:

4. Next to each account, there is a link to <u>Add</u> a new under it or if possible, link to <u>Modify</u> and <u>Delete</u> account:

- 411: Client Loan Portfolio   <u>Add</u>   <u>Modify</u>   <u>Delete</u>

5. To add a new GL Code under the e.g. ASSETS category, click on <u>Add</u> link next to the ASSETS:

6. 'Define new Charts of Accounts code' page will be displayed on which you can specify name of account and GL Code:

7. After entering name and code, click on 'Preview' button and 'Submit' to confirm the account creation:

8. New account will by automatically added and listed on 'Manage Chart of Accounts' page:

9. If you want to modify account (if account wasn't previously used) then click on Modify link, next to account. 'Modify Charts of Accounts code' page will be displayed:

10. On 'Modify Charts of Accounts code' page it is possible to change name of the account, GL code number and also move it to another parent account. At the bottom there is a section in which there is a possibility to see the whole Chart of Accounts tree and you can check to which parent it can be moved:

11. After modifying account parameters click on 'Preview' button and then on 'Submit' button to save the changes:

12. Account will be modified and automatically refreshed on the Chart of Accounts list:

13. If you want to remove account (if account wasn't previously used) then click on Delete link, next to account. 'Delete Charts of Accounts code' page will be displayed:

14. Click 'Delete' button to remove account. Account will be deleted and will no longer exist in the system.

Managing Chart of Accounts functionality has its own permission, so it is possible to control which users can add/modify/delete accounts:

When permission is disabled then Add/Modify/Delete links are not displayed next to the accounts:

| Home | Clients & Accounts | Reports | Admin | Financial Accounting |

Administrative tasks

Search by client name, system ID or account number

Search

Admin / **Manage Chart of Accounts**

Chart of Accounts

- 10000: ASSETS
  - 411: Client Loan Portfolio
  - 412: Client Loan Portfolio
  - 5: Cash and bank balances
  - 655: Loan Loss Provisions
  - 6612: Write-offs
- 20000: LIABILITIES
- 30000: INCOME
- 40000: EXPENDITURE

25. HOW TO UPLOAD ATTACHMENTS

Mifos enables to attach any type of files (pdfs, word, docs, etc.) during client creation or creating a new loan account. It is possible to upload max 2 MB size files.

To upload file follow these instructions:

1. Create new client / loan account (to see how to do this, please review How to create a new client and How to create a new loan account).
2. During client / loan account creation you will see:

Attachments(Max upload size 2 MB)

| File | | Browse... |
| Description | | |

Add file

3. Select appropriate file (you can type directory manually or click on **Browse** button and choose file).
4. It is also possible to add description of attachment.
5. Click on **Add file** button.
6. It is possible to add multiple attachments.
7. After clicking **Add file**, below the button, you will see list of added files with descriptions.
8. You can remove attachment by clicking button "**x**".

1. **test**
   My first attachment...
   [X]

2. **test2**
   My second attachment...
   [X]

HOW TO MANAGE ATTACHMENTS

It is possible to add more attachments after client's or loan account creation. On client's or loan account details page you will see **View uploaded files** link.

More account and transaction details

View Loan Account Payments
View Additional Information
View uploaded files
View status history
View change log
View transaction history

Follow instructions below, to view, download or upload a new attachment:

1. Click on **View uploaded files** link to view attachments details page.
2. You will see:

   Select new file to upload

   Show 10 ▾ results

   Filter: [   ]

File name	File size	Upload date	Description	Actions
test	6	16-Jan-2013 01:33:19	This is my first attachment...	Delete / Download

   1 to 1 of 1 results

   [<<] [<] [1] [>] [>>]

3. To delete attachment click on **Delete** link.
4. To download uploaded attachment click on **Download** link.
5. If you want to upload a new attachment click on **Select new file to upload** and browse a new file.
6. After selecting a file (optionally you can add file description) click on **Preview** and **Submit**.
7. Note that if you want to upload a file, which already exists in system (or if the name of file already exists) then you will overwrite this file with the new one.
8. On attachment details page you will see a list of uploaded files.

26. HOW TO UPLOAD NEW LOGO

It is possible to customize Mifos view, by importing office's logo instead of default Mifos logo. Logo may be changed both in application interface and in reports. There is a need to upload only one logo and it will be automatically changed in each place.

To upload logo follow instructions below:

1. Open **Admin** tab.
2. Under *Manage Mifos View* section, there is **Upload new logo** link. Click on it.
3. You will see following page:

Admin / **Upload new logo**

Upload new logo

Please, choose jpg, png or gif file with your logo. Your logo will be resized automatically to fit 200 pixels width and 70 pixels height bounds.

Choose your logo file: [Browse...] No file selected.

[Upload logo] [Back to previous page]

4. Click on **Browse** to select logo file.
5. Click on Upload logo.
6. If you don't want to change logo now, you can click on Back to previous page

HOW TO MANAGE PRODUCTS

27. HOW TO SET PRODUCT RULES AND ATTRIBUTES

HOW TO DEFINE NEW PRODUCT CATEGORIES

Most MFIs have savings products and loan products. In addition, you can define subcategories of these products. These can be useful in your reports, if you want to compare the repayment rates and profitability of different kinds of loans. For example, you might want to create an "Income-generating loan" category that is used to report on loans for business. You could create different products within this category such as "Farm loan" and "Food kiosk loan." A second category, "Housing loan," might contain different products for "Standard housing loans" and "Tsunami rebuilding loans." Then you could compare the categories to see which were the most popular and the most profitable.

If you have the appropriate permissions, you can create new categories. Follow these instructions:

1. Click **Admin** > **Define New Category**.
   The following screen appears:

   Define new category - Enter Product category information
   Complete the fields below. Then click Preview. Click Cancel to return to Admin without submitting information.
   *Fields marked with an asterisk are required.

   Category Details

   *Product Type: Savings
   *Category Name: education
   Category Description: Accounts for school fees, books, transportation, etc.

2. Enter information using the descriptions in the following table:

Field	Description	Example
Product Type	Savings or Loan. These hierarchies are separate, so a loan product cannot be assigned to a savings product category, and vice versa.	Loan
Category Name	This name will be used to refer to the category when new products are defined, and also in the reports where data are summarized or filtered by the product category.	3-year education loan

Category Description	Type a description that will help system users decide who to provide the product for.	3-year education loan

3. When you are finished, click **Preview** to review your work.
4. If you want to make changes to the category, click **Edit Category Information**, make the changes, and click **Preview** again.
5. When you are satisfied with the details of the category, click **Submit**. (If you decide not to add a new category at this time, click **Cancel**.)

HOW TO VIEW AND CHANGE EXISTING PRODUCT CATEGORIES

1. Click **Admin** > **View Product Categories**.
   A list of existing categories appears. It might look like this:

   View Product Categories
   Click on a category below to view details and make changes
   or define a new product category
   Loan
   - Crédit Automobile
   - Crédit Fonctionnement
   - Crédit Investissement
   - Festival Loans
   - Kay's Loan Category
   - LINE OF CREDIT
   - Loan
   - Micro Loan
   - Property Loan
   - shares loan
   - SHG Loan
   - Standard Loan

   Savings
   - Compte Courant
   - Compte Epargne
   - Depos
   - Dépôt à Terme
   - savings
   - Standard Savings

2. To see the details on any category, click its link. From the screen that appears, you can click **Edit Category Information** to make changes, as in the procedure above.

HOW TO VIEW AND CHANGE THE LATENESS DEFINITION AND THE DORMANCY DEFINITION

If you have the appropriate permissions, you can decide how long to wait after nonpayment of a loan before Mifos automatically changes a loan account's status from Active in Good Standing to Active—Bad Standing. The default Lateness value is 10 days, and you can change this value.

Mifos moves the account back to the Active in Good Standing status when the total amount overdue has been paid (the complete principal overdue + interest overdue + fee overdue + penalty overdue).

You can also decide how long, after a period of no deposits or withdrawals (dormancy) in a savings account, to mark the account as On Hold. The default value is 30 days.

You can change these definitions again at any time.

Follow these instructions:

1. Click **Admin** >**View Lateness/Dormancy Definitions**.
   A screen like the following appears:

   Set Lateness Definition

   Loan

   Specify the number of days of non-payment after which status of Loan account is changed to "In Arrears" by the system: [60] days

   Set Dormancy Definition

   Savings

   Specify the number of days to define "Dormancy" in Savings Accounts. The account status will be changed to "On Hold" by the system: [75] days

   [Submit] [Cancel]

2. In the **Loan** box, type the number of days to wait after nonpayment before the account is marked Active—Bad Standing.
3. In the **Savings** box, type the number of days to wait after no activity before it is marked On Hold.
4. When you are satisfied with the changes, click **Submit**. (If you decide not to make any changes to the definition at this time, click **Cancel**.)

28. HOW TO DEFINE NEW LOAN PRODUCTS

- How to waive interest on early loan repayment
- How to configure variable loan installments
- How to use multicurrency features

In Mifos, a loan *product* is a type of loan account. A single MFI typically has several loan products--for example, a 4-year housing loan, and a 2-year educational loan. The product provides the terms and definitions of these different programs to the Mifos system. Loan products are available to the whole MFI.

If a customer wants to borrow a 2-year educational loan, the MFI uses the 2-year educational loan to create an account for the customer. The loan account is used to track transactions related to the loan, which include interest, repayment, and any applicable charges. The loan account is a specific instance of a loan product, with a specified interest rate and an account number, and it is owned by a specified MFI customer.

For example, Rashmi and Shalini might both have loans for income-generating businesses. They are separate accounts (they have different account numbers and different balances), but both loans are instances of the same product (they were authorized by loan officers under the same program and share common traits, such as the way that the proceeds are used, the way interest is calculated, and the general ledger entries they are posted to). Although the terms of a loan account are governed by the product definition, the loan officer may have some flexibility to change interest rates and other attributes. Therefore, many of the properties of a loan product define the minimum and maximum values that the user may choose when an account of that type is opened.

The purpose of a product is as follows:

- To offer MFI personnel a menu of choices of predefined services to offer clients, and the range of legal parameters where variation is permitted.
- To define a link to the accounting system, so that disbursements and receipts can be credited to the proper general ledger account.
- To provide a grouping of different accounts that should be combined for reporting purposes. Before you can make individual loans, you must define a loan product. All individual loans created from the same product have the same basic attributes.

Note: If you want to see the loan products that have already been created before you make a new one, click **Admin** > **View Loan Products** and click any of the products displayed on that screen.

Follow these instructions:

1. Click **Admin** > **Define New Loan Product**.
   A screen appears with all the specifications for the product. The first part of the screen looks like this:

2. Enter information using the descriptions in the following table:

Field name	Description
Product instance name	The full name of the loan product being defined.
Short name	An abbreviated version of the name, used in reports or menus where space is limited, such as Collection Sheets.
Description	A description of the loan product: its purpose, eligible recipients, or other information that will help an employee determine whether it is appropriate for a particular client.
Product Category	A selection from the list of all the active loan product categories. Products not assigned to any category are assigned to the Other category.
Start Date	The full date after which loans of this type may be issued.
End Date	The last date on which loans of this type may be issued.
Applicable For	Click whether this is a loan given to groups or individual clients.
Include in Loan Cycle Counter	A Yes/No choice for whether these loans count towards the experience level of this borrower. The default option is Yes.

An additional field titled 'Can waive interest on Prepay Loan' is displayed. Information on its significance and how the feature can be enabled is discussed in the next section.

Waive Interest on Loan Repayment

Mifos provides MFIs the option to waive interest during repayment of certain Loan products. In some cases, this is used to reward clients who repay loans earlier than the required date. When MFIs exercise this option to waive interest for a certain product type, clients repaying loans of that specific product type are not charged interest for the current active instalment. Otherwise, when a client repays a loan, interest is captured for the current active instalment as well.

If the option to waive interest is not enabled, the loan amount due is calculated as follows:

 Amount due =

   All installments unpaid + Current installment due + Future Principle amounts only.

This feature can be specified for new as well as existing loan products.

To enable feature for new loan products: Follow steps detailed in above section to define new loan product. To select the 'Can Waive Interest on Prepay Loan' option for the loan in question, mark the corresponding check box as shown below.

 By default, this feature is not enabled.

To enable feature for existing loan products: Select the existing loan product for which the interest needs to be waived. To do this, follow these instructions:

1. Click **Admin> View Loan Products** (under Manage Products> Manage Loan Products)

The following screen with the list of loan products created will be displayed.

Administrative tasks

Search by client name, system ID or account number

[Search]

Admin / View Loans products

View Loans products

Click on a Loans product below to view details and make changes or Define a new Loans product.

- 3 Year Loan
- advance interest
- Agricultural Loan
- Agrilculture Loan
- Asset Financing
- CO2 Revolver
- Cristiano
- Educational Loan
- GC Monthly
- GC Weekly
- Group Livestock Loan
- GRUPAL
- Household Improvement Loan
- Housing loan
- income generation loan3
- incomegeneration 2
- Individual Medical Loan
- Kiosk
- personal loan without interest
- personal loans
- Ryan's Declining Loan Test
- Sari-Sari Stores
- Semanal
- Small Business Loan
- Small business loan-Level 1
- SME FINANCE
- Standard Client Loan
- Standard Group Loan
- Test Kenya Loan Product

2. Click on the loan product that you'd like to modify. On click of that product, the product details are visible.

3. Click **Edit Loans Product Information** (top right). All the fields are visible in edit mode. Mark the Can waive interest on Prepay Loan option as shown below.

Cristiano - Edit Loans product information.

Edit the fields below. Then click Preview. Click Cancel to return to Loans Product details without submitting information.
*Fields marked with an asterisk are required.

Loans product details.

*Product instance name: `Cristiano`

*Short name: `Cris`

Description: `produto consignado`

*Product category: `BRJ`

*Start date: `17` DD `02` MM `2011` YYYY

End date: `01` DD `01` MM `2015` YYYY

*Applicable for: `Clients`

Include in Loans cycle counter.: ☑

Can waive interest on Prepay loan: ☑

4. Click the Preview button to check if the changes have been made.
The **Can Waive Interest on Prepay Loan** field should now read **Yes**.

Cristiano - Preview Loans product information.

Preview the fields below. Then click Submit. Click Cancel to return to Loans Product details without submitting information.

Loans product details.

Product instance name: Cristiano
Short name: Cris

Description
produto consignado

Product category: BRJ
Start date: 17/02/2011
End date: 01/01/2015
Applicable for: Clients
Include in Loans cycle counter.: Yes
Can waive interest on Prepay loan: Yes
Calculate Loan Amount as: Same for all loans

5. Click **Submit**.

The next section deals with the amount of the loan. If you have multiple currencies configured for loan products, you can select the currency that the loan product applies to.

Loan Amount

*Calculate Loan Amount as: ⦿ Same for all loans   ◯ By last loan Amount   ◯ By loan Cycle

Min loan amount	Max loan amount	Default amount
300	1000	500

Enter information using the descriptions in the following table:

Field	Description	Example
Calculate Loan Amount	The way the loan should be calculated:	Same for All Loans

	Same for All Loans: The loan amount does not vary, and the loan history is not taken into consideration. By Last Loan Amount: The loan amount depends on the amount of the last loan this client or group received. After a successfully repaid loan, the amount of money available for the next loan increases. By Loan cycle: The loan amount depends on the experience of the borrower (prompt or late repayment, for example) with previous loans. The larger the number of successfully repaid loan cycles, the larger the amount of money available for the loan.	
Min Amount	The smallest amount that a loan of this type may be granted for.	50
Max Amount	The largest amount that a loan of this type may be granted for.	300
Default (Standard) Amount	The typical amount that a loan of this type may be granted for.	150

The next section deals with interest rates. The loan product sets up a range of interest rates; a manager can specify a rate within this range for an individual loan instance.

Interest rate

* Interest rate type:	Declining Balance
* Max Interest rate:	8 (0 - 999)%
* Min Interest rate:	3 (0 - 999)%
* Default Interest rate:	5 (0 - 999)%

Enter information using the descriptions in the following table:

Field name	Description
Interest Rate Type	The formula used to calculate interest due, based on the amount of money borrowed. For example, the Flat rate sets the interest due as the product of the principal times the interest rate times the full term of the loan. The amount can be paid all at once or distributed throughout the loan period.

| | The Declining Balance rate charges interest on the outstanding loan at the end of the instalment period. As the loan amount decreases, the interest due decreases as well.

The Declining Balance—Equal Principal Instalment is like the Declining Balance type, except that the borrower pays equal instalments of principal for the duration of the loan, and the interest is calculated on principal that has not been paid for the loan period.

The Declining Balance - Interest Recalculation method calculates interest based on early or late and/or partial or excess payments. Installments are equal throughout the loan with the recalculation factored into the allocation between principal and interest for each installment. |
|---|---|
| Max interest rate | The maximum interest rate that can be charged with this loan product. |
| Min interest rate | The minimum interest rate that can be charged with this loan product. |
| Default interest rate | The standard interest rate that is charged with this loan product, if you do not make any changes to the rate. |

The next section deals with the installments of the loan.

Repayment schedule

Enter information using the descriptions in the following table:

Loan product attribute	Description	Example
Frequency of Instalments	The frequency the payments are made to the MFI. In the Recur Every Box, type the number of weeks or months in each instalment.	Every week
Calculate # (number) of Installments	Click one of three choices: **Same for all loans** : The number of installments does not vary.	

	By last loan amount : The number of instalments depends on the amount of the last loan this client or group received. **By loan cycle** : The number of installments depends on the experience of the borrower (prompt or late repayment, for example) with previous loans.	
Max # of Installments	The maximum number of installments in which the loan can be repaid.	20
Min # of Installments	The minimum number of installments in which the loan can be repaid.	10
Default # of installments	The default value entered in the number of installments when defining a loan account. The user will be able to change the installments value when defining a loan account based on this loan product.	15
Grace Period Type	An initial grace period is the time between the disbursal date of a loan and the collection of the first regular payment. Click one of the following choices for the type of extra time allowed for repayment: **None** : No extra time is allowed. **Grace on All Repayments** : The client is not required to start repayment until the grace period ends, and interest is not charged during this period. That is, extra time is given for both principal and interest. **Principal-only Grace** : Extra time is allowed only for the principal, not the interest of the loan. The client must make regular interest payments but is not required to make payments against the principal during the grace period.	Grace on All Repayments
Grace Period duration (instalments)	This is the number of initial due dates at the beginning of the loan when no payment is due. The first payment would be due on the next instalment date.	3 (first payment due at period 4)

How to create Variable Installment Loans

Overview: Often times, MFIs face the need to tailor loan disbursement, loan repayment recovery and loan maturity to suit the cash flow patterns of the borrower. This is especially true of products like agricultural loans where clients repayments can be quite volatile. The volatility arises due to increased vulnerability of the agricultural industry to factors like inclement weather. Consequently returns in such sectors are seasonal, unpredictable and often lower than those of the regular commercial enterprises for which MFIs disburse loans. This necessitates the need for MFIs to have customized loans products, which allow for more flexibility with the installment schedule.

The Variable Installment Loans feature of Mifos enables MFIs to accommodate this flexibility by specifying different gaps between installments, as explained in the How to Manage Variable Loan Installments section.

The next section deals with any fees that are attached to this loan.

Fees

Attach fee types: Click on a fee type in the left box to select. Then click Add.

1. In the box on the left are all fees currently defined in Mifos. The box on the right contains any fees applied to this loan. Click any fee on the left and then click **Add>>** to move it to the box on the right. You can add more than one fee to this loan product. To remove the fee from this loan product, click it in the box on the right and then click **<<Remove**.

The next section deals with accounting details for the loan product. These details are sent to an external accounting application to keep track of the sources of funds and general ledger processing (interest/principal).

Accounting

Sources of funds: Click on a fund in the left box to select. Then click Add.

*Product GL code : Interest: --Select--

Principal: --Select--
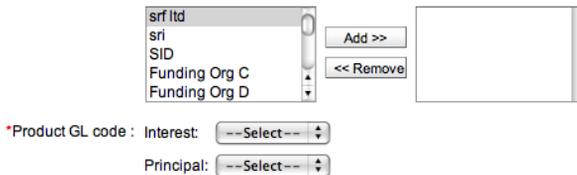
1. In the box on the left are all funds currently defined in Mifos. The box on the right contains any funds used as sources for this loan. Click any fund on the left and then click **Add>>** to move it to the box on the right. You can add more than one fund to this loan product. To remove the fund from this loan product, click it in the box on the right and then click **<<Remove**.
2. The **Product GL Code** refers to general ledger codes set at the time of configuration. Every transaction has a corresponding GL code for further financial tracking. To apply a GL code to the interest for this loan product, click a code in the **Interest** list. To apply a GL code to the principal for this loan product, click a code in the **Principal** list.
3. When you are done setting up the loan product, click **Preview** to review your work.
4. If you want to make changes. click **Edit Loan Product Information** and make changes.
5. When you are satisfied with all the details, click **Submit**. (If you decide not to create a loan product at this time, click **Cancel**.)

HOW TO USE MULTICURRENCY FEATURES

If Mifos has been set up in configuration to handle more than one currency, then when you define a new loan product, you can keep the default currency or specify an additional currency. The same choice appears when you define new fees. All loan accounts created from a loan product use the currency defined for that product.

When you create the new loan product, a currency field appears in the Loan Product Details section, as shown here:

All fees associated with that loan product must also use the same currency.

When the user chooses a loan product to create a loan account from, the currency for that product appears in the definition of the product.

29. HOW TO MANAGE THE PRODUCT MIX

If you have the appropriate permissions, you can decide which types of products a given client or group can mix. In this way, you can restrict clients from having active loans or savings accounts of different products at the same time.

For example, if you have three different loan products (A, B, and C), you can make a rule that if a client has loan A, they can have loan B but not C.

To establish the mix of loans and savings products that you want to allow, follow these instructions:

1. Click **Admin** > **Define Products Mix**.
   The following screen appears:

   Add a new product mix - Enter product mix information
   Complete the fields below. Then click Preview. Click Cancel to return to Admin without submitting information.
   *Fields marked with an asterisk are required.

   Product mix details

   *Product type :   [Loan   ▲▼]

   *Product instance name :   [Group Livestock Loan   ▲▼]

   Remove not allowed products :   Click on a product in the right box to select. Then click Remove.

   | Big business -DB
LINE OF CREDIT | [Add >>]
[<< Remove] | 1994-PrinOnly
1994Product
AAP Test Product
adsaq
Bi-weekly test loan |

   [Preview]   [Cancel]

2. Enter information using the descriptions in the following table:

Field	Description
Product Type	Savings or Loan
Product Name	Click a loan product or savings account product; you can then restrict the types of other loans or savings accounts that an individual client or group can have in addition to this product.
Remove Not Allowed Products	All other products in this category are by default in the allowed section (to the right). To mark a product so that it cannot be used by a client/group at the same time as the Product Name you chose, click that product and click the **<<Remove** button. The product moves to the box on the left. To cancel the restriction and allow a product to be offered at the same time as the original Product name you chose, click that product and click **Add>>**.

	That product moves to the box on the right.

3. When you have made your choices, click **Preview** to review your work.

4. A list of products that are allowed appears, follow by the list of products that are not allowed in combination with the product you originally chose.

5. To change this product mix, click **Edit Product Mix Information**, make changes, and click **Preview** again.

6. When you are satisfied with the product mix, click **Submit**. (If you decide not to make any changes to the product mix at this time, click **Cancel**.)

To change an existing product mix, click **Admin** > **View Product Mix**, click the link for the product you want to change, and click **Edit Product Mix Information**. Make your changes, and click **Submit** when you are done.

30. HOW TO VIEW SYSTEM INFORMATION AND MANAGE A MIFOS SHUTDOWN

- How to view system information
- How to manage a Mifos shutdown

HOW TO VIEW SYSTEM INFORMATION

At any point, you can check the basic information about the system you are using to run Mifos. Click **Admin** > **View System Information** to see items such as the following:

- Operating system version
- Application server version
- Database server name

HOW TO MANAGE A MIFOS SHUTDOWN

When you need to shut down Mifos (for upgrades or maintenance, for example), you must give users a chance to finish their work first, and you must prevent any new users from logging on. For that reason, the process includes ways to see how many users are currently working and to notify them of the shutdown.

To manage the shutdown of Mifos, follow these instructions:

1. Click **Admin** > **Shutdown**.
   A screen like the following appears:

   Shutdown Information
   Welcome to the Mifos shutdown management area.

Shutdown status	Not planned
Schedule in	600 seconds

   Start shutdown   Cancel shutdown   Refresh

   Active sessions
   1. srf finance ltd / **TEST ACCOUNT - Do Not Change MFI**
      15/03/10 18:07 [load_success] /pages/application/admin/jsp/sysinfo.jsp

   The **Shutdown Status** shows whether a shutdown of the system is planned or not. The **Active Sessions** section shows you the names of all system users logged on, their branch office, and the action or page they are involved in in Mifos. When you start a shutdown of Mifos, all active sessions will see a notification at the top of their screens indicating that a shutdown is imminent.
2. To be sure that you are seeing all active sessions of Mifos, click the **Refresh** button.
3. In the **Schedule In** box, type the number of seconds' delay until Mifos shuts down.
4. Click **Start Shutdown**.
   In the specified number of seconds, all active sessions of Mifos will have to complete their work, and no new sessions can be started. If you need to cancel this operation, click **Cancel Shutdown**. Active users will then be able to continue their sessions, and new users can log on.

Now that all sessions have shut down, the Mifos administrator can stop the entire Mifos application.

31. HOW TO DEFINE AND CHANGE SAVINGS PRODUCTS

- How to change savings products

Before you can create individual savings accounts, you must define a savings product. All savings accounts are created from these products and inherit their characteristics.

Savings products can be set up for mandatory or voluntary deposits. If the account holder does not make any deposits to or withdrawals from the account in a certain period of time (the default is 30 days), the account becomes dormant.

 Note: If you want to see the savings products that have already been created before making a new one, click **Admin** > **View Savings Products** and click any of the products displayed on that screen. From that display, you can make changes to the existing savings products.

Follow these instructions:

1. Click **Admin** > **Define New Savings Product**.
   A screen appears with all the specifications for the product. The first part of the screen looks like this:

Savings product details.

*Product instance name:	education
*Short name:	ne
Description:	Deposits to cover educational fees, transportation, child care, books, etc.
*Product category:	Standard Savings
*Start date:	30 DD 03 MM 2010 YYYY
End date:	DD MM YYYY
*Applicable for:	Clients

2. Enter information using the descriptions in the following table:

Field name	Description
Product instance name	The full name of the savings product being defined.
Short name	An abbreviated version of the name, used in reports or menus where space is limited such as the Collection Sheet.
Description	A description of the savings product: its purpose, eligible recipients, or other information that will help an employee determine whether it is appropriate for a particular client.
Product Category	A selection from the list of all the active savings product categories.
Start Date	The full date after which products of this type may be issued.
End Date	The last date on which products of this type may be issued.

Applicable For	Click whether this is an account given only to centers, groups, or individual clients.

The next section sets rules for deposits and withdrawals.

Targeted Deposits and Withdrawal Restrictions

*Type of deposits: [Voluntary]

Recommended Amount for Deposit: [50]

*Amount Applies to: [--Select--]

Max amount per withdrawal: [50]

3 Enter information using the descriptions in the following table:

Savings product attribute	Description	Example
Type of deposits	Click whether deposits are voluntary or mandatory. A voluntary deposit means that the client(s) or group(s) assigned this product are not obliged to save; a mandatory product means that savings deposits must be made as defined in the product.	Mandatory
Recommended amount for deposit	Type the recommended value of each deposit. If the type of deposit is mandatory and the savings account requires a monthly deposit, for example, the client(s) or group(s) must make a savings deposit on a monthly basis.	1000
Recommended Amount Applies to	If you chose Groups in the Applicable For list above, you can choose who the recommended savings amount applies to: the individual or the group. That is, the group could be responsible for the deposit amount, dividing it up among the clients in the group, or each client could be individually responsible for the deposit amount. In a center savings account, the recommended amount always applies to the client.	Complete Group
Max amount per withdrawal	Type the largest amount of money that can be withdrawn from the account at any given time.	200

The next section deals with setting interest.

Interest rate

* Interest rate: [2]   (0 - 100)%

* Balance used for Interest calculation.: [Average Balance]

* Time period for Interest calculation.: [1] [Month(s)]

* Frequency of Interest posting to accounts.: [1] month(s)

Minimum balance required for Interest calculation: [75]

4 Enter information using the descriptions in the following table:

Savings product attribute	Description	Example
Interest rate	Type the applicable interest rate.	
Balance Used for Interest Rate Calculation	Select the type of balance that will be used for interest: minimum balance or average balance. Compound interest is the only method supported as a basis of calculating interest. If you change this setting, the change is reflected in the open accounts as soon as the change is detected by Mifos. If the attribute is modified, the interest installments should be recalculated.	Minimum Balance
Time Period for Interest Rate Calculation	Enter the time period when the interest can be calculated. 1 month means that the interest rate will be calculated at the end of every month.	Computation: $A = P(1+r/n)$ Where: P = principal amount (initial amount) r = annual rate of interest (as a decimal) A = amount of money accumulated including interest n = number of times the interest is compounded per year
Frequency of Interest Posting to Accounts	Type the frequency of posting into the accounts (for example, interest is posted to the savings accounts once a month). Changes to this account will affect future transactions only.	1 month = every month. Posting is always at the end of the period defined.

	The frequency of deposit is inherited from the client's meeting frequency.	
Min balance required for interest rate calculation	Enter the smallest balance that the account must have before it can accrue interest. If the amount is lower than the amount entered here, interest will not be applied.	10

5. In the **Accounting** section, if you have general ledger codes for deposits and interest, click those codes in each list.
6. When you have made all choices for this savings product, click **Preview**.
7. Review your choices. If you want to make changes, click **Edit Savings Product Information**, make changes, and click **Submit**. (If you decide not to create a savings product at this time, click **Cancel**.)

HOW TO CHANGE SAVINGS PRODUCTS

If you change savings products that are already in use, the changes affect all future savings accounts created from those products, but they do not affect savings accounts that were created before. Follow these instructions:

1. Click **Admin** > **View Savings Products**.
   A screen appears like the following:

   View Savings products
   Click on a Savings product below to view details and make changes or Define a new Savings product.

   - Family Savings Account
   - FreeSavings
   - Group Savings
   - Group Savings Account
   - Individual Savings Account
   - Jewel
   - Lazima Savings
   - Mandatory Savings
   - savprodA
   - TermSavings

2. Click the link for the product you want to change.
3. In the screen that appears, review the terms of the product.
4. Click **Edit Savings Product Information** and proceed as in the procedure above, clicking **Submit** when you are done.

32. HOW TO SORT CLIENT AND LOAN FIELDS

It is possible to sort client's and loan's fields on details page to enable better customization. You can select the fields order, which is the most suitable for your needs.

Follow steps below to sort client's or loans's fields:

1. Open client's/loan's details page.
2. Click on **Change fields order**:

Account details

Edit account information
Change fields order

Facilitation Cost Rate Rate Type: Declining Balance-Equal Principal Installment
Interest rate: 120% APR
Facilitation Cost Rate deducted at disbursement: No
Currency : UGX
Frequency of Installments: 1 Month(s)
Principal due on last installment: No
Grace Period Type: Principal only grace
Grace period for repayments: 1 Installments
No. of installments: 21 (Allowed Number of Installments: 1 - 60)
Source of fund: OFT Funding Line

3. You will see buttons, which will enable you to sort client's/loan's fields.

Account details

Edit account information
Save changes

Facilitation Cost Rate Rate Type: Declining Balance-Equal Principal Installment
Interest rate: 120% APR
Facilitation Cost Rate deducted at disbursement: No
Currency : UGX
Frequency of Installments: 1 Month(s)
Principal due on last installment: No
Grace Period Type: Principal only grace
Grace period for repayments: 1 Installments
No. of installments: 21 (Allowed Number of Installments: 1 - 60)
Source of fund: OFT Funding Line

4. Click on ⬆ ⬇ to move fields in right order.
5. After you sort fields as you wanted, click on **Save changes**.

HOW TO MANAGE GROUPS, CENTERS, AND CLIENTS

33. CENTERS, GROUPS, AND CLIENTS: OVERVIEW

Below the level of the branch, your MFI can have centers and groups to organize and empower clients. Usually, a single Loan Officer works in a center and has responsibility for several groups. If there is a center, it determines the meeting schedule (if there is one) for all the groups contained in it. (Otherwise, the branch does this.)

Groups include clients; they can sometimes act as a unit, as in the case where a group has a savings or loan account, and all clients in that group contribute to it.

Clients can act on their own, with individual savings and loan accounts, or they can act as part of a group.

34. HOW TO CREATE A NEW CENTER

A center is a collection of many groups. It is associated with a branch office. A center can have a savings account, like a group or a client. Groups or clients associated with that center can make deposits to and withdrawals from such an account, and the center can also pay fees for accounts.

Follow these instructions:

1. Click **Clients & Accounts** > **Create New Center**.
   A screen appears that might look like this:

   Create a new Center - Choose Branch Office

   To select, click on a Branch Office from the list below. Click Cancel to return to Clients & Accounts without submitting information.

   Branch Office
   Mifos HO
   o *Pasay Branch*
   o *Bukit Timah Branch*
   o *Patong Branch*

2. From the list of branches, click the branch that this center will be associated with.
   A screen appears showing the branch office you chose. The first section might look like this:

   Create New Center - - Enter Center information

   Complete the fields below. Then click Preview. Click Cancel to return to Clients & Accounts without submitting information.
   * Fields marked with an asterisk are required.

   Branch Office Selected: Pasay Branch

   Center details

*Name:	Rafaela Center
*Loan officer assigned:	John Smith
*Meeting schedule:	Schedule Meeting
External Id:	Useful if necessary to cross-reference a client within a system used prior to Mifos
*MFI joining date:	2 DD 4 MM 2010 YYYY

3. Enter information about the center using the descriptions in the following table:

Field name	Description	Example
Branch selected	The center's parent branch.	Branch 01
Center details		
Name	The center's name (make sure that this is unique within the MFI).	Fina Center
Loan officer assigned	The loan officer assigned to the center. Groups associated with this center inherit this value.	Sri Nagesh
	Click Schedule Meeting to set the number of times meetings are to be held within a time period. Groups associated with this center inherit this value. Click Weeks or Months.	The 12th day of every third month

Meeting schedule	If you click Months, set a meeting for a specific day in each period or a specific day of a specific week in each period. If you click Weeks, type the number of weeks between meetings, and in the list next to it, click the day of the week on which the meeting takes place. In the Location of Meeting box, type where the meeting is to take place. Click save to save this schedule and return to the previous page.	or The 4th Tuesday of every second month Village store
Collection sheet type	The type of collection sheet used for collecting payment from members belonging to the center.	
External ID	A unique identifier of the center in another system. This will be used to link the center in Mifos system and center's details in another system.	BRA-001
MFI Joining Date	Date when the center was first approved and saved in the system.	01/02/2002

The next section is for the address of the center.

Address

Address 1:
Address 2:
Address 3:
City/District:
State:
Country:
Postal Code:
Telephone:

Field name	Description	Example
Center Address		
Address lines 1 -3, city, State, country, Postal code and Telephone		#224, Wheeler Road, Bangalore, Karnataka, INDIA, 560090 91 80 23456787

The next sections are for additional information and any fees.

Additional information

Center Bank ID: [_____]

Administrative set fees

Center Membership Charge: [10.0]   Periodicity: One time   ☐ Check to Remove

Apply additional fees

Fee Type: [--Select-- ▼]   Amount: [_____]

Fee Type: [--Select-- ▼]   Amount: [_____]

Fee Type: [--Select-- ▼]   Amount: [_____]

Field name	Description	Example
Additional information		
Customized fields	Fields that are configured by the system administrator to allow the MFI to capture more information.	
Administrative set fees		
Application or other fee (if charged)	Fee charged to be a member, process membership application, etc. These fees are set as default when defined.	2.50
Periodicity	The frequency the fee is applicable in a given period.	One-time fee
Check to remove	A user can check this box if they wish to remove the default fee. An unchecked check box means that the fee is applicable.	
Apply additional fees		
Fee Type, Amount	Additional fee type and amounts defined by the MFI.	

4. When you have made all specifications, click **Preview** and review your work.
5. If you want to make changes, click **Edit Center Information**, make the changes, and click **Preview** again.
6. When you are satisfied with your changes, click **Submit**. (If you decide not to create a center at this time, click **Cancel**.)
7. A screen appears confirming the creation of the center and providing a system ID number. You can use this number to find details on the center (including its performance data) quickly. The screen might look like this:

You have successfully created a new Center.

Please Note: Rafaela Center has been assigned the system ID number: **0002-000000010** You can enter a system ID number into the search box to access Center details which also include a Center's account and performance data.

View Center details now

Suggested next steps
Create an account for this Center
Create a new Savings account

Create a new Center

The center details page might look like this:

Rafaela Center

■ Active
System ID: 0002-000000010
Loan officer: John Smith

Edit Center Status

Performance History

\# of active Clients: 0
\# of active Groups: 0
Total Loan portfolio: 0.0
Total Savings: 0.0

Groups assigned   Add Group
Click on a Group below to view the Group details

Landings Group
Malia Group

Recent Notes

No notes available.

Add a note

Account information

Open new account: Savings

Center charges
View details
Amount Due: 0.0

View all closed accounts

Center information   Edit Center details
MFI joining date: 02/04/2010
Center start date: 02/04/2010
External Id:

Official titles assigned

Meeting details   Edit Meeting Schedule
Meetings: Recur every 1 Week(s) on Friday
Rafaela Drive

Additional information
Center Bank ID:

View change log

From the center dashboard, you can do the following:

- View and change center status
- Add groups
- Open new savings accounts
- View closed accounts
- Edit center details
- Edit meeting schedule
- View the change log
- View performance history
- View and attach surveys
- View and add notes

Check the appropriate chapters of this manual for information on each of these.

35. HOW TO CREATE A NEW GROUP

A group is a collection of clients that is assigned to a center or a branch (depending on the MFI hierarchy). It inherits the loan officer and the meeting schedule (if any) from its parent center or branch.

The group can act to borrow money and hold a savings account, as if it were an individual client. It can also have an account for group fees (for membership, loan applications, and so forth). A group can have positions such as President and Treasurer that are assigned to group members.

Follow these instructions:

1. Click **Clients & Accounts** > **Create New Group**.
   The following screen appears:

Create New Group - Select a Centre
Enter a Centre name and click Search. Click Cancel to return to Clients & Accounts without submitting information.

Centre name: suarez

Search   Cancel

2. In the **Center Name** box, type the name of the center or branch that this group will belong to, and click **Search**.
   All centers with that name appear in a list.

3. Click the correct center.
   A screen appears for group details, starting with this section:

Group details

* Group Name   juarez
*Recruited By: Sally Magalang
Trained: ☑
Trained on: 03 DD 03 MM 2010 YYYY
External Id: _____   Useful if necessary to cross-reference a client within a system used prior to Mifos

4. Enter information using the descriptions in the following table:

Field Name	Description	Example
Group Name	The name of the group, which must be unique.	*Hope and Effort Group*
Formed By	Type the name of the person who facilitated the formation of the group.	*Venkatesh V*
Trained	Check the correct box for if a group has been trained or not.	*Yes*
Trained On	The date the training was administered.	*01/12/2002*
External ID	Used to link Mifos group with another system. This value represents the group identifier in another system.	*GRP-001*

The next section is for the address of the group.

Address

Address 1:

Address 2:

Address 3:

City/District:

State:

Country:

Postal Code:

Telephone:

Field Name	Description	Example
Group address	Address 1-3, City, Stat, Country, Postal Code, Telephone	*#154, Wheeler Road, Cooke Town* *Bangalore, Karnataka, India - 560045* *+91 80 23549876*

The next section is for additional information and fees.

Additional information

Admin:

Administrative set fees

RF: 50.0   Periodicity: One time   ☐ Check to Remove

Training Fees: 300.0   Periodicity: One time   ☐ Check to Remove

Additional fees

Fee Type: Group Startup Fee   Amount: 15.0

Fee Type: tax   Amount: 22.3

Fee Type: --Select--   Amount:

Field Name	Description	Example
Administrative set fees		
Any applicable fee	Shows the mandatory fee for the group.	*3:07*
Periodicity	The time frequency during which the fee is applicable.	
Check to Remove	Check to disable the fee from being required for the group.	
Additional Information		
Custom fields 1 – 6	Fields used to capture MFI custom data.	
Apply additional fees		

Fee type; Amount	Additional fee types amounts defined by the MFI for the group.	

5. When you have made all specifications, click **Preview** to review your work.

6. If you want to make changes, click **Edit Group Information**, make changes, and click **Preview** again.

7. When you are satisfied with all changes, you can click **Submit for Approval** or (if you are not ready to submit the group) **Save for Later**. (If you decide not to create a group at all at this time, click **Cancel**.)

8. When the group application is approved, you see a screen like the following:

You have successfully created a new Group

Please Note: Bana village has been assigned the system ID number:
0009-000000250
You can enter a system ID number into the search box to access Group details which also include a Groups account and performance data.

View Group details now

Suggested next steps
Create a new Group account

The group details page might look like this:

From the group dashboard, you can do the following:

- View and change group status

- Add clients

- Open new savings and loan accounts

- View closed accounts

- Edit group information

- Edit center membership

- Edit personal information

- View summarized historical data

- View the change log

- View performance history

- View and attach surveys

- View and add notes

Check the appropriate chapters of this manual for information on each of these.

HOW TO REASSIGN A GROUP TO A NEW CENTER

If it ever becomes necessary, you can reassign a group so that it is now associated with a different center. Follow these instructions:

1. From the **Group Details** page of the Group you'd like to re-assign, scroll down to middle of this page and click **Edit Center Membership**. (If there is no center, and you are reassigning the group to a new branch, click Edit Branch Membership.)
   The Change Center Membership screen appears.

Suarez Group- Change Center membership.

Enter a Center name and click Search. Click Cancel to return to Group Details without submitting information.

Center Name: [   ]

[Search] [Cancel]

2. Type the name of the center you want this group to belong to and click **Search**.
3. The center name appears. Click its link.
4. Review a summary of your change and click **Submit**.
   The group is now included on the page for that center.

Note: The meeting time and Loan Officer of the new center is inherited by the group and all its members. Groups cannot be transferred unless all the active loan accounts are closed.

36. HOW TO CREATE A NEW CLIENT

The individual client can have savings accounts and borrow money according to the rules of your MFI. If the client is associated with a group, that client inherits the loan officer, the meeting schedule, and the meeting location of the group.

Follow these instructions to create a client account.

1. Click **Clients & Accounts**. In the left navigation panel, click **Create New Client**.

   The following screen appears:

   Create new Client - Select Group

   Enter a Group name and click Proceed. Click Cancel to return to Clients & Accounts without submitting information.

   Group Name `pasay`

   [Proceed] [Cancel]

   Click here to continue if Group membership is not required for your Client.

2. In the **Group Name** box, type the name of the group that this client is assigned to, and click Proceed. A list of groups by that name appears; click the correct one. If the correct group name is not on this list (perhaps you mistyped it?), type the group name again and click **Search** to try again. When you see the correct group name, click it.

3. If group membership is not required for your client, click that link to proceed.
   A screen for information about the client appears.

   The first section contains personal information. All fields with an asterisk (*) are required.

Personal information

*Salutation:	--Select-- ▼
*First Name:	
Middle Name:	
*Last Name:	
Second Last Name:	
GOVT ID :	
*Date Of Birth:	DD MM YYYY
*Gender:	--Select-- ▼
Marital Status:	--Select-- ▼
Number Of Children:	
Citizenship:	--Select-- ▼
Ethnicity:	--Select-- ▼
Education Level:	--Select-- ▼
Activities:	--Select-- ▼
Poverty Status:	--Select-- ▼
Handicaped:	--Select-- ▼
Photo:	[Browse]
Spouse/Father Name: Relationship --Select-- ▼	First Name Middle Name Second Last Name Last Name

3. Enter information using the descriptions in the following table (note that some fields may not appear or may have different choices, depending on how Mifos is configured for your MFI):

Field name	Description	Example
Salutation	Mr, Mrs etc. In Mifos, the system administrator can define more salutations.	Mr.
First Name		Albert
Middle Name		
Second Last Name		Smith
Last Name		Anderson
National ID	Can be Government ID, or National ID, or Social Security Number. This is not editable after a client enters Active state. Some external IDs might have characters associated with them.	N-001
Date of Birth		Nov-11, 2005
Gender		Male
Marital Status		Married
Number of Children	The total number of children the client has.	4
Citizenship		Kenyan
Ethnicity		Arab
Education Level	Captures the maximum level of education the client has attained, for example, Graduate	Graduate
Activities	The nature of the client's business	Self-owned business
Handicapped	If this field is present, check whether there is a handicap or not.	No
Poverty Status	If this field is present, click the appropriate status for the client, if known.	Very poor
Income	If this field is present, click the appropriate monthly income for the client, if known.	200

Photograph	User can upload a photo, which will be a part of the client details page and may be edited after client's creation. The maximum allowed size is 300kB and required formats are jpg, gif or png. Other formats and size over than 300kB are not accepted and error message is displayed. Click Choose File, browse your computer for the photograph file, and double-click it so that the filename appears next to the box.	C:\microfin\photos\smith01.gif
Spouse/Father Name Relationship, First Name, Middle Name and Second Last Name and Last Name	Names of the spouse or father.	Jane Smith, Spouse

The next section is for the address of the group.

Address

Address 1: _____
Address 2: _____
Address 3: _____
City/District: _____
State: _____
Country: _____
Postal Code: _____
Telephone: _____

4. Enter information using the descriptions in the following table:

Field name	Description	Example
Address		
Address	Address 1-3, city, state, country, postal code, Telephone	P.O Box 2223, Stanford, California, 94305, +1650-271-2450

5. The next section are Attachments. It is possible to attach any file to client details page (pdfs, word, docs, etc.).

Attachments(Max upload size 2 MB)

File [_____] [Browse...]

Description [_____]

[Add file]

To attach file to client's details page, please select appropriate file (you can type directory manually or click on **Browse** button and choose file). It is also possible to add description of attachment. After selecting a file, click on **Add file** button.   It is possible to add multiple attachments. After clicking **Add file**, below the button, you will see list of added files with descriptions. You can also remove attachment by clicking button "**x**".

1. **test**
   My first attachment...
   [X]

2. **test2**
   My second attachment...
   [X]

6. The next section is for additional information about the client, if any is required.

   ☐

7. If you have set additional family details information in database you will see, on next step, during client creation, following family details page:

Field name	Description	Example
Relationship	Possible to chose kind of relationship from drop-down list: Spouse; Father; Mother; Child	Father
First Name		Albert
Last Name		Smith
Date of Birth		Jan-21, 2012
Gender	Male/Female	Male
Living Status	E.g. together, not together	Together

8. You may add more than one family member. To do it click on **Add row** button. You will see next row to fill. You may also delete the row by clicking **Delete** link.

✓ Select Group/Branch Office				⏺ Personal information			▶ MFI info
	*Relationship	*First Name	Middle Name	*Last Name	*Date of Birth (DD /MM /YYYY)	*Gender	*Living Status
*Family Details	Father ▾	sdcs		dw	11 11 1990	Male ▾	Together ▾
	--Select-- ▾					--Select-- ▾	--Select-- ▾ Delete

[Continue] [Add Row] [Cancel]

After you add all embers and fill all necessarily fields, click continue.

9. The next section is for MFI-related information.

   MFI related information

   *Recruited By: [Sally Magalang ▾]

   External Id: [_____]

   Trained: ☑

   Trained On Date: [05] DD [03] MM [2010] YYYY

10. Enter information using the descriptions in the following table:

Field name	Description	Example

MFI related information

Recruited by	Select the loan officer to be assigned to the client. This is applicable if you selected to assign the client directly to a branch; otherwise the value is inherited from the group.	Loan Officer 1
Meeting Schedule	Define the meeting schedule. This field appears only if you assign the client directly to the branch; otherwise, the meeting schedule is inherited from the group. A client can be created without a meeting schedule if there is no need for one. Such client's name will not appear in the collection sheets.	
External ID	The client's unique identifier in another system that shares client details with Mifos.	E003
Trained	Has the client been trained?	Yes
Trained On	The date when the client was trained.	Dec-12, 2005

The next section is for client fees.

Administrative set fees

RF: 50.0   Periodicity: One time   ☐ Check to Remove

Apply additional fees

Fee Type: [New Client Fee ▼]   Amount: 10.0
Fee Type: [--Select-- ▼]   Amount:
Fee Type: [--Select-- ▼]   Amount:

11. Enter information using the descriptions in the following table:

Field name	Description	Example
Administrative set fees		
Any fees, if applicable	Any group or branch fees, such as membership application fees	8.85
Periodicity	The frequency the fee is applicable. Periodicity can be Once, Daily, Weekly, Monthly, Yearly	One-time fee
Check to Remove	Check to remove the application fee.	
Apply additional fees		
Fee Type; Amount	Mifos allows the definition of three custom fee types. Click the applicable fee type from the list and type the amount of the fee in the Amount box.	Processing fee, 3.00

The next section is for savings accounts.

Create Savings accounts

Savings instance name: [Family Savings Account ▼]
Savings instance name: [Individual Savings Account ▼]
Savings instance name: [--Select-- ▼]

12. If you want to create a savings account for this client now, click the name of the savings product from the **Savings Name** list. You can create up to three savings accounts.
13. When you have finished, click **Preview** to review your work.
14. If you want to make changes, click **Edit MFI-related Information** and make the changes.
15. When you are satisfied with all the changes, click **Submit for Approval**. If you want to submit this client later, click **Save for Later**; the account goes into a Partial Application state, and you can build a custom report to find all client records in this state. (If you decide not to create this client at all at this time, click **Cancel**.)

A screen appears that might look like this:

Note the system ID number for this client, so that you can use it to search for details about that client later.

The client details (dashboard) page might look like this:

From the client dashboard, you can do the following:

- View and change client status
- Open new savings and loan accounts
- View closed accounts
- Edit MFI information
- Edit or remove group membership
- Edit personal information
- View summarized historical data
- View the change log
- View performance history
- View and attach surveys
- View and add notes
- View uploaded files

Check the appropriate chapters of this manual for information on each of these.

37. HOW TO USE DASHBOARD WITH METRICS

Since Mifos 2.6.0 version it is possible to use Dashboard with metrics. All metrics are displayed on Mifos Home page in a table called "Dashboard".

Screen below shows how dashboard looks like:

Dashboard:
Total borrowers: 202
Total borrowing groups: 0
Active Centers: 6
Active Groups: 7
Active Clients: 305
Facilitations waiting for approval: 1
Facilitations in bad standing: 205
Facilitations to be paid in current week: 2

Following metrics (statistics) are currently available:

- Total borrowers
- Total borrowing groups
- Active Centers
- Active Groups
- Active Clients
- Loans waiting for approval
- Loans in bad standing
- Loans to be paid in current week

Each metric is a link which redirect to the list of metric details. Click on the link, to see details. Near the link, there is a value of metric, which is automatically updated after providing any change in the system.

38. HOW TO IMPORT CLIENT DATA

- How to import clients from Excel file
- Common errors, which may occur during import clients data

Mifos provides a functionality to create a large number of clients by automatically importing them from Excel file (.xls format). You can import clients in any states with all necessary information. There is no difference between clients created manually and clients created automatically via import functionality.

HOW TO IMPORT CLIENTS FROM EXCEL FILE

Follow these instructions:

1. Click **Admin** > **Import client data**

Manage Imports and Exports
o Import transactions
o Import client data
o View accounting exports
o REST API Approval

System Administration
o View System Information
o Shutdown
o Batch Jobs

Manage Questions
o View Questions | Add New Question
o View Question Groups | Add New Question Group
o Activate PPI / Question Group

A screen like the following appears:

Import client data - Enter file information

Complete the fields below. Click Cancel to return to Admin without submitting information. *Fields marked with an asterisk are required.

*Select import file: [_____] Browse

Review   Cancel

2. Click on **Browse** and select previously prepared Excel file (.xls format), which you want to import.

   Note: You may use example file to import. Click here to download Excel file.

3. If you chosen appropriate file click on **Review**. Mifos imports file and checks for errors. After that Mifos will display a confirmation that import was successful.

4. Click **Submit** to continue with import

Note: You may click Submit button, even if Mifos shows errors. Then only valid rows are imported and invalid rows are rejected. You may also click 'Cancel' instead 'Submit' during an import. If you do so, Mifos will return you to admin section. The data will not be imported. You can also go back to step 2 by clicking on 'Edit:Client information' button and select different Excel file.

How to set client's activation date

Currently it is possibility to set customer activation date. This functionality enables to create history in Mifos, and create and disburse loans in the past. Before, client's activation date was automatically set on day of import.

To set client's activation date, there is only need to type appropriate date in Excel template file in column "Activation Date". Here you can download template.

COMMON ERRORS, WHICH MAY OCCUR DURING IMPORT CLIENTS DATA

Note: User can not correct errors during the import. If any error occurred, user can stop importing data, make changes and start import again.

Displayed error	Explanation
Error in row <#>, Column <column name>: <value> does not exist	If a row contains a cell that's missing a required field, Mifos displays an error message for each row this occurs.
Error in row <#>, Column Date of Birth: Invalid date: <value>	Date of Birth is in the format YYYY-MM-DD. If any value under Date column does not start in format of YYYY-MM-DD, then Mifos displays an error message for each row this occurs.
Error in row <#>, Column Date of Birth: Date of birth cannot be a future date	Mifos throws this error message, if Date of Birth is a future date
Error in row <#>, Column Date of Birth: Given age is out of range. Age must be between <value> and <value>	Date of Birth cannot be greater or lower than specified age range in configuration file.
Error in row <#>: You must specify either Branch short name or Group global number	If Branch short name and Group global number are not defined in the file.
Error in row <#>, Column <column name>: Invalid cell value: <value>	Cell contains value which is not defined in Mifos.
Error in row <#>, Column <column name>: Group status should be higher than that of Client	If there is Status column in the file, create Client in Mifos in specified state. If status of Client is greater than status of the Group, then Mifos throws this error message.
Error in row <#>, Column <column name>: Group with global number <global number> is closed Error in row <#>, Column <column name>: Group with global number <global number> is canceled	Group is in wrong state.
Error in row <#>, Column <column name>: Invalid group global number <global number>	Group Gloabal number does not matach with any Global number defined in Mifos.
Error in row <#>, Column <column name>: Client already exists	If the same Client has been imported or already exists in Mifos.
Error in row <#>, Column <column name>: Duplicate global number: <value>	Client with the same global number has been imported or already exists in Mifos.
Error loading file <file name>	File is not in .xls format.
Error in row <#>, Column <column name>: Empty mandatory field	Mandatory field is not defined in the file.

Error in row <#>, Column <column name>: No active loan officers in office <value>	If there are no active Loan Officers in Branch to which Client will be imported.
Not enough input cells Not enough input rows	If file doesn't contain enough number of cells or rows.
Error in row <#>, Column <column name>: Office <value> does not exist	If specified Office short name does not match any Office short names in Mifos.

39. HOW TO CHANGE A MEETING SCHEDULE FOR A CENTER

Meeting schedules are set when you create a center. If you ever need to change the schedule, follow these instructions:

1. Click **Clients & Accounts**
2. In the Search box, type the center name and click **Search**. In the list that appears, click the link for the correct center
3. Click **Edit Meeting Schedule**
4. Change the schedule according to the instructions in How to create a center.
5. Meeting Schedule changes take effect the day after the changes are made. After changing the meeting schedule, all associated clients and groups with that center will have an updated meeting schedule the next day. If loan schedules are tied to meeting schedules, loan repayment schedules will also be updated.

40. HOW TO VIEW AND CHANGE DETAILS FOR CENTERS, GROUPS, AND CLIENTS

HOW TO EDIT DETAILS

You can change details about a center, group, or client at any time.

Follow these instructions:

1. From any search box, type the name of the center, group, or client, and click Search.
   All entities with that name appear; click the correct one.
2. In the Center/Group/Client Information section, click Edit Center/Group/Client Details.
   The screen that was filled out when the center, group, or client was created appears. For information on what each field means, see "How to create a new center", "How to create a new group" or "How to create a new client".
3. Make any changes and click Preview.
4. If you want to make changes, click the edit button, make changes, and click Submit.

HOW TO MAKE NOTES

In the center, group, or client dashboard (details page), you can record any notes in the Recent Notes section. To see all notes, click **See All Notes**. Any notes created about the group, center, or client (in the account status or adjustments section, for example) appear here as well.

To add a note, follow these instructions:

1. Click **Add a Note**.
   The following screen appears:

   Barangay 01 - Add note

   Enter a note in the field below. Then click Preview. Click Cancel to return to Centre details without submitting information.

   *Note: Lorem ipsum dolor sit amet, consectetur adipisicin elit

   Preview   Cancel

2. In the **Note** box, type the note.

3. Click **Preview** to review your work. If you want to make changes, click **Edit**, make changes, and click **Submit**.
   The note now appears in the Recent Notes section.

HOW TO VIEW THE CHANGE LOG

In the center, group, or client dashboard (details page), you can see a record of all changes that have been made. At the bottom of that screen, click View Change Log. It might look like the following screen:

Mati Teacher - Change log

Record Creation Date: 26/08/2009

Date	Field	OldValue	NewValue	User
04/11/2009	Status	Application Pending Approval	Active	mifos

Back to details page

41. HOW TO CHANGE THE STATUS OF CENTERS, GROUPS AND CLIENTS

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OVERVIEW OF STATUS STATES FOR CENTERS, GROUPS, AND CLIENTS

From the details page (dashboard) for centers, groups, and clients, you can change the status from active to inactive, or vice versa. (Clients and groups can have other statuses as well.) The procedure is the same for all three entities. A green square next to the center, group, or client name means that it is active.

The following rules apply when a center becomes inactive:

- Any periodic fee linked to the center record is not stopped.
- Transactions can still be made.
- A miscellaneous penalty or any amount that is due remains due.
- The system will not allow users to apply any periodic fee type to the account except for an upfront fee and any miscellaneous penalty fees.

Follow these instructions:

1. Click **Clients & Accounts**.
2. In the Search box, type the name of the center and click **Search**.
3. In the results box, click the name of the center you want.
   The details page (dashboard) for that center appears.
4. Click **Edit Center Status**.
   The Change status box appears. It might look like the following screen:

Barangay 01 - Change status
Current status: ■ Active

Select from the status options below. Then click Continue. Click Cancel to return to Center details without submitting information.

*Status: ○ Inactive

*Note:

[Preview] [Cancel]

5. Click the button for the new status.
6. In the **Note** box, type a note explaining why this status is changing.
7. Click **Preview** to review your change.
8. If you want to make further changes, click **Edit Status**, make any changes, and click **Preview** again.

HOW TO CHANGE THE STATUS OF GROUPS AND/OR CLIENTS

The following table shows the various states that a client can be in:

State	Description
Partial application	Assigned to the client if the record has been created, but data is incomplete or the user does not want the status to be as "Pending Approval", status can be marked as "Partial Application".
Pending approval	This is an optional state and can be omitted during the initial system setup by the MFI. Record contains all necessary data and is waiting for approval. Before and after this point, there could be some offline processes, which might govern the approval process. These processes can be specific to each MFI and will not impact Mifos functionality. A record can be saved in this state after the mandatory fields (according to the attributes table) have been filled.
Active	Client has been Approved and is eligible to open a savings account or apply for a loan, or is eligible for other products offered by the MFI. Every client has to have a loan officer to be active.
Cancel	A client application can be cancelled due to various reasons: • Client can withdraw the application • The application was rejected by an Officer of the MFI • The client is not eligible, as the client has been Blacklisted • A duplicate client record already exists, and thus one record is being canceled.

	This status means:
On hold	• No new accounts can be opened for the client. • Interest in the client's savings account will keep on accumulating, but no withdrawals will be allowed. Deposits will be allowed. • No new loans will be disbursed to the client, but repayments for current loans will be as scheduled. On Hold status of a client should be indicated on all the client's accounts to ensure that the client is unable to operate the accounts. On Hold status can either be changed to Closed or Approved. The rules of the respective status will then be applicable on the record.
Close	A client record can be closed to indicate that the client is not banking with the branch anymore or a duplicate record for the client exists in the system. The flags associated with this state are: Transferred, Duplicate Account, Blacklisted, Left Program, and Other. Once closed, client can reapply again but the client record has to follow the complete application procedure.

The following table shows the various states that a group can be in:

State	Description
Partial application	If the record has been created, but data is incomplete or the user does not want the status to be "pending approval", the status can be marked as "Partial Application". Group creation status defaults to this status if configured by the MFI.
Pending approval	This is an optional state and can be hidden by the MFI.during the initial system setup and configuration. The status means that the record contains all necessary data, and is waiting for approval pending any MFI manual process. When a group is created, this is the default status if the user does not have access to 'approve' status.
Active/Approved	Group has been approved and is eligible to open a savings account or apply for a loan, or for other products offered by the MFI. To be Active, every Group must have a loan officer assigned.
Cancel	A group application can be canceled due to various reasons, which include withdrawal of the application; the application was rejected by an officer of the MFI; the group is not eligible as it has been Blacklisted; or a duplicate group record already exists and thus one record is being canceled.
	If the group status is marked On hold, it will have the following implications:

On hold	○ New accounts: No new accounts will be opened for the group. ○ Savings account: Interest in savings account will keep on accumulating interest, but no withdrawals will be allowed. Deposits will be allowed. ○ Loans: No new loans will be disbursed to the group, but repayments for current loans will be as scheduled. ○ "On Hold" status can either be changed to Closed or Active/Approved. The rules of the respective status will then be applicable on the record. ○ If a group is On Hold, clients and client accounts will not be affected.
Close	○ A group record can be Closed to indicate that the group is not banking with the branch anymore, or a duplicate record for the group exists in the system. The flags associated with this state are: Transferred, Duplicate Account, Left Program, Blacklisted, and Other. ○ A group cannot be closed if any client has 'on-hold' or 'active' status. ○ Once closed, group can reapply again, but the record creation has to follow the complete application procedure again. ○ Every time the status of the group is changed to "closed", Mifos system has to validate if all group accounts have been closed and all individuals are either reassigned or closed.

Follow these instructions to change the status:

1. Click **Clients & Accounts**.
2. In the Search box, type the name of the group or client and click Search.
3. In the results box, click the name of the group or client you want.
   The details page (dashboard) for that group or client appears.
4. Click **Edit Group Status** or **Edit Client Status**.
   The Change status box appears. It might look like the following screen:

Mati Teacher - Change status
Current status: ■ Active

Select from the status options below. Then click Continue. Click Cancel to return to Client details without submitting information.

*Status: ○ On Hold
          ⊙ Closed
          When cancelling a Client , select an explanation from the dropdown list below.
          [Left Program ▼]

*Note: [Client has moved to another village.   ]

[Preview]   [Cancel]

5. Click the button for the new status.
   For a group, if you click **Closed**, click a reason from the list immediately below.
6. In the **Note** box, type a note explaining why this status is changing.
7. Click **Preview** to review your change.
8. If you want to make further changes, click **Edit Status**, make any changes, and click **Preview** again.

HOW TO CHANGE THE STATUS OF A CENTER

The following rules apply when a center becomes inactive:

- Any periodic fee linked to the center record is not stopped.
- Transactions can still be made.
- A miscellaneous penalty or any amount that is due remains due.
- The system will not allow users to apply any periodic fee type to the account except for an upfront fee and any miscellaneous penalty fees.

Follow these instructions:

1. Click **Clients & Accounts**.
2. In the Search box, type the name of the center and click **Search**.
3. In the results box, click the name of the center you want.
   The details page (dashboard) for that center appears.
4. Click **Edit Center Status**.
   The Change status box appears. It might look like the following screen:

42. HOW TO VIEW PERFORMANCE HISTORY

On the details page (dashboard) for centers, groups, and clients, performance history is summarized in a box at the upper right.

PERFORMANCE HISTORY OF A CENTER

For a center, it includes the following:

- Number of active clients: Total number of clients belonging to the center, irrespective of the client status.

- Number of active groups: Total number of groups belonging to the center, irrespective of the group status.

- Total loan portfolio: Total original value of all outstanding loans (including all groups' loans and client loans). This does not include group-funded loan products.

- Total savings: All the savings accounts of the center

PERFORMANCE HISTORY OF A GROUP

For a group, it includes the following:

- Number of active clients: Total number of clients belonging to the group, irrespective of the client status.

- Amount of last group loan: Last largest group loan disbursed.

- Average individual loan size: Sum of active loan amount for all client loan accounts / Number of active client loan accounts

- Total loan portfolio: Total original value of all outstanding loans (including group loans and all client loans). This does not include group-funded loan products.

- Portfolio at risk: The remaining balance of all outstanding loans that have one or more installments of principal past due more than 30 days / total original value of all outstanding loans. Principal amounts of loan product loans (not group-funded loan product) excluding interest.

- Total savings: All the savings accounts of the group.

- Loan cycle per product: The number of times a loan product has been used for a loan account. If the group has taken two agricultural loans and three cattle loans, for example, the performance history displays the following: education loan=2, cattle loan=3. The counter is incremented when a loan account is approved and decremented for rescheduled loans or written-off loans.

PERFORMANCE HISTORY OF A CLIENT

For a client, it includes the following:

- Loan cycle number: A loan cycle number is incremented when a new loan account is opened for the client. Rescheduling or writing-off a loan decrements the loan cycle count.

- Amount of last loan: The most recent loan with "closed--obligations met" status.

- Number of active loans: Loans with 'active in good standing' and 'active in bad standing' statuses.

- Delinquent portfolio: Amount of overdue loan principal / Total original value of all outstanding loans. Loans with 'active in good standing', 'active in bad standing' statuses and rescheduled loans are still 'overdue'.

- Total savings: All the savings accounts of the client

- Meetings attended

- Meetings missed

- Loan cycle per product: The number of times a loan product has been used for a loan account. If the client has taken two agricultural loans and three cattle loans, for example, the performance history displays the following: education loan=2, cattle loan=3. The counter is incremented when a loan account is approved and decremented for rescheduled loans or written-off loans.

This data is also viewable from the client and group dashboards, at the bottom, from the View Summarized Historical Data link.

43. HOW TO ATTACH AND COLLECT QUESTION GROUPS

Question Groups are ways for loan officers and others working in the branch to collect information about groups and clients. These question groups can include demographic information (income, family size, types of business) that might change over time, and they enable you to know your clients and serve their needs better. The process of attaching question groups is the same for centers, groups, and clients. The example used here is for a center.

Center workers can ask the question groups directly from the computer screen, or they can print a copy of the question groups and take it directly to the client. If they use a paper copy of the question group, they must enter the answers in the computer later.

To create a new question group, follow the instructions in How to create a new question group.

When you are ready to use the question group online (or to enter question group data from the printed copy), follow these instructions.

1. In any Search box, type the name of a center, group, or client and click Search.
2. In the list that appears, click the link for the correct center, group, or client.
3. In the **Center Details** screen, click **Attach a Question Group**. A screen like the following appears:

Jeevan Group - Attach Question Group

Select a question group from the list below. Then click "Continue". Click "Cancel" to return to client details without submitting information.

*Select a Question Group:

--Select One-- ▼

Continue   Cancel

4. In the **Select Question Group** list, click the Question Group you want to enter data for and click **Continue**. (You can see only the QG that are available for this center.) The online form of the QG might appear like this screen:

center123 - Enter question group data

Sec 1

* Date (dd/mm/yyyy) :

question 3 (dd/mm/yyyy) :

question 4 :
○ yes
○ no

Sec 2

DateQuestion (dd/mm/yyyy) :

Number :

question 1 :

5. Click or type a response to each question. If the question is mandatory, you may not finish the question group until the question is answered.
6. When you have answered all questions, click **Submit**.
7. In the Question Group box, the name and date of the QG now appear. To see details of that QG, click the name of the QG, you may also edit your answer if you click **Edit**.

44. HOW TO LINK GUARANTOR TO CLIENT

Guarantor is a person, who will ensure that loan account will be paid. On loan details page it is possible to attach guarantor to loan account. Guarantee can be applied only to loan account and individual loan account. It is possible to display guarantor's details and remove guarantor.

Client that is an "active" guarantor has a note displayed on the guarantors client page saying that this client is guarantying a loan for client (loan id and client name is displayed).

To link guarantor, follow instructions below:

1. Open loan account details page that you want to link with guarantor.
2. You will see:

List of guaranties: Apply guaranty

3. Click on **Apply guaranty** link.
4. You will see following screen:

Apply Guaranty to Facilitation Account - Select a Guarantor

Enter a Client name and click Search. Click Cancel to return to loan account details page.

Name: [_____]

[Search] [Cancel]

5. Choose a Client, who you want to link. Note: You can type ' % ' to display all possible clients.
6. Click **Search**.
7. You will see a list of clients match to text in text box.
8. Click on client's link.
9. You will see a screen like following:

Apply Guaranty to Facilitation Account - Preview Guarantor

Review the information below. Click Submit if you are satisfied. Click Cancel to return to loan account details page without submitting information.

Guarantor information:

Guarantor name:
Grace Acanda

Guarantor Global ID:
0002-000000222

Facilitation account information

Account owner:
Beatrice Afoyorwoth

Account owner ID:
0002-000000091

Product name:
EqualInstallment

Facilitation account Global ID:
000100000000976

[Submit] [Cancel]

10. Check if each field is displayed properly and click **Submit**.
11. You will see list of guaranties on loan details page:

List of guaranties:			Apply guaranty
Guarantor ID	**Guarantor Name**	**Guarantor details**	**Actions**
0002-000000222	Grace Acanda	show	remove

It is also possible o display guarantors details (click on **show** link near guarantor name). You can also remove guarantee, by clicking on link **remove**. It is possible to add more than one guarantor. Just click on apply guarantee and follow instructions 1-11.

On client, who is guarantor, details page there is a section with list of clients and their's loans. It is possible to display details by clicking **show.**

List of guaranties:

Guaranty for client:	Client Id	Facilitation account ID	Facilitation account details
First 3rfrefre	0002-000000326	000100000000960	show
Beatrice Afoyorwoth	0002-000000091	000100000000976	show

LOAN ACCOUNTS

45. INTRODUCTION TO LOAN ACCOUNTS

WHAT IS A LOAN ACCOUNT?

A single MFI typically has several loan products, for example, a 4-year housing loan, and a 2-year educational loan. The product provides the terms and definitions of these different programs to the Mifos system. Loan products are available to the whole MFI.

If a customer wants to have a 2-year educational loan, the MFI uses the 2-year educational loan to create an account for the customer. The loan account is used to track transactions related to the loan, which include interest, repayment, and any applicable charges. The loan account is a specific instance of a loan product, with a specified interest rate and an account number, and it is owned by a specified MFI customer.

GROUP LOANS VERSUS CLIENT LOANS

If your MFI is structured to have groups as well as clients, you have a choice of issuing group loans or individual loans. With group loans, the group as a whole is responsible for repayment and fees, and each individual in the group has a designated responsibility to pay their part of the debt.

The benefits of the group include the following:

- By vouching for other members of the group, the group does the work of checking the creditworthiness of each individual in the group.
- By co-signing the loan, the group provides insurance of payment by individuals.
- The group provides reinforcement, esprit de corps, and encouragement to individuals to bear their part of the debt responsibility.

THE LOAN ACCOUNT "DASHBOARD"

At any point, you can look at the details of a loan to find out its terms and its current status. Such a dashboard might look like this:

Passay Branch › Benchrev 05 › Group 5A › Franchre Yadi › **Educational Loan**

Educational Loan # 000100000000183   Edit account status

■ Active in Bad Standing
Disbursal date: 26/01/2009
Purpose of Loan:

Account summary   View repayment schedule

Total amount due on 03/04/2010: 87.0
Amount in arrears: 97.0

View installment details

	Original Loan	Amount paid	Loan balance
Principal	500.0	405.0	95.0
Interest	13.0	11.0	2.0
Fees	0.0	0.0	0.0
Penalty	0.0	0.0	0.0
Total	513.0	416.0	87.0

Recent activity   View all account activity

Date	Description	Amount
07/12/2009	Payment recd.	200.0
02/03/2009	Payment recd.	43.0
23/02/2009	Payment recd.	43.0

Transactions
Apply payment
Apply charges
Apply adjustment
Repay Loan

Performance history
# of payments: 9
# of missed payments: 8
Days in arrears: 351
Loan maturity date: 20/04/2009

Surveys
Attach a survey
View all surveys

Recent notes
19/01/2009: Approved - TEST ACCOUNT - Do Not
Charge 40%

See all notes
Add a note

Account details   Edit account information

Interest rules
Interest Rate Type: Declining Balance-Equal Principal Installment
Interest rate: 20.0% APR
Interest deducted at disbursement: No

Repayment rules
Frequency of Installments: 1 Week(s)
Principal due on last installment: No
Grace Period Type: None
No. of Installments: 12 (Allowed Number of Installments: 6 - 18)
Grace period for repayments: 0 Installments
Source of fund:

Collateral details
Collateral type:

Collateral Notes:

External Id:

Administrative documents
Payment/Receipt

Additional information
external_id:
xyz_site
Restructured:

Recurring account fees

More account and transaction details
View status history
View change log
View transaction history

The following table summarizes the sections of the dashboard:

Category	Description
Loan account header	Loan account number, current status, disbursal date, and purpose of the loan
Account summary	Shows the loan amount, amount paid, and the loan balance broken down by the principal, interest, fees, and penalty. It includes a link to the repayment schedule.
Recent activity	A list of transactions that have taken place with regard to the loan.
Account details	Shows the loan account details, which include interest and repayment rules and collateral details. It includes a link to a section where you can create a receipt for payment.
More account and transaction details	Shows the status history, change log, and change history for the loan account.
Transactions	Provides the links to applying a payment, an adjustment, or a charge to the loan account.
Performance history	Show various loan account performance indicators.
Recent notes	Shows the three most recent notes appended to the loan account, with additional links to add a new note or view all the notes.

LOAN ACCOUNT SUMMARY

The section displays the original loan, the amount paid and the balance for the principal, the loan interest, and the total fees and penalties on the loan account. These amounts are further subdivided by the balances for the loan account, the amount paid, and the loan balance. Totals for the original loan related amount, the amount paid, and the total loan balance appear as well.

The summary might look like this:

Group Livestock Loan # 000100000000616   Edit account status

■ Application Approved
Disbursal date: 22/03/2010
Purpose of Loan:

Account summary   View repayment schedule

	Original Loan	Amount paid	Loan balance
Principal	500.0	0.0	500.0
Interest	16.0	0.0	16.0
Fees	0.0	0.0	0.0
Penalty	0.0	0.0	0.0
Total	516.0	0.0	516.0

The following table explains the entries shown on this page.

	Original loan	Amount paid	Loan balance
Principal	The original loan amount. This cannot be updated once the account has been approved.	The amount paid against the principal up to the present date.	Original loan minus the amount paid.
Interest	A computed value showing the interest due from the loan account based on the original loan amount.	The total interest paid up to the present date. The amount paid can be greater than the amount calculated in the original loan if interest can be recalculated.	The amount of interest remaining on the loan.
Fees	The amount expected from this account according to the fee types attached to the account.	The amount paid against fees and miscellaneous fees up to the present date.	The unpaid fee amount expected from this account.
Penalty	Zero at the start of the loan.	The total penalty amount paid up to the present date.	Penalties charged but not yet paid up to the present date.
Total	The total of the amounts listed above.		

Repayment schedule

At any time, you can look at the repayment schedule (including all repayments to date, the number of repayments, due dates, and so forth) for a group or an individual loan. While you are looking at this page, you can use the links there to apply payment adjustments and charges.

The page might look like this:

Group Livestock Loan # 000100000000616-
Repayment Schedule as of 31/03/2010

Apply transactions:	Apply charges

No	Due date	Date paid	Principal	Interest	Fees	Total
Installments due						
1	29-Mar-2010	-	49.1	2.9	0.0	52.0
Future Installments						
2	05-Apr-2010	-	49.4	2.6	0.0	52.0
3	12-Apr-2010	-	49.7	2.3	0.0	52.0
4	19-Apr-2010	-	50.0	2.0	0.0	52.0
5	26-Apr-2010	-	50.3	1.7	0.0	52.0
6	03-May-2010	-	50.5	1.5	0.0	52.0
7	10-May-2010	-	50.8	1.2	0.0	52.0
8	17-May-2010	-	51.1	0.9	0.0	52.0
9	24-May-2010	-	51.4	0.6	0.0	52.0
10	31-May-2010	-	47.7	0.3	0.0	48.0

Return to account details

The following table explains the entries on this page:

Column name	Description
Installment No.	Sequence number of the installment.
Due Date	The first due date is the first repayment start date. If the loan is disbursed during a meeting, the repayment Start Date is the disbursal date + frequency of loan repayment + grace period duration (considering holidays and nonworking days). If the meeting day falls on a holiday, the new repayment date will be the next working day or the next repayment day, depending on how Mifos has been configured. No penalty is calculated for the period between the actual repayment date and the new repayment date. In case the loan duration extends beyond the current year, the system will create the repayment schedule for all years. However, the system assumes that the subsequent years have NO holidays. When the holidays next year are defined in the system, the repayment schedule for that year will be regenerated, taking into account the Holidays specified. If payment is not received, the penalty will be calculated from the new rescheduled date. Succeeding Installment Due Dates are calculated based on Previous Installment Due Date, holidays, and nonworking days as defined by the MFI. In case of holidays, if the head office configures it to be Next Repayment Day, no penalty will be calculated for that period. Penalty calculation will start if the client does not pay on the next repayment day.
Date Paid	The date when payment for the installment was received.

Principal	Principal paid or due, in the next payment or in the future.
Interest	Interest paid or due, in the next payment or in the future.
Fees	Fees paid or due, in the next payment or in the future.
Total	Total of the Interest + Principal + Fees.

Missed Installments

If a client or group misses payment for an installment, the same amount is included in the next installment due. For example, if the client has to repay $100 (principal = $80 and interest = $20) every month, and he or she defaults for the month of August, then for the month of September, the installment due (including penalty) is $202. The following computation shows how the $202 is arrived at:

Principal due $80

Interest due $20

Penalty due $2 (for the missed/defaulted installment)

Principal overdue $80 (for the missed/defaulted installment)

Interest overdue $20 (for the missed/defaulted installment)

Total amount due $202

Partial payments are accepted.

GROUP LOANS INDIVIDUAL MONITORING (GLIM)

Mifos currently offers two major types of loans, individual and group. In an individual loan, the individual is totally responsible for repayment of the loan and for payment of any associated fees. In a group loan, the group has a single loan account, and the group is the primary unit that the MFI interacts with; a single repayment schedule is maintained for the entire group. The group provides credit worthiness to all its members; if one member is delinquent in the group, then all the contracting group members are also considered delinquent.

If your MFI wants to do things differently-that is, if it wants to keep the credit worthiness of each individual in a group loan separate-it can use GLIM (group loans individual monitoring), which calculates performance history separately for each individual participating in a group loan.

With a GLIM loan, the group is still the primary unit that participates in transactions, but the performance history of each contracting member is calculated in a slightly different way when compared to how it is calculated for a regular group loan.

In a GLIM loan, all transactions (disbursals, payments, adjustments, bulk entry, and so forth) take place at the group level. The only major difference between GLIM and the usual group loans is that the initial loan account creation specifies the amounts given to each individual, the purposes for these amounts, and the way these loans affect the calculation of individual performance metrics.

Payments made on the GLIM loan are applied to Group loan account and also pro-rated across the individual schedule of every Group member.

Note: At the time of configuration, you must decide whether your group loans will be standard or will use GLIM. Once set, this option cannot be changed after deploying Mifos.

46. HOW TO CREATE A NEW LOAN ACCOUNT

- Loan schedule independent of meeting (LSIM)
- Group loan with individual monitoring (GLIM)

You can create individual loans for clients and for groups. All the loan products defined by your MFI are available for use, and you can adjust the amount of these loans in the ranges set for those products. You can also define and adjust the interest rate for each loan, choose options for the payment schedule, set a grace period (extra time for repayment), set fees in addition to the loan repayment, choose the fund that this loan comes from, and associate the loan with your general ledger codes.

Note: If you want to make several loans at the same time to clients or groups, see How to create multiple loans (bulk loan creation).

Loans can be held by clients and groups. To create a new loan for one of these, you must navigate to the details page for that customer. You can do this in several ways:

From the Home screen search function

You can navigate your way through Mifos using:

← the links to the left ↓ the search tool below ↑ the tabs at the top

To quickly find a Client, Centre, Group, or account you can...

Search by name, system ID or account number:

[   ]

[Search]

From the Quick Start left navigation list (click **Open New Loan Account**)

Quick start

Manage Clients
Create new Group
Create new Client

Manage Accounts
Open new Loan Account
Open new Savings Account
Enter Collection Sheet Data
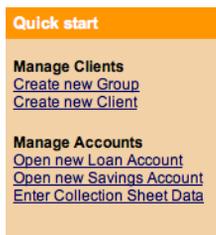
From the Clients & Accounts left navigation panel (click **Create Loan Account**)

Clients & Accounts Tasks

Manage Collection Sheets
Enter Collection Sheet Data

Create new Clients
Create new Centre
Create new Group
Create new Client

Create new Accounts
Create Savings account
Create Loan account
Create multiple Loan accounts

Manage account status
Change account status

From the Clients & Accounts main panel (click a **Branch Office** from the list on the right to narrow down the search for the customer)

To review or edit a Client, Group, or account

Search	or	Select a Branch Office
Search by name, system ID or account number		Bangalore_branch1244723261188
		Bangalore_branch1244724101456
[ ] [All Branch Offices ▼]		Branch-1
		Brata
[Search]		chennai
		chennai-Alandur
		CNI Koumassi Siège

All these methods ask for the name, system ID, or account number for a group or client. When you type this information and click **Search**, you see a list of all possible choices for your search information. Click the correct one, or (if you don't see the customer you were expecting) try retyping the search information carefully and then click **Search** again.

Once you see the details page for a customer (group or client), the procedure is the same. This example shows how to create a loan for a client.

Note : By default, repayments are due on center meeting dates. If you have specified an LSIM arrangement during configuration, you will see a box in which you can specify a repayment day that is different from the meeting day of the client's center. See Loan schedule independent of meeting for information about LSIM.

A screen shows details about this client's information and history with your MFI.

Mati Teacher   Edit Client status

■ Active
System ID: 0011-000000148
Loan officer: wqe adw

Activities: Micro Enterprise

Account information

Open new account: <u>Loan</u> | Savings

Loan
<u>Household Improvement
Loan, Acct
#000100000000464</u>   ■ Active in Bad
Outstanding balance: 31469.0   Standing
Amount due: 10570.0

<u>jbLoan1, Acct
#000100000000537</u>   ■ Application
                           Pending
                           Approval

Savings
<u>Lazima Savings, Acct
#000100000000463</u>   ■ Active
Balance: 200.0

Client charges
View details
Amount Due: 0.0

View all closed accounts

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1. In the **Account Information** section, find the **Open New Account** line and click the **Loan** link.
2. The following screen appears:

Create Loan account - Enter Loan account information

Select a Loan instance. Then click Continue. Click Cancel to return to Clients & Accounts without submitting information.
*Fields marked with an asterisk are required.

Account Owner:

* Loan instance name :   General Loan–1

[Continue]   [Cancel]

The list includes all loan products that are available to this account owner. If the account owner is a client, the loan products listed are restricted to those applicable to Clients in the product definition and products applicable to groups are not listed. In addition, the list includes only those products with a repayment frequency that is a multiple of the client's meeting frequency. That is, a client who has a meeting frequency of every third or sixth or ninth week (a multiple of 3) is eligible for loan instances that have a repayment frequency of weeks in a multiple of 3. A client whose meeting frequency is the last Monday of every 2 months is eligible for loan instances that have a repayment frequency of months in a multiple of 2. (This condition does not apply to clients who have no scheduled meetings.) If you attempt to change a meeting schedule so that it violates any of the above conditions, the change will not be possible.

Note: The only loans that appear on this list have a status of Eligible for New Accounts.

There are no built-in restrictions on the number of loans that a client/group can have. Your MFI is responsible for the approval of any loan, and for the mix of loan products that any client or group is allowed to have. See How to manage the product mix" for information.

3. In the **Loan Product Name** list, click the type of loan you want to create, and click **Continue**.
4. Enter information using the descriptions in the following table (note that these fields may vary somewhat, depending on the details of the loan product itself):

Field name	Description	Example
Amount	The loan amount for the client, limited to the minimum and maximum amounts shown in brackets.	100.00
Interest Rate	Applicable interest rate, limited to the minimum and maximum values shown in brackets. If a default field was defined for the product, this field shows the default interest rate value. The rate field can be zero but cannot be left blank. You may not change the interest rate once the loan has been paid out to the client.	18
No. of Installments	The number of installments in which the loan will be repaid, limited to the values shown in brackets.	12

Disbursement Date	The date when the loan is likely to be disbursed (paid out). If the client/group has a meeting date, the date must be one of the meeting dates. This date will be used as a Loan Start Date to generate the repayment schedule. This field can be updated with the Actual disbursement when the loan is actually disbursed to the client. ?? This date can be in the past. The repayment schedule will be regenerated when this date is updated. If a client has no meeting date, this date will not be checked against the meeting date schedule. History information about the date change will not be available except in the change log. You may not change this date after the account is set to "active in good standing" status.	*02/07/2006*
Grace Period for Payments	Type how long to wait for late repayment: that is, how many installments. If the loan product specifies "No grace" or if interest is automatically deducted at the time of disbursal, this field cannot be used. You can extend or reduce the length of the grace period if the grace period has not yet expired. The grace period starts as of the day the loan is disbursed to the client.	
Source of Funds	Click the applicable source of funds for the loan as defined by the MFI.	*Tsunami*
Purpose of Loan	Click the purpose of the loan.	
Business work activities	The type of activity the client is engaged in.	*Farming*
Collateral type	The type of collateral the client has provided for the loan.	*Type 1*
Collateral notes	Explanatory notes about the collateral type applicable to the loan.	*Land title deed verified by loan officer*
External ID	If this loan has an ID number from some other system, type it here.	
Additional information: Custom fields	Enter any additional information required by your MFI in the custom fields.	
Administrative Set Fees	Apply any set fees for this loan, as defined by your MFI.	

	If you want to change the default fee amount for any fee displayed, type the amount in the box. If you want to remove this fee, check the **Check to Remove** Box.	
Additional Fee type	Apply up to a maximum of 3 different fee types, as defined by your MFI.	
Attachments	Ability to attach max 2 MB files.	

5. Click Continue.
6. A screen appears summarizing the loan repayment installments. The screen you see might look like this:

Account Owner: Mati Teacher

Loan Amount : 2000.0
Disbursal date : 16/03/2010

Loan Application Fee   Amount : 40.0

Installments

			Amount due		
Installment	**DueDate**	**Principal**	**Interest1**	**Fees**	**Total**
1	23-Mar-2010	181.8	9.2	0.0	191.0
2	30-Mar-2010	181.8	9.2	0.0	191.0
3	06-Apr-2010	181.8	9.2	0.0	191.0
4	13-Apr-2010	181.8	9.2	0.0	191.0
5	20-Apr-2010	181.8	9.2	0.0	191.0
6	27-Apr-2010	181.8	9.2	0.0	191.0
7	04-May-2010	181.8	9.2	0.0	191.0
8	11-May-2010	181.8	9.2	0.0	191.0
9	18-May-2010	181.8	9.2	0.0	191.0
10	25-May-2010	181.8	9.2	0.0	191.0
11	01-Jun-2010	182.0	10.0	0.0	192.0

[Preview] [Cancel]

The list of installments shows the following:

- The number of installments
- The due date for each installment
- The principal for the loan at each installment
- The interest at each installment
- Any fee charged at the time of the installment
- The total amount of money due for each installment

7 Click **Preview** to review all the loan information. If you want to make changes in the loan, click **Edit Account Information**, make the changes, and click **Preview** again.

8 When you are satisfied with all changes, click **Submit for Approval** (or, if you want to wait to submit this loan, click **Save for Later**). (If you decide not to create the loan at all at this time, click **Cancel**.)

A screen confirming the loan appears; it might look like this:

Group Livestock Loan # 000100000000616 - Confirm status change

New status: ■ Application Approved

19/03/2010
This group is a good candidate for this loan. - *TEST ACCOUNT - Do Not Change MFI*

Complete and check off the following tasks. Then click Continue. Click Cancel to return to Loan account details without submitting information.

☐ Client has completed loan survey

[Edit status]

[Submit] [Cancel]

9 After creating Loan, you need to change the status of the account. To do that click on **Edit account status** link and then select appropriate account state.

In some situations, there can be a need to back date transactions and record disbursements that have happened in the past. To do that, just enter the past date (which can be before creation date) and then approve account. Disbursal would still follow the rule that it must happen on or after the date of the approval.

NOTE: To be able to approve loans in the past, 'Back-date approvals' and 'BackDatedApprovalsAllowed' option should be enabled in Mifos configuration file.

LOAN SCHEDULE INDEPENDENT OF MEETING (LSIM)

If your MFI intends to collect loan payments on nonmeeting days, it can set up this LSIM system to adjust the repayment schedule.

During the configuration process, the Allow Payments on Nonmeeting Days setting is turned on.

Then, in Mifos, you see the following differences when you create a loan:

· Ordinarily, the default disbursal date is the next meeting date. If LSIM is activated, however, you can change this date to something else. However, this disbursal date must be in the future.

· You can also change the default repayment day to a nonmeeting day (in the Repayment Day field), but it must occur at the same frequency as meeting days (that is, if the meeting occurs once a month, the repayment day must be once a month). You may not change the frequency of repayments.

Mifos calculates the repayment schedule, including grace periods, based on these dates.

HOW TO CREATE LOANS OF MULTIPLE FREQUENCIES

This feature allows MFIs to give clients loans of different frequencies. Previously, Mifos allowed only loan products that matched the frequency of a client's meeting schedule to be disbursed. For example, a client that had weekly meetings was not allowed to have monthly loans. In other words, if a client's meeting schedule was set to "weekly", only loan products that had repayments scheduled every N weeks could be disbursed. Thus, meeting schedule was a rigid constraint in Mifos. This new feature serves to remove some of that rigidity.

This feature only works when LSIM (Loan Schedule Independent of Meeting) is on. For details on enabling LSIM, look up here. Since this only works when LSIM is enabled, its scope is restricted to only loans and does not affect customer account related aspects like savings and fees.

This feature is available for groups as well as individual members. In addition, this feature is available for both variable and non-variable loans. The below sections details the procedure to be followed to create loans of multiple frequencies.

Scenario 1: Workflow to create monthly loan for client that meets weekly (non-variable installment loan):

Before proceeding to create a monthly loan for a client that meets weekly, ensure that the following two conditions are met.

- Ensure that the particular client has been created in Mifos and approved for meetings on a weekly basis. For details on how to create a client with weekly loan, look up How to create a new client.

Note: While creating a new client, the client's **Member Status** initially reads "Application

Pending Approval". (screenshot below)

a c   Edit Member status
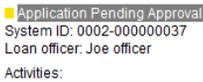
■ Application Pending Approval
System ID: 0002-000000037
Loan officer: Joe officer

Activities:

No loan can be disbursed to a client while in the pending approval state. Change the status
to "Active" by clicking on **Edit Member Status**. A screen similar to the following is
displayed.

a c - Change status
Current status: ■ Application Pending Approval

Select from the status options below. Then click Continue. Click Cancel to return to Member details

*Status: ○ Partial Application
             ● Active
             ○ Cancel
             When cancelling a Member , select an explanation from the dropdown list below.
             --Select-- ▼

*Note: active

Change the status to "Active" in order to disburse loans (as shown in the screenshot

below).

Monthly User   Edit Member status

■ Active
System ID: 0002-000000036
Loan officer: Joe officer

Activities:

- Ensure that the required loan product has been created with a frequency
  of installments set to 1 month. The loan product should not be a variable
  installment loan. For details on how to create a non-variable installment
  loan product with monthly installment frequency, look up How to create a
  new loan account.

Once the client has been created, follow these steps to create a monthly loan for
a client that meets weekly.

1. Log in to the Mifos system and select the required client for whom the loan
has to be disbursed. The client can be selected through the search boxes
provided on the home page.

 Ensure that the selected client has meetings scheduled on a weekly basis.

Weekly User   Edit Member status

■ Active
System ID: 0002-000000035
Loan officer: Joe officer

Activities:

Account information

                                          Open new account: Loan | Savings

Member charges
    View details
    Amount Due: 0.00

                                          View all closed accounts

MFI information   Edit MFI information

External Id:

Member start date: 18/07/2011
Recruited By: Joe officer

Training Status
Trained On:

Group Membership & Meeting Details   Edit / Remove Group membership
Meeting: Recur every 1 Week(s) on Tuesday
ioiioh
group tuesday

2. Under the account information section of the client's details, click **Open new
account> Loan.** A screen similar to the following is displayed:

Create Loan Account - Enter Loan Account Information

Select a Loan instance. Then click Continue. Click Cancel to return to Members & Accounts without submitting i
*Fields marked with an asterisk are required.

Account Owner: Weekly User

                    *Loan product name: --Select--

                              Continue   Cancel

 3. Select the required product name from the dropdown menu and click
Continue. Make sure that the loan product selected has monthly installments.
On click of Continue, a screen similar to the following is displayed.

Create Loan Account - Enter Loan Account Information

Select a Loan instance. Then click Continue. Click Cancel to return to Clients & Accounts without submitting information.
*Fields marked with an asterisk are required.

Account Owner: Stu1233171716380 Client1233171716380

*Loan product name: AnotherWeeklyClientFlatLoanWithNoFee ▾

Loan Product Summary

Description:

Interest rate type:	Flat
Frequency of installments:	1 Week(s)
Fixed repayment schedule:	No

Note:

- Under Loan Product Summary, Frequency of Installments = 1 month.
- Under Loan Account Details, Repayment Day has the day greyed out and the month selected. In the case of the above loan product, repayment date has been set as the first day of each month.

4. Under Loan Account details, type all necessary fields.

Loan Account Details

*Amount:	15000.0	(Allowed amount: 5,000 - 30,000)
*Interest rate:	18.0	(Allowed interest rate: 0 - 99 %)
*Number of installments:	12	(Allowed number of installments: 1 - 12)
*Disbursal date:	24 DD 4 MM 2012 YYYY	
*Grace period for repayments:	1	Installments
Source of funds:	--Select-- ▾	
Purpose of loan:	--Select-- ▾	
Collateral type:	--Select-- ▾	
Collateral notes:		
External id:		

5. Click **Continue**. A screen similar to the following is displayed.

Create Loan Account - Review installments

Review the payment schedule below. Click Preview to continue. Click Cancel to return to Members & Accounts without submitting information.

Account Owner:	Weekly User
Loan amount:	500
Disbursement date:	19-Jul-2011

Installments

Installment No.	Due date	Principal	Interest	Fees	Total
1	11/08/11	249.58	5.42	0	255
2	08/09/11	250.42	5.58	0	256

Preview   Cancel

Note that the two due dates listed for this monthly loan fall on the second Thursday of each month.

6. Click **Preview.** A screen similar to the following is displayed detailing all loan account information.

If satisfied with all details, click **Save for approval.** To edit details, click **Edit Account Information.**

7. On submitting the loan for approval, the following confirmation message is displayed.

You have successfully created a new loan account

Please Note: A new loan account for Weekly User has been assigned account # **000100000000125.** You can enter box to access account details.

View loan account details now

Suggested next steps
- Open new savings account
- Open new loan account

Note: In the above case of a client that meets weekly, the client can now have both weekly and monthly loans.

Weekly User
Edit Member status

Active
System ID: 0002-000000035
Loan officer: Joe officer
Activities:

Account information
Open new account: Loan | Savings

Loan
Test Prd1, Acct #000100000000125   Application Pending Approval

Test Prd 3, Acct #000100000000130   Application Pending Approval

Member charges
View details
Amount Due: 0.00

In the screenshot above displaying the two loans assigned to the monthly client, Test Prd 3 is a weekly loan and Test Prd 1 is a monthly loan.

Test Prd1 # 000100000000129
Edit account status

Application Pending Approval
Disbursal date: 01/08/2011
Purpose of Loan:

Account summary
View repayment schedule

	Original Loan	Amount paid	Loan balance
Principal	500.00	0.00	500.00
Interest	11.00	0.00	11.00
Fees	0.00	0.00	0.00
Penalty	0.00	0.00	0.00
Total	511.00	0.00	511.00

Account details
Edit account information

Interest rules
Interest Rate Type: Flat
Interest rate: 13.0% APR
Interest deducted at disbursement: No

Repayment rules
Frequency of Installments: 1 Month(s)
Principal due on last installment: No
Grace Period Type: None
No. of installments: 2 (Allowed Number of Installments: 1 - 5)
Grace period for repayments: 0 Installments

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In the above screenshot of Test Prd1, under section **Account Details>**
Repayment Rules, the Frequency of Installments reads '1 Month'.

Test Prd 3 # 000100000000128

🟨 Application Pending Approval
Disbursal date: 01/08/2011
Purpose of Loan:

Account summary

View repayment schedule

	Original Loan	Amount paid	Loan balance
Principal	500.00	0.00	500.00
Interest	5.00	0.00	5.00
Fees	0.00	0.00	0.00
Penalty	0.00	0.00	0.00
Total	505.00	0.00	505.00

Account details

Edit account information

Interest rules
Interest Rate Type: Flat
Interest rate: 12.0% APR
Interest deducted at disbursement: No

Repayment rules
Frequency of Installments: 1 Week(s)
Principal due on last installment: No
Grace Period Type: None
No. of installments: 2 (Allowed Number of Installments: 1 - 5)
Grace period for repayments: 0 Installments
Source of fund:

In the above screenshot of Test Prd3, under section **Account Details>**
Repayment Rules, the Frequency of Installments reads '1 Week'.

SCENARIO 2: WORKFLOW TO CREATE WEEKLY LOAN FOR
CLIENT THAT MEETS MONTHLY (NON-VARIABLE
INSTALLMENT LOAN):

Before proceeding to create a weekly loan for a client that meets monthly,
ensure the following two conditions are met.

- Ensure that the particular client has been created in Mifos and approved
  for meetings on a monthly basis. For details on how to create a client
  with monthly loan, look up How to create a new client.

    Note: Change Member status for a new client as per the steps
mentioned in the above
        section.

- Ensure that the required loan product has been created with a frequency
  of installments set to 1 week. The loan product should not be a variable
  installment loan. For details on how to create a non-variable installment
  loan product with weekly installment frequency, look up How to create a
  new loan account.

Once the client has been created, follow these steps to create a weekly loan for
a client that meets monthly.

1. Log in to the Mifos system and select the required client for whom the loan
has to be disbursed. The client can be selected through the search boxes
provided on the home page.

Ensure that the selected client has meetings scheduled on a monthly basis.

Monthly User

Edit Member status

■ Application Pending Approval
System ID: 0002-000000036
Loan officer: Joe officer
Activities:

Account information

Member charges
View details
Amount Due: 0.00

MFI information

Edit MFI information

External Id:

Member start date:
Recruited By: Joe officer

Training Status
Trained On:

Group Membership & Meeting Details

Edit / Remove Group membership

Meeting: Recur on First Monday of every 1 month(s)
ww
MonthlyGroup

Personal information

Edit personal information

Date Of Birth: 15/12/1983; 27 years old

2. Under the account information section of the client's details, click **Open new account> Loan.** A screen similar to the following is displayed:

Create Loan Account - Enter Loan Account Information

Select a Loan instance. Then click Continue. Click Cancel to return to Members & Accounts without submitting information.
*Fields marked with an asterisk are required.

Account Owner: Monthly User

*Loan product name: --Select--

Continue   Cancel

3. Select the required product name from the dropdown menu and click
Continue. Make sure that the loan product selected has monthly installments.
On click of Continue, a screen similar to the following is displayed.

Account Owner: Monthly User

*Loan product name: Test Prd 3

Loan Product Summary
Description: test loan account - weekly
Interest rate type: Flat
Frequency of installments: 1 Week(s)

Loan Account Details

*Amount: 500.0   (Allowed amount: 100 - 5000)
*Interest rate: 12.0   (Allowed interest rate: 10 - 20 %)
*Number of installments: 2   (Allowed number of installments: 1 - 5)
*Disbursal date: 1   DD 8   MM 2011   YYYY
*Repayment day: ● week(s)   ○ month(s)

If weeks, specify the following:
Recur every 1   week(s) Monday

*Grace period for repayments: 0   Installments
Source of funds: --Select--

Note:

Under Loan Product Summary, Frequency of Installments = 1 week.
Under Loan Account Details, Repayment Day has the month greyed out and the week selected. In the case of the above loan product, repayment date has been set as every Monday.

4. Under Loan Account details, change the repayment day values. Click **Preview**. A screen similar to the following is displayed.

5. If satisfied with all details, click **Save for approval.** To edit details, click **Edit Account Information.**

6. On submitting the loan for approval, the following confirmation message is displayed.

Note: In the above case of a client that meets monthly, the client can now have both weekly and monthly loans as shown in the snapshot below.

Monthly User

■ Active
System ID: 0002-000000036
Loan officer: Joe officer
Activities:

Account information

Open new account: Loan | Savings

Loan	
Test Prd 3, Acct #000100000000128	■ Application Pending Approval
Test Prd1, Acct #000100000000129	■ Application Pending Approval

Member charges
View details
Amount Due: 0.00

In the screenshot above displaying the two loans assigned to the monthly client, Test Prd 3 is a weekly loan and Test Prd 1 is a monthly loan.

HOW TO CREATE A GROUP LOAN WITH GLIM OPTION ENABLED

">

Mifos provides extended Group Loan functionality (GLIM) which allows to track individual repayment schedules of every member of the Group Loan. To enable GLIM functionality you need to activate the right configuration option in the database (for more datails please refer to section about Loan with Individual Monitoring on **http://mifos.org/documentation/configuration#id30**).

Note: To check if GLIM is added properly, click **Admin > Organizational Settings.** Under 'Miscellaneous' section find: Group loan with individual monitoring (GLIM) – it should be set to Yes**.**

Group loan with individual monitoring (GLIM) enables you to allocate principal amounts and select different loan purposes to individual group members. A loan is distributed to group and you are able to see not only group repayment schedule but also schedule for each individual group member. This functionality more clearly shows the amounts needed to repay by individual persons.

To create GLIM Group Loan account follow the steps below:

1. Click on **Clients & Accounts** tab.
2. Search for a Group, where you want to create a Group Loan Account.
3. You will see a list of groups matched to your Group Name, choose appropriate one.

Search for: group   All Branch Offices ▼   Search

11 results for group

1. Client **MemberWeekly Group: ID 0002-000000026**
Status: ■ Loan officer: loan officer
Also See: MyOfficeDHMFT / WeeklyMeetingCenter / GroupWeekly

2. Group **group1: ID 0002-000000004**
Status: ■ Loan officer: loan officer
Loan: Account # 000100000000011 Account # 000100000000042
Also See: MyOfficeDHMFT / Default Center

3. Group **groupWithoutLoan: ID 0002-000000009**
Status: ■ Loan officer: loan officer
Also See: MyOfficeDHMFT / Default Center

4. Group **Default Group: ID 0002-000000011**
Status: ■ Loan officer: loan officer
Loan: Account # 000100000000075 Account # 000100000000078
Also See: MyOfficeDHMFT / Default Center

Default Group

■ Active
System ID #: 0002-000000011
Loan officer: loan officer

Clients assigned   Add Client
Click on a Client below to view the Client details.

Stu1233266299995 Client1233266299995
Stu1233266309851 Client1233266309851
Stu1233266319760 Client1233266319760
Holiday TestClient

Account information   Open new account: Loan | Savings

Loan
WeeklyGroupFlatLoanWithOnetimeFee, Acct #000100000000075   ■ Active in Good Standing
Outstanding balance: 6,620
Amount due: 1,655

WeeklyGroupDeclineLoanWithPeriodicFee, Acct #000100000000078   ■ Active in Good Standing
Outstanding balance: 7,580
Amount due: 758

Group charges
View details
Amount due: 0

                                          View all closed accounts

Group information   Edit Group information
Group approval date: 22/02/2011
External Id:
Recruited By: loan officer

Note: If you want create

GroupEmergencyLoan # 000100000000082 - Disburse Loan

*Fields marked with an asterisk are required.

Disbursal Date: [27] DD [04] MM [2012] YYYY
Receipt ID: [   ]
Receipt Date [ ] DD [ ] MM [ ] YYYY

Disbursement details

Loan amount : [3123.00]
*Mode of payment: [--Select-- ▼]

Payment details

Amount: [0.00]
*Mode of payment: [--Select-- ▼]

Group Loan account, the group should have at least two active clients.

4. You will see Group details. Under Account Information section click on **Loan** to create a new Group Loan account.

5. Choose **Loan product name** from drop-down list and click **Continue**.

Create Loan Account - Enter Loan Account Information

Select a Loan instance. Then click Continue. Click Cancel to return to Clients & Accounts without submitting information.
*Fields marked with an asterisk are required.

Account Owner: Default Group

*Loan product name: [--Select-- ▼]

[Continue] [Cancel]

6. You will see a page where you need to enter Loan Account Information. If GLIM function is enabled you need to choose individual details for each member of Group Loan. Check checkboxes next to the clients who are members of Group Loan (individual repayment schedule will be created for them), type amount value and choose loan purpose from the drop-down list.

Create Loan Account - Enter Loan Account Information

Select a Loan instance. Then click Continue. Click Cancel to return to Clients & Accounts without submitting information.
*Fields marked with an asterisk are required.

Account Owner: Default Group

*Loan product name: WeeklyGroupDeclineLoanWithPeriodicFee ▼

Loan Product Summary

Description:

Interest rate type: Declining Balance

Frequency of installments: 1 Week(s)

Fixed repayment schedule: No

Individual Details

☐ Account Owner:	*Amount:	Purpose of loan:
Client: Stu1233266299995		
☑ Client1233266299995	1000	LoanPurposes-0002BuffaloPurchase ▼
Client Id:0002-000000012		
Client: Stu1233266309851		
☑ Client1233266309851	2000	LoanPurposes-0002BuffaloPurchase ▼
Client Id:0002-000000013		
Client: Stu1233266319760		
☑ Client1233266319760	4500	LoanPurposes-0003GoatPurchase ▼
Client Id:0002-000000014		
Client: Holiday TestClient		
☐		--Select-- ▼
Client Id:0002-000000023		
Total amount:	7500.00	(Allowed amount: 1 - 100,000)

7. After fulfilling all necessary fields click **Continue** button.

8. On 'Review installments' page, click **Preview** button.

9. On 'Preview Loan account information' page, check account information and then click on **Save for approval** button.

10. If you display group details page, you will see a newly created account.

Default Group

■ Active
System ID #: 0002-000000011
Loan officer: loan officer

Clients assigned   Add Client
Click on a Client below to view the Client details.

Stu1233266299995 Client1233266299995
Stu1233266309851 Client1233266309851
Stu1233266319760 Client1233266319760
Holiday TestClient

Account information

Open new account: Loan | Savings

Loan

WeeklyGroupFlatLoanWithOnetimeFee, Acct #000100000000075   ■ Active in Good Standing
Outstanding balance: 6,620
Amount due: 1,655

WeeklyGroupDeclineLoanWithPeriodicFee, Acct #000100000000078   ■ Active in Good Standing
Outstanding balance: 7,580
Amount due: 758

GroupEmergencyLoan, Acct #000100000000082   ■ Application Pending Approval

Click on Loan Name to display its details. On the Group details page, you will see the GLIM table with listed Group Lona members as it is shown below:

Edit account status

■ Application Approved
Disbursal date: 27/04/2012
Purpose of Loan:

Account summary

View repayment schedule

	Original Loan	Amount paid	Loan balance
Principal	7,500	0	7,500
Interest	80	0	80
Fees	0	0	0
Penalty	0	0	0
Total	7,580	0	7,580

Recent activity

Account details

Edit account information

Interest rules
Interest Rate Type: Declining Balance
Interest rate: 10% APR
Interest deducted at disbursement: No

Repayment rules
Frequency of Installments: 1 Week(s)
Principal due on last installment: No
Grace Period Type: None
No. of installments: 10 (Allowed Number of Installments: 1 - 100)
Grace period for repayments: 0 Installments
Source of fund:

Client ID	Client Name	Government ID	Loan amount	Loan purpose
0002-000000012	Stu1233266299995 Client1233266299995	-	1,000	LoanPurposes-0002BuffaloPurchase
0002-000000013	Stu1233266309851 Client1233266309851	-	2,000	LoanPurposes-0002BuffaloPurchase
0002-000000014	Stu1233266319760 Client1233266319760	-	4,500	LoanPurposes-0003GoatPurchase

Collateral details
Collateral type:

Collateral Notes:

External Id:

Administrative documents

Recurring account fees

One time account fees

8. Individual repayment schedule for every member of the Group Loan will be displayed after disburisng the loan. To do that you need to first change Group Account status. Click **Edit account status** link.

Actual Group Loan status is 'Application Pending Approval', so you need to change it to 'Application Approved'. Type an appropriate note. Click **Preview > Submit**

On the Loan Group details page you should see Application Approved status.

In some situations, there can be a need to back date transactions and record disbursements that have happened in the past. To do that, just enter the past date (which can be before creation date) and then approve account. Disbursal would still follow the rule that it must happen on or after the date of the approval.

NOTE: To be able to approve loans in the past, 'Back-date approvals' and 'BackDatedApprovalsAllowed' option should be enabled in Mifos configuration file.

After that, You will see a screen like following:

9. Now you must click on **Disburse Loan** in the right panel, under 'Transactions' section. You will see a screen like following:

GroupEmergencyLoan # 000100000000082 - Disburse Loan

*Fields marked with an asterisk are required.

Disbursal Date: `27` DD `04` MM `2012` YYYY

Receipt ID: `_____`

Receipt Date `___` DD `___` MM `___` YYYY

Disbursement details

Loan amount : `3123.00`

*Mode of payment: `--Select-- ▼`

Payment details

Amount: `0.00`

*Mode of payment: `--Select-- ▼`

10. Type all necessary fields and than click **Review transaction** > **Submit.**

11. Now, in Group Lon details you may see the following list of clients in GLIM table, along with a new column which allows to display individual repayment schedule for every member of Group Loan.

Client ID	Client Name	Government ID	Loan amount	Loan purpose	Individual schedule
0002-000000012	Stu1233266299995 Client1233266299995	-	1,000	LoanPurposes-0002BuffaloPurchase	show
0002-000000013	Stu1233266309851 Client1233266309851	-	2,000	LoanPurposes-0002BuffaloPurchase	show
0002-000000014	Stu1233266319760 Client1233266319760	-	4,500	LoanPurposes-0003GoatPurchase	show

12. To display individual schedule repayment for each clients in Group Loan, click on **Show** link.

You may see a screen like following:

WeeklyGroupDeclineLoanWithPeriodicFee # 000100000000079- Individual Schedule

Amount: 1,000
Disbursal date: 26/04/2012

Installments

Installment	DueDate	Principal	Interest	Fees	Total (with Penalty)
1	27-Apr-2012	99.08	1.92	0	101
2	04-May-2012	99.27	1.73	0	101
3	11-May-2012	99.46	1.54	0	101
4	18-May-2012	99.65	1.35	0	101
5	25-May-2012	99.84	1.16	0	101
6	01-Jun-2012	100.04	0.96	0	101
7	08-Jun-2012	100.23	0.77	0	101
8	15-Jun-2012	100.42	0.58	0	101
9	22-Jun-2012	100.61	0.39	0	101
10	29-Jun-2012	101.40	0.60	0	102

Return to account details

Each client in Group Loan has his own schedule, so he/she can view when and with what amount installments need to be repaid.

13. If you want to apply payment to the Group Loan, click on **Apply payment** link, as it is shown below:

**GroupWeeklyFlatLoan #
000100000000083**

Edit account status

■ Active in Good Standing
Disbursal date: 27/06/2012
Purpose of Loan:

Account summary

View repayment schedule

Total amount due on 29/06/2012: 1,046

Amount in arrears: 0

View installment details

	Original Loan	Amount paid	Loan balance
Principal	10,000	0	10,000
Interest	461	0	461
Fees	0	0	0
Penalty	0	0	0
Total	10,461	0	10,461

Recent activity

View all account activity

Date	Description	Amount
27/06/2012	Loan Adjusted	10,046.03
27/06/2012	Loan Repayment	10,046.03
27/06/2012	Loan Disbursal	10,000

Transactions

Apply payment
Apply charges
Apply adjustment
Repay Loan

Performance history

# of payments: 0
# of missed payments: 0
Days in arrears:0
Loan maturity date:31/08/2012

Question Groups

Attach a Question Group

Recent notes

27/06/2012: Account Reopened-
mifos

27/06/2012: asda- *mifos*

See all notes
Add a note

14. On 'Apply payment' page, enter payment amount, select mode of payment and click on **Review transaction** button.

Ashanti Branch Office / Bekwai Center / Municipal Group / GroupWeeklyFlatLoan

GroupWeeklyFlatLoan - Apply payment

Fields marked with an asterisk are required.

*Date of transaction: 2£ DD 0€ MM 2012 YYYY

*Amount: 100.00

*Mode of payment: Cash ▼

Receipt ID:

Receipt date: DD MM YYYY

Review transaction   Cancel

15. If all payment details are correct, click on **Submit** button.

Ashanti Branch Office / Bekwai Center / Municipal Group / GroupWeeklyFlatLoan

GroupWeeklyFlatLoan # 000100000000083 - Review transaction

Review the transaction below. If satisfied click Submit. Click Cancel to return to account details without submitting information or to try again with changes.

Date of transaction: 28/06/2012
Amount: 100
Mode of payment: Cash
Receipt ID:
Receipt date:

Edit transaction

Submit   Cancel

17. Payment is applied to Group Loan account:

GroupWeeklyFlatLoan # 000100000000083

Edit account status

■ Active in Good Standing
Disbursal date: 27/06/2012
Purpose of Loan:

Account summary

View repayment schedule

Total amount due on 29/06/2012: 946

Amount in arrears: 0

View installment details

	Original Loan	Amount paid	Loan balance
Principal	10,000	53.97	9,946.03
Interest	461	46.03	414.97
Fees	0	0	0
Penalty	0	0	0
Total	10,461	100	10,361

And is also pro-rated across the individual schedules of every member:

Payment is pro-rated depending on the contribution of every member in a Group loan account. In this case there are two Group members: one member has 8000 and second member has 2000. So that, payment of 100 is divided into 80 and 20, as it shown below:

GroupWeeklyFlatLoan # 000100000000083- Repayment Schedule as of 28/06/2012

0002-000000028 - Keith Foster

Apply transactions:		Apply payment		Apply adjustment			Apply charges	
								Running
No	Due date	Date paid	Principal	Interest	Fees	Penalty	Total	Principal
Installments paid								
1	29-Jun-2012	28-Jun-2012	43.18	36.82	0	0	80	7,956.82
Future Installments								
1	29-Jun-2012	-	757	0	0	0	757	
2	06-Jul-2012	-	800.18	36.82	0	0	837	
3	13-Jul-2012	-	800.18	36.82	0	0	837	
4	20-Jul-2012	-	800.18	36.82	0	0	837	
5	27-Jul-2012	-	800.18	36.82	0	0	837	
6	03-Aug-2012	-	800.18	36.82	0	0	837	
7	10-Aug-2012	-	800.18	36.82	0	0	837	
8	17-Aug-2012	-	800.18	36.82	0	0	837	
9	24-Aug-2012	-	800.18	36.82	0	0	837	
10	31-Aug-2012	-	798.38	37.62	0	0	836	

47. HOW TO CHANGE THE STATUS OF (APPROVE, CLOSE) LOAN ACCOUNTS

HOW TO APPROVE OR CLOSE A SINGLE LOAN ACCOUNT

Before loans can be disbursed, they must be approved by someone with the appropriate permissions. The same procedure is used to cancel loan applications.

The following table explains the meanings of the statuses that a loan can have. When you configure Mifos, you can decide which of these statuses is available for use. See the Configuration guide for information.

Status	Description
Partial Application	Save the loan account in this status when: The information entered is not complete; or Is required by the MFI as part of the loan approval process; or Want to save it with this status for the time being. Most loan account attributes can be modified when the account is in this status. Use the Save for later button when saving the loan account
Pending Approval	This is an optional status showing that loan account information is complete information. This status allows the MFI to execute offline process with regard to the loan account before approving it in the system. The loan account can be cancelled when it is in this status. Use the Submit for Approval button when saving the loan account
Approved	The loan amount and repayment schedule have been approved by the MFI. All loan account parameters including the interest amount, loan term and funding source of the account are frozen and cannot be changed at this state The loan account can be canceled when it is in this status. If there is a need, it is possible to approve loan in the past. It can be done by setting the past approval date (which can be even before the creation date) while changing the status to Approved.
Active in good standing	1. Can be changed to this status once the loan has been disbursed to the customer. 2. The Actual disbursement date can be entered at this point and the loan account grace period starts counting where applicable. 3. This status confirms that the loan has been issued to the client.

Closed - Rescheduled	A loan can be rescheduled if the MFI allows rescheduling. The current loan account has to be closed with the status marked as Closed- Rescheduled, and a new loan account must be created; it can have the same or different conditions and rules compared to the previous loan. The system will not link the old and new accounts. Transactions can still be applied to accounts in this status, but the user will be given a warning before proceeding. In performance reporting and other reporting, this loan will not be counted as part of the loan cycle.
Closed - Obligations met	1. The system moves the account to this state automatically when the loan amount is completely paid off. 2. The account can be moved to this status manually without validating if the amount has been paid off.
Active- Bad standing	The system moves to this status any time the loan account terms are violated, for example, if there is nonpayment of an installment. The system automatically moves the account to Active in Good Standing once the amount overdue has been paid.
Closed- Written Off	The loan account can be written off if the MFI or Loan Officer determines that the loan cannot be repaid.
Cancelled	A loan can be cancelled before it gets to Active and in Good Standing status. The loan can be cancelled if the customer withdraws the application or an officer of the MFI rejects the application.

To approve (or cancel) a loan, follow these instructions:

1. From any Search screen, search for the borrower name (client or group), or the loan account number if you know it.
2. In the list of clients or groups that appears, click the correct one.
3. In the Account Information section, find the loan you need to approve (all loans that need approval have a yellow square next to them). Click that link.
4. Click **Edit Account Status**.

A screen like the following appears:

Individual Medical Loan # 000100000000609 -
Change status
Current status: ■ Application Pending Approval

Select from the status options below. Then click Continue. Click Cancel to return to Loan account details without submitting information.

_____

*Status: ○ Partial Application
⦿ Application Approved
○ Cancel
When cancelling a Loan, select an explanation from the dropdown list below.
[--Select-- ◆]

*Note: [   ]

5. Click either **Partial Application**, **Application Approved**, or **Cancel**. If you click **Cancel**, you must click an explanation from the list that appears, such as Rejected. If the application was withdrawn, click **Withdraw**. If neither explanation fits, click **Other**.

If there is a need to back date transactions and record disbursements that have happened in the past, simply enter the past approval date (which can be before creation date) and then approve account. Disbursal would still follow the rule that it must happen on or after the date of the approval.

NOTE: To be able to approve loans in the past, 'Back-date approvals' and 'BackDatedApprovalsAllowed' option should be enabled in Mifos configuration file.

6. In the Note box, type a note explaining any reasons for your action.
7. Click **Preview** to review your work.
8. If a survey is required for this loan product, you must check the **Client has Completed Loan Survey** box.
9. Click **Submit**.

The loan now appears on the details page with a green square, showing that it is approved.

Individual Medical Loan # 000100000000609   Edit account status
■ Application Approved
Disbursal date: 16/03/2010
Purpose of Loan:

HOW TO APPROVE MULTIPLE ACCOUNTS

See How to approve multiple loans (bulk loan approval) under bulk transactions.

HOW TO APPROVE LOAN AMOUNTS BY DIFFERENT LOAN AMOUNT RANGES

Mifos provides functionality which allows to approve loans by different loan amount ranges.

Loan amounts in a specific range can be approved only by the person who has the permission to approve loans with that amounts.

Follow the steps below to see how to specify maximum loan approval amount in role and what impact does it have on Loan approval process:

1. Go to **Admin** tab and click on **Manage roles and Permissions** link.

2. Select one of the roles on the list and then navigate to the "*Can change state to Approved*" permission.

3. Check '*Maximum loan amount*' checkbox and enter the maximum loan amount that the role is allowed to approve.

4. Click on **Submit** button.

After that, Mifos allows this role only to approve loan which amount is less than specified.

Follow the steps below, to see how Mifos handles situation when user tries to approve loan with amount greater then allowed in his role:

1. If Maximum loan amount is set as 10000 for the role, then create a new Loan Account with greater amount e.g. 20000, as it is shown below:

2. Then, while account is still in '*Pending Approval*' state, click on **Edit account status** link to approve Loan.

Greater Accra Branch Office / Accra Center / Accra North Group / Richard Brown /
ClientWeeklyFlatLoan

ClientWeeklyFlatLoan #
000100000000081   Edit account status

■ Application Pending Approval
Disbursal date: 02/07/2012
Purpose of Loan:

Account summary   View repayment schedule

	Original Loan	Amount paid	Loan balance
Principal	20,000	0	20,000
Interest	1,842	0	1,842
Fees	0	0	0
Penalty	0	0	0
Total	21,842	0	21,842

Transactions
Apply charges

Performance history
# of payments: 0
# of missed payments: 0
Days in arrears:0
Loan maturity date:

Question Groups
Attach a Question Group

Recent notes
No notes available.
Add a note

Account details   Edit account information

Interest rules
Interest Rate Type: Flat
Interest rate: 40% APR
Interest deducted at disbursement: No

3. Select '*Application Approved*' status, fill notes and click on **Preview** button.

Greater Accra Branch Office / Accra Center / Accra North Group / Richard Brown / ClientWeeklyFlatLoan

ClientWeeklyFlatLoan # 000100000000081 - Change status
Current status: ■ Application Pending Approval

Select from the status options below. Then click Continue. Click Cancel to return to Loan account details without submitting information.

*Status: ○ Partial Application
　　　　 ◉ Application Approved
　　　　 ○ Cancel
　　　　 When cancelling a Loan, select an explanation from the dropdown list below.
　　　　 --Select-- ▼
　　　　 Date of transaction:

　　　　 27 DD 6 MM 2012 YYYY

*Note:

[　　　　　　　　　　　]

Preview   Cancel

4. Click **Submit** button to confirm the status change.

Validation message appears that user is not allowed to approve Loan with that amount, as it is shown below:

ClientWeeklyFlatLoan # 000100000000082 - Confirm status change
New status: ■ Application Approved

- **User does not have permission to approve loans of this value**

27/6/2012
note - *mifos*

Complete and check off the following tasks. Then click Continue. Click Cancel to return to Loan account details without submitting information.

☑ Client has completed loan survey

Edit status

Submit   Cancel

How to writing off a loan

Mifos provides functionality to write off transactions. You may specify a date for writing off loan, it can be current date or backdate.

To write off loan account, follow instructions below. Status of Loan Account will be changed to "Closed- Written Off".

1. Click on **Clients&Accounts** tab, type a name of group or client and click Search. You will see a list of groups/clients with Loan Accounts assigned to them.

1. Client **MemberWeekly Group: ID 0002-000000026**
Status: ■ Loan officer: loan officer
Also See: MyOfficeDHMFT / WeeklyMeetingCenter / GroupWeekly

2. Group **group1: ID 0002-000000004**
Status: ■ Loan officer: loan officer
Loan: Account # 000100000000011 Account # 000100000000042
Also See: MyOfficeDHMFT / Default Center

3. Group **groupWithoutLoan: ID 0002-000000009**
Status: ■ Loan officer: loan officer
Also See: MyOfficeDHMFT / Default Center

2. Choose appropriate loan account and click on it to display its details.

 You will see a page like following.

3. Click Edit account status to write-off transaction .

You will see a screen like following:

4. Date of transaction is default set as current date. You can specify different transaction date e.g. enter backdate, but it can not be less then the last payment date or the last meeting date.

Note:

You will be able to write off loan with backdate only if 'Back dated transactions allowed: Yes' option is enabled in the system. You can check if this option is enabled in your system in Admin tab on 'View organization settings' page.

If LSIM option is enabled, only the last payment matters and you can enter date which cannot be before the last payment date. If LSIM is disabled, then transaction date must not be before the previous meeting date or last payment date.

5. Type all necessary fields and click **Preview** to check your entries or **Cancel** if you don't want to change anything at this time.

6. If you like to change anything, click **Edit status** to return to the earlier screen.

7. When the entries are correct, click **Submit** to save them or if you decide not to change any label at this time, click **Cancel.**

48. HOW TO DISBURSE A LOAN

- [How to reverse a loan disbursal](#)
- [How to redo a loan disbursal](#)

You can disburse a loan to the borrower starting on the day specified in the loan account. When you search for the loan, the date of disbursal appears near the top of the screen for this particular loan:

jbLoan1 #
000100000000537

Edit account
status

■ Application Approved
Disbursal date: 19/01/2010
Purpose of Loan: Equipment Purchase

Follow these instructions:

1. In the loan account screen for the client or group, in the upper right corner, click **Disburse Loan**.
   A screen like the following appears:

   jbLoan1 # 000100000000537 - Disburse Loan
   *Fields marked with an asterisk are required.

Disbursal Date:	19 DD 01 MM 2010 YYYY
Receipt ID:	
Receipt Date:	19 DD 01 MM 2010 YYYY

   Disbursement details

Loan Amount:	3434.0
*Mode of payment:	Voucher

   Payment details

Amount:	0.0
*Mode of payment:	--Select--

   [Review Transaction] [Cancel]

2. Enter information using the descriptions in the following table:

Field	Description	Example
Disbursal Date	The date the loan is being paid out (can be also past date if Loan was approved with backdated date)	19/01/2010
Receipt ID	If you are providing receipts, the identification of this receipt	#40500
Receipt Date	The date the receipt was provided to the borrower	19/022010
Loan Amount	The total amount of the loan	3434.0
Mode of payment	Cash, cheque, voucher, or a custom mode set by your MFI	Cash
Payment Details	Amount of any loan fee	
Mode of Payment	If there is a loan fee, the way it is paid: cash, cheque, voucher, or a custom mode set by your MFI	

NOTE: If Loan was approved in the past, then disbursal date can also be set in the past (disbursal still follow the rule that it must happen on or after the date of the approval date of Loan). By doing this it is possible to record disbursements that have happened in the past.

3. Click **Review Transaction** to review your choices.
4. If you need to make any changes, click **Edit Transaction**, make changes, and click **Review Transaction** again.
5. When you are satisfied with the disbursal details, click **Submit**. The disbursal date in the account status summary changes to reflect your changes.

HOW TO REVERSE A LOAN DISBURSAL

Sometimes, data entry errors result in loans that are created for the wrong client, or perhaps the wrong type of loan product is created for a client. The error might not be detected until several repayments have been made.

To correct this error, if you have the appropriate permissions, you can reverse the loan disbursal and all repayments made up to this point. This can happen only if the loan is in an "Active in good standing" or "Active in bad standing" state. (Afterward, if repayments have already been made, you can redo the disbursal by recreating the correct loan and applying all those repayments to it. Make a note of any repayments, so that you can apply them to the new loan. See How to redo a loan disbursal

Follow these instructions:

1. Click **Admin** > **Reverse Loan Disbursal**.
2. In the screen that appears, type the account ID for the loan and click **Search**.
   A screen like the following appears:

Reverse Loan disbursal
Following are the account details for the Loan account . Specify the note and click Preview if you want to reverse the Loan disbursal and all payments made against this Loan . Click cancel to return to Admin page without any modification.
* Fields marked with an asterisk are required.

Household Improvement Loan - Account #000100000000464
Client: Mati Teacher: ID 0011-000000148
Loan Officer: wqe adw
Bangalore_branch1244723261188 / testcentre / testgroup

Amount disbursed: 5000.0
Disbursal date: 10/11/2009
No. of payments made : 2
Amount paid: 580.0

Payments Made

No.	Date paid	Amount
1	10/11/2009	80.0
2	12/01/2010	500.0

*note

[Preview] [Cancel]

3. In the **Note** box, type a note explaining why this loan payout is being reversed, and click **Preview** to review your work.
4. A summary of this action appears. Be sure that you intend to reverse this payout, as the action reverses all financial transactions made up to this date, and the loan account status will be marked as canceled.
5. If you are satisfied with this action, click **Submit**.
   The loan account is now marked canceled. This action is recorded in account notes and adjustment notes, and the change is logged in account activity. The canceled loan is not included in loan counts for any reports.

HOW TO REDO A LOAN DISBURSAL

If you have the appropriate permissions, you can redo the disbursal of a loan that was previously reversed. You can apply any repayments for the erroneous loan to the new loan.

Follow these instructions:

1. Click **Admin** > **Redo Loan Disbursal**.
2. In the screen that appears, in the **Name** box, type the client or group who holds the loan account and click **Search** .
3. All clients/groups with that name appear. Click the link for the correct one.
4. In the screen that appears, in the **Loan** (Instance) **Name** list, click the type of loan product that you want to replace the incorrect one and click **Continue**.
5. In the screen that appears, make your choices about the terms of the loan. For instructions, see [How to create a loan account](#). Note that the disbursal date must be earlier than today's date.
6. Click **Continue**.
   A screen appears for redoing and reviewing the repayment installments.
7. For each installment, the Actual Payment Date and the Actual Amount Paid are already filled and can be changed. Update the appropriate values in each repayment.
8. Click **Preview** to review your work.
9. If you need to make changes, click **Edit Loan Account Information**, make changes, and click Preview again.
10. When you are satisfied with the new loan, click **Submit**.
    A confirmation page appears.

49. HOW TO MANAGE LOAN ACCOUNT DETAILS

Once a loan account is created, you can change a few details about it.

Follow these instructions:

1. In any search box, type the name of the borrower, the system ID of the borrower, or the loan account number and click **Search**.
2. In the list of results that appears, click the correct account. The details page for that loan appears.
3. In the Account Details section, click **Edit Account Information**. A screen like the following appears:

4. In the available fields, type and click the appropriate changes you want to make. Use the table in "How to create a loan account" for details on the meaning of each field.
5. Click **Preview** to review your changes. When you are satisfied, click **Submit**.

50. HOW TO IMPORT NEW LOANS ACCOUNTS

Loan accounts import functionality enables users to automatically create
in Mifos a large number of loans using .xls file. First, you need to prepare
.xls file, using template (you can download it from here).

Following table explains the content of columns:

Field	Explanation
Account number	Loan account global identification number must be unique, otherwise you will see error during import.
Customer Global ID	Number of customer must exist in the Mifos system.
Product name	Name of loan product which will be used as a base for new loan account. Product must exist in the system.
Status name	Allowed values are: • Canceled • Active in good standing • Active in bad standing • Approved • Closed Obligation Met • Closed Rescheduled • Closed Written OFF • Partial Application • Pending Approval • Values are not case-sensitive.
Cancel flag reason	Explain the reason for canceling account. Allowed values are: • Withdraw • Other • Reversal • Rejected • Values are not case-sensitive.
Loan amount	Loan amount must conform to loan product requirements and Mifos restrictions on decimal values.
Interest rate	Interest rate must conform to loan product requirements and Mifos restrictions on decimal values.
No. of installments	Number of installments must conform to loan product definition.
Disbursal date	Default date format is: D.MM.YYYY where D is day, MM is month (always two digits) and YYYY is year (always four digits). Date must conform to loan product requirements, customer requirements and Mifos restrictions.
Grace period	This column is mandatory only if loan products allows for grace period. Otherwise this column is ignored.
Source of fund	Must conform to values defined in Mifos.
Purpose	Must conform to values defined in Mifos.
Collateral	Must conform to values defined in Mifos.
Collateral notes	Must conform to values defined in Mifos.
External ID	Must conform to values defined in Mifos.

If your excel file is prepared, then you can start importing loan accounts.

1. Go to Administration page ("Admin").

2. Click on link "Import Loans" link under 'Manage Imports and Exports' section.

Manage Imports and Exports
- View imported files | Import transactions
- Import client data
- Import Loans
- Import Savings
- View accounting exports
- REST API Approval

3. System opens new page "Import Loans".

Select file

Import Loans - Enter file information

Complete the fields below. Click Cancel to return to Admin without submitting information. *Fields marked with an asterisk are required.

*Select import file: [_____] Browse

Review   Cancel

4. Select document with loans data (XLS Document) and upload it to Mifos server.

5. System parses uploaded document and shows how many rows were parsed successfully and which rows were not. Each row with errors has an explanation.

Import Loans - Review & submit

Review the information below. Click Submit if you are satisfied or click Edit to make changes. information.

Import information

Import Status: 1 rows parsed successfully
The following row(s) contain errors and will not be imported:

Error in row 4, Column 9: Invalid date: 2012-09-23
--> The disbursement date is invalid. Disbursement date must not be during a defined holiday.
--> The disbursement date is invalid. It must fall on a valid customer meeting schedule.
--> Date of transaction can not be a future date.
Edit:LoanInformation

6. Click "Save" button to save imported rows if any of them were parsed successfully.

51. HOW TO MAKE TRANSACTIONS FOR A LOAN ACCOUNT

Regardless of whether the loan is held by a client or a group, the process of making transactions is the same.

In any Search box, type the name of the client or the group (or the number of the loan account, if you know it). If you type the client or group name, a list appears with all clients and groups having that name. Click the link for the correct one and, from the details page that appears, click the link for the correct loan account.

Then follow these instructions for the transaction that you want to make.

HOW TO APPLY PAYMENTS

1. In the Transactions box at the upper right of the screen, click **Apply Payments**.
   A screen like the following appears:

2. Enter information using the descriptions in the following table:

Field	Description
Date of Transaction	This shows today's date. If you need to change this date because the payment took place at another time, type the day (XX), month (XX), and year (XXXX) of the payment.
Amount	The amount of the payment. If the borrower is making only a partial payment, type the amount of this payment.
Mode of Payment	The way the payment was made.
Receipt ID	The number of the receipt, if you use one.
Receipt Date	Date the receipt was issued, if you used one.

3. When you are done, click **Review Transaction** to review your work.

For information on uploading administrative documents that you can use for payment transactions, see "How to manage administrative documents." You can get information on entering information on several accounts at the same time; see "How to enter collection sheet data."

HOW TO APPLY PAYMENTS VIA A SAVINGS TRANSFER

Mifos provides functionality which allows to repay loan fees and payments by funds transfer from Savings account, if customer has both Loan and Savings accounts. It is easy and can be done by using standard 'Apply payment' functionality.

Follows the steps below to see how to apply payments via savings transfer:

1. Make sure that you have enough balance on Savings account to apply Loan payment.

2. Go to Loan Account and click on **Apply payment** link.

3. Enter payment amount and select mode of payment - '*Transfer from Savings Account*', as it shown below:

ClientBiWeeklyFlatLoan - Apply payment

Fields marked with an asterisk are required.

*Date of transaction: 29 DD 06 MM 2012 YYYY
*Amount: 1000.00
*Mode of payment: Transfer from Savings ▼
*Account for transfer: 000100000000045 - ClientVoluntarySavings ▼
Receipt ID:
Receipt date: DD MM YYYY

Review transaction   Cancel

After selecting 'Transfer from Savings Account' as a mode of payment, the list of all active customer's Savings accounts is displayed and you select any of them.

NOTE: If you select Savings account with insufficient balance to repay loan, then validation message will appear once you try to submit transaction - "Insufficient Balance in savings account to make the payments".

If the amount entered is greater than the maximum amount per withdrawal limit on the savings account, an error message "The amount entered exceeds the maximum amount per withdrawal limit on the savings account" is displayed.

4. Click **Review transaction** button.

ClientBiWeeklyFlatLoan - Apply payment

Fields marked with an asterisk are required.

*Date of transaction: 29 DD 06 MM 2012 YYYY
*Amount: 1000.00
*Mode of payment: Transfer from Savings ▼
*Account for transfer: 000100000000045 - ClientVoluntarySavings ▼
Receipt ID:
Receipt date: DD MM YYYY

Review transaction   Cancel

5. Verify that all payment details are appropriate and click on **Submit** button.

ClientBiWeeklyFlatLoan # 000100000000043 - Review transaction

Review the transaction below. If satisfied click Submit. Click Cancel to return to account details without submitting information or to try again with changes.

Date of transaction: 29/06/2012
Amount: 1,000
Mode of payment: Transfer from Savings
Receipt ID:
Receipt date:

Edit transaction

Submit   Cancel

After that, funds will be transferred from Savings account and applied as payment reflecting this hierarchy: *Penalty -> Fees -> Interest -> Principal*.

6. You can check that payment has been applied:

ClientBiWeeklyFlatLoan # 000100000000043

Edit account status

■ Active in Good Standing
Disbursal date: 27/06/2012
Purpose of Loan:

Account summary   View repayment schedule

Total amount due on 06/07/2012: 6,098

Amount in arrears: 0

View installment details

	Original Loan	Amount paid	Loan balance
Principal	65,000	401.64	64,598.36
Interest	5,984	598.36	5,385.64
Fees	0	0	0
Penalty	0	0	0
Total	70,984	1,000	69,984

Recent activity   View all account activity

Date	Description	Amount
29/06/2012	Payment rcvd.	1,000
27/06/2012	Loan Adjusted	65,598.36
27/06/2012	Loan Repayment	65,598.36

Transactions
Apply payment
Apply charges
Apply adjustment
Repay Loan

Performance history
# of payments: 0
# of missed payments: 0
Days in arrears:0
Loan maturity date:09/11/2012

Question Groups
Attach a Question Group

Recent notes
27/06/2012: Account Reopened- *mifos*

27/06/2012: Account Reopened- *mifos*

14/05/2012: note- *mifos*

See all notes
Add a note

7. Go to Savings account to see that balance has been reduced, as it is shown below:

ClientVoluntarySavings # 000100000000045

Edit account status

■ Active
Account balance 100,385.68
Total amount due on 06/07/2012: 0

Recent activity   View all account activity

Date	Description	Amount
31/07/2012	Interest_Posting	1,262.80
30/06/2012	Interest_Posting	122.88
29/06/2012	Withdrawal	1,000

Account details

Recommended amount for deposit: 0   Edit Account Information

Type of deposits: Voluntary
Max amount per withdrawal: 0
Interest rate: 15%

Transactions
Make deposit/withdrawal
Apply adjustment
Apply transfer
Close account

Performance history
Date account opened: 14/05/2012
Total deposits: 100,000
Total interest earned: 1,385.68
Total withdrawals: 1,000

Question Groups
Attach a Question Group

Recent notes
14/05/2012: note- *mifos*

See all notes
Add a note

NOTE: You can apply payments via savings transfer only if '***Transfer from Savings Account***' payment type is added to right group (e.g. Repayments, Fees) on 'Define accepted payment types' page in 'Admin' tab.

HOW TO APPLY ADJUSTMENTS

Sometimes errors occur when payments for a loan are recorded. If you need to cancel the full amount of the last repayment, you can do this by making an "adjustment." If you need to cancel several repayments, you must do each one separately. You have also a possibility to adjust historical transactions. If you have made incorrect transaction in the past, you can make adjustment of any transaction you want.

When you have made an adjustment, Mifos divides the canceled payment into principal, interest, and fees, and makes adjustments in each of these categories to the total amount still due for the loan.

To apply adjustment, follow these instructions:

1. In the Transactions box at the upper right of the screen, click **Apply Adjustment**.
   Note: If no payments have been made up to the present for this loan, this button does not appear.
   A screen like the following appears, showing all payments:

ClientEmergencyLoan # 000100000000015 - Choose payment to adjust

Date of transaction	Amount	Mode of payment	Receipt date	Receipt ID	Apply adjustment
2012-05-24	20.00	Voucher	-	-	Apply adjustment
2012-05-24	12.00	Cheque	-	-	Apply adjustment
2012-03-27	11.00	LookUpOption.AudiBankSal.1335425554961	-	-	Apply adjustment

You can choose any payment (including those in the past) and click **Apply Adjustment** to see a screen like following:

AUTO LOAN-2 # 000100000000897 - Apply adjustment

The payment can be reversed if required. If the adjustment is made, system will make a reverse transaction entry and the account balance will be updated.

Amount to be adjusted: 10

☐ Check to revert the last payment

*Amount:	10.0
*Date of transaction:	21 DD 02 MM 2012 YYYY
*Mode of payment:	Voucher ▼
*Notes:	

2. Check the **Check to Revert the Last Payment** box, if you want to adjust full amount.

   Note: You may also adjust only part of amount. If you want to do so, do not check the **Check to Revert the Last Payment** box and specify **Amount** value which you want to adjust.

3. **Date of transaction** is set on the current day, but you may change it to any date, and make adjustment not only of the last transaction, but also of transactions, made in the past.
4. Choose **Mode of payment** from the drop-down list**.**

5. In the **Notes** box, type information describing why you made this adjustment.
6. When you have made the adjustment, click **Review Adjustment** to review your work and click **Submit**.

   Note: Partial adjustments are not available for declining balance with interest recalculation method and savings accounts (you may only specify amount and make adjustment for the last transaction).

HOW TO REPAY A LOAN

You can repay the entire remaining loan balance at once using the Repay Loan link. After following these instructions, the status of the loan will change to "Closed - Obligation Met".

Date of transaction is automatically set as current date, but you change it. If you forget to record the loan repayment on the day of the center meeting you may may specify a backdate of the repayment of a loan up in **Date of transaction** field, but it can not be earlier then date of the last payment or last meeting date.

Note:

You will be able to write off loan with backdate only if 'Back dated transactions allowed: Yes' option is enabled in the system. You can check if this option is enabled in your system in Admin tab on 'View organization settings' page.

If LSIM option is enabled, only the last payment matters and you can enter date which cannot be before the last payment date. If LSIM is disabled, then transaction date must not be before the previous meeting date or last payment date.

To repay loan follow this instructions:

1. In the Transactions box at the upper right of the screen, click **Repay Loan**.
   A screen like the following appears:

2. Enter information using the descriptions in the following table:

Field	Description
Mode of Payment	The way the payment was made
Receipt ID	A number for the receipt, if you use one.
Receipt Date	The date the receipt was issued, if you use one.
Date of transaction	The date when transaction was made or backdate if transaction is made in different date than repayment.

3. When you are done, click **Review Transaction** to review your work.

4. If you want to make changes, click **Edit Transaction**, make any changes, and click **Review Transaction** again.

5. When you are satisfied with all changes, click **Submit**.

HOW TO APPLY CHARGES AND FEES

If you want to apply fees or penalties directly to the loan, following these instructions.

1. In the Transactions box at the upper right of the screen, click **Apply Charges**.
   A screen like the following appears:

testcentre - Apply charges

*Select charge type: --Select--   Amount [_____]

[Submit] [Cancel]

2. Enter information using the descriptions in the following table:

Field	Description
Select Charge type	Click the appropriate charge or fee. These are loan fees that have been created or you can select Misc Fee or Misc Penalty
Amount	The amount to apply. If there is a set amount for this charge, it appears in the Amount box; type over this to change it.

3. Click **Submit**.
   The charge now appears in the Upcoming Charges and the Recent Account Activity list. It will appear in Transaction History when posted.

Note the following:

- In addition to the penalty calculated for delayed repayment, the user can apply a "Misc penalty" amount to the account. If a Misc Penalty amount is applied to the account, the same will be included in the next payment due for the account.

- If the penalty rate is changed in between two payments, the old penalty rate should be taken for calculation until the date the change was made.

- A penalty is not calculated until the day after the due date.

HOW TO REMOVE RECURRING ACCOUNT FEES

In the Recurring Account Fees section, near the bottom of the account details screen, a list of recurring account fees associated with the account are listed. Click **Remove** for the fee you wish to remove. The fee is now gone from the Account Details section and is no longer associated with the loan account.

HOW TO DO AN EARLY REPAYMENT OF LOAN

After a loan is disbursed, a client can make repayments at any time. The date of repayment need not necessarily be on the date the amount is due. The repayment can be either partial or a full repayment of the total amount outstanding. Depending on the type of loan repayment (whether full or partial), one of the following repay options is used in Mifos:

- Repay Loan
- Apply Payment

Difference between Repay Loans and Apply Payments:

Apply Payments:

This is used in case of partial repayment of loan amount, where the repay amount is not equal to the amount due on a specific date. In this case, details of this transaction can be recorded into the Mifos system by modifying the default amount and entering an amount less than the expected amount. Before processing and saving the transaction details, Mifos performs the following validations:

- Date of transaction should be between the last payment date and current date
- Amount entered is not greater than the total amount outstanding on that account.

Repay Loans:

After loan disbursal, the client can at any time repay the entire loan in a single payment. To record a total repayment, the Repay Loans option is used. The system calculates the total amount due as of the current date as follows:

- **Principal**: The principal is calculated as the sum total of principal due in unpaid, due and future installments.
- **Interest**: Interest is calculated depending on whether the waive interest feature is enabled - this is explained in greater detail in the next section.
- **Fees**: The fees due for all future installments is not included, but the fees due for all past unpaid installments and the current installment is included in the total due.
- **Penalty:** This includes miscellaneous penalties and penalties due to late repayments, if any. The total includes miscellaneous penalties, both for the current instalment and for those due through the last installment.

Early repayment of Loans - Repay Loans and Waive Interest

Scenario: If the client repays the loan earlier than the due date and the loan product has been marked as 'Can Waive Off Interest'.

1. Click Repay Loan link on the Loan Details page (top right of the screen). A screen like the following appears:

□

2. As shown in the screenshot above, the Can Waive Off Interest option is enabled. (This is because the loan product has been marked as Can Waive Off Interest). Depending on your MFI's current requirement, you have the option to disable it or retain it.

- **Waive Interest Option Disabled:** The Amount is calculated by waiving off all the future fee, future interests. The payment due interest is included in the calculate amount and the penalty is not waived off.

- **Waive Interest Option Enabled:** The Amount is calculated by waiving off all the future fee, future interests and the payment due interest. The penalty is not waived off.

3. Select the appropriate mode of payment from the list provided. The receipt ID and receipt date are optional fields. After entering the required details, click **Review Transactions**. A screen like the following appears:

□

4. If any changes need to be made, click **Cancel**. This will direct back to the Loan Details page. Click **Repay Loan** again to make the necessary changes to the transaction.
If all details are in order, click **Submit**.

5. The status of the loan should read 'Closed-obligation met' as shown below.

□

To further verify that the transaction has indeed been recorded as 'closed' by the Mifos system, check that the Loans Balance field in the Accounts Summary section reads 0 (refer screenshot above).

Click View Repayment Schedule (in the Accounts summary section). The Repayment schedule should display all installments under the Installments Paid section.

□

HOW TO RECORD AND CLEAR OVERPAYMENT

Mifos provides possibility to make payment greater then remaining balance of the loan (an overpayment) by using import transaction functionality. Sometimes it is only a few dollars over, sometimes an entire extra installment is mistakenly paid. It may occur only during repayment of the last installment. Mifos validates loan balance and shows overpayment amount, which may be returned to clients. If overpayment is made, client's account automatically changes the status to ' Closed- Obligation met' and the new section called 'Overpayments' on client's details page is displayed.

How to import transaction with overpayment

Import transactions functionality is possible only if Audi Bank plugin is available (it should be added into catalog Home > .mifos > plugins). Then you should import previously prepared Excel file (.xls) which contains loan payment transactions.

To import Excel file follow instructions below:

1. At the beginning you must prepare Excel file, which contains transactions for actual client. Transaction may contain amount greater than last installment amount (an overpayment).
2. Click on **Admin** tab. Under 'Manage Imports and Exports' section click on **Import transactions** link.

Note: You only can make an overpayment for client's last installment.

You will see following screen:

Import transactions - Enter file information

Complete the fields below. Click Cancel to return to Admin without submitting information. * Fields marked with an asterisk are required.

| *Import format | --Select-- ▼ |
| *Select import file: | | Browse |

3. Select import format (Audi Bank Excel 2007) from the drop-down list and choose earlier prepared file to import (each file may be imported only once). After filling required fields click **Review**.

4. If no errors occur during import, you will see a screen like this.

Import transactions - Review & submit

Review the information below. Click Submit if you are satisfied or click Edit to make changes. Click Cancel to return to Admin page without submitting information.

Import information

Import format: org.almajmoua.AudiBankXlsImporter
Import file name: AudiUSD-SevenTransactions.6.xls
Import Status: 1 rows contained no errors and will be imported.

[Edit:Import information]

5. Click **Submit** to import a file or edit information if you want to make changes.

How to display and clear overpayment

1. Click on Clients & Accounts tab and type an appropriate Client Name.
2. Choose a client from the list and click on Client Name to display his details

Client details page looks like following:

3. To display closed accounts, click on 'View closed accounts' under the list of loans and savings accounts. Choose appropriate Loan Account and click on its name to display details page.

4. On the right panel you will see an 'Overpayments' section which displays overpayment amount made during import transaction.

5. If you want to clear overpayment amount, click on Clear link.

You may see a screen like following. Allowed overpayment amount is loaded automatically and you can not change it.

Allowed amount: 30
Amount: 5.0

Submit   Cancel

Type Amount value, which you want to clear, it may be less than overpayment amount but it can not be greater, otherwise you will see validation message. Then click **Submit**.

Note that overpayment value has been changed in 'Overpayments' section:

Transactions

Apply adjustment

Performance history
# of payments: 17
# of missed payments: 0
Days in arrears:0
Loan maturity date:29/06/2012

Overpayments

25.00   Clear

You may also clear a full amount at one time. To do that enter the full allowed amount and click **Submit** button.

Allowed amount: 100
Amount: 100.0

Submit   Cancel

After clearing the whole amount, overpayment section is no longer displayed on Loan Account details page.

Transactions

Apply adjustment

Performance history
# of payments: 17
# of missed payments: 0
Days in arrears:0
Loan maturity date:29/06/2012

Question Groups

Attach a Question Group

Recent notes

26/04/2012: Account Reopened- *Mifos MFI*

26/04/2012: efef- *Mifos MFI*

See all notes
Add a note

HOW TO APPLY PRINCIPAL PRE-PAYMENT

PRINCIPAL PRE-PAYMENT OPTION IS ENABLED ONLY FOR LOAN ACCOUNTS WITH 'DECLINING BALANCE' OR 'DECLINING BALANCE-EQUAL PRINCIPAL INSTALLMENT' INTEREST RATE TYPE. IF YOU ADD SUCH LOAN ACCOUNT TO CLIENT OR GROUP, THEN YOU WILL SEE ON LOAN ACCOUNT DETAILS PAGE, IN TRANSACTION BOX, AN ADDITIONAL OPTION NAMED 'APPLY PRINCIPAL PRE-PAYMENT' (AS IT IS SHOWN BELOW).

Transactions
Apply payment
Apply Principal Pre-payment
Apply charges
Apply adjustment
Repay Loan

'APPLY PRINCIPAL PRE-PAYMENT' OPTION ALLOWS YOU TO MAKE MORE THAN ONE TRANSACTION ON THE SAME DAY, EVEN IF YOU APPLIED A PAYMENT FOR INTEREST ON THE SAME DATE.

THERE IS ALSO A POSSIBILITY TO MAKE PRINCIPAL PRE-PAYMENT ON NON-MEETING DATE (I.E. ON A DATE ON WHICH THERE IS NO ENTRY IN THE LOAN SCHEDULE TABLE) OR IF THE DURATION OF THE LOAN WENT BEYOND WHAT WAS

ENTERED INTO LOAN SCHEDULE TABLE BY MIFOS.

IF YOU WANT TO APPLY PRINCIPAL PRE-PAYMENT TRANSACTION, FOLLOW THE

INSTRUCTION BELOW.

1. CHOOSE APPROPRIATE CLIENT OR GROUP AND ENTER LOAN ACCOUNT (WITH 'DECLINING BALANCE' OR 'DECLINING BALANCE-EQUAL PRINCIPAL INSTALLMENT' INTEREST RATE TYPE) DETAILS PAGE. IN TRANSACTION BOX CLICK ON **APPLY PRINCIPAL PRE-PAYMENT.**

YOU WILL SEE A SCREEN LIKE FOLLOWING.

2. TYPE ALL MANDATORY INFORMATION SUCH AS: DATE OF TRANSACTION, AMOUNT AND MODE OF PAYMENT. YOU CAN ALSO SPECIFY ALSO RECEIPT ID AND

RECEIPT DATE.

3. CLICK ON **SUBMIT** BUTTON.

4. YOU CAN CHECK THIS TRANSACTION IN REPAYMENT SCHEDULE. TO DO IT, CLICK ON **VIEW REPAYMENT SCHEDULE** ON LOAN ACCOUNT DETAILS PAGE.

YOU WILL SEE A SCREEN LIKE FOLLOWING:

1. BEFORE TRANSACTION:

2. AFTER TRANSACTION ($10 WAS PAID):

DogLoan # 000100000000092- Repayment Schedule as of 31/05/2012

View Original Schedule

Apply transactions:	Apply payment	Apply adjustment		Apply charges							

								Running balance				
No	Due date	Date paid	Principal	Interest	Fees	Penalty	Total	Principal	Interest	Fees	Penalty	Total
Installments paid												
1	04-Jun-2012	31-May-2012	53	8	0	155	216	58	7	0	0	65
Future Installments												
2	11-Jun-2012	-	29	4	0	0	33					
3	18-Jun-2012	-	29	3	0	0	32					

Return to account details

HOW TO REPAY OVERDUE INTERESTS FIRST

First you need to set different payment order in your Mifos configuration file and add following row:
OverdueInterestPaidFirst=true

If you enable this option, then all overdue interests will be paid first, before principal amount.

You can see result of setting OverdueInterestPaidFirst option by following those steps:

1. Open loan account with couple of due Installments.

2. Click on link 'View repayment schedule'. Number in bracket shows amount of interest which has already been paid.

No	Due date	Date paid	Principal	Interest	Fees	Penalty	Total
Installments due							
1	23-Oct-2012	-	86.37	8.63 (0)	0	0	95
2	30-Oct-2012	-	87.20	7.80 (0)	0	0	95
3	06-Nov-2012	-	88.03	6.97 (0)	0	0	95
4	13-Nov-2012	-	88.87	6.13 (0)	0	0	95
5	20-Nov-2012	-	89.72	5.28 (0)	0	0	95
6	27-Nov-2012	-	90.58	4.42 (0)	0	0	95
7	04-Dec-2012	-	91.45	3.55 (0)	0	0	95
8	11-Dec-2012	-	92.32	2.68 (0)	0	0	95
9	18-Dec-2012	-	93.21	1.79 (0)	0	0	95
10	25-Dec-2012	-	92.25	1.75 (0)	0	0	94

3. Click on apply payment and pay for example amount=10.

No	Due date	Date paid	Principal	Interest	Fees	Penalty	Total	Principal	Facilitation Cost Rate	Fees	Penalty	Total
								Running balance				
Installments paid												
1	23-Oct-2012	28-Dec-2012	0	8.63	0	0	8.63	900	40.37	0	0	940.37
Installments due												
1	23-Oct-2012	-	86.37	0 (8.63)	0	0	86.37					
2	30-Oct-2012	-	87.20	6.43 (1.37)	0	0	93.63					
3	06-Nov-2012	-	88.03	6.97 (0)	0	0	95					
4	13-Nov-2012	-	88.87	6.13 (0)	0	0	95					
5	20-Nov-2012	-	89.72	5.28 (0)	0	0	95					
6	27-Nov-2012	-	90.58	4.42 (0)	0	0	95					
7	04-Dec-2012	-	91.45	3.55 (0)	0	0	95					
8	11-Dec-2012	-	92.32	2.68 (0)	0	0	95					
9	18-Dec-2012	-	93.21	1.79 (0)	0	0	95					
10	25-Dec-2012	-	92.25	1.75 (0)	0	0	94					

Note that Interest for second installment is partly payed and Principal is still 0.

4. After all Interests are paid, then if there are no fees/penalties, Principal will be paid. In this case, after applying payment with amount=150, whole Interests are paid and also part of principal.

After next payment, the rest of principal can be paid.

52. HOW TO TRACK LOAN ACCOUNT HISTORY (TRANSACTIONS, PERFORMANCE)

HOW TO VIEW THE HISTORY OF ALL TRANSACTIONS

1. At the bottom of the screen, click **View Transaction History**. A screen like the following appears (only part of the screen shows here):

jbLoan1 - Transaction history

Date	PaymentID	TransactionID	Type	GLCode	Debit	Credit	Clientname	DatePoste
24/03/2010	3434	20532	Principal	11201	50.0	-	Mati Teacher	24/03/201
24/03/2010	3434	20531	Principal	1504	-	50.0	Mati Teacher	24/03/201
23/03/2010	3433	20530	Loan Disbursement	11201	-	3434.0	Mati Teacher	23/03/201
23/03/2010	3433	20529	Loan Disbursement	1504	3434.0	-	Mati Teacher	23/03/201

Return to details page

This screen shows the following:

- All transactions
- ID number of Transaction
- Transaction Type
- General ledger code
- Amount of debit of credit
- Client or group name
- Date posted
- User who posted the transaction
- Any notes on adjustments

HOW TO VIEW STATUS HISTORY

At any point, you can see the history of a loan: the original application, whether it was approved, and whether it is active, in good standing, or closed. You can use this information to track the progress of the loan and the efficiency of the loan officer or the MFI approval process itself.

At the bottom of the screen, click **View Status History**.
A screen like the following appears:

jbLoan1 #000100000000537 - Status history

Date	OldStatus	NewStatus	User
17/01/2010	-	Application Pending Approval	TEST ACCOUNT - Do Not Change MFI
18/03/2010	Application Pending Approval	Application Approved	TEST ACCOUNT - Do Not Change MFI
23/03/2010	Application Approved	Active in Good Standing	TEST ACCOUNT - Do Not Change MFI

Return to account details

HOW TO VIEW PERFORMANCE HISTORY

The box in the upper right corner summarizes the performance of the client or group for this loan. It includes the following:

- Number of payments: The total number of payments/installments that have been made successfully
- Number of missed payments: The total number of payments/installments that are missed and are in arrears
- Days in arrears: The number of days the loan account is behind on payment (that is, the number of days overdue)
- Loan maturity date: The date on which the loan matures and the outstanding loan balance is due

HOW TO VIEW MISSED INSTALLMENTS

If an installment payment is missed, it is displayed in the overdue information, and the Total Amount Due includes the missed installment. For example, if a client has to repay $100 (principal = $80 and Interest = $20) every month, and she defaults for the month of August, then for the month of September, the following amounts are displayed in the Next Payment details:

- Principal Due= $80
- Interest Due = $20
- Penalty Due = $2 (for the missed/defaulted installment)
- Principal Overdue= $80 (for the missed/defaulted installment)
- Interest Overdue = $20 (for the missed/defaulted installment)
- Total Amount Due= $202

HOW TO VIEW THE CHANGE LOG

Any changes that have been made to loan details are contained in the change log. These might include

- Account information changes
- Addition/removal of fee types
- Addition of notes and change in collateral notes
- Status changes: includes changes that were made by the user and the system.

However, changes related to transactions (such as payment of principal, interest, fees, and penalties) are not logged.

At the bottom of the screen, click **View Change Log** to see these. The log might look like this:

jbLoan1 # 000100000000537- Change Log

Record Creation Date: 17/01/2010

Date	Field	OldValue	NewValue	User
18/03/2010	Status	Application Pending Approval	Application Approved	mifos

Return to account details

To return to the center details page, click **Back to Details Page**.

HOW TO VIEW AND ADD NOTES ABOUT THE LOAN

You can record any notes about the loan. To see all notes already recorded, in the recent Notes box at the bottom right of the screen, click **See All Notes**. Any notes added in other sections, such as account information or adjustments, appear in this section as well.

To add a note, follow these instructions:

1. Click **Add a Note**.
   The following screen appears:

Barangay 01 - Add note

Enter a note in the field below. Then click Preview. Click Cancel to return to Centre details without submitting information.

*Note: Lorem ipsum dolor sit amet, consectetur adipisicin elit

Preview   Cancel

2. In the **Note** box, type the note.
3. Click **Preview** to review your work. If you want to make changes, click **Edit**, make changes, and click **Submit**.
   The note now appears in the Recent Notes section.

HOW TO MANAGE VARIABLE LOAN INSTALLMENTS

HOW TO CREATE A VARIABLE INSTALLMENT LOAN PRODUCT

Overview: Often times, MFIs face the need to tailor loan disbursement, loan repayment recovery and loan maturity to suit the cash flow patterns of the borrower. This is especially true of products like agricultural loans where clients repayments can be quite volatile. The volatility arises due to increased vulnerability of the agricultural industry to factors like inclement weather. Consequently returns in such sectors are seasonal, unpredictable and often lower than those of the regular commercial enterprises for which MFIs disburse loans. This necessitates the need for MFIs to have customized loans products, which allow for more flexibility with the installment schedule.

The Variable Installment Loans feature of Mifos enables MFIs to accommodate this flexibility by specifying different gaps between installments, as explained in the sections below.

Configuring variable installments when defining a new loan product.

To configure variable installments, the checkbox 'Can configure variable installment' must be enabled.

Can configure variable installments: ☑

For the checkbox to be enabled, the following two conditions must be set:

- The loan product must have a 'Declining balance' or 'Flat' selected in **Interest rate type** drop-down list:

Interest rate

* Interest rate type:	Declining Balance
* Max Interest rate:	8 (0 - 999)%
* Min Interest rate:	3 (0 - 999)%
* Default Interest rate:	5 (0 - 999)%

- Mifos should have the LSIM feature turned ON. LSIM stands for Loan Schedule Independent of Meeting and if this feature is enabled, repayment schedules and loan disbursals no longer need to coincide with meeting schedules. LSIM is set at the database level.

In other words, when the LSIM feature is ON and the selected interest rate type is other than 'declining', 'can configure variable installment' checkbox will get disabled.

How to configure variable installments when defining a new loan product.

1. Under section Repayment Schedule, check the 'Can configure variable installments' checkbox.

2. The following parameters will be displayed:

Repayment schedule

Can configure variable installments:	☑
*Minimum gap between installments:	10 days
Maximum gap between installments:	days
Minimum installment amount:	

Minimum Gap between Installments - This is the minimum gap, in days, that is required between two consecutive installments. This is a required field.

Maximum Gap between Installments - This is the maximum gap, in days, between installments. This value is optional.

Minimum Installment Amount - The minimum amount that needs to be repaid at each installment. This value is optional.

Compare with Cash Flow settings:

Mifos provides MFIs the option to compare loan installments with customer's cash flow. This option allows MFIs to specify conditions with regard to customers' cash flow and loans are created in accordance with these conditions. This feature is available for loans with variable installment and without.

To enable comparison with cash flow, mark the checkbox 'Compare with Cash Flow'. The following parameters will be displayed:

Compare with Cash Flow:	☑
Warning Threshold:	45 (0.0 - 99.0) %
Indebtedness Rate:	34 (0.0 - 50.0) %
Repayment Capacity:	300 (150.0 - 1000.0) %

Warning Threshold - This value, expressed as a percentage, is the fraction of a customer's cumulative cash flow and the upper limit for loan installment for any period. In other words, this field will be used to alert a user if the loan installment for any period is above a certain percentage of the cumulative cash flow (cash flow calculation explained is explained in the following section). The warning threshold can be between 0 and 99% (It cannot be a 100% because it would then mean that loan installments for any period can be equal to a customer's cumulative cash flow).

Indebtedness Ratio - This value specifies the range within which a client's indebtedness rate can fall (Formula for calculation of indebtedness rate is explained in the following section). Mifos allows loans to be created only if the calculated Indebtedness Rate for a client is lesser than this pre-specified value. This value is expressed as a percentage and can be between 0 and 50%.

Repayment Capacity - This value specifies the range within which a client's repayment capacity can fall (Formula for calculation of repayment capacity is explained in the following section). Mifos allows loans to be created only if the calculated Repayment Capacity for a client is is between the pre-specified range. This value is expressed as a percentage and can be between 150 and 1000%.

HOW TO CREATE A NEW LOAN ACCOUNT WITH VARIABLE INSTALLMENTS

As discussed in the previous section, variable installment loans can be created with or without the compare with cash flow option. We first look at the process of creating a variable installment loan without cash flow comparison enabled.

Before creating a loan with variable installment, ensure that the required loan product has variable installment option enabled. If variable installment has already been enabled for the loan product, please skip the following steps and move to the next section 'Creating New Loan'.

If a *new* loan product with variable installment has to be created, follow the steps mentioned in the previous section to create new loan product with variable installments.

To have variable installment configured for an *existing* loan product, follow these steps:

1. Click **Admin>Manage Loan Products>View Loan Products**. A list of existing loan products is displayed.

View Loan products

Click on a Loan product below to view details and make changes or Define a new Loan product.

- adsag
- Apply payment test loan product
- Big business -DB
- cfp
- dassa
- Dec -Bal
- DEc-equ
- Educational Loan
- Emergency Loan
- Emily's Loan
- ForHolChk
- Group Livestock Loan
- Group Loan 11
- House loan
- HOUSE LOAN-1
- Household Improvement Loan
- IGL-1
- IGL-14
- Individual Medical Loan
- INTRATETEST
- jbIntRecalc
- Kay's Loan Product 3
- Livelihood Loan
- LMF Test Loan
- Loan a/c
- Loan with Cashflow
- Loan-1
- LP
- Lukas' product

2. Select the loan product which needs to be modified by clicking on it. The loan product's details are displayed as shown in the screenshot below.

House loan

■ Active

Loan product details.

Product instance name: House loan
Short name: hou

Description
p

Product category: Property Loan
Start date: 25/08/2009
End date:
Applicable for: Clients
Include in Loan cycle counter: Yes
Can waive interest on repay loan: No
Calculate Loan Amount as: Same for all loans

Min loan amount	Max loan amount	Default amount
50000.0	9000000.0	100000.0

Associated Question Groups :
Client Business Information

Interest rate

Interest rate type: Flat
Max Interest rate: 50.0 %
Min Interest rate: 24.0 %
Default Interest rate: 36.0 %

3. Click 'Edit Loan Product Information' on the top right of the page. The loan product details page appears in Edit mode. Scroll down to section 'Repayment Schedule'.

4. Check the 'Can configure variable installments' checkbox and fill in the installment details as explained in the previous section.

Repayment schedule

Can configure variable installments:	☑
*Minimum gap between installments:	10 days
Maximum gap between installments:	days
Minimum installment amount:	

Grace period in variable installments: To specify grace period for variable installment loans, the grace period should first be set at the product level. While creating the loan product, under section Repayment Schedule, fill in the grace period details as explained in the How to Define and Change New and Existing Loan Products section. This is how grace period is implemented in the case of variable installment loans:

if Grace period duration = 3 installments

frequency of installments for variable installment loan product = 1 week.

Then, only after the completion of 3 installments of one week each will the loan move to active in bad standing.

Creating New Loan Account with Variable Installments

For a detailed explanation on how to create new loan, refer to section section "How to Create a Loan Account" under chapter "Loan Accounts". The loan creation process is also explained below briefly, including the variable installment feature.

Loans can be created for individual clients or groups. The process of creating loans is the same for both clients and groups.

1. Click **Clients & Accounts** on the main panel. The following screen appears.

To review or edit a Client, Group, or account

Search	or	Select a Branch Office

Search by name, system ID or account number

[   ] [All Branch Offices ▾]

[Search]

Bangalore_branch1244723261188
Bangalore_branch1244724101456
Branch-1
Brata
chennai
chennai-Alandur
CNI Koumassi Siège

2. Client/ group search can be done with the name, system ID, phone number or account number. When you type this information and click **Search**, a list of all possible choices matching the search information is displayed. Click the correct one, or (if you don't see the customer you were expecting) try retyping the search information carefully and then click **Search** again. A screen similar to the following is displayed:

147 results for a in All Branches

1. Client: **Karen May Abu: ID 0002-000000044**
    Status: ■ Active **Loan Officer:** Sally Magalang
    Savings: Account # 000100000000249,Account # 000100000000255,Account # 000100000000307,Account # 00010
    Loan: Account # 000100000000467,Account # null00000000481,Account # null00000000505,Account # null0000000
    000100000000577,Account # 000100000000607
    Also See: Pasay Branch /Barangay 06 /Ramos Group

2. Client: **Bani Adam: ID 0005-000000091**
    Status: ■ Active **Loan Officer:** Brata2 Astritama
    Loan: Account # null00000000506,Account # null00000000507,Account # null00000000508,Account # null00000000
    Also See: Brata /Brata Center /Brata Group Finance

3. Client: **Charisse Ann Aquinaldo xxx: ID 0002-000000038**
    Status: ■ Active **Loan Officer:** Lorenz Guzman
    Loan: Account # null00000000475,Account # 000100000000572,Account # 000100000000612
    Also See: Pasay Branch /Barangay 01 /Marcelo Group

4. Client: **Agus Agus: ID 0005-000000068**
    Status: ■ Active **Loan Officer:** Brata2 Astritama
    Savings: Account # 000100000000252
    Loan: Account # 000100000000280,Account # null00000000482,Account # null00000000496,Account # 0001000000
    Also See: Brata /Brata Center /Brata Group Finance

3. Select the required client by clicking on the client's name in the list.
The client's details are displayed, similar to the screenshot below.

Mati Teacher   Edit Client status

■ Active
System ID: 0011-000000148
Loan officer: wqe adw

Activities: Micro Enterprise

Account information

Open new account: Loan | Savings

Loan	
Household Improvement Loan, Acct #000100000000464 Outstanding balance: 31469.0 Amount due: 10570.0	■ Active in Bad Standing
jbLoan1, Acct #000100000000537	■ Application Pending Approval

Savings	
Lazima Savings, Acct #000100000000463 Balance: 200.0	■ Active

Client charges	
View details Amount Due: 0.0	

View all closed accounts

4. To create a new loan, click on **Loan** on the top right of the Account
Information section. The following screen is displayed. Select the
required loan product (the product with variable loan installment in this
case). Click **Continue**.

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Create Loan account - **Enter Loan account information**

Select a Loan instance. Then click Continue. Click Cancel to return to Clients & Accounts without submitting inform
*Fields marked with an asterisk are required.

Account Owner:

* Loan instance name : [--Select-- ▾]

[Continue]   [Cancel]

5. The Loan Account information page is displayed. The loan product summary shows the variable installments configuration details (minimum and maximum gap between installments, etc).

Loan Product Summary

Description:	Variable Loan - No cash flow comparison
Interest Rate Type:	Declining Balance
Frequency of Installments:	1 Week(s)
Principal due on last installment:	No
Can configure variable installments:	Yes
Minimum gap between installments:	1 days
Maximum gap between installments:	N/A
Minimum installment amount:	N/A

6. In the account details section, enter the account details.

*Amount:	500.0	(Allowed Amount: 1.0 - 10000.0)
* Interest rate:	20	(Allowed Interest rate amount 15.0 - 25.0 %)
*No. of installments:	5	(Allowed Number of Installments: 1 - 7)
*Disbursal date:	18 DD 04 MM 2011 YYYY	
*Repayment day:	⦿ week(s) on ◯ month(s)	
	If weeks, specify the following:	
	Recur every 1 week(s) on Monday ▾	
*Grace period for repayments:	0	Installments
Source of fund:	--Select-- ▾	
*Purpose of Loan:	--Select-- ▾	
Collateral type:	--Select-- ▾	
Collateral Notes:		
External Id:		

7. Enter information using the descriptions in the following table (note that these fields may vary somewhat, depending on the details of the loan product itself.):

Field name	Description	Example
Amount	The loan amount for the client, limited to the minimum and maximum amounts shown in brackets.	*100.00*
Interest Rate	Applicable interest rate, limited to the minimum and maximum values shown in brackets. If a default field was defined for the product, this field shows the default interest rate value. The rate field can be zero but cannot be left blank. You may not change the interest rate once the loan has been paid out to the client.	*18*
No. of Installments	The number of installments in which the loan will be repaid, limited to the values shown in brackets.	*12*
Disbursement Date	The date when the loan is likely to be disbursed (paid out). If the client/group has a meeting date, the date must be one of the meeting dates. This date will be used as a Loan Start Date to generate the repayment schedule. This field can be updated with the Actual disbursement when the loan is actually disbursed to the client. ?? This date can be in the past. The repayment schedule will be regenerated when this date is updated. If a client has no meeting date, this date will not be checked against the meeting date schedule. History information about the date change will not be available except in the change log. You may not change this date after the account is set to "active in good standing" status.	*02/07/2006*
Grace Period for Payments	Type how long to wait for late repayment: that is, how many installments. If the loan product specifies "No grace" or if interest is automatically deducted at the time of disbursal, this field cannot be used.	

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	You can extend or reduce the length of the grace period if the grace period has not yet expired. The grace period starts as of the day the loan is disbursed to the client.	
Source of Funds	Click the applicable source of funds for the loan as defined by the MFI.	*Tsunami*
Purpose of Loan	The purpose for which the loan has been disbursed	*Material Purchase*
Business work activities	The type of activity the client is engaged in.	*Farming*
Collateral type	The type of collateral the client has provided for the loan.	*Type 1*
Collateral notes	Explanatory notes about the collateral type applicable to the loan.	*Land title deed verified by loan officer*
External ID	If this loan has an ID number from some other system, type it here.	
Additional information: Custom fields	Enter any additional information required by your MFI in the custom fields.	
Administrative Set Fees	Apply any set fees for this loan, as defined by your MFI. If you want to change the default fee amount for any fee displayed, type the amount in the box. If you want to remove this fee, check the **Check to Remove** Box.	
Additional Fee type	Apply up to a maximum of 3 different fee types, as defined by your MFI.	

1.

Click **Submit** after entering the required details.

8. The loan installment schedule for the client is summarized and displayed. The screen looks something like this.

Account Owner:		Stu1233171716380 Client1233171716380			
Loan amount:		1,000			
Disbursement date:		27-Apr-2012			
Fixed repayment schedule:		No			

Installments

Installment No.	Due date	Principal	Interest	Fees	Total
1	04/05/12	100	0	0	100
2	11/05/12	100	0	0	100
3	18/05/12	100	0	0	100
4	25/05/12	100	0	0	100
5	01/06/12	100	0	0	100
6	08/06/12	100	0	0	100
7	15/06/12	100	0	0	100
8	22/06/12	100	0	0	100
9	29/06/12	100	0	0	100
10	06/07/12	100	0	0	100

The installments table displays the following fields:

- **Installment** - The installment month
- **Due Date** - The date when the installment is due. This field can be edited, as explained below.
- **Principal** - The principal amount for that particular installment
- **Interest** - The amount of interest for that particular installment.
- **Fees** - Fees, if any, imposed on the loan repayment for that particular installment
- **Total** - The total repayment amount for that particular installment. (Principal + Interest + Fees)

Editing Installment Due Dates and Installment Amounts

The Due Date field is editable and the dates can be modified, in keeping with the variable installment conditions specified while creating the loan (specifically the minimum gap between installments field which is the required field).

Similarly, the total installment amount field is also editable - all installment amounts except the last installment are editable. The installment amounts can be modified, in keeping with the conditions specified at the time of creation of the loan product (minimum installment amount). Also ensure that the installment amount entered for a period is not any lesser than either the sum of Fee and Interest for that period or the Minimum Installment Amount specified during product creation, whichever is greater.

After the edits are done, click **Validate**. This function will check if the modified due dates and modified installment amounts are in accordance with the conditions specified. Possible errors are as follows:

- The first installment date could be before the loan disbursal date.
- The gap between two installments is less than the allowed minimum.
- The due date falls on a pre-specified holiday.
- The installment amount is less than either the minimum installment amount or sum of fee and interest for that period, whichever is greater.

Below are two sample error screens:

Error Type - Gap between installment due dates less than allowed minimum

Create Loan account - **Review installments**

Review the payment schedule below. Click Preview to continue. Click Cancel to return to Clients & Accounts
- **Gap between the due dates of installment 1 and the previous installment is less than allowed**
- **Gap between the due dates of installment 2 and the previous installment is less than allowed**
- **Gap between the due dates of installment 4 and the previous installment is less than allowed**
- **Gap between the due dates of installment 5 and the previous installment is less than allowed**

Error Type - Installment due date falls on holiday

Create Loan account - **Review installments**

Review the payment schedule below. Click Preview to continue.
- **Installment 2 has due date which falls on a holiday**

9. After the errors are resolved and the due dates adjusted,
click **Preview**. A screen similar to this will be displayed.

Account Owner: Karen May Abu

Loan account information

Loan instance name : VariableLoan1

Instance information
Description : Variable Loan - No cash flow comparison
Interest Rate Type : Declining Balance
Frequency of Installments : 1 Week(s)
Principal due on last installment : No
Grace Period Type : None

Amount : 500.0 (Allowed Amount: 1.0 - 10000.0)
Interest rate : 20 (Allowed Interest Rate Amount : 15.0 - 25.0)
No. of installments : 5 (Allowed Number of Installments: 1 - 7)
Disbursal date : 2011-04-18
Grace period for repayments : 0 Installments
Source of fund :
Interest deducted at disbursement : No
Purpose of Loan: Materials Purchase
Collateral type:
Collateral Notes:
External Id:

Charges Applied

Installments

Installment	DueDate	Amount due Principal	Interest	Fees	Total
1	29-Apr-2011	98.0	3.0	0.0	101.0
2	18-May-2011	96.8	4.2	0.0	101.0
3	11-Jun-2011	97.0	4.0	0.0	101.0
4	23-Jun-2011	99.6	1.4	0.0	101.0
5	20-Jul-2011	108.6	1.6	0.0	110.2

Edit Loan Schedule Information

10. If any of the above details need to be edited, click **Edit account information** or **Edit Loan Schedule Information** depending on what needs to be edited.

11. When you are satisfied with all changes, click **Submit for Approval** (or, if you want to wait to submit this loan, click **Save for Later**). (If you decide not to create the loan at all at this time, click **Cancel**.)

CREATING NEW LOAN ACCOUNT WITH VARIABLE INSTALLMENTS AND CASH FLOW COMPARISON CONFIGURED

Overview: Cash Flow comparison feature enables MFIs to first assess if their clients have enough money to repay loans. This assessment is done by comparing the client's overall cash flow with his/ her monthly installment.

Creating a new Loan account: Before proceeding with creating a new loan account with cash flow comparison, ensure that the specific loan product has cash flow comparison feature enabled. To enable this, refer to section "Cash flow comparison settings".

Once the cash flow comparison settings have been enabled at the loan product level, follow these steps to create a new loan account with variable installments.

The process of creating a new loan account with cash flow comparison is similar to what has been outlined in the previous section ("Create a new loan account with variable installments"). For clarity, the steps are stated again with the new inclusion, cash flow comparison. Skip down to Step 7 to view the cash flow comparison section.

Loans can be created for individual clients or groups. The process of creating loans is the same for both clients and groups.

1. Click **Clients & Accounts** on the main panel. The following screen appears.

To review or edit a Client, Group, or account

Search	or	Select a Branch Office

Search

Search by name, system ID or account number

[_____] [All Branch Offices ▼]

[Search]

Select a Branch Office:
- Bangalore_branch1244723261188
- Bangalore_branch1244724101456
- Branch-1
- Brata
- chennai
- chennai-Alandur
- CNI Koumassi Siège

2. Client/ group search can be done with the name, system ID, phone number or account number. When you type this information and click **Search**, a list of all possible choices matching the search information is displayed. Click the correct one, or (if you don't see the customer you were expecting) try retyping the search information carefully and then click **Search** again. A screen similar to the following is displayed:

147 results for a in All Branches

1. Client: **Karen May Abu: ID 0002-000000044**
   Status: ■ Active Loan Officer: Sally Magalang
   Savings: Account # 000100000000249, Account # 000100000000255, Account # 000100000000307, Account # 00010
   Loan: Account # 000100000000467, Account # null00000000481, Account # null00000000505, Account # null0000000 000100000000577, Account # 000100000000607
   Also See: Pasay Branch /Barangay 06 /Ramos Group

2. Client: **Bani Adam: ID 0005-000000091**
   Status: ■ Active Loan Officer: Brata2 Astritama
   Loan: Account # null00000000506, Account # null00000000507, Account # null00000000508, Account # null00000000
   Also See: Brata /Brata Center /Brata Group Finance

3. Client: **Charisse Ann Aguinaldo xxx: ID 0002-000000038**
   Status: ■ Active Loan Officer: Lorenz Guzman
   Loan: Account # null00000000475, Account # 000100000000572, Account # 000100000000612
   Also See: Pasay Branch /Barangay 01 /Marcelo Group

4. Client: **Agus Agus: ID 0005-000000068**
   Status: ■ Active Loan Officer: Brata2 Astritama
   Savings: Account # 000100000000252
   Loan: Account # 000100000000280, Account # null00000000482, Account # null00000000496, Account # 000100000C
   Also See: Brata /Brata Center /Brata Group Finance

3. Select the required client by clicking on the client's name in the list. The client's details are displayed, similar to the screenshot below.

Mati Teacher   Edit Client status

■ Active
System ID: 0011-000000148
Loan officer: wqe adw

Activities: Micro Enterprise

Account information

Open new account: Loan | Savings

Loan
Household Improvement
Loan, Acct   ■ Active in Bad
#000100000000464   Standing
Outstanding balance: 31469.0
Amount due: 10570.0

jbLoan1, Acct   □ Application
#000100000000537   Pending
                     Approval

Savings
Lazima Savings, Acct
#000100000000463   ■ Active
Balance: 200.0

Client charges
View details
Amount Due: 0.0

View all closed accounts

4. To create a new loan, click on **Loan** on the top right of the Account
Information section. The following screen is displayed. Select the
required loan product (the product with variable loan installment in this
case). Click **Continue**.

Select Client/Group   ▶ Loan account information

Create Loan account - Enter Loan account information
Select a Loan instance. Then click Continue. Click Cancel to return to Clients & Accounts without submitting inform
*Fields marked with an asterisk are required.

Account Owner:

                    * Loan instance name : --Select-- ▼

                                        Continue   Cancel

5. The Loan Account information page is displayed. The loan product
summary shows the variable installments configuration details
(minimum and maximum gap between installments, etc).

Loan Product Summary

                    Description: Variable Loan - No cash flow comparison
              Interest Rate Type: Declining Balance
        Frequency of Installments: 1 Week(s)
    Principal due on last installment: No

        Can configure variable installments: Yes
      Minimum gap between installments: 1 days
     Maximum gap between installments: N/A
          Minimum installment amount: N/A

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*Amount:	500.0	(Allowed Amount: 1.0 - 10000.0)
* Interest rate:	20	(Allowed Interest rate amount 15.0 - 25.0 %)
*No. of installments:	5	(Allowed Number of Installments: 1 - 7)
*Disbursal date:	18 DD 04 MM 2011 YYYY	

*Repayment day: ◉ week(s) on   ○ month(s)

If weeks, specify the following:

Recur every 1   week(s) on Monday ▾

*Grace period for repayments:	0	Installments
Source of fund:	--Select-- ▾	
*Purpose of Loan:	--Select-- ▾	
Collateral type:	--Select-- ▾	
Collateral Notes:		
External Id:		

7. The Cash Flow Details screen is displayed. The screen will look something like this.

Cash Flow Details

Note: System adds loan amount to the revenue of disbursal month

Month	*Expense	*Revenue	Notes
March 2011			
April 2011			
May 2011			
June 2011			
July 2011			
*Total Capital			
*Total Liability			

Continue   Cancel

All the months which fall between the first and the last installments, including the first and the last installment months are displayed. In addition, the month immediately preceding the first installment month and the month immediately following the last installment are displayed.

Example 1: Disbursal date: 26-Aug-2010, No. of Installments: 3, Frequency of Loan Installments: 1 month

Installment Months: September, October and November.

Cash flow months will be captured for months : August, September, October, November, December.

Example 2: Disbursal date: 26-Aug-2010, No. of Installments: 8, Frequency of Loan Installments: 2 Weeks

Installment Months: September, October, November and December.

Cash flow months will be captured for months : August, September, October, November, December, January.

Cash Flow Data

Enter the client's expense and revenue for each of the listed months, in the fields "Expense" and "Revenue" respectively. In the notes column, enter any comment/ note about the client's revenue/ expense for that particular month. Also enter the client's Total Capital and Total Liability. Click **Continue**. The client's cash flow is calculated, as explained below.

Cash Flow Comparison calculation

In general, cash flow is captured starting one month before the first installment month to allow the MFI to enter cash in hand thus far leading into the installment month. On the disbursal month, the loan amount is added to the the cumulative cash flow for comparison.

The month immediately following the last installment month is added to allow the MFI to see what sort of an impact loan payment will have on the customer. If there is a sudden drop of cash of the customer into the month right after the loan payment, then it may lead to a situation where the customer may default. Thus, to better understand the customer's position after repayment of loan, MFIs capture the cash flow for the following month as well.

After the revenue and expenses for each month are entered and you click **Continue,** the system calculates the indebtedness rate and repayment capacity of the client with the information provided in the cash flow capture page. If the client's indebtedness rate is greater than the allowed value specified during creation of the loan product or if the client's repayment capacity is less than the threshold value specified during creation of the loan product, the loan account cannot be created.

Formula for calculation of Indebtedness Rate:

Indebtedness Rate= (Total liability + loan amount)*100/Total capital

Example:

During loan product definition, the indebtedness rate has been set as 100.

Assume a Rs.1000 loan is being applied for.

Total liability = Rs.5000, Total capital = Rs.4000 (entered by the user)

Indebtedness rate = (5000 + 1000)*100/4000 = 150.

The client's indebtedness rate is greater than the permissible limit, hence Mifos will not allow the loan to be created. An error message will be displayed as follows.

Cash Flow Details

• **Indebtedness rate of the client is 75 % which should be lesser than the allowable value of 30 %**

Note: System adds loan amount to the revenue of disbursal month

Month	*Expense	*Revenue
March 2011	300	600
April 2011	200	400
May 2011	100	500
June 2011	200	400
July 2011	200	500

*Total Capital	6000
*Total Liability	4000

Formula for Calculation of Repayment Capacity:

Repayment Capacity=[(Total revenues-Total expenses)+Loan Amount]*100 / Sum of Installments amount

Example:

During loan product definition, the Repayment Capacity limit has been set as 150.

Assume a Rs.1000 loan is being applied for.

Assume sum of all expenses entered by the user on the cash flow page is Rs.5000 and the sum of all revenues entered is 10000. Assume the sum of all installment amounts is 1500.

Repayment Capacity = [(10000 - 5000) + 1000] * 100/ 1500 = 400.

The Repayment Capacity of 400 is over the required minimum capacity of 150. Thus, Mifos allows the loan to be created.

8. After the cash flow details have been entered and the system allows the loan to be created, the Review Installments page is displayed. The page contains details of the installments and a summary of the cash flow. A screen similar to this will be displayed.

Loan Amount : 500.0
Disbursal date : 18/04/2011

Can configure variable installments: Yes
Minimum gap between installments: 1 days
Maximum gap between installments: N/A
Minimum installment amount: N/A

Installments

Installment	Due Date	Principal
1	09-Apr-2011	99.1
2	02-May-2011	99.5
3	06-Jun-2011	95.2
4	13-Jun-2011	100.2
5	20-Jun-2011	106.0

Please refer to the previous section "Creating new loan with variable installments" for details on how to edit the installment dates and total installment amount.

Cash Flow Summary

Months	Cumulative Cash Flow	Cumulative cash flow-Total installment amount per month	Total installment amount per month as % of cash flow
March 2011	400.0	400.0	0.0
April 2011	1000.0	899.0	10.1
May 2011	1200.0	1099.0	8.4
June 2011	1500.0	1194.2	20.4
July 2011	1800.0	1800.0	0.0

Validate   Preview   Cancel

The Cash Flow summary table displays the following fields:

Months - Name of the installment month

Cumulative Cash Flow - This is calculated as: Cash flow for present installment + Sum of cash flows for all previous installments

Cumulative Cash Flow - **Total Installment Amount per month** - This value is the difference between the cumulative cash flow for a particular installment month and the total installment amount for that month.

Total installment amount per month as % of cash flow - If this value exceeds the warning threshold specified at the time of loan product creation, then Mifos will not allow the loan to be created.

 Notes - Any notes recorded in the system for that particular installment month.

9. To proceed with the loan creation, click **Validate**. This will validate the edited installment data against the conditions specified at the time of loan product creation. (please refer previous section on "Creating new loan with variable installments" for the various validations performed and possible errors).

10. Click **Preview** to click the loan account information. A screen similar to this will be displayed.

Account Owner: Karen May Abu

Loan account information

Loan instance name : VariableLoan1

Instance information
Description : Variable Loan - No cash flow comparison
Interest Rate Type : Declining Balance
Frequency of Installments : 1 Week(s)
Principal due on last installment : No
Grace Period Type : None

Amount : 500.0 (Allowed Amount: 1.0 - 10000.0)
Interest rate : 20 (Allowed Interest Rate Amount : 15.0 - 25.0)
No. of installments : 5 (Allowed Number of Installments : 1 - 7)
Disbursal date : 2011-04-18
Grace period for repayments : 0 Installments
Source of fund :
Interest deducted at disbursement : No
Purpose of Loan: Materials Purchase
Collateral type:
Collateral Notes:
External Id:

Charges Applied

Installments

		Amount due			
Installment	DueDate	Principal	Interest	Fees	Total
1	29-Apr-2011	98.0	3.0	0.0	101.0
2	18-May-2011	96.8	4.2	0.0	101.0
3	11-Jun-2011	97.0	4.0	0.0	101.0
4	23-Jun-2011	99.6	1.4	0.0	101.0
5	20-Jul-2011	108.6	1.6	0.0	110.2

Edit Loan Schedule Information

 If any of the above details need to be edited, click **Edit account information** or **Edit Loan Schedule Information** depending on what needs to be edited.

11. When you are satisfied with all changes, click **Submit for Approval** (or, if you want to wait to submit this loan, click **Save for Later**). (If you decide not to create the loan at all at this time, click **Cancel**.)

SAVINGS ACCOUNTS

54. INTRODUCTION TO SAVINGS ACCOUNTS

WHAT IS A SAVINGS ACCOUNT?

You can create savings accounts for centers, groups, and clients based on the savings products defined in Mifos. All accounts inherit the rules of the product they are created from.

Note: The savings product must be in an Active state before you can create an account based on it.

Savings accounts are vital to the economic health of the client or group. MFIs encourage regular contributions to these accounts, and in some cases make contributions mandatory. Your MFI could make a rule that you cannot create loan accounts for borrowers unless their savings accounts are at a minimum level. You may also make a rule that the client or group does not earn interest if the savings account is lower than a specified minimum amount.

If you create a savings account for a group or a center, all members of the group or center can deposit to and withdraw from these accounts. Usually, when a transaction is made, the user chooses the client name from a list of approved clients belonging to that group or centre.

A center, group, or client can have more than one account, of the same or different savings products, but a single account cannot be shared by more than one center, group, or client. In addition, no conversion is allowed between individual client accounts and center/group accounts.

MANDATORY VERSUS VOLUNTARY SAVINGS

Some MFIs make their savings accounts mandatory. The minimum deposit amount is considered "due" at every meeting day of the account owner. Partial payments are allowed. If the client or group does not make this minimum deposit on time, the required deposit amount at the next meeting is increased by that amount. For example, if the minimum deposit is 50, and the client does not pay, then at the next meeting, the required deposit will be 100. If the minimum deposit is 50 and the client pays 25, then at the next meeting, the required deposit will be 75.

If the savings account is held by a center, the deposit amount is applied to all clients in Active or On Hold states. If the savings account is held by a group, and the minimum deposit applies to each group member separately, the deposit amount is applied to clients in Active or On Hold states.

Voluntary accounts have no minimum deposit, though there is a "recommended deposit" amount that can be included in the definition of the savings product.

THE SAVINGS ACCOUNT "DASHBOARD"

The savings account details page ("dashboard") shows the detailed transactions and functions related to savings accounts. It includes the account status, the recent activity status, and transaction tracking details.

To view the dashboard, in any Search box, type the account number for the savings account. You can also type the client or group name and click the account link from the details page for that client or group.

The screen might look like the following:

Individual Savings Account # 000100000000050   Edit account status

■ Active

Account balance: 860.1

Total amount due on 29/03/2010:

Recent activity   View all account activity

Date	Description	Amount
28/02/2010	Interest_Posting	0.0
31/01/2010	Interest_Posting	0.0
31/12/2009	Interest_Posting	0.0

Account details

Recommended amount for deposit: 10.0   Edit Account Information

Type of deposits: Mandatory
Max amount per withdrawal: 0.0
Interest rate: 7.5%

Additional information
kay's savings:

More account and transaction details
View transaction history
View change log
View status history

Transactions
Make deposit/withdrawal
Apply adjustment
Close account

Performance history
Date account opened: 17/07/2008
Total deposits: 860.0
Total interest earned: 25.1
Total withdrawals: 25.0

Surveys
Attach a survey
View all surveys

Recent notes
No notes available.
Add a note

The dashboard might include the following items:

Category	Description
Savings account header	Savings account number, current status, balance, and amount due at next meeting (if account is mandatory)
Recent Activity	A list of transactions that have taken place with regard to the account.
Account Details	Shows the savings account details, which include recommended or mandatory amount for deposit, type of deposit, maximum amount allowed per withdrawal, and interest rate.
More account and transaction details	Shows the status history, change log, and change history for the loan account.
Transactions	Provides the links to making a deposit, withdrawal, or adjustment, or closing the savings account.
Performance history	Show various account performance indicators, such as total deposits, withdrawals, and interest.
Recent Notes	Shows the three most recent notes appended to the account, with additional links to add a new note or view all the notes.

55. HOW TO CREATE A NEW SAVINGS ACCOUNT

The following are necessary for you to create a savings account:

- If the savings account is for a client or group, the client and/or group must be in Approved state.
- If the savings account is for a center, the center must be Active.

Note: You may not delete savings accounts.

You can create a new account from several places in Mifos. One way is to navigate to the details page for that client, group, or center. You can do this by searching for the client, group, or center from the Search on the Home screen or navigating to the details page directly

- From the Home screen search function

You can navigate your way through Mifos using:

← the links to the left ↓ the search tool below ↑ the tabs at the top

To quickly find a Client, Centre, Group, or account you can...

Search by name, system ID or account number:

[   ]

[Search]

- From the Clients & Accounts main panel (click a **Branch Office** from the list on the right to narrow down the search for the customer) Continue to click on the Loan Officer, then finding the client, group, or center to create a savings account for.

- If you are creating a savings account for a client, navigate to the client details page. A screen shows details about this client's information and history with your MFI. In the Account Information section, find the Open new account line and click the Savings link.

Another way to create savings accounts is from the quick links in Mifos.

- From the Quick Start left navigation list (click **Open New Savings Account**)

Quick start

Manage Clients
Create new Group
Create new Client

Manage Accounts
Open new Loan Account
Open new Savings Account
Enter Collection Sheet Data
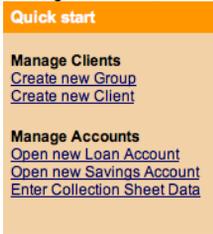
- From the Clients & Accounts left navigation panel (click **Create Savings Account**)

Clients & Accounts Tasks

Manage Collection Sheets
Enter Collection Sheet Data

Create new Clients
Create new Centre
Create new Group
Create new Client

Create new Accounts
Create Savings account
Create Loan account
Create multiple Loan accounts

Manage account status
Change account status
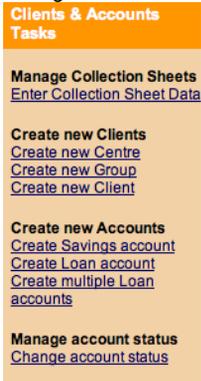
All these methods ask for the name, system ID, or account number for a center, group, or client. When you type this information and click **Search**, you see a list of all possible choices for your search information. Click the correct one, or (if you don't see the customer you were expecting) try retyping the search information carefully and then click **Search** again.

Once you have selected the customer you are creating the account for, the procedure is the same.

1. The following screen appears:

Create Savings account - Enter Savings account information

Select a Savings instance. Then click Continue. Click Cancel to return to Clients & Accounts without submitting information.
*Fields marked with an asterisk are required.

Account Owner: Mati Teacher

*Savings instance name: [Individual Savings Account ⬍]

[Continue] [Cancel]

2. In the Savings Product Name list, click the type of account you want to create, and click Continue. A screen appears summarizing the terms of the savings product. For information on these terms, see "How to define and change new savings products"

Create Savings account - Enter Savings account information

Complete the fields below. Then click Continue. Click Cancel to return to Clients & Accounts without submitting information.
*Fields marked with an asterisk are required.

Account Owner: Mati Teacher

*Savings instance name: [Individual Savings Account ⬍]

Savings product summary

Description:	Individual Savings account. Used at client's discretion and as extra insurance against the loan in case the client defaults.
Type of deposits:	Mandatory
Max amount per withdrawal:	0.0
Balance used for Interest rate calculation:	Average Balance
Time period for Interest rate calculation:	30 day(s)
Frequency of Interest posting to accounts:	1 month(s)
Min balance required for Interest rate calculation:	0.0
Interest rate:	7.5 %

Savings account details

Recommended amount for deposit: [10.0]

3. Review the terms. If you are satisfied, click Preview.
4. If you want to change anything about this savings account, click Edit Savings Account Information, make changes, and click Preview again.
5. When you are satisfied with all details, click Submit for Approval (or, if you want to submit this account later, Save for Later). (If you decide not to create a savings account at all at this time, click Cancel.)

HOW TO APPROVE A SAVINGS ACCOUNT

When an application for a savings account is made, the account appears in the Account Information section of the client or group dashboard with a yellow circle, as in the following screen:

Account information

Open new account: Loan |
Savings

Savings

Mandatory Savings, ■ Application
Acct Pending
#000100000000617 Approval
Balance: 0.0

- To approve the account, click the link for the account.
- Click Edit Account Status.
  The following screen appears:

FreeSavings # 000100000000637 - Change status

Current status: ■ Pending Approval

Select from the status options below. Then click Continue. Click Cancel to return to Savings account details without submitting information.

*Status: ○ Partial Application
○ Active
○ Cancel
When cancelling a Savings, select an explanation from the dropdown list below.
--Select-- ▾

*Note: [   ]

[Preview] [Cancel]

- Click Partial Application, Active (approved), or Cancel (not approved).
- If you click Cancel, click a reason for our action from the list that appears. (You might reject the application, or the client might withdraw the request.)
- In the Notes box, type any information about your reasons for approving, delaying, or not approving the savings account.
- Click Preview to review your work.
- If you want to make any changes, click Edit Status, make the changes, and click Preview again.
- When you are satisfied with the change in status, click Submit.

THE SAVINGS ACCOUNT "DASHBOARD"

The savings account details page ("dashboard") shows the detailed transactions and functions related to savings accounts. It includes the account status, the recent activity status, and transaction tracking details.

To view the dashboard, in any Search box, type the account number for the savings account. You can also type the client or group name and click the account link from the details page for that client or group.

The screen might look like the following:

The dashboard might include the following items:

Category	Description
Savings account header	Savings account number, current status, balance, and amount due at next meeting (if account is mandatory)
Recent Activity	A list of transactions that have taken place with regard to the account.
Account Details	Shows the savings account details, which include recommended or mandatory amount for deposit, type of deposit, maximum amount allowed per withdrawal, and interest rate.
More account and transaction details	Shows the status history, change log, and change history for the loan account.
Transactions	Provides the links to making a deposit, withdrawal, or adjustment, or closing the savings account.
Performance history	Show various account performance indicators, such as total deposits, withdrawals, and interest.
Recent Notes	Shows the three most recent notes appended to the account, with additional links to add a new note or view all the notes.

56. HOW TO CHANGE THE STATUS OF A SAVINGS ACCOUNT

You can change the status of a savings account depending on what status it is in.

The following table shows the descriptions of all the statuses a savings account can have. Depending on how your MFI is configured and in what status the savings account is in, you may not see all of these status choices.

Status	Description
Partial Application	If the record has been created but data is incomplete, or if the user does not want the status to be pending approval, status can be marked as Partial Application. More data can be added, or the record can be edited in this state.
Pending Approval	The record contains all necessary data and is waiting for approval. Before and after this point, there could be some offline processes, which might govern the approval process. These processes can be specific to each MFI and will not have an impact on Mifos functionality.
Approved/ Active	The savings account has been approved. After this, the customer can start transacting and operating their savings account.
Inactive	In case there are no transactions in the savings account for a certain number of days (the default is 30), the state is automatically changed to Inactive. If a transaction is made, the state will changes to Approved/ Active.
Cancel	A savings application can be cancelled for various reasons: • The customer can withdraw the application • The application was rejected the MFI • Because the customer is blacklisted, they are not eligible.
Closed	The savings account is closed and archived.

1. From the account dashboard, click Edit Account Status.
2. In the Status section, click the Status you would like the Account to change to.
3. In the Notes box, type a reason for the change in status.
4. Click Preview to review the change.
5. If you want to make changes, click Edit Status, make changes, and click Preview again.
6. When you are satisfied with the changes, click Submit.
   The account dashboard shows the new status.

57. HOW TO MANAGE SAVINGS ACCOUNT DETAILS

You can make changes to the recommended deposit amount. If your MFI has defined additional fields, you can change those in this section as well.

1. From the savings account dashboard, click **Edit Account information**.

    The following screen appears:

    Family Savings Account # 000100000000114 - Edit Savings account information

    Edit the fields below. Then click Preview. Click Cancel to return to Savings account details without submitting information.
    *Fields marked with an asterisk are required.

    Savings account details

    Recommended amount for deposit: 25.0

    Additional information

    Savings Guarantor: [   ]

    [Preview]   [Cancel]

2. Make any changes to the account.
3. Click **Preview** to review them.
4. When you are satisfied with the changes, click **Submit**.

58. HOW TO IMPORT NEW SAVINGS ACCOUNTS

Import savings accounts functionality allows users to create a multiple savings accounts in Mifos by importing them from .xls file.

Template to create .xls file with savings accounts can be downloaded from here.

Use following table to fill all necessary fields:

Column name	Column description
Account Number	Savings account global identification number. It should be unique for each account.
Customer Global ID	Number of customer for which we create new account. Customer must exist in the system and have "Active" state.
Product Name	Name of savings product which will be used as a base for new savings account. Product must exist in the system.
Status Name	Allowed values are: • Canceled • Active • Closed • Partial Application • Pending Approval • Values are not case-sensitive.
Cancel Flag Reason	Reason for canceling account. Allowed values are: • Withdraw • Blacklisted • Rejected • Values are not case-sensitive.
Savings Amount	Savings (deposit) amount.
Savings Balance	Savings balance amount.

If you have prepared Excel file with savings accounts, you can start importing them into Mifos.

1. Open Mifos and go to Administration page ("Admin").

| Home | Borrowers & Accounts | Reports | Admin |

2. Click on link "Import Savings" link under 'Manage Imports and Exports' section.

Manage Imports and Exports
o View imported files | Import transactions
o Import client data
o Import Loans
o Import Savings
o View accounting exports
o REST API Approval

3. System open new page "Import Savings".

Import Savings - Enter file information

Complete the fields below. Click Cancel to return to Admin without submitting information. *Fields marked with an asterisk are required.

*Select import file: [   ] [Browse]

[Review] [Cancel]

4. Select document with savings data (XLS Document) and upload it to Mifos server.

5. System parses uploaded document and shows to you how many rows were parsed successfully and which rows were not. Each row with errors has an explanation.

Import Savings - Review & submit

Review the information below. Click Submit if you are satisfied or click Edit to make changes. information.

Import information

Import Status: 1 rows parsed successfully
The following row(s) contain errors and will not be imported:

Error in row 3, Column 1: Duplicate global number: 2345
[Edit:SavingInformation]

6. Click "Submit" button to save imported rows if any of them were parsed successfully.

7. System will save data and presents a simple summary.

59. HOW TO MAKE TRANSACTIONS FOR A SAVINGS ACCOUNT

- How to make deposits to or withdrawals from a savings account
- How to make adjustments to a savings deposit
- How to transfer funds from one Savings account to another

HOW TO MAKE DEPOSITS TO OR WITHDRAWALS FROM A SAVINGS ACCOUNT

1. Click **Make Deposit/Withdrawal**.
   A screen like the following appears:

2. Enter information using the decriptions in the following table:

Field	Description	Example
Date of Transaction	The date of this deposit or withdrawal	03/04/2010
Payment Type	Deposit or withdrawal	Deposit
Enter Amount	The amount of deposit or withdrawal	200
Mode of Payment	The way the money will be transferred	Cash
Receipt ID	The number of the receipt, if you use one	00034
Receipt Date	The date the receipt was issued, if you use one	03/04/2010

3. When you are done, click **Review Transaction** to review your work.
4. If you want to make changes, click **Edit Transaction**, make any changes, and click **Review Transaction** again.
5. When you are satisfied with all changes, click **Submit**.

HOW TO MAKE ADJUSTMENTS TO A SAVINGS DEPOSIT

Sometimes errors occur when savings accounts transactions are recorded. If you need to cancel the full amount of the last deposit or withdrawal, you can do this by making an "adjustment." If you need to cancel several transactions, you must do each one separately.

Follow these instructions:

1. From the Transactions box at the upper right of the screen, click **Apply Adjustment**.
   A screen like the following appears, showing the last payment made:

   Family Savings Account # 000100000000114 - Apply adjustment

   Last transaction can be modified if required. If the adjustment is made, system will make a reverse transaction entry and the account balance will be updated.

   Last made: 1.5
   *Correct Amount: [   ]

   *Notes: [   ]

   [Review Adjustment]   [Cancel]

2. In the **Correct Amount**, type the accurate deposit or withdrawal amount.
3. In the **Notes** box, type information describing why you made this adjustment.
4. When you have made the adjustment, click **Review Adjustment** to review your work, and click **Submit**.

Adjustments appear in performance tracking, summarized historical data, and the change log.

HOW TO TRANSFER FUNDS FROM ONE SAVINGS ACCOUNT TO ANOTHER

Mifos provides functionality which allows to transfer funds from one Savings account to another via '*Apply transfer*' link. Funds can be transferred between all Savings accounts which belongs to one customer as well as they could be transferred to Savings account of another customer.

Follow the steps below to see how to transfer funds from one account to another:

1. Open Savings account from which you want to transfer funds to another account and click on **Apply transfer** link, as it is shown below:

ClientVoluntarySavings #
000100000000045

Edit account status

■ Active

Account balance: 100,385.68

Total amount due on 06/07/2012: 0

Recent activity   View all account activity

Date	Description	Amount
31/07/2012	Interest_Posting	1,262.80
30/06/2012	Interest_Posting	122.88
29/06/2012	Withdrawal	1,000

Account details

Recommended amount for deposit: 0   Edit Account Information

Type of deposits: Voluntary
Max amount per withdrawal: 0
Interest rate: 15%

Transactions

Make deposit/withdrawal
Apply adjustment
Apply transfer
Close account

Performance history

Date account opened: 14/05/2012
Total deposits: 100,000
Total interest earned: 1,385.68
Total withdrawals: 1,000

Question Groups

Attach a Question Group

Recent notes

14/05/2012: note- *mifos*

See all notes
Add a note

2. Enter beneficiary name to whom you want to transfer funds and click on **Search** button.

3. Select appropriate client from the list.

4. On the next page, you will see the list of active Savings accounts of selected beneficiary client with balance summary. Click on the account number to which you want to transfer funds:

5. Enter transfer details and click **Submit** to apply transfer.

NOTE: You can always change beneficiary account by using **Select different account** button.

6. Check all transfer details and on **Submit** button to confirm the funds transfer.

7. You can check that Savings account balance has been reduced, as it is shown below:

ClientVoluntarySavings #
000100000000045

■ Active
Account balance: 98,359.37
Total amount due on 06/07/2012: 0

Recent activity

View all account activity

Date	Description	Amount
31/07/2012	Interest_Posting	1,237.31
30/06/2012	Interest_Posting	122.06
29/06/2012	Withdrawal	2,000

Account details

Recommended amount for deposit: 0

Edit Account Information

Type of deposits: Voluntary
Max amount per withdrawal: 0
Interest rate: 15%

Transactions

Make deposit/withdrawal
Apply adjustment
Apply transfer
Close account

Performance history

Date account opened:
14/05/2012
Total deposits: 100,000
Total interest earned: 1,359.37
Total withdrawals: 3,000

Question Groups

Attach a Question Group

Recent notes

14/05/2012: note- *mifos*

See all notes
Add a note

NOTE: Funds transfer from one account to another is possible only when user has assigned permission "*Can transfer funds between Savings accounts*".

60. HOW TO TRACK SAVINGS ACCOUNT HISTORY (TRANSACTIONS, PERFORMANCE)

HOW TO VIEW THE HISTORY OF ALL TRANSACTIONS

1. At the bottom of the screen, click **View Transaction History**.
   A screen like the following appears (only part of the screen shows here):

Group Savings Account # 000100000000075 - Transaction history

Date	PaymentID	TransactionID	Type	GLCode	Debit	Credit	Clientname	DatePosted	PostedBy
03/04/2010	3447	7725	Savings Interest Posting	4603	-	5.9	Suarez Group	31/03/2010	null
03/04/2010	3447	7725	Savings Interest Posting	41102	5.9	-	Suarez Group	31/03/2010	null

This screen shows the following:

- Date of transaction
- Payment ID
- Transaction ID
- Type of transaction
- General ledger code
- Amount of debit or credit
- Client or group name
- Date posted
- User who posted the transaction
- Adjustment notes, if any

HOW TO VIEW STATUS HISTORY

At any point, you can see the history of a savings account: the original application, whether it was approved, and its current status.

At the bottom of the screen, click **View Status History**.
A screen like the following appears:

Group Savings Account # 000100000000075 - Status history

Date	OldStatus	NewStatus	User
21/07/2008	-	Pending Approval	TEST ACCOUNT - Do Not Change MFI
21/07/2008	Pending Approval	Active	TEST ACCOUNT - Do Not Change MFI

Return to account details

HOW TO VIEW PERFORMANCE HISTORY

On the details page (dashboard) for centers, groups, and clients, performance history is summarized in a box at the upper right.

It includes the following:

- Date account opened
- Total deposits
- Total interest earned
- Total withdrawals

HOW TO VIEW THE CHANGE LOG

In the center, group, or client dashboard (details page), you can see a record of all changes that have been made. At the bottom of that screen, click **View Change Log**. It might look like the following screen:

Mati Teacher - Change log

Record Creation Date: 26/08/2009

Date	Field	OldValue	NewValue	User
04/11/2009	Status	Application Pending Approval	Active	mifos

Back to details page

HOW TO VIEW AND ADD NOTES ABOUT THE SAVINGS ACCOUNT

You can record any notes about the savings account. To see all notes already recorded, in the recent Notes box at the bottom right of the screen, click **See All Notes**. Any notes added in other sections, such as account information or adjustments, appear in this section as well.

To add a note, follow these instructions:

1. Click **Add a Note**.
   The following screen appears:

Lazima Savings # 000100000000463 - Add Note

Enter a note in the field below. Then click Preview. Click Cancel to return to Savings account details without submitting information.

*Note:

2. In the **Note** box, type the note.
3. Click **Preview** to review your work. If you want to make changes, click **Edit**, make changes, and click **Submit**.
   The note now appears in the Recent Notes section.

BULK TRANSACTION PROCESSING

61. HOW TO ENTER COLLECTION SHEET DATA

62. HOW TO CREATE MULTIPLE LOANS (BULK LOAN CREATION)

63. HOW TO IMPORT TRANSACTIONS

64. HOW TO APPROVE MULTIPLE LOANS (BULK LOAN APPROVAL)

65. HOW TO IMPORT M-PESA TRANSACTIONS USING KOPO KOPO

61. HOW TO ENTER COLLECTION SHEET DATA

The collection sheet is set up to make your collections easy. After you type in the information for the branch, loan officer, date, and mode of payment, you see a form that already includes all payments and deposits that are expected on that date. Fields that have changed (such as missed payments and absences from meetings) display in red, so that you can see them immediately.

If you have appropriate permissions, you can enter the data for collections from clients and groups.

Follow these instructions:

1. Click **Clients & Accounts** > **Enter Collection Sheet Data**.
   A screen like the following appears:

   Bulk entry - Select Centre

   To select, choose an Office from the list below. Then select the loan officer and the Centre .
   Click Cancel to return to Clients & Accounts.
   * Fields marked with an asterisk are required.

   *Branch Office : Pasay Branch
   *Loan officer: Sally Magalang
   *Centre: Barangay 01
   *Date of transaction : 15 DD 3 MM 2010 YYYY
   *Mode of payment: Voucher
   Receipt ID:
   Receipt date: DD MM YYYY

   Continue   Cancel

2. Enter information using the descriptions in the following table:

Field	Description
Branch office	The appropriate branch office
Loan officer	Loan officer of accounts for this collection sheet
Date of Transaction	The default is today's date. If you need to change the date, type over the existing dates.
Mode of Payment	The appropriate type of payment
Receipt ID	The number of the receipt, if any
Receipt Date	The date that the receipt was issued, if any.

3. Click **Continue**.
4. A screen appears summarizing all the accounts at this branch whose collections fall on the day you specified. It might look like the following:

   Bulk entry- Enter data

   Enter data and click Preview. Click Cancel to return to Clients & Accounts.

   Centre: Barangay 01
   Date of transaction: 15/03/2010

   Branch Office: Pasay Branch   Mode of payment: Voucher
   Loan officer: Sally Magalang   Receipt ID:
                                          Receipt date:

   Due/Collections

Client Name	EDUL	HIL	SCL	FSA	GSA	ISA	MS1	EDUL
Suarez Group								
Cherry San Pietro				25.0		1554.0	154.0	
Maria Cipriano								
Ana Flores								
Group account					40.0			
Group Total	0.0	0.0	0.0	25.0	40.0	1554.0	154.0	0.0

| | | **Issues/Withdrawals** | | | | | |
HIL	SCL	FSA	GSA	ISA	MS1	A/C Collections	Attn
		[ ]	[ ]	[ ]		0.0	P ⬍
						0.0	P ⬍
						0.0	P ⬍
			[ ]			0.0	
0.0	0.0	0.0	0.0	0.0	0.0	0.0	

5. Notice the following fields:

- Under Due/Collections, the short names of each loan and/or savings product appear. Under them are the amounts due for this collection period. For loan accounts, this is the amount of the payment due. For savings accounts, this is the deposit due.
- Under Issues/Withdrawals, the short names of each loan and/or savings product appear. Under them are the amounts expected for withdrawal if it is a savings account, or disbursal if it is a loan account.
- Check all data for today's collection. *If the amounts match the amounts already in the boxes, you do not need to type anything. Type new amounts only if these have changed.* In the **Due/Collections** section, type any money you collect. In the **Issues/Withdrawals** section, type any money that is being withdrawn or paid out (disbursed) for loans. The numbers in the Total Collections, Total Issues/Withdrawals, and Net Cash sections update accordingly.
- In the **Attn** list, click the appropriate code for client/group attendance.

Code	Description
P	Present
A	Absent
AA	Approved absence
L	late

- When you have typed all collection data, click **Preview** to review your work.
- All values that you changed from their expected amount appear in red.
- If you need to make changes, click **Edit Data**, make the changes, and click **Preview** again.
- When you are satisfied with the collection data, click **Submit**.

62. HOW TO CREATE MULTIPLE LOANS (BULK LOAN CREATION)

You can create loans of the same type at the same time for many clients and groups within the same center. You might want to do this, for example, if there were a natural disaster in a village and many clients needed household improvement loans at the same time. It takes only one process to create the loans; you can also approve them in one step. Clients or groups must be active at the time you create these loans. You can specify the following:

- Which client or group will receive the loan
- The amount of the loan
- The purpose of the loan

Follow these instructions:

1. From the **Clients & Accounts Tasks** list in the left navigation pane, click **Create Multiple Loan Accounts**.
   The following screen appears:

Create Loan Accounts - Search Clients

Enter details and click Search. Click Cancel to return to Clients & Accounts without submitting information.

*Branch Office:	Pasay Branch
*Loan Officer:	Sally Magalang
*Centre:	Barangay 01
*Loan instance name:	Emergency Loan1

Search   Cancel

2. In the **Branch Office**, **Loan Officer**, **Center**, and **Loan Product Name** lists, click the appropriate values.
3. Click **Search**.
4. All client and groups in this center who are assigned to the loan officer appear in a list.
5. In the checkbox at the far left of the list, check those clients and groups who will receive the loan.
6. Enter information using the descriptions in the following table:

Field	Description	Example
Loan Amount	The amount of the loan for each client or group. The default loan amount is in the box; the range for this type of loan appears on the right.	200
Purpose of Loan	The appropriate purpose for each client or group.	Education

7. When you are satisfied with the loans, click **Submit for Approval** (or, if you want to submit this loan later, click **Save for Later**). (If you decide not to create multiple loans at all at this time, click **Cancel**.)

   A screen appears confirming the creation of the loans. It might look like this:

   Loans are then subject to approval. See How to approve multiple loans for information on how to approve this application.

Note: To disburse (pay out) these loans, and to see when they are ready to disburse, read How to disburse (pay out) a loan.

63. HOW TO IMPORT TRANSACTIONS

If you have appropriate permissions, and if your MFI is set up for this action, you can import transactions from another system.

Follow these instructions:

1. Click **Admin** > **Import Transactions**.
   A screen like the following appears:

2. In the **Import Format** list, click the format of the transaction information.
3. In the **Select Import File** section, click **Choose File** to browse your files, and double-click the one you want to import.
4. The filename appears on the screen.
5. Click **Review** to review your choice. Check with your MFI for further instructions.

HOW TO IMPORT M-PESA TRANSACTIONS

M-PESA is a mobile-phone based money transfer service designed to enable users to complete basic banking transactions without the need to visit a bank branch. This form of a branchless banking service would allow borrowers to conveniently receive and repay loans through mobile phones. This would enable microfinance institutions (MFIs) to offer more competitive loan rates to their users, as there is a reduced cost of dealing in cash. The users of the service would gain through being able to track their finances more easily.

OVERVIEW OF THE M-PESA IMPORT PLUG-IN

The M-PESA import plug-in is the basis for mobile money integration with Mifos. This plugin integrates with Kenya's leading mobile money platform by supporting the import of an Excel (.xls) spreadsheet into Mifos. MFIs accepting transactions via M-PESA currently download a spreadsheet with a record of each transaction from Safaricom. Safaricom is a mobile network operator in Kenya.

What the plug-in does

This plugin allows for the import and validation of these transactions via the mobile phone number of the customer. Currently the plugin supports the import of loan repayments and savings deposits into Mifos. Incoming payments are first applied towards the current amount due on any applicable loans and the remaining amount is then deposited to a savings account.

INSTALL AND CONFIGURE PLUG-IN

To install and configure the plug-in, refer to the documentation available [here](#).

The M-PESA mode of loan repayment should also be added to the mifos system - as lookup option and payment type.

Add MPESA as Lookup Option

1. Click **Admin> Define Lookup Options**.

2. Under category **Payment Modes**, add MPESA. To add this option, click the edit option next to Payment Modes. A textbox to add a new payment mode is displayed. Add MPESA and click Submit.
*IMPORTANT: This must be MPESA, not M-PESA or any other variant.

Admin / Define Lookup Options / **Add / Edit Lookup Option**

Add / Edit Lookup Option

Payment Modes: MPESA

Submit   Cancel

3. After clicking Submit, check and ensure that MPESA has been added to the list displayed under payment modes.

Payment Modes:
Cash
Voucher
Cheque
MPESA
MPESA/ZAP

Add
Edit

Add M-PESA as Payment Type

Before adding M-PESA as an accepted payment type, make sure that it has already been added as a Lookup Option.

1. Click **Admin>Define Accepted Payment Types**. The following categories and fields will be displayed.

- Clients/ Groups/ Centers
  - Fees
- Loans
  - Disbursements
  - Repayments
- Savings
  - Withdrawals
  - Deposits

Define Accepted Payment Types

Specify the accepted payment types below. Click on a payment type in the left box to select. Then click Add.
To remove, click on a payment type on the right box to select. Then click remove.

Clients / Groups / Centers

Fees:
Cheque
MPESA
MPESA/ZAP

Add >>
<<Remove

Cash
Voucher

Loans

Disbursements:
Cheque
MPESA
MPESA/ZAP

Add >>
<<Remove

Cash
Voucher

Repayments:
Voucher
Cheque
MPESA/ZAP

Add >>
<<Remove

Cash
MPESA

Savings

Withdrawals:
Cash
MPESA
MPESA/ZAP

Add >>
<<Remove

Voucher
Cheque

Deposits:
Cash
Cheque
MPESA
MPESA/ZAP

Add >>
<<Remove

Voucher

Submit Cancel

2. Since M-PESA has already been added as a lookup option, it will be displayed on the left box under each category. Add M-PESA as an accepted payment type. To do this, click on M-PESA on the left box to select. Then click Add.

Define Accepted Payment Types

Specify the accepted payment types below. Click on a payment type in the left box to select. Then click Add.
To remove, click on a payment type on the right box to select. Then click remove.

Clients / Groups / Centers

Fees:	Cheque / MPESA/ZAP	Add >> / <<Remove	Cash / Voucher / MPESA

Loans

Disbursements:	Cheque / MPESA/ZAP	Add >> / <<Remove	Cash / Voucher / MPESA
Repayments:	Voucher / Cheque / MPESA/ZAP	Add >> / <<Remove	Cash / MPESA

Savings

Withdrawals:	Cash / MPESA / MPESA/ZAP	Add >> / <<Remove	Voucher / Cheque
Deposits:	Cash / Cheque / MPESA / MPESA/ZAP	Add >> / <<Remove	Voucher

3. Click Submit.

Take note of the following points while configuring the plug-in:

- Make sure the M-PESA plugin has been installed in the proper directory. The plugin (a jar file) has to be copied into $MIFOS_CONF/plugins folder (detailed in the install instructions available here).
- The file generated by Safaricom cannot be used as in by Mifos. Only Excel formats will be accepted by the system. To convert the Safaricom file to Excel, open the file in Excel and save it with .xls extension.

How to define order to apply transactions

In the properties file called *ke.co.safaricom.MPesaXlsImporter.ImportTransactionOrder* specify the default order of transactions. This can be done by specifying all required product names separated by comma (,). Accounts to which repayments and deposits are made will be applied to in the order specified here when importing a row.

While specifying the order of transactions, make sure that there is only one savings account at the end.

If the default order of transactions is not specified in the properties file, you will have to manually specify which the short name of the loan product in which to apply payments to in the *Transaction Party Details* column in the spreadsheet being imported.

Otherwise, during import you will receive an error noting "Missing required data".

You can confirm whether or not the order to apply transactions has been defined by going to **Admin** - **View organization settings**. Underneath the miscellaneous heading, you should see *MPESA transaction order* and a status of DEFINED or NOT DEFINED.

HOW TO IMPORT M-PESA TRANSACTION FILE

To import the M-PESA transaction file into Mifos, click **Admin>Manage Imports> Import Transactions**. From the Import format dropdown box, select M-PESA and then choose the Excel file from Safaricom which needs to be imported into the Mifos system.

> **◉ Import information**
>
> **Import transactions - Enter file information**
> Complete the fields below. Click Cancel to return to Admin without submitting information. * Fields marked with an asterisk are required.
>
> *Import format   --Select--   ▼
> *Select import file: Choose File   No file chosen
>
>   Review   Cancel

Following are the columns in the imported m-PESA file.

Receipt (required) - Receipt ID is proof of payment and a unique MPESA identifier that can be cross-referenced with clients phone receipt. This must be imported into Mifos since needed as reference in the Collection Sheet.

Date (required) - Payment Date. The payment date cannot be before the present date. However, if backdated transactions have been enabled in Mifos, then the date can be before the present date up until the previous meeting date.

Details - Contains information payment received from phone number, telephone number, MFI account number. The value of this column is ignored.

Status (required) - One of four statuses displayed - Completed, Attempted, Cancelled, Declined. This value must be Completed or else it is ignored.

Withdrawn - Amount paid from MFI. This is the amount of the payment out from the MFI in the form of a disbursal.

Paid In - Transaction amount paid to MFI. This is the amount of the repayment/deposit from the customer to the MFI.

Balance - Balance of MFI. This value is ignored during import.

Balance confirmed - This value is ignored during import.

Transaction Type (required) - This field determines if this is a repayment or disbursal. For the M-PESA plug-in support repayments and disbursals, if this value is "Pay Utility" it will be treated as a repayment and there must be a corresponding value in the Paid In column. If the value is "Business Payment", it will be treated as a disbursal and there must be a corresponding value in the Withdrawn column. For prior versions of the plug-in that only supported repayments, all values other than "Pay Utility" will be ignored.

Other Party Info (required) - This field is required and is Safaricom generated phone number and is the phone number that is used to cross-reference the Safaricom M-PESA account with the account in Mifos. The 10 digit number in this column is compared against the Phone Number field under the Client record in Mifos.

Transaction Party Details - This field will include Mifos Product Code if there is one, and other information such as Client's Group ID, etc. A value is required here if no default order to apply transactions has been defined in the .properties configuration file. If the Mifos Product Code is different than the default order set in ke.co.safaricom.MPesaXlsImporter.ImportTransactionOrder, then this field will include the short names of product(s) applied to the client's accounts.

Logic behind payment application

If there is a product name specified after a client ID, then payment is applied to that particular product. If no product name is specified, then all transaction amounts will be applied according to the default order which was specified initially.

For example: Lets assume ke.co.safaricom.MPesaXlsImporter.ImportTransactionOrder = AL1, NL1,SP1 where AL1, NL1 and SP1 are product names. In this case, all rows that do not specify a product name after the client ID will have their transaction amount applied to in this order. Only the next payment due will be applied. In this example, if the client owes $10 on AL1 next instalment and $20 on NL1, and the client pays $100 then those respective amounts would be applied, and then $70 deposited in SP1.

Repayments versus Disbursals

Repayments and Deposits will have the Transaction type of Pay Utility and a corresponding value in the Paid In column. Disbursals will have the Transaction Type of Business Payment and a corresponding value in the Withdrawn column.

HOW TO CANCEL OR CORRECT ERRORS DURING IMPORT

If there are errors during import, Mifos displays an appropriate error message. The screenshot below shows the error message displayed when the file is uploaded with no valid rows.

Import transactions - Review & submit

Review the information below. Click Submit if you are satisfied or click Edit to make changes. Click Cancel to return to Admin page without submitting information.

Import information

Import format: ke.co.safaricom.MPesaXlsImporter
Import file name: test mifos.xls
Import Status: No valid rows were found.

The following row(s) contain errors and will not be imported:

No rows found with import data.

[Edit:Import information]

The screenshot below shows the error messages displayed when rows with import data are found and they are not properly validated. You'll notice that the total amount of transactions to be imported is listed as 0.0 because all transactions have errors. When the total amount to be imported is 0.0, you will not be allowed to submit. See below for a list of common errors and steps to resolve them.

Import transactions - Review & submit

Review the information below. Click Submit if you are satisfied or click Edit to make changes. Click Cancel to return to Admin page without submitting information.

Import information

Import format: ke.co.safaricom.MPesaXlsImporter
Import file name: K-Pesa_Sept30_sample.xls
Import Status:

8 rows were read:

- 0 rows contained no errors and will be imported
- 4 rows will be ignored
- 4 rows contained errors and were not imported

Total amount of transactions imported: 0.0
Total amount of transactions with error: 1900.0

The following row(s) contain errors and will not be imported:

Row <17> error - Y90GN807 - Missing required data
Row <18> error - Y89QA171 - Invalid transaction date
Row <19> ignored - Y89KW067 - Transaction type "Business Payment to Customer" instead of "Pay Utility"
Row <20> ignored - Y89KW067 - Transaction type "Business Payment to Customer" instead of "Pay Utility"
Row <21> error - Y88CU327 - Invalid transaction date
Row <22> error - Y88CM251 - Missing required data
Row <23> ignored - Y87TG598 - Transaction type "Business Payment to Customer" instead of "Pay Utility"
Row <24> ignored - Y87TG598 - Transaction type "Business Payment to Customer" instead of "Pay Utility"
Save Error Log

Edit:Import information

Submit   Cancel

To correct the error, click the button **Edit Import Information.**This will direct the user back to the main page displayed below and the corrected file can be uploaded again.

□

HOW TO VERIFY THAT DATA HAS BEEN IMPORTED

If there are rows that contain no errors and will successfully be imported, you will see a screen like below with the number of rows that will be imported and a summation of the total transactions to be imported.

□

After uploading the Excel file and clicking Submit, Mifos imports the file and displays a confirmation screen that the import was successful.

<<screenshot with confirmation message>>

Once the file has been imported, there is no option to revert the file upload.

COMMON ERROR MESSAGES WHILE IMPORTING

Row <22> error - Y88CM251 - Missing required data

This error message typically occurs when the order to apply transactions has not been defined. To resolve, either define the default order for payment transactions in your .properties configuration file or manually specify the short code of the product the transaction should apply to in the Transaction Party Details column of your import spreadsheet.

Row <18> error - Y89QA171 - Invalid transaction date

246

This error message typically occurs if you have the transaction date does not fall in the correct range. Transaction date cannot be prior to previous meeting or later than today (i.e. if last meeting date was Feb 18 and today is Feb 24, transaction date must be between Feb 18 and Feb 24.

Row <#> error - <Receipt ID> - Transactions with same Receipt ID have already been imported.

This error message is displayed if a transaction with that Receipt ID has already been imported and exists in Mifos. This is to prevent duplicate transactions from being imported.

Row <#> error - <Receipt ID> - Date does not begin with expected format (YYYY-MM-DD).

This error message is displayed if the date is not in the proper format of YYYY-MM-DD HH:MM:ss

Row <#> error - <Receipt ID> - Client with mobile number <mobile number> was not found.

This error message if the mobile number specified in the Other Party Info column of the import spreadsheet does not belong to a client in Mifos. This is the primary way in which Mifos references an M-PESA transaction. The first 10 digits in the Other Party Info column are recognized as a phone number and compared with the Client's Phone Number field in Mifos. If there is not a match, the message is displayed.

Row <#> error - <Receipt ID> - More than 1 client with mobile number <mobile number> was found.

Likewise, M-PESA accounts must be unique and transactions can only be applied to one customer account; if the phone number matches more than one Phone Number in Mifos, this error message will be displayed.

64. HOW TO APPROVE MULTIPLE LOANS (BULK LOAN APPROVAL)

You can approve loans one at a time for each individual client (see [How to change the status (approve, close) loan accounts](#)), or you can approve them all at once. To do the latter, follow these instructions:

1. Click **Clients & Accounts**.
2. In the left navigation pane, at the bottom, click **Approve multiple loans**.
   A screen like the following appears:

*Branch	--Select-- ▼
*Loan Officer	--Select-- ▼
*Type	Loan ▼
*Current Status	--Select-- ▼

   Search

3. Enter information using the descriptions in the following table:

Field	Description	Example
Branch	The branch where these loans are created	Suarez
Loan Officer	The loan officer in charge of these loans	Sally Magalong
Type	Loan category	Emergency loan 1
Current Status	Click Application Pending.	

4. Click **Search**.
   A list like the following appears:

   ☐ ▮ Application Pending Approval   Account # 000100000000628   5000.0   29/03/2010   **Client:** Cherry San Pietro : ID 0002-000000003 **Loan Officer:** Sally Magalang Pasay Branch / Barangay 01 / Suarez Group

   ☐ ▮ Application Pending Approval   Account # 000100000000629   5000.0   29/03/2010   **Client:** Maria Cipriano : ID 0002-000000004 **Loan Officer:** Sally Magalang Pasay Branch / Barangay 01 / Suarez Group

   | *New Status: | Approved ▲▼ |
   | *Note: | |

   Submit

5. At the top of the list, next to the **Current Status** column heading, check the box to select all pending loans at the same time.
6. At the bottom of the list, in the **New Status** list, click **Approved**.
7. In the **Note** box, type any information explaining the circumstances of this approval action.
8. Click **Submit**.
   A confirmation box appears like the following:

Change account status - confirmation

The following account status has been successfully modified:

Account # 000100000000628
Account # 000100000000629

The loan now appears in the dashboard for each client with a green square indicating that it has been approved.

65. HOW TO IMPORT M-PESA TRANSACTIONS USING KOPO KOPO

Kopo Kopo platform allows to accept and process payments in real-time. Corporate mobile money account(s) can be easily linked to Kopo Kopo account to benefit from number of services such as integration with money transfer systems, extended reporting and payments analysis tools and many more.

Mifos integration with Kopo Kopo gives possibility to import M-PESA transactions and apply them directly on customer's accounts. To be able to import M-PESA transactions using Kopo-Kopo you need to first create a new Kopo Kopo account.

Follow the steps below to see how to sign up and import transactions using Kopo Kopo:

1. Go to https://app.kopokopo.com/companies/sign_up page to create a new Kopo Kopo account. Fill the sign-up form and click on **Sign Up** button.
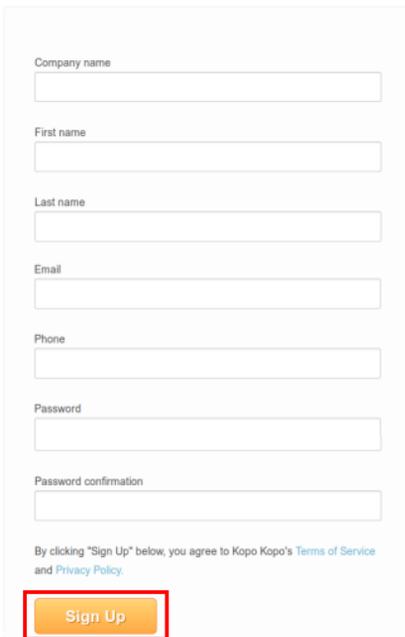
2. After signing up, use your email and password to sign in on this page https://app.kopokopo.com/users/sign_in :

3. After signing in, you will see Kopo Kopo dashboard where you check sales and transactions for the last seven days. To configure integrate Mifos with Kopo Kopo you need to first set up connection to Mifos. Click on **Settings** link at the top of the page:
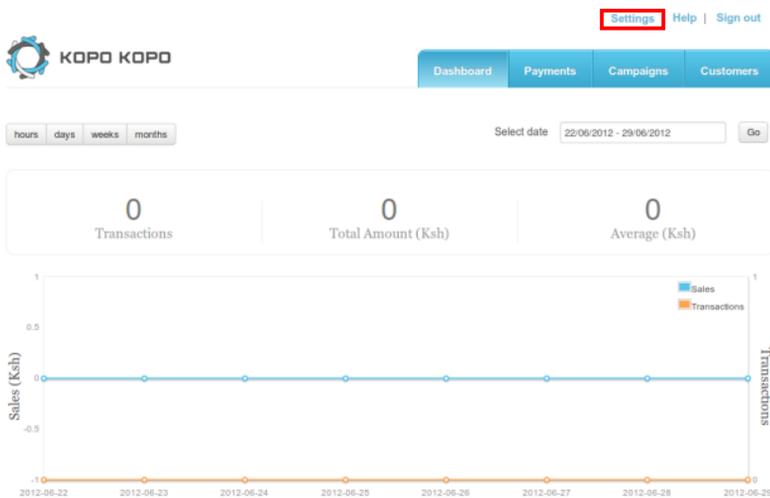
4. Select **Account settings**:
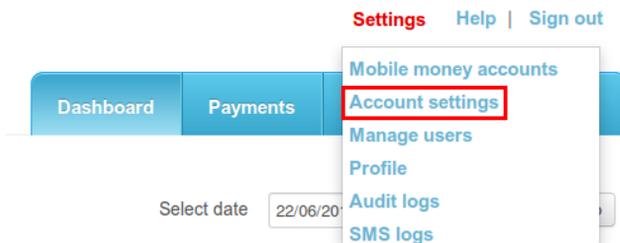
5. In *HTTP(S) POST Configuration* section, click on **Edit** button and enter Mifos URL and login credentials:

HTTP(S) POST Configuration

Notification URL	http://ci.mifos.org:8085/mifos/
Notification parameters	Username Mifos
	Password **********

Edit

After that, Mifos will be configured to import M-PESA trasactions using Kopo Kopo.

7. When Kopo Kopo receives mobile payment (M-PESA), it is displayed in '*Payments*' section:

Settings   Help | Sign out

KOPO KOPO

Dashboard   Payments   Campaigns   Customers

Select date   01/06/2012 - 29/06/2012   Go

9	330	37
Transactions	Total Amount (Ksh)	Average (Ksh)

Transactions

Export / CSV   Export / PDF

Show 10 entries   Search: Export As

Name	Phone	Amount	Reference ID	Date	M-money A/C	Status
Payment	502345678	100	230-4567	29-06-2012		Reconciled

Showing 1 to 1 of 1 entries

First   Previous   Next   Last

8. Transaction is automatically transferred from Kopo Kopo to appropriate account in Mifos:

Standard Client Loan #
000100000001256

Edit account status

■ Active in Good Standing
Disbursal date: 25/06/2012
Purpose of Loan:

Account summary

View repayment schedule

Total amount due on 02/07/2012: 153

Amount in arrears: 0

View installment details

	Original Loan	Amount paid	Loan balance
Principal	1,000	95.4	904.6
Interest	12	4.6	7.4
Fees	0	0	0
Penalty	0	0	0
Total	1,012	100	912

Recent activity

View all account activity

Date	Description	Amount
29/06/2012	Payment rcvd.	100
25/06/2012	Loan Disbursal	1,000

Transactions

Apply payment
Apply Principal Pre-payment
Apply charges
Apply adjustment
Repay Loan

Performance history

# of payments: 0
# of missed payments: 0
Days in arrears:0
Loan maturity date:23/07/2012

Question Groups

Attach a Question Group

Recent notes

01/06/2012: Approved. - *System Administrator*

See all notes
Add a note

REPORTS

66. HOW TO RUN REPORTS IN MIFOS BUSINESS INTELLIGENCE SUITE (PENTAHO)

INSTALLING MIFOS BUSINESS INTELLIGENCE SUITE

Download Mifos Business Intelligence Suite and follow instructions for installation for either <u>Windows servers</u> or <u>Linux servers</u>.

NOTE: From Mifos 2.4.0, the following Pentaho reports are directly embedded in Mifos and be run from Reports tab:

Operational
   Active Loans Summary per Branch
   Active Loans by Center
   Active Loans by Loan Product
   Active Loans by Loan Purpose
   Active Loans by Loan Officer
   Active Loans in their Last Installment
   Branch Expected Cash Flow
   Clients Summary
   Center Collection Sheet
   Group Collection Sheet (M-PESA)
   Groups Information
   Loan Ageing Report
   Loans Pending Approval
   Loans to be Disbursed
   Mifos Transactions - Detailed
   Mifos Transactions - Summary
   Overdue Mature Loans
   Written Off Loans
   Balance Outstanding (DW)
   Balance Outstanding By Source Of Funds (DW)
   Due Vs Collected Branch (DW)
   Due Vs Collected Center (DW)
   Due Vs Collected Officer (DW)
   Loan Classification Product (DW)
   Loan Officer Detailed (DW)
   Loan Officer Performance Summary Cumulative (DW)
   Loan Officer Performance Summary Period (DW)

Management
   Aging Summary
   Closed Loans
   Closed Loans Summary per Branch
   Dormant Clients Summary
   Client Exit
   Funds Movement (DW)
   MFI Progress (DW)

Please note that reports with (DW) are reports based on Data Warehouse and ETLReportDWTaskJob batch job should be run first in order to see the changes in the generated report.

ACCESSING MIFOS BUSINESS INTELLIGENCE SUITE REPORTS

Once Mifos Business Intelligence is installed, follow these instructions to select and run reports:

- Log in to your instance of Mifos Business Intelligence Suite in your internet browser.

- Switch to the Browser View to access a folder hierarchy listing of reports (this will not displayed the first time you log in).
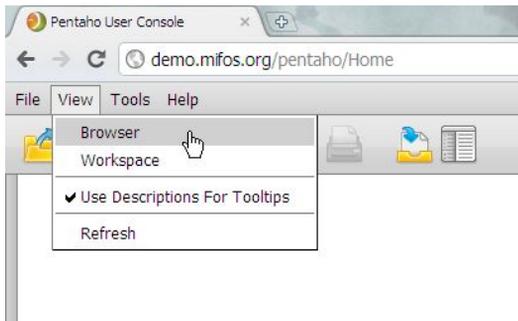
- Select the **Standard Reports** folder and list of the available standard reports will be displayed.

- Double-click the title of a report and new tab will open in the Pentaho window. You are able to load and view multiple reports at once.

SELECTING VALUES FOR PARAMETERS OF EACH REPORT

Each report has a different number of parameters which can be selected to filter the data displayed in the report. These filters and parameters were created when building the original report and can only be customized through the Pentaho Report Designer.

- **Filters:** these parameters correspond to different fields in Mifos. Some drop-downs will be dynamically populated based on the chosen value for the previous drop-down.
    - To not filter the data based on a parameter, leave the value set as **ALL** or **Any**.
    - Note: if your data set is large, for some reports when you leave the parameter at **ALL** or **Any**, the report will take a while to generate because of the large amount of data.
- **Dates**: Date values can be entered freehand or selected via the Calendar picker.
    - For reports that provide a snapshot overview of data at a point-in-time, you can select a date via the **As On Date** field.
    - For reports that compare or show data over a range of time, you select the date range via fields stating **Start Date** and **End Date** or in some cases **From Date** and **To Date**
- **Output Type:** Reports can be generated in three formats - PDF, Excel, or HTML.
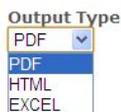
We will go through several reports to show an example of creating a report in each of the different formats.

Generating a Report in PDF format

PDF format is good when you simply need to view the data of the report or share it with an external audience and do no further data manipulation.

This example will show how to generate a PDF of the *Balance Outstanding by Source of Funds* report, showing balance outstanding and other figures per source of funds in Mifos.

1. Double-click the **Balance Outstanding by Source of Funds** from lefthand folder repository.
2. For **Office**, select which office to run the report for, I've chosen **office-2**.
3. For **Source of Funds,** select which Source of Funds to sort the report by. In this example, I've left it all.
4. Choose date in **As On Date**. I've left it as today - 2011-05-09.
5. For **Output Type,** select **PDF**.

6. Click **Run Report.**

PDF will be generated in the same tab. Pressing **Clear Report** will clear out the report and allow you to generate it once more with different parameters in the same tab.

*Note: When attempting to save the report, some browsers like Chrome might not display the full Adobe Reader toolbar and you may need to right-click the report itself to bring up the "Save As" option.

GENERATING A REPORT IN EXCEL FORMAT

Running a report in Excel format is good for sets of data that you need to sort, manipulate, or analyze further.

This example will show to how generate an Excel spreadsheet of the *Mifos Transactions - Detail* Report, a report can be run at the end of day to display all transactions made in Mifos that day. This report shows each detailed transaction. This report is useful for reconciliation with accounting and a good example of a report to be generated in Excel.

This report displays every transaction in Mifos; if a small date range or applicable filters or not selected, it can be a very lengthy report.

1. Double-click **Mifos Transactions - Detail** from lefthand folder repository.

2. Select a date range to display the transactions. I will select a small time frame, choosing 2010-03-02 for the **From Date** and 2010-03-05 for the **To Date**.

3. For **Branch Office**, I selected **office-2**.

4. Based on my Branch Office selection, the **Personnel** field will be populated with staff from office-2. I chose **user-10** for this example.

5. For **Transaction Type**, I can select a single value for any type of transaction processed by Mifos or I can leave it **ALL**. For this example, I selected **ALL**.

6. For **Mode of Payment**, I can choose from Cash, Cheque, Voucher (whatever the payment types are that you've configured in Mifos). I selected **Cash**.

7. Choose **EXCEL** for **Output Type**.

8. Click **Run Report**.

Depending on your internet browser, your Excel file will be generated and downloaded locally to your machine.

GENERATING A REPORT IN HTML FORMAT

Running a report in HTML format is good for viewing or embedding the report in another web page or web application.

This example will show how to generate an HTML version of the *MFI Progress* report which shows a comparison of 2 months specified by the user of the MFI's metrics, arrears, loan balances, etc. This report is useful in providing information on progress at the MFI - for example, if they are expanding their outreach at a certain pace, or if their PAR has increased or decreased.

1. Double-click **MFI Progress** from lefthand folder repository.
2. For **Office**, I selected **office-2.**
3. Select two months for comparison. For **Month 1**, I chose **Mar 2011**. For **Month 2**, I chose **April 2011**.
4. Choose **HTML** for **Output Type**.
5. Click **Run Report**.

Report will be generated in the same tab. You can right click to open it in a new tab or frame and then can click right click to save the page as an HTML file.

67. HOW TO MANAGE AND RUN BIRT REPORTS

- How to upload new report templates
- How to view report templates
- How to change report templates
- How to define a new report category
- How to create a report
- How to run reports

Mifos ships with a large set of standard reports. The majority of these are written in Pentaho and part of the Mifos Business Intelligence Suite. A limited number (which are being phased out) are written in BIRT and directly embedded in the Mifos User Interface. This section applies to those.

Accessing and using these reports does not require that you install BIRT (Business Intelligence and Reporting Tools, a free, open-source application from Eclipse). However, if you want to customize the reports, you must install BIRT. You can also create your own reports using BIRT.

The three reports are as follows:

1. Collection Sheet Report: Helps Loan Officers organize and prepare for their repayment collection meetings with clients and groups. See "How to enter Collection Sheet data" for information on how to collect the data that will appear in this report.
2. Branch Cash Confirmation Report: Assists management and accounting in tracking daily cash inflows and outflows.
3. Branch Progress Report: Helps management monitor office progress.

You generate reports from the **Reports** tab. To change how the reports appear on the **Reports** tab or to edit the appearance of the reports themselves (by editing or creating your own reports templates), click **Admin** > **View report templates** and **Admin** > **Upload report templates**.

For complete information on the current state and usage of Mifos reports, see the reports guide.

You can also create and manage BIRT-created administrative documents such a receipt forms, and you can decide when these forms are available during procedures (such as loan account applications). See How to manage administrative documents for more details.

HOW TO UPLOAD NEW REPORT TEMPLATES

You can upload new report templates from the View Reports page, or you can click **Admin > Upload Reports Templates**. *Note: All templates must be BIRT files with the .rptdesign format.*

Follow these instructions:

1. Click **Admin > Upload Reports Template**. The following screen appears:

Upload report - Enter report information
Complete the fields below. Click Cancel to return to Admin without submitting information.
* Fields marked with an asterisk are required.

Report details

* Report title: monthly progress
*Report category Client Report
* Select report template: Choose File no file selected

Preview   Cancel

2. Enter information using the descriptions in the following table:

Field	Description
Report Title	Title for the report.
Report Category	The kind of report this is (use the categories that you or your administrator set up during configuration).
Select Report Template	Click Choose File, browse your computer to find the report template file, and double-click it.

3. The filename now appears in this section. If you have chosen a non-BIRT file, you will see the following error message: "**Please choose a Birt report to upload>>**"
4. Click **Preview** to review your work and (if you like) render the actual report template.
5. If you want to make changes, click the **Edit** button, make changes, and click **Preview** again. To change report information, see the "How to change report templates" procedure below.
6. When you are satisfied with the template, click **Submit**.

HOW TO VIEW REPORT TEMPLATES

Mifos includes three standard reports that are already uploaded into BIRT, the standard reporting tool for Mifos. To see other report templates, click **Admin > View Reports Templates**. The list of templates might look like the following:

View reports
Click on the Edit link to make changes to report's status, category, or report design document
To install a new BIRT report, click on upload a new report.

Client Detail

Collection Sheet Report   Edit | Download

Performance

Center

Loan Product Detail

Status

Analysis

Branch Cash Confirmation Report   Edit | Download

Branch Progress Report   Edit | Download

Miscellaneous

HOW TO CHANGE REPORT TEMPLATES

You can change certain things about existing uploaded report templates within Mifos:

- Title
- Category
- Report Status (active or inactive: inactive reports do not appear on the Report page)
- Template

Follow these instructions:

1. From the list of report templates, click the **Edit** button next to the report template.
   A screen like the following appears:

2. Enter information using the descriptions in the following table:

Field	Description
Report Title	Change the title here.
Report Category	Change the category here.
Report Status	Active or Inactive.
Select Report Template	Click Choose File, browse your computer for a BIRT file, and double-click it. The new filename appears.

3. Click **Preview** to review your work.
4. If you want to make changes, click the **Edit** button, make changes, and click **Preview** again.
5. When you are satisfied with your changes, click **Submit**.

If you want to make further changes to the reports, you need to download them (click the **Download** button), make changes within BIRT, and upload them again.

HOW TO DEFINE A NEW REPORT CATEGORY

You can divide the reports available in Mifos into categories. Default categories are as follows:

Report Category	Examples
Client detail	Collection Sheet report, General ledger, Membership IDs

Performance	Financial indicators, Program performance indicators
Center	Daily Activity Summary
Loan Product Detail	Loan Disbursement
Status	Loan portfolio aging
Analysis	Branch cash confirmation report, Branch progress report
Miscellaneous	

These categories can be edited.

Follow these instructions:

1. Click **Admin > Define New Report Category**. The following screen appears:

Define new report category - Enter category information

Complete the fields below. Then click Preview. Click Cancel to return to Admin. * Fields marked with an asterisk are required.

Category Details

* Category Name: loan defaults

[Preview] [Cancel]

2. In the **Category Name** box, type the name you want for this category and click **Preview** to review your work.
3. If you want to make changes, click **Edit Category Information**, make changes, and click **Preview** again.
4. When you are satisfied with the category, click **Submit**.
   The category now appears when you click **Admin** > **View Reports Category**. It also appears when you click the **Reports** tab to see all available reports.

HOW TO CREATE A REPORT

You can design and build your own report templates using either Java or SQL. First, however, you need to download the BIRT software. For step-by-step instructions on how to build a report template in BIRT, see http://mifos.org/documentation/reporting/building-your-own-reports-0.

HOW TO RUN REPORTS

Follow these instructions:

1. Click **Reports** and then click any of the report links.
   If you clicked Branch Progress Report, for example, you might
   see a screen like this:

2. All reports ask for different information. For this report, follow
   the next steps:
3. In the **Select Branch** list, click the branch whose progress you
   want to see a summary of.
4. In the **Enter Date** box, type the day (XX), month (XX), and year
   (XXXX) that you want the report to give information for.
5. Click **OK**.
   The report appears in PDF form. You can then download it and
   print it.

68. HOW TO MANAGE ADMINISTRATIVE DOCUMENTS

- How to upload administrative documents
- How to view and edit administrative documents

HOW TO UPLOAD ADMINISTRATIVE DOCUMENTS

1. Click **Admin > Upload admin documents**.
   This screen appears:

   Upload administrative document - Enter document information

   Complete the fields below. Click Cancel to return to Admin without submitting information. * Fields marked with an asterisk are required.

   Administrative document details

   *Administrative Document Title: voucher receipt

   *Account Type: Savings ⇕

   *Show when Status: Partial Application / Application Pending A / Cancel / Closed / Inactive   [Add >>] [<< Remove]   Active

   *Select Administrative Document: (Choose File) no file selected

   [Preview] [Cancel]

2. Enter information using the descriptions in the following table:

Field	Description	Example
Administrative Document title	The title for this document	Voucher receipt
Account Type	Savings or Loan	Savings
Show When Status	The status during which this document will be available to the user to print. Click the status and click **Add>>**. The document can be available in more than one status.	Active
Select Administrative Document	Click Choose File, browse your computer for a BIRT-created administrative document, and double-click it. Its name appears next to the box.	

3. Click Preview to review your choices.
4. If you want to make changes, click **Edit document information**, make changes, and click **Submit** again.
5. When you are satisfied with your choices, click **Submit**.

HOW TO VIEW AND EDIT ADMINISTRATIVE DOCUMENTS

To view the entire list of administrative documents that have already been uploaded, click **View admin documents**. You will see following site.

View administrative documents

Below is the list of administrative documents. To edit click on the Edit link, to download click on Download admin document link or to
upload a new administrative document

Template	Edit	Download administrative document
Active Loan	Edit	Download administrative document

Return to Admin page

If you want to edit the basic fields of the document, as in the table above, click **Edit**, make changes, and click **Preview** and then **Submit**. If you want to change the layout or the data fields, click **Download**, make changes in BIRT, and upload the document to Mifos again.

HOW TO ATTACH ADMINISTRATIVE DOCUMENTS

MFIs can use Pentaho Report Designer, the same reporting tool used to create reports at the head office level, to create a set of administrative documents that can be attached to specific loan and savings accounts and printed as needed. The following might be available as administrative documents: a voucher, payment book, disbursal receipt, and payment receipt.

HOW TO GENERATE/PRINT ADMINISTRATIVE DOCUMENTS

There is possible to generate/print receipts or voucher in the following cases:
1. Loan Agreement for each loan
2. Details of the account
3. Apply Payment

If you want to be able to attach and print 'Administrative documents' you have to upload them first (see: How to upload administrative documents).

Note: During uploading administrative document chose appropriate 'Type' and 'Show when Status' because it will have influence, where documents will be displayed and available to download.

Loan Agreement for each loan

If you want to download/print Loan Agreement, you need to first upload previously prepared (in Pentaho Report Designer) document as an administrative document. You can also use sample file which can be downloaded from here.

Loan Agreement is displayed while status of Loan is changed to Application Approved, so on 'Upload Administrative documents' page, from the box 'Show when status', you need to select 'Application pending approval' status and type: 'Loan Administrative Document'.

Once document is uploaded, you will see the Loan Agreement every time when you change status of Loan from Pending Approval to Application Approved, as it is shown below:

ConfPayment # 000100000001063 - **Change status**
Current status: ▪ Application Pending Approval

Select from the status options below. Then click Continue. Click Cancel to return to Loan accoun

*Status:
- ○ Partial Application
- ○ Application Approved
- ○ Cancel
  When cancelling a Loan, select an explanation from the dropdown list below.
  [--Select-- | ▼]

*Note:

[   ]

[Preview]

Administrative documents :
Template

Details of the account

If you want to download/print the details of the Loan/Savings account then you need to first upload previously prepared (in Pentaho Report Designer) document as an administrative document. You can also use sample file which can be downloaded from here for Savings and for here Loans.

Loan/Savings Details document is displayed on Loan/Savings details page depending on the status of the Loan/Savings. During document upload you need to select from the box 'Show when status', in which Loan/Savings statuses this document should be displayed and also you need to select type: 'Loan Administrative Document' / 'Savings Administrative Document'.

Once document is uploaded, you will see this document on every Loan/Savings details page which has status selected during upload.

Account details

Facilitation Cost Rate rules
Facilitation Cost Rate Rate Type: Flat
Interest rate: 120% APR
Facilitation Cost Rate deducted at disbursement: No

Repayment rules
Frequency of Installments: 1 Month(s)
Principal due on last installment: No
Grace Period Type: None
No. of installments: 3 (Allowed Number of Installments: 1 - 90)
Grace period for repayments: 0 Installments
Source of fund: OFT Funding Line

Collateral details
Collateral type:

Collateral Notes:

External Id:

Administrative documents
Template

Recurring account fees

One time account fees
Facilitation INS 1%: 2,000
Facilitation APP 2%: 4,000

Recurring account penalties

Payment Receipt

If you want to generate and print payment receipt during apply payment, you need to first upload previously prepared (in Pentaho Report Designer) document as an administrative document. You can also use sample file which can be downloaded from here.

Payment receipt is available to download/print after you apply payment. So, during document upload you need to select type: 'Payment Receipts' and from 'Show when status' box you need to select 'Loan Repayment'.

Once document is successfully uploaded, you will see additional checkbox 'Check to print payment receipt' option on 'Apply payment' page, as it is shown below:

LoanFLgroupW - Apply payment

Fields marked with an asterisk are required.

*Date of transaction:	17 DD 09 MM 2012 YYYY
*Amount:	0.00
*Mode of payment:	Bank Audi sal ▼
Receipt ID:	
Receipt date:	DD MM YYYY

☐ **Check to print payment receipt**

Review transaction

Complete all mandatory fields and click on **Review** transaction and then **Submit**.
If payment is done correctly, you will see additional page which allow you to download receipt in PDF format and print it.

Home	Clients & Accounts	Reports	Admin

You have successfully applied payment. Now you can print receipt for this payment.

Repayment receipt

Return To Loan Account Details

Click on document link (in this case: "Repayment receipt") to download and print receipt.

QUESTION GROUPS AND PPI (FORMERLY SURVEYS)

69. INTRODUCTION TO QUESTION GROUPS

Question Groups provide a means for collecting information about a user or a group that can then be used, for example, when assessing loan applications, poverty levels, and for measuring impact and creating exit and collateral surveys. MFIs create a common set of questions. Users can then choose from these questions when defining new question groups. Question Groups can be attached to entities or workflows. The same question group can be attached multiple times to the same entity to track historical changes over time. Question Groups replace both **Additional Field** and **Survey** functionality in Mifos 1.6.x and lower.

70. HOW TO VIEW AND EDIT A QUESTION

TO VIEW A QUESTION:

1. On the Admin tab, click **View Questions** under "Manage Questions."

   Manage Questions
   - View Questions | Add New Question
   - View Question Groups | Add New Question Group
   - Activate Question Group

   The "View Questions" page opens and displays a list of the questions. (**Note:** No other information except the question title can be seen on the "View Questions" page.)

   | Home | Clients & Accounts | Reports | Admin |

   Admin / **View Questions**

   ### View Questions

   Click on a question below to view details and make changes. You can also define a new question

   - Area
   - Asad
   - Business Growth Rate
   - Business Reference #1
   - Business Reference #1 Comments
   - Business Reference #2
   - Business Reference #2 Comments
   - Client Neighbor Reference #1
   - Current Loan Cycle
   - Do all children in the family of ages 6 to 14 go to school?
   - Do any family members have salaried employment?
   - Does the family own a refrigerator?

2. Click on the desired question to display the question, answer type, and the answer choices associated with the question.

   | Home | Clients & Accounts | Reports | Admin |

   Admin / View Questions / **Does the household own a television?**

   Does the household own a television?

   Question: Does the household own a television?

   Answer Type: Single Select

   Answer Choices: No, Yes

TO EDIT A QUESTION:

1. Click **Edit** on the "View Questions" page.

   | Home | Clients & Accounts | Reports | Admin |

   Admin / View Questions / **Does the household own a television?**

   Does the household own a television?

   Question: Does the household own a television?   Edit

   Answer Type: Single Select

   Answer Choices: No, Yes

2. In the "Edit Question" page that displays, the user may:

- Change the status.
- Revise the question.
- Enter a new answer choice.

Notes:

A. A note is displayed on the Edit Question page at all points of time which says : "Significant modification of questions could affect reporting."
B. To change the status, click on the corresponding radio button. By default, the status of the question is set to "Active."
C. While editing a question for single select/ multi select / smart select / smart select:

- Additional answer choices can be added.
- Only newly added answer choices can be removed.
- Existing answer choices are visible but cannot be edited or removed.

- For smart select, tags can be added to existing as well as new choices. Tags can be removed for existing answer choices as well.
- Both minimum and maximum values are editable for questions with numeric answer types.
- The system prompts the user with a validation message if mandatory fields are not filled before submitting.

3. Click **Add** to post the answer choice. (Click **Remove** to remove the new answer choice.)
4. Click **Submit** to save the changes or **Cancel** to discard the changes.

- If **Submit** is selected, the changes are saved and the user returns to the "View Question" details page. The changes are reflected on that page.
- If **Cancel** is selected, the changes are discarded and the user returns to the "View Question" details page. None of the changes made are saved.

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71. HOW TO ADD A NEW QUESTION

QUESTIONS

Question Group questions are defined from the *Add New Question* link on the Admin tab, or during creation of a Question Group. For each question, the user specifies the question, the answer type and the possible answers. (**Note:** Once a question has been created, it can never be deleted. It can only be set as inactive.)

Details on the attributes of each question can be found in the Question Group functional specification.

TO ADD A QUESTION:

1. On the *Admin* tab, click **Add New Question** under "Manage Questions."

    Manage Questions
    o View Questions | Add New Question
    o View Question Groups | Add New Question Group
    o Activate Question Group

2. In the "Add Questions" page that displays:

| Home | Clients & Accounts | Reports | Admin |

Admin / Add Questions

Add Questions

*Question:	[ ]
*Answer Type:	Free Text ▼

Add Question

Question	Answer Type	Choices	Remove

Submit   Cancel

1. Enter a question.
2. Select the answer type from the drop-down menu:

- **Free text** - Any type of text can be entered as part of response for this type of question including special characters.
- **Number** - Maximum and minimum values of the number can be entered.
- **Multi Select / Single Select** - This answer type should be used for questions that the user should choose one or multiple choices for answers.
  - Any number of answer choices can be added.
  - The answer choices added do not have to be unique.
  - Each choice can be removed by using the associated *Remove* link before adding the question.
  - Tagging is not available for this answer type.
  - If applicable, enter an answer choice and click **Add** to post the answer choice.
- **Multi Smart Select / Single Smart Select** - This answer type can be used for questions that have categories and for which the client should see the answer choices and their respective tags when entering answers. For example, the user may want to ask a client what his or her business activity is, and have categories of business activity. Answer choices could be entered as Cow Purchase, Pig Purchase, etc. A tag can be added to these answer choices as "Animal Husbandry." Then, when the Loan Officer is entering the answer for this client's business activity, Animal Husbandry can be entered to see the detailed choices.
  - For Multi Smart Select option there is no limit to the number of answer choices that can be selected.
  - For Single Smart Select option only one choice from the list of added answers can be selected.
  - A maximum of five tags can be added per answer choice to give the client an idea of what the answer choices incorporate.
  - Tags can be a maximum of 50 characters.
  - A tag can be removed by clicking the cross beside it.
  - There is a remove link for each answer choice. Clicking on this link removes the choice along with its tags.
  - Both the answer choices and the associated tags are stored as responses.
  - Tags cannot contain special characters (including white space); only alphanumeric characters are allowed.
  - Tags are not arranged in alphabetical order.
  - The user cannot view the tags associated with an answer choice on the "Add Question" page once a question has been added to preview.

- Click **Add Question** to post the question.

Question	Answer Type	Choices	Remove
How many previous loans	Single Select	one, two, three	remove

3. After the question is completed, the user may:

- Remove the question by clicking the **Remove** link.
- Add another question by following steps 2.1-2.3.
- Click **Submit** to save the changes and return to the "Administrative tasks" page. The changes are reflected on the "View Questions" page.
- Click **Cancel** to discard the changes and return to the "Administrative tasks" page. None of the changes made are saved.

72. HOW TO VIEW AND EDIT QUESTION GROUPS

View Question Groups lists all question groups created with the workflow to which it is applied. Because a question group can be applied to multiple workflows, a question group may be listed multiple times.

TO VIEW A QUESTION GROUP:

1. On the *Admin* tab, click **View Question Groups** under "Manage Questions."

   Manage Questions
   - View Questions | Add New Question
   - View Question Groups | Add New Question Group
   - Activate Question Group

2. In the "View Question Groups" page that displays, click on a question group to view.

   | Home | Clients & Accounts | Reports | Admin |

   Admin / View Question Groups

   View Question Groups

   Click on a question group below to view details and make changes. You can also define a new question group

   Create Client
   - Additional_Fields_Create Client

   View Client
   - Client Business Information
   - PPI Survey Philippines

   Create Office
   - Additional_Fields_Create Office

   Create Personnel
   - Additional_Fields_Create Personnel

   Create Loan
   - Additional_Fields_Create Loan

3. The question group page opens and displays the following:

   - The question group name
   - The applicable workflow(s) to which it belongs
   - Whether or not the response is editable
   - Questions within the question group, whether or not the question is mandatory, and the status of the question (active or inactive).

   | Home | Clients & Accounts | Reports | Admin |

   Admin / View Question Groups / Additional_Fields_Create Client

   Additional_Fields_Create Client

   Question Group: Additional_Fields_Create Client   Edit
   Applies To: Create Client
   Is response editable?: No

   Misc

Question Name	Mandatory	Status
My Test	Yes	Active
ESTRATO	Yes	Active
PIN Number	Yes	Active

Note: To view a question, click on the question. To edit a question, refer to "How to view and edit a question."

TO EDIT A QUESTION GROUP:

1. Click **Edit** on the page for the displayed question group.
2. In the "Edit Question Group" page that displays, the user may:

- Change the question group status.
- Edit the question group title.
- Specify the workflow to which the question group applies
- Specify whether or not the question group responses will be editable.
- Add a new section to the question group.
- Add an existing and/or new question to an existing or new section.
- Specify a question as mandatory or not mandatory.
- Change the order of questions.
- Remove a question.

Notes:

A. To change the status, click on the corresponding radio button. By default, the status of the question is set to "Active."
B. If the section heading is left blank, questions that are added are posted under the "Misc" section.
C. Section headings cannot be edited.
D. Within a question group, a question cannot be a part of more than one section.
E. To mark a question as mandatory, click the "Mandatory" checkbox.
F. To change the order of a question, click the up or down arrow beside the question.
G. To select an existing question, click **Select from list of existing questions**:

- Type the question name in the "Selected Questions" text box. When the desired name displays, click the checkbox beside the name.
- Use the scroll bar or the up and down arrows on the question name menu box to locate the desired name. When the name displays, click the checkbox beside the name.

- To add a new question, click **Add new question**. (Refer to "How to add a new question.")
- To add a new section heading:

1. Enter the new section title in the "Section Heading" text box.
2. Click **Select from list of existing questions** and select a question (or questions) from the "Select Questions" menu; click **Add new question** to create a new question.
3. Click **Add Questions** to post the new section heading and questions.

   The following graphic depicts the "Edit Question Groups" page with a new section title and two existing questions selected.

   The following graphic depicts the "Edit Question Groups" page with the new section title and two existing questions posted.

- To remove a section heading or a question, click
  Remove. (Clicking **Remove** at the section heading level,
  removes the entire section including questions)

3. Make the desired changes.
4. Click **Submit** to save the changes or **Cancel** to discard the
   changes.

- If **Submit** is selected, the changes are saved and the user
  returns to the selected question group's details page. The
  changes are reflected on that page. If the status is changed to
  inactive, the status is displayed on the "View Question Group"
  page.
- If **Cancel** is selected, the changes are discarded and the user
  returns to the selected question group's details page. None of
  the changes made are saved.

HOW TO MANAGE ROLE BASED PERMISSIONS FOR QUESTION GROUPS

User has ability to manage role based permission after creating a new
Question Group. The additional permission for new Question Group is
automatically created, so there is a possibility to grant access to this
Question Group only to certain users.

To manage Question Group permissions follow those steps:

1. Once the new Question Group is created (in this case "QGTest"), click
on 'Admin' tab.
2. Click on 'Roles and permissions' under Manage organization section.
3. Choose a role, which you want to edit.
4. Under Configuration Management section there is 'Can Edit question
groups' checkbox.

☑ **Configuration Management**	
☑ Permissions-CanDefineLabels	Permissions-CanDefineLabels
☑ Can define hidden/mandatory fields	Can define hidden/mandatory fields
☑ Can Define Lookup Values	Can Define Lookup Values
☑ Permissions-CanDefineCustomFields	Permissions-CanDefineCustomFields
☑ Can manage question groups	Can manage question groups
☑ Can activate question groups	Can activate question groups
☑ Can Edit question groups	Can Edit question groups
☑ Can edit CreateLoan3	Can edit CreateLoan3
☑ Can edit CreateLoan2	Can edit CreateLoan2
☑ Can edit CreateLoan1	Can edit CreateLoan1
☑ Can edit QGcenterloa	Can edit QGcenterloa
☑ Can edit closeqg	Can edit closeqg
☑ Can edit QGTest	Can edit QGTest
☑ Can edit Evaluation Process	Can edit Evaluation Process

5. Under this checkbox there is a list of available Question Groups.
6. Check checkbox next to the Question Group, if this QG should be available to edit by this role.
7. If you uncheck checkbox, then user with this role will be unable to edit this Question Group and he will see 'Access Denied' page.

73. HOW TO ADD A QUESTION GROUP

QUESTION GROUPS

A new question group is defined by clicking the **Add New Question Group** link on the *Admin* tab or the **define a new question group** link on the "View Question Groups" page. The user names the question group, specifies the workflow or entity to which the question group applies, and adds questions to the question group.

TO ADD A QUESTION GROUP:

1. On the *Admin* tab, click **Add New Question Group** under "Manage Questions."

2. In the "Add Question Group" page that displays:

1. Enter a question group title in the "Question Group Title" text box.
2. In the "Applies To" text box, select the workflow or entity to which the new question group applies.
3. If the response will be editable, indicate this by clicking on the checkbox. Leave it unchecked if the response will not be editable.
4. Keep the default section heading that is displayed in the text box or enter a new section heading.
5. Check the appropriate radio button to indicate whether an existing and/or new question will be added to the section.
6. Click **Add Questions** to post the question.
7. After the question is completed, the user may:

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- Remove the question by clicking the **Remove** link.
- Add another question by following steps 4-6.

3. Make the desired changes.
4. Click **Submit** to save the changes or **Cancel** to discard the changes.

- If **Submit** is selected, the changes are saved and the user returns to the "Administrative tasks" page. The changes are reflected on the "View Question Groups" page.
- If **Cancel** is selected, the changes are discarded and the user returns to the "Administrative tasks" page. None of the changes are saved.

The following figure depicts the "Add Question Group" page with a new section title and two existing questions posted.

Notes:

A. Hold down the Ctrl key to select more than one workflow.
B. To add a new section heading:
   1. Enter the new section title in the "Section Heading" text box.
   2. Click **Select from list of existing questions** and select a question (or questions) from the "Select Questions" menu; click **Add new question** to create a new question.
C. Adding questions:

- Questions can be added to the question group from the question bank or the user can add new questions while creating the question group.
- The new question will be automatically added to the question bank.
- The user can select multiple questions from the question bank to be added to the survey.
- If a question has already been selected for the question group, it cannot be added again.

- Within a question group, a question cannot be a part of more than one section.
- To select an existing question, click **Select from list of existing questions**:

  - Type the question name in the "Selected Questions" text box. When the desired name displays, click the checkbox beside the name.
  - Use the scroll bar or the up and down arrows on the question name menu box to locate the desired name. When the name displays, click the checkbox beside the name.

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- To add a new question, click **Add new question**. (Refer to "How to add a new question.")
- To change the order of a section and/or question, click the up or down arrow beside the section and/or question to be moved.
- The user can mark each question as mandatory. To mark a question as mandatory, click the "Mandatory" checkbox. By default, each question added is mandatory.
- To remove a section and/or question, click the **Remove** link.

74. PROGRESS OUT OF POVERTY INDEX

INTRODUCTION TO THE PPI

The Progress out of Poverty Index (PPI) Survey is a country-specific question group that is used to determine the likelihood of a client belonging to a specific poverty level. A MFI uses this information on a portfolio level to calculate overall poverty rates. At the client level, the information is used to determine which products to offer a client or to track loan repayments/retention/recruitment rates of clients falling into each of the poverty buckets.

The surveys for each country include 10 questions. For each question, points are associated with each possible answer. The total number of points for a completed survey is called the poverty index score. For each country, a poverty likelihood chart is defined that maps the poverty index score to a percentage that indicates the percentage likelihoods of poverty for the client.

HOW TO ADD PPI QUESTION GROUPS INTO MIFOS

HOW TO ACTIVATE A QUESTION GROUP

TO ACTIVATE PPI FOR A SPECIFIC COUNTRY:

1. On the *Admin* tab, click **Activate Question Group** under "Manage Questions."

   Manage Questions
   - View Questions | Add New Question
   - View Question Groups | Add New Question Group
   - Activate Question Group

2. In the "Activate Question Group" page that displays, click the down arrow beside the "Select Question Group" menu selection box.

3. Use the scroll bar or the up and down arrows to locate the desired question group (country). Highlight the question qroup and click to select it.

4. Click **Submit** to save the selected question group or **Cancel** to return to the "Administrative tasks" page. If **Submit** is selected, the question group is added to the "Create Client" workflow and the user returns to the "Administrative tasks" page. The changes are reflected on the "View Question Groups" page.

5. On the *Admin* tab, click **View Question Groups** under "Manage

Questions."

6. In the "View Question Groups" page that displays, click the newly added question group.

7. In the question group page that displays are the following:

- The question group name
- The workflow to which it applies
- Whether or not the response is editable (Yes or No)
- The survey question names
- Whether or not the question is mandatory (Yes or No)
- The status of the question (Active or Inactive)
- The "Edit Question Group" option.

- Click on a question name to display information about that question; click **Edit** to edit the question group; or click on a tab to exit the screen.

75. HOW TO ATTACH A QUESTION GROUP

One of the definitive features of Question Groups is that they can be attached at any stage of the workflow in Mifos. Previously you could only attach surveys to different records with no control over the workflow stage they get displayed at.

In this section, we demonstrate the previously-existing capability to attach question groups to various records. In the next section, we'll demonstrate attaching to stages of the workflow (i.e. Create, Approve, View)

ATTACHING A QUESTION GROUP AT THE VIEW CLIENT STAGE

To attach a question group (or survey):

1. Click the *Clients and Account*" tab.
2. In the page that displays, perform one of the following actions:

- Enter a name, system ID, phone number or account number for which to search.
- Select a branch office for which to search.

To search by name, system ID, phone number or account number:

1. Enter the search criteria in the "Search for:" text box.
2. Select a specific branch office in which to search (if desired) or keep the default ("All Branch offices").
3. Click **Search**.
4. In the page that displays, click the desired client name.

5. In the client page that displays, click **Attach a Survey** on the right side of the page under "Surveys."

6. In the client's attach survey page:
   1. Click the down arrow on the "Select a Question Group" menu box.
   2. Select the desired question group. (**Note:** The question group must be "Active" to display in the selection menu.)
   3. Click **Continue**.

7. Enter the requested data in the text box and click **Submit** to save the entry (entries) **Cancel** to discard the entry.

- If **Submit** is selected, the entry is saved and the user is returned to the client page.
- If Cancel is selected, the entry is discarded and the user is returned to the client page.

ATTACHING A QUESTION GROUP AT THE VIEW CENTER STAGE

To search by branch office:

1. Click the scroll bar or the up and down arrows to move to the desired branch office.
2. Click the branch office.
3. In the branch office page that displays, perform one of the following actions:

- Enter a Client, Group, Center, name, system ID, phone number or account number in the "Search for:" text box and click **Search**.
- Select a loan officer and then select a center.

- In the center account information page that displays, click **Attach a**

Survey on the right side of the page under "Surveys."

- In the center's attach survey page:

  1. Click the down arrow on the "Select a Question Group" menu box.
  2. Select the desired question group. (**Note:** The question group must be "Active" to display in the selection menu.)
  3. Click **Continue**.

- Enter the requested data in the text box and click **Submit** to save the entry (entries) **Cancel** to discard the entry.

  - If **Submit** is selected, the entry is saved and the user is returned to the center page.
  - If Cancel is selected, the entry is discarded and the user is returned to the center page.

76. HOW TO ASSIGN A QUESTION GROUP TO A DIFFERENT STAGE OF A WORKFLOW

Part of the power of the new question groups data collection tool is the ability to embed these question groups at any stage of a workflow. A question group can be created for any of the following workflows:

- Create Client
- View Client
- Close Client
- Create Group
- View Group
- Create Office
- Create Personnel
- Create Center
- View Center
- Create Savings
- View Savings
- Create Loan
- View Loan
- Disburse Loan
- Approve Loan.

ASSOCIATING QUESTION GROUPS TO "CREATE" WORKFLOWS

To associate a question group with a "Create" workflow, perform the following actions:

1. On the *Admin* tab, click **Add New Question Group** under "Manage Questions."

   Manage Questions
   - View Questions | Add New Question
   - View Question Groups | Add New Question Group
   - Activate Question Group

2. In the "Add Question Group" page that displays:

1. Enter a question group title in the "Question Group Title" text box.
2. In the "Applies To" text box, select a "Create" workflow.
3. If the response will be editable, indicate this by clicking on the checkbox. Leave it unchecked if the response will not be editable.
4. Keep the default section heading that is displayed in the text box or enter a new section heading.

5. Check the appropriate radio button to indicate whether an existing and/or new question will be added to the section.
6. Select the desired question or create a new question.
7. Click **Add Questions** to post the question.
8. After the question is completed, the user may:

- Remove the question by clicking the **Remove** link.
- Add another question by following steps 4-6.

3. Make the desired changes.
4. Click **Submit** to save the changes or **Cancel** to discard the changes.

- If **Submit** is selected, the changes are saved and the user returns to the "Administrative tasks" page. The changes are reflected on the "View Question Groups" page.
- If **Cancel** is selected, the changes are discarded and the user returns to the "Administrative tasks" page. None of the changes are saved.

Notes:

- When a question group is created that applies to a "Create" flow, the sections and questions within it can be viewed on the second page of the workflow questions during that entity's creation. The user is expected to respond to the questions on this page. The user will not be allowed to proceed to the next page if the questions have been marked mandatory in the question group definition.
- The question group name is not visible on the capture response page. Only the section headings and the associated questions are visible.
- The sections and questions that belong to that question group are also visible on the "Review and submit" page during client creation. The responses to the questions are also visible here.
- The "Edit additional information" button on the "Review and submit" page lets the user edit the response to the questions that belong to the question group.
- The questions and the associated responses can be viewed by clicking the "View Additional Information" link on the client details page.
- The responses can be edited if the "is response editable" field was set to "yes" in the question group definition. The responses edited and saved are versioned.
- For the "Create Loan" workflow, the loan product has this question group applied for it to be available.

ASSOCIATING QUESTION GROUPS TO "VIEW" WORKFLOWS

To associate a question group with a "View" workflow, perform the following actions:

1. On the *Admin* tab, click **Add New Question Group** under "Manage Questions."

Manage Questions
- View Questions | Add New Question
- View Question Groups | Add New Question Group
- Activate Question Group

2. In the "Add Question Group" page that displays:

   1. Enter a question group title in the "Question Group Title" text box.
   2. In the "Applies To" text box, select a "View" workflow.
   3. If the response will be editable, indicate this by clicking on the checkbox. Leave it unchecked if the response will not be editable.
   4. Keep the default section heading that is displayed in the text box or enter a new section heading.
   5. Check the appropriate radio button to indicate whether an existing and/or new question will be added to the section.

   6. Select the desired question or create a new question.
   7. Click **Add Questions** to post the question.
   8. After the question is completed:

- Remove the question by clicking the **Remove** link.
- Add another question by following steps 4-6.

- Click **Submit** to save the changes.

ASSOCIATING QUESTION GROUPS TO "APPROVE LOAN" WORKFLOW

To associate a question group with the "Approve loan" workflow, perform the following actions:

1. On the *Admin* tab, click **Add New Question Group** under "Manage Questions."

    Manage Questions
    o View Questions | Add New Question
    o View Question Groups | Add New Question Group
    o Activate Question Group

2. In the "Add Question Group" page that displays:

    1. Enter a question group title in the "Question Group Title" text box.
    2. In the "Applies To" text box, select **Approve Loan** workflow.
    3. If the response will be editable, indicate this by clicking on the checkbox. Leave it unchecked if the response will not be editable.
    4. Keep the default section heading that is displayed in the text box or enter a new section heading.
    5. Check the appropriate radio button to indicate whether an existing and/or new question will be added to the section.

| Home | Clients & Accounts | Reports | Admin |

Admin / Add Question Group

Add Question Group

*Question Group Title:	Loan Approval Checklist
*Applies To:	Create Client
	View Client
	Close Client
	Create Group
	View Group
	Create Office
	Create Personnel
	Create Center
	View Center
	Create Savings
	View Savings
	Create Loan
	View Loan
	Approve Loan
	Disburse Loan
Is response editable?:	☐
Section Heading:	Program Completion

⦿ Select from list of existing questions   ◯ Add new question

6. Select the desired question or create a new question.
7. Click **Add Questions** to post the question.
8. After the question is completed:

- Remove the question by clicking the **Remove** link.
- Add another question by following steps 4-6.

- Click **Submit** to save the changes.
- Click the *Clients & Admin* tab.
- Enter a Client or Group name and click **Search**.
- In the "Results" page, select the desired client.

- Under "Account Information," select **Loans** next to "Open new account:"

- In the "Loan account information" page, select a loan instance name in the text box menu and click **Continue**.

- In the page that displays, complete the necessary fields and select **Preview**.

Create Loan account - Enter Loan account information

Complete the fields below. Then click Preview. Click Cancel to return to Clients & Accounts without submitting information.
* Fields marked with an asterisk are required.

Account Owner:

* Loan instance name : Standard Client Loan ▼

Loan Product Summary

Description: A flat interest loan for individuals, ranging from 100 to 10000.
Interest Rate Type: Declining Balance
Frequency of Installments: 1 Week(s)
Principal due on last installment: No

Account details

*Amount: 1000.0 (Allowed Amount: 100.0 - 10000.0)
* Interest rate: 24 (Allowed Interest rate amount 24.0 - 30.0 %)
*No. of installments: 4 (Allowed Number of Installments: 2 - 24)
*Disbursal date: 21 DD 02 MM 2011 YYYY
*Repayment day: ⦿ week(s) on ◯ month(s)
If weeks, specify the following:

- Review the payment schedule in the "Review installments" page and click **Preview**.

✓ Select Client / Group ✓ Loan account information ▶ Review installments

Create Loan account - Review installments
Review the payment schedule below. Click Preview to continue. Click Cancel to return to Clients & Accounts without submitting information.

Account Owner: Livia Alvarez

Loan Amount : 1000.0
Disbursal date : 21/02/2011

Installments

| | | | Amount due | | |
Installment	DueDate	Principal	Interest	Fees	Total
1	21-Mar-2011	248.4	4.6	0.0	253.0
2	28-Mar-2011	249.5	3.5	0.0	253.0
3	04-Apr-2011	250.7	2.3	0.0	253.0
4	18-Apr-2011	251.4	1.6	0.0	253.0

Preview   Cancel

- In the "Preview loan account information" page that displays, review the loan information and select **Submit for approval**.

Source of fund :
Interest deducted at disbursement : No
Purpose of Loan:
Collateral type:
Collateral Notes:
External Id:

Charges Applied

Edit account information

Installments

| | | | Amount due | | |
Installment	DueDate	Principal	Interest	Fees	Total
1	21-Mar-2011	248.4	4.6	0.0	253.0
2	28-Mar-2011	249.5	3.5	0.0	253.0
3	04-Apr-2011	250.7	2.3	0.0	253.0
4	18-Apr-2011	251.4	1.6	0.0	253.0

Edit Loan Schedule Information

Save for later   Submit for approval   Cancel

- In the confirmation page that displays, click **View Loan accounts now**.

- Click **Edit account status**.

- In the account status page that displays:

  1. Select **Application Approved**.
  2. Enter a note in the "Note" text box.
  3. Click **Preview**.

- Complete the survey that displays and select **Continue**.

- In the "Confirm status change" page, check the "Client has completed loan survey" checkbox and select **Submit**.

ASSOCIATING QUESTION GROUPS TO "CLOSE" WORKFLOWS

To associate a question group with a "Close" workflow, perform the following actions:

1. On the Admin tab, click **Add New Question Group** under "Manage Questions".

Manage Questions
- View Questions | Add New Question
- View Question Groups | Add New Question Group
- Activate Question Group

2. In the "Add Question Group" page that displays:

*Question Group Title: [   ]

*Applies To:
Create Client
View Client
Close Client
Create Group

Is response editable?: ☐

Section Heading: Misc

3. Enter a question group title in the "Question Group Title" text box.

4. In the "Applies To" text box, select a "Close" workflow.

5. If the response should be editable, indicate this by clicking on the checkbox. Leave it unchecked if the response should not be editable.

6. Keep the default section heading that is displayed in the text box or enter a new section heading.

○ Select from list of existing questions   ○ Add new question

*Select Questions: [   ]

☐ Asad
☐ Business Reference #1
☐ Business Reference #1 Comments
☐ Business Reference #2
☐ Business Reference #2 Comments
☐ Client Neighbor Reference #1
☐ Current Loan Cycle

[Add Questions]

Misc: remove   ↑ ↓

Question Name	Mandatory	Remove	Order
Area	☐	remove	↑ ↓
Business Growth Rate	☐	remove	↑ ↓
Do all children in the family of ages 6 to 14 go to school?	☐	remove	↑ ↓
Do any family members have salaried employment?	☐	remove	↑ ↓

5. Check the appropriate radio button to indicate whether an existing and/or new question should be added to the section.

6. Select the desired question or create a new question.

7. Click **Add Questions** to add a new question. Below you will see a list of questions which you added.

8. After the question is completed, the user may:

Remove the question by clicking the **Remove** link on the question list.

Add another question by following steps 6-8.

If you completed with all questions, click **Submit** to save changes and add Question Group to "Close" workflow.

ASSOCIATING QUESTION GROUPS TO "DISBURSE LOAN" WORKFLOWS

To associate a question group with a "Disburse" workflow, perform the following actions:

1. On the Admin tab, click **Add New Question Group** under "Manage Questions".

Manage Questions
- View Questions | Add New Question
- View Question Groups | Add New Question Group
- Activate Question Group

2. In the "Add Question Group" page that displays:

*Question Group Title: [   ]

*Applies To:
- View Loan
- Approve Loan
- Close Loan
- **Disburse Loan**

Is response editable?: ☐

Section Heading: [Misc]

3. Enter a question group title in the "Question Group Title" text box.
4. In the "Applies To" text box, select a "Disburse" workflow.
5. If the response should be editable, indicate this by clicking on the checkbox. Leave it unchecked if the response should not be editable.
6. Keep the default section heading that is displayed in the text box or enter a new section heading.

○ Select from list of existing questions   ○ Add new question

*Select Questions: [   ]

- ☐ Asad
- ☐ Business Reference #1
- ☐ Business Reference #1 Comments
- ☐ Business Reference #2
- ☐ Business Reference #2 Comments
- ☐ Client Neighbor Reference #1
- ☐ Current Loan Cycle

[Add Questions]

Misc: remove   ↑ ↓

Question Name	Mandatory	Remove	Order
Area	☐	remove	↑ ↓
Business Growth Rate	☐	remove	↑ ↓
Do all children in the family of ages 6 to 14 go to school?	☐	remove	↑ ↓
Do any family members have salaried employment?	☐	remove	↑ ↓

6. Check the appropriate radio button to indicate whether an existing and/or new question should be added to the section.
7. Select the desired question or create a new question.
8. Click **Add Questions** to post the question.
9. After the question is completed, user may:

- Remove the question by clicking the **Remove** link.
- Add another question by following steps 4-6.
- Click **Submit** to save the changes.
- Click the *Clients & Admin* tab.
- Enter a Client or Group name and click **Search**.

- In the "Results" page, select the desired client.

- Choose a loan with Application Approved status.
- In Transactions section click on Disburse loan link.
- In the page that displays, complete the necessary fields and click on Review Transaction button.

AUTO LOAN-2 # 000100000000713 - Disburse Loan
*Fields marked with an asterisk are required.

Disbursal Date:	05 DD 04 MM 2011 YYYY
Receipt ID:	
Receipt Date	DD MM YYYY

Disbursement details

Loan amount :	2000.0
*Mode of payment:	--Select--

Payment details

Amount:	100.0
*Mode of payment:	--Select--

Review Transaction   Cancel

You will see a Question Group, which you previously added to Disburse flow.

* Additional Comments :	
age :	
Alimentation :	
Areas to Improve Business :	☐ Increase Cash Flows
	☐ Increase Production
	☐ Reduce Expenses
	☐ Diversify offerings
	☐ Expand resources
	☐ Identify new customers

Continue   Cancel

Complete all necessary information and click Continue and Submit.

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ASSOCIATING QUESTION GROUPS TO MULTIPLE WORKFLOWS

You may add a new Question Group to multiple flows ant one time. To do it, follow instructions below:

1. On the Admin tab, click **Add New Question Group** under "Manage Questions".

Manage Questions
o View Questions | Add New Question
o View Question Groups | Add New Question Group
o Activate Question Group

1. Enter a question group title in the "Question Group Title" text box.
2. In the "Add Question Group" mark all items in **Applies to** field.

Note: If you mark Create Loan, then an additional checkbox will appear. Click on checkbox if you want to add question group automatically to all loan products. If you don't select this checkbox, then you need to associate Question Group manually during every Loan Product creation or edition.

3. If the response should be editable, indicate this by clicking on the checkbox. Leave it unchecked if the response should not be editable.
4. Keep the default section heading that is displayed in the text box or enter a new section heading.

*Question Group Title:	
*Applies To:	Create Client / View Client / Close Client / Create Group
Apply to all Loan Products?:	✔
Is response editable?:	☐
Section Heading:	Misc

5. Select the appropriate radio button to indicate whether an existing and/or new question should be added to the section.
6. Select the desired question or create a new question.
7. Click **Add Questions** to post the question.
8. After the question is completed, the user may:

- Remove the question by clicking the **Remove** link.
- Add another question by following steps 4-6.

○ Select from list of existing questions   ○ Add new question

*Select Questions:

☐ Asad
☐ Business Reference #1
☐ Business Reference #1
   Comments
☐ Business Reference #2
☐ Business Reference #2
   Comments
☐ Client Neighbor Reference #1
☐ Current Loan Cycle

[Add Questions]

Misc: remove   ↑ ↓

Question Name	Mandatory	Remove	Order
Area	☐	remove	↑ ↓
Business Growth Rate	☐	remove	↑ ↓
Do all children in the family of ages 6 to 14 go to school?	☐	remove	↑ ↓
Do any family members have salaried employment?	☐	remove	↑ ↓

77. HOW TO LINK QUESTIONS

It is possible to connect separate questions, so the question may be dependent on different one. If questions are linked, some of them may not be displayed if there is no such need.

To link questions, there is a need to specify following parameters:

Field	Value
Source question	
Link type	Not equals / equals
Value	Alphanumeric, drop down (depends on question type)
Applies to	Question / Section
Affected question	

Follow instructions below to link questions:

1. Go to Admin page and click on **Add question group** link.
2. Select existing questions or add new ones that you want to have in your question group.
3. Now you can link questions. Question links section looks like following:

Question links

Source question:	-- Select --
Link type:	-- Select --
Value:	
Applies to:	● Question ○ Section
Affected question:	-- Select --

Add Link

4. Specify **Source question** - it is the question, that linked ones will depend on. In drop box there is a list of questions that you may choose.
5. Choose **Link type.** You may choose option "Equal" or "Not equal". The result of taking Equal will be displaying a question linked to source question, only if answer will be positive.
6. Type/choose **value**. It should be answer on the question. If for example, answer type will be "Select", than you will see drop box instead of text box.
7. Mark **Applies to** field. You may choose "Question", than you will link just one separate question or you can choose "Section", than you will link whole section, where may be a couple of questions. Section must be previously created.
8. **Affected question** is a question that will be linked to source question. If answer value is not positive, than this question will not be displayed.

ACCESSING MIFOS VIA MOBILE DEVICES

78. MIFOS ANDROID CLIENT
79. MOBILE BROWSER INTERFACE

78. MIFOS ANDROID CLIENT

We have developed an Android application to run Mifos on your smartphone. You can freely download the Mifos Android client from the Google Play store. View the Mifos Android Client User Manual to use the Mifos mobile app.

79. MOBILE BROWSER INTERFACE

HOW TO OPEN MIFOS ON MOBILE DEVICE

- [Currently mobile-optimized pages](#)
- [How to change site type](#)
    - How to change site type temporarily
    - How to change site type permanently

Mifos is a system which can be opened not only on computer, but also on mobile devices. You may use specially prepared mobile options, which help you to see Mifos pages optimized for your device. Based on the device you're logging into Mifos with (PC or mobile phone), Mifos will automatically display the version of the UI that is optimal for your screen. Depending on your needs, you can set the site type permanently or temporarily.

You have also an alternate way to access Mifos by using Mifos Android Client which is mobile version of Mifos. Mobile client allows user to view the most important information about the customers and accounts and to perform the basic financial operations. To see more information click <LINK>

Currently mobile-optimized pages:

Currently you can view the mobile optimized interface for the following sections of the Mifos application:

text-indent: 0in; ">

- Home page
- Selected date option
- Borrowers & Accounts page
- Client and accounts pages
- View center details
- View group details
- View client details
- View account details
- Search results

In the future it will be updated, so more pages will provide mobile options.

How to change site type

Mifos is by default set to automatically render pages based on device type. If you run Mifos on mobile device (i.e. smartphone, feature phone, etc.), then mobile version of web page is automatically loaded. But if you prefer to view Mifos pages in standard way then you can use 'Switch site type' link (this option does not cause permanent changes and after next launch system you will see website as it was set in Your settings) or set different site type permanently in Your settings area.

How to change site type temporarily

1.   Click the **Switch site type link on the top of the page**.

2. Page will be loaded in mobile version as shown below:

How to change site type permanently

1. In the upper right corner of the Mifos screen, click **Your settings**. A list of all current settings appears.

Your settings

Click on Edit information link to modify your personal settings.

Your details   Edit information
First Name: Mobile
Middle Name:
Last Name: User
Email:
Date of Birth: 01/01/2000
Age: 12
Marital Status:
Gender: Male
Language Preferred: English - (English) : United Kingdom [en_GB]
Site Type Preferred: MOBILE
User Name: mlo   Change password

Address
Address
City/District:
Country:
Postal code:

Telephone: 123456

2.   Click Edit information link.

Edit your settings

You can modify the fields below. Then click Preview. Click Cancel to return to Your Settings without modifying information.
*Fields marked with an asterisk are required.

Your details

*First Name: Mifos
Middle Name:
Second Last Name:
*Last Name: MFI
Government ID: 123
Email:
Date of Birth: 12/12/79
Marital Status: --Select--
*Gender: Female
Language Preferred: English - (English) : United Kingdom [en_GB]
Site Type Preferred: AUTO
User Name: mifos

Address

Address 1: Bangalore
Address 2:
Address 3:
City/District: Bangalore
State: Bangalore
Country:: Bangalore
Postal Code:
Telephone:

Preview   Cancel

3. Select desired option from the Site Type Preferred dropdown list (AUTO, MOBILE, NORMAL).

You have three site type preferred options to choose form the drop down list:

AUTO – dynamically selects which pages to render based on device type (i.e. smartphone, feature phone, PC, etc)

MOBILE – force mobile options and display web site in smaller size regardless of kind of device

NORMAL – force normal size of displayed web size regardless of kind of device

4. After selecting desired site type, click Preview to review the list.

5. When you are satisfied with the site type, click Submit. (or click Cancel if you decide not to change site type at this time).

APPENDIX

80. RULES FOR HOW TO RESCHEDULE REPAYMENT

1. If the client did not make the payment for an installment:
    a. For flat-interest loans, in next installment, "Penalty + Payment1 + Payment2"
    b. For declining-balance loans, the next installment will be recalculated to include the missed installment. (There is no concept of payment 1 and payment 2 in this case.)
2. If the repayment day falls on a holiday and repayment is set to the next repayment, the client must pay two installments on the next repayment day. No penalty will be calculated for that period.
3. A penalty for failing to pay an installment is calculated only for the affected installment period. The same approach is applied to subsequent installments.
4. The grace period can be modified:
    a. For a loan account whose grace period has not ended.
    b. Only for future installments if the grace period has ended.
5. If client does not have any meeting date, then repayment start date is the actual disbursement date + repayment frequency + grace period.

81. HOW TO CALCULATE THE EMI

EMI (Equated Monthly Installment) is the amount payable to the lending institution every month, till the loan is paid back in full. It consists of a portion of the interest as well as the principal. This is what is due at each installment of a loan.

	Declining Balance Interest (EMI of Principal and Interest)	Declining Balance Interest with equal principal installment	Flat Interest Rate
Definition	Interest is computed at periodic intervals on the amount of the original principal that has not yet been repaid. Since the borrower only pays interest on that amount of original principal that has not yet been repaid, interest paid will be smaller every period.	The exception from the EMI computed in the first column is that interest is calculated using equal principal installments. The client pays equal installments of principal for the duration of the loan, and the interest is calculated on principal that has not been paid for the loan period.	Flat interest refers to charging interest on the full original loan amount, rather than on the declining balance. This is the most common calculation used in Grameen Style MFIs (most MFIs).
Formula	$EMI = i*P / [1- (1+i)^{-n}]$ Where, P = Loan amount r = Rate of interest per year n = Term of the loan in periods l = Length of a period (fraction of a year, i.e., 1/12 = 1 month, 14/360 = bi-weekly.) i = Interest rate per period (r*l)	Formula Interest = (P-Pp) * r * n Where, P = loan amount Pp= Principal paid r = rate of interest n = term of loan	$Interest = P*r*n$ Where P = loan amount- Initial amount r = rate of interest n = term of the loan
	P=1000, r = 5/100, l = 6/12 n = 2, i = 0.025 EMI = 0.025 * 1000 / [1-(1+0.025)^{-2}]		

Examples	EMI = $518.83	Principal = 15,000	P=100, r = 3/100 per month, n = 4
	The way to apply payments is as follows:	Int. Rate = 25 %	
	Calculate interest in the principal due: If balance = $1000, and i = 0.025, interest is $25	No of payments = 25	Interest = 100 *(3/100) * 4 = 12
	Calculate the amount to principal which is the monthly payment minus the interest due: $518.83 - $25 = $493.83	Payment schedule (Every 2 weeks) = 14 days	
		Principal = 15,000/25 = 600	Monthly payments of 112 / 4 = 84
	Calculate the principal remaining, which is the previous principal remaining minus the amount applied to principal: $1000 - $493.83 = $506.17 (remaining balance)	For Installment 1: Total due = Principal + Interest = 600 + 143.83 = 743.83	
		For Installment 2:	
	Once next payment is received, repeat steps 1 to 3.	Interest = (15000-600)*.25*14/365 = 140	
		Total due = 600 + 140 = 740	
	Note: Due to rounding of computed values, it could potentially be off by a maximum of N number of pennies after the full term of the loan. It will never be short if we round up, rather, principal could end up with a few more pennies.	Continue calculating for remaining installments	

82. TIPS AND TECHNIQUES

PRINTING REPORTS WITH A DOT-MATRIX PRINTER

Problem

BIRT reports do not print out clearly on a dot matrix printer.

Solution

Use the Arial font or another sans-serif font. These fonts print better on dot matrix printers, which have lower print resolution than inkjet or laser printers.

CALCULATING FLAT INTEREST RATES

Problem

You may have a loan product with a flat interest rate, but Mifos requires you to enter the interest rates as APR.

Solution

Use the following formula. It will calculate the value you need to enter for the loan repayment schedule.

Formula

To calculate the yearly APR, use the following formula:

```
APR = (Interest Amount * Period of Calculation [360 or 365])
/ (Principal * Number of Weeks * 7)
```

Here is an example, using the following values:

- Calculation period = 365 days
- Interest amount = 40%
- Principal = $200
- Number of weeks = 24

```
APR = (40 * 365) / (200 * 24 * 7) = .43452 (43.452%)
```

Notes

You can schedule meetings every month or every two weeks. If you schedule meetings every two weeks, there may be some months that have three meetings and three payments.

For accuracy, you must configure Mifos for at least three extra decimal places of precision. See the accounting settings in the configuration guide.

83. GLOSSARY

Accepted Payment Types. [HowToDefineAcceptedPaymentTypes] Forms of payment accepted by an MFI. The default choices are cash, check/cheque, and voucher.

Account Status History. The account history shows listing of loan status changes with the first entry being the first status assigned to the loan when it was created. The information can be used to track the progress of the loan, the efficiency of the loan officer or MFI approval process. [not found]

Account. [Howtocreateanewloanaccount][WhatIsASavingsAccount] **Savings** account or **loan** account with an individual client or **group**.

Activity. A function provided in the Mifos software that a **user** can perform.

Adjustments. [HowToViewAndWorkWithGroupDetails] Changes made to an account other than normal disbursements and payments. This can include rescheduling missed installments and ??

Administrative Document. A document that can be attached to a specific loan or savings account and printed as needed. The administrative documents that ship with Mifos include a voucher, payment book, disbursal receipt, and payment receipt.

Administrator. A user **role** giving permission to view and modify the structure of the MFI, **product** definitions, and other internal settings.

Attributes. [HowToSetProductRulesAndAttributes] The attributes of a **product** include currency, interest rate, and repayment schedule.

BIRT. [HowToCreateReports] (Business Intelligence and Reporting Tools) is Free/Libre/Open Source Software for generating reports. See http://www.eclipse.org/birt/phoenix/.

Blacklist. A list of people that have been barred from getting loans.

Branch or Branch Office. The level at which all client interactions take place.

Bulk Loan, Bulk Loan Approval, Bulk Loan Creation. A bulk loan is several loans that can be created or approved all at once.

Category. [HowToSetProductRulesAndAttributes] A named group of **products**.

Center or Kendra.
[CentersGroupsAndClientsOverview][HowToCreateANewCenter] In an MFI hierarchy, a collection of multiple **groups**. In India, this is called a Kendra.

Change Log. [Common tasks]
The changes made to any of the following items on the accounts page will be logged in the change log:

- Account information changes
- Addition/removal of fee types
- Addition of notes and change in collateral notes
- Status changes: includes changes that were made by the user and the system.

Checklist. [HowToWorkWithUserChecklists] Checklists specify what steps must be completed before changing the **status** of accounts or customer records can proceed. Each time a user attempts to change the status of an account or customer record, the Checklist defined for that state change is shown to the user. The user can read through the checklist and make sure all the requirements are met. These checklists will be associated with all workflows for accounts and client records but are not automated. Checklist types include **Center**, **Group**, **Client**, **Loan**, **Savings**.

Client. [Common tasks] To create a client you need to choose to attach a client to a branch or group and enter the client details. The following steps provide more details on the how to create a client. The individual client can have savings accounts and borrow money according to the rules of your MFI. [HowToCreateANewClient]

Collection Sheet, Collection Sheet Report. [HowToEnterCollectionSheetData] The collection sheet Web form shows all payments expected on that day, and situations requiring attention, including missed payments and missed meetings.

Dashboard. [HowToViewPerformanceHistory] Information page in Mifos for centers, groups, and clients.

Details Page. [HowToViewPerformanceHistory] Information page in Mifos for centers, groups, and clients.

Disbursal/Disbursement. Paying out a loan. [Commontasks]

Dormancy. [Common tasks] How long, after a period of no activity (dormancy) in a savings account, to mark the account as "On hold." The default is 30 days. [HowToSetProductRulesAndAttributes]

EMI. Equated Monthly Installment: this is the amount payable to the MFI every month until the loan is paid back in full. it consists of a portion of the interest as well as the principal. See the Appendix for a discussion of how to compute this installment. [HowToCalculateTheEMI]

Fee Types. [HowToSetUpYourOrganizationPreferences] Different fee types can be defined at the head office by authorized users. The user must have Can define fee type permission in order to define a fee type.

Fees or Charges. MFIs can charge their customer fee for the various services offered. Reasons for charging a fee can vary from one MFI to another. Mifos system gives the flexibility to MFIs and branches to define **fee types** to meet their requirements. Examples of fee types can be client creation fee, training fee, or account creation fee. [HowToSetUpYourOrganizationPreferences]

Fund Code. [HowToWorkWithFunds] A predefined numeric code for identifying **funds**.

Fund Type. [Common tasks] Name for group of sources of funds

Fund. [HowToWorkWithFunds] A source of money used to make loans or carry out other MFI functions. Examples are donor funds and deposits. Mifos provides a set of **fund codes** that **Administrators** can name as appropriate.

Gl Code. [HowToDefineNewLoanProducts] General Ledger code

GLIM. Group loans, individual monitoring. In a GLIM loan, all transactions (disbursals, payments, adjustments, bulk entry, and so forth) take place at the group level. The only major difference between GLIM and the usual group loans is that the initial loan account creation specifies the amounts given to each individual, the purposes for these amounts, and the way these loans affect the calculation of individual performance metrics. See also: Group loan.

Group. A collection of clients working together, that is assigned to a center or a branch. The group can act together to borrow money and hold a savings account. [HowToCreateANewGroup]

Group Loan . [Common tasks] Loan to a member of a **group**, where the entire group takes responsibility for managing the loan, and making sure that the borrower repays it.

Group Loan. In a group loan, the group has a single loan account, and the group is the primary unit that the MFI interacts with; a single repayment schedule is maintained for the entire group. The group as a whole is responsible for repayment and fees, and each individual in the group has a designated responsibility to pay their part of the debt. See also: GLIM, Individual lending.

Hierarchy, MFI. The structure of **offices** in an **MFI** is an inverted tree, with the central office at the top, and up to four levels below it. The system uses the office hierarchy to structure management, control, and reporting on microfinance transactions. Also called office hierarchy.

HO. Head Office

Holiday. [Common tasks] Periods of time when no payment is due. Each holiday has an associated repayment rule, such as Next Working Day.

Individual Lending . A loan made to an individual person. See also: Group loan.

Kendra. See Center.

Label. [HowToSetRulesForDataDisplay] Variable text in the user interface, changeable by administrators. These are in Unicode, and can be in any language.

Lateness. [Common tasks] An **attribute** of a loan **product**, specifying how long to wait after nonpayment of a loan before the account is marked "In arrears". [HowToSetProductRulesAndAttributes]

Loan Account. [Howtocreateanewloanaccount] Account with an individual or group to take out and repay a loan.

Loan Cycle Counter. A count of how many times a new loan account has been opened for the client. Rescheduling or writing-off a loan decrements the loan cycle count.

Loan Cycle. A client's loan cycle begins when a new loan account is opened. It closes when the loan is fully repaid.

Loan Officer. User **role** for personnel permitted to act on client **loan accounts**.

Lookup Options. [HowToSetUpAnMFI] In the mifos UI, a dropdown list of items to choose from.

LSIM. [Howtocreateanewloanaccount] Loan schedule independent of meeting: allows loan payments to be collected on nonmeeting days.

Management Information System (MIS). Software for aggregating and analyzing information from a business, designed to answer essential management questions. [Welcome]

MFI Hierarchy. See **hierarchy, MFI**

MFI Principles. [HowToCreateANewClient] The essential information that clients should know about the purposes and practices of a microfinance institution.

Microfinance Institution (MFI). Bank or NGO engaged in **microfinance**. [Welcome]

Microfinance. Making small loans to poor people without collateral, based on their ability to repay from a new or expanded business. Begun by Muhammad Yunus, founder of Grameen Bank. [Welcome]

Mifos. Microfinance Open Source software. Web-based software for **microfinance institutions**. [Welcome]

Minimum Balance. The required minimum amount of money that must be kept at all times in a savings account.

National ID . [HowToWorkWithRolesPermissionsAndSystemUsers] Government ID, national ID, or social security number. Also called UID.

NGO. A nonprofit corporation or other organization for some public good, which is not an agency of a government or a treaty organization (such as the UN), or a for-profit business. The legal basis for such organizations differs significantly in various countries. [not found]

Notes. The following section of the loan account dashboard shows the Recent Notes of a loan account. It shows various notes that have been appended to the loan account. The loan dashboard shows the 3 most recent notes. A note must be added when the user is changing the status of the account. The user can also add a note when need arises by using the Add note link. [Commontasks]

Office. [HowToCreateAndorViewTheOfficeStructure] Any part of an **MFI hierarchy** In Mifos, typically based on a geographic area or functional division, with **users** and **clients** assigned to it. An MFI can have five levels of offices:

- Area office, an optional level of office, used if subregions must be further subdivided. The Mifos structure does not support further divisions.
- Branch office, the level at which all client interactions take place. At least one branch office must be defined.
- Head office, the mandatory main or parent office for an MFI. Head offices do not offer client services directly, but can do so through a **virtual branch office**.
- Regional office, an optional level of office, used if the MFI covers a wide area that must be divided into smaller parts.
- Subregional office, an optional level of office, used if regions must be further subdivided.

On-The-Fly. [not found] Calculations that can be performed at any time, without waiting for any batch process to complete. In particular, calculations made and displayed immediately on a Web form from entered data.

Performance History. [Common tasks] A summary of essential information on centers, groups, or clients.

Personnel Hierarchy. [HowToWorkWithRolesPermissionsAndSystemUsers] **Loan officers**, with restricted permissions, and **Others**, with unlimited permissions within their offices.

PPI . [Common tasks] [HowToSetUpYourOrganizationPreferences] The Progress Out Of Poverty Index is used in India, to measure the financial improvement of a country's population.

Product. An MFI product is a type of loan or savings account, with an individual name and with various defined rules and attributes.

Redo Disbursal. [Common tasks] When a payment has been recorded and then reversed, this function allows it to be recorded again.

Repayment Rule. [HowToSetUpYourOrganizationPreferences] For a loan product, the way to generate a repayment schedule, and the requirements on borrowers in order to receive that type of loan.

Repayment Schedule. [Common tasks] For any loan, the dates and amounts of money to be repaid.

Reporting Engine. [not found] Software for generating reports from a description of the data required and the calculations to be performed. In Mifos, this is the **BIRT** engine.

Role. [Common tasks] A named set of permissions enabling users to perform a set of **activities**. Examples are **Administrator** (able to reconfigure a Mifos installation and define or redefine products) or **Loan Officer** (with full control over the accounts of their own clients, and the ability to view but not modify other accounts), Data Entry (able to enter transactions, but not otherwise modify client accounts).

Savings Account. An individual deposit account.

Survey. [Common tasks] Surveys are ways for loan officers and others working in the center to collect information about groups and clients for analysis and reporting.
[HowToViewAndWorkWithCenterDetails]

System User. A person who works with clients, such as a Loan Officer.

User. A person authorized to use Mifos. Users are limited to performing the activities that are associated with a defined role.

Virtual Branch Office. [HowToCreateAndorViewTheOfficeStructure] A branch office defined within the head office, if that head office is to offer services directly to clients.

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END OF TERMS AND CONDITIONS

NEW GROUP LOAN ACCOUNT (NEW GLIM)

85. NEW GROUP LOAN ACCOUNT (NEW GLIM)

INTRODUCTION

Since Mifos 2.6.1 version it is possible to create three kinds of loan accounts:

- group loan without specifying members (GLIM off)
- group loan with monitoring of every member (GLIM on)
- group loan with individual member accounts (new GLIM on)

In previous Mifos versions individual member accounts were only for information purposes, so they had only little connection to group account (e.g. after closing client, he was still visible on the Group account). There was also no possibility to repay individual member account because there was no access to those accounts and as a result, payments could be only applied to the whole group loan account. So, in general, there was a Group loan account and individual member accounts only for information purposes.

In new Group Loan (new GLIM) there is a new approach of Group Loan account. There are individual member accounts and Group loan account for information purposes. During the Group loan creation, also individual accounts are created for every member of group loan. Group loan account is a sum of member's accounts. It is possible to access every individual member loan account, so is a possibility to repay every individual account or close it, and information about that is immediately visible on Group loan account. While applying payment to the entire Group loan, amount will be divided automatically into Group Loan account members but there will be also possible to modify exact payment amount of every member. This new approach is more flexible than previous version.

HOW TO ENABLE NEW A GLIM OPTION

To enable new Group Loan Account creation (new GLIM), there is a need to setup in configuration file following line:
AccountingRules.GroupLoanWithMembers=true

Note: If you had previously enabled old GLIM - *Group loan with individual monitoring (GLIM): Yes*, than you should disable this option. To disable old GLIM use following instructions:

1. Login to MySQL.
2. Type: **config_key_value set configuration_value = 0 where configuration_key = 'loanIndividualMonitoringIsEnabled';**
3. You can check status of old GLIM in Admin Tab > View organization settings link.

86. HOW TO CREATE LOAN PRODUCT FOR NEW GLIM

Loan process creation with new GLIM enabled, is almost the same as for old GLIM.To be able to create new loan account,there is a need to have appropriate permissions ('Can define new loan product instance' should be marked).

1. On group details page, click on **Loan** link.
2. Select previously created Loan Product (to see how to create Loan product check this chapter: How to define new loan products).
3. Fill all necessary gabs.
4. Click on **Preview** and **Save for approval**.

Group loan details page with new GLIM enabled looks the same as loan details page with old GLIM. The only difference are links ('Show') near to the clients.

Client ID	Client Name	Government ID	Loan amount	Loan purpose	Individual account
0020-000114966	Adam Test	56789	1,111	-	show
0020-000114967	Adam2 Test2	56789	3,000	-	show

Note: During Loan account creation not only group account is created, but also loan accounts for every selected individual members in group.