

tHL MICROFINANCE SYSTEM MANUAL

In order to access Microfinance System in tHL Accounting you need to switch your Account Type to **Microfinance** when you are logged in tHL Accounting.

How to Switch to Microfinance Account

To switch to Microfinance Account go to Settings > Company Info > Edit Company

	Company Name	City	Phone Number	Actions
<input type="checkbox"/>	tHL Microfinance Ltd	Dar es Salaam	0711222333	<input type="button" value="Change"/>

Click here to edit company

After clicking Edit Company button, an Edit Company window will appear where you will see **Account Type** field then you will have to choose **Microfinance** Option, then click **Save and Close**.

Company Name *
tHL Microfinance Ltd

City
Dar es Salaam

Business Type *
Microfinance

Website:
Enter Website

Street Address
Mwenge

VRN:
Enter VRN

Home currency *
TZS

TIN:
Enter TIN

Phone
0711222333

Fiscal Year:
dd - - - - yyyy

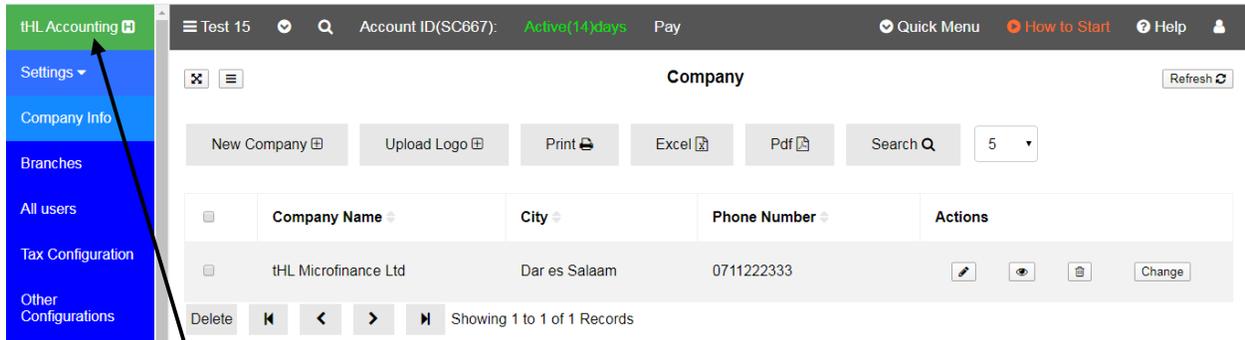
E-Mail
Your Email

Account Type:
Accounting
Accounting
Microfinance

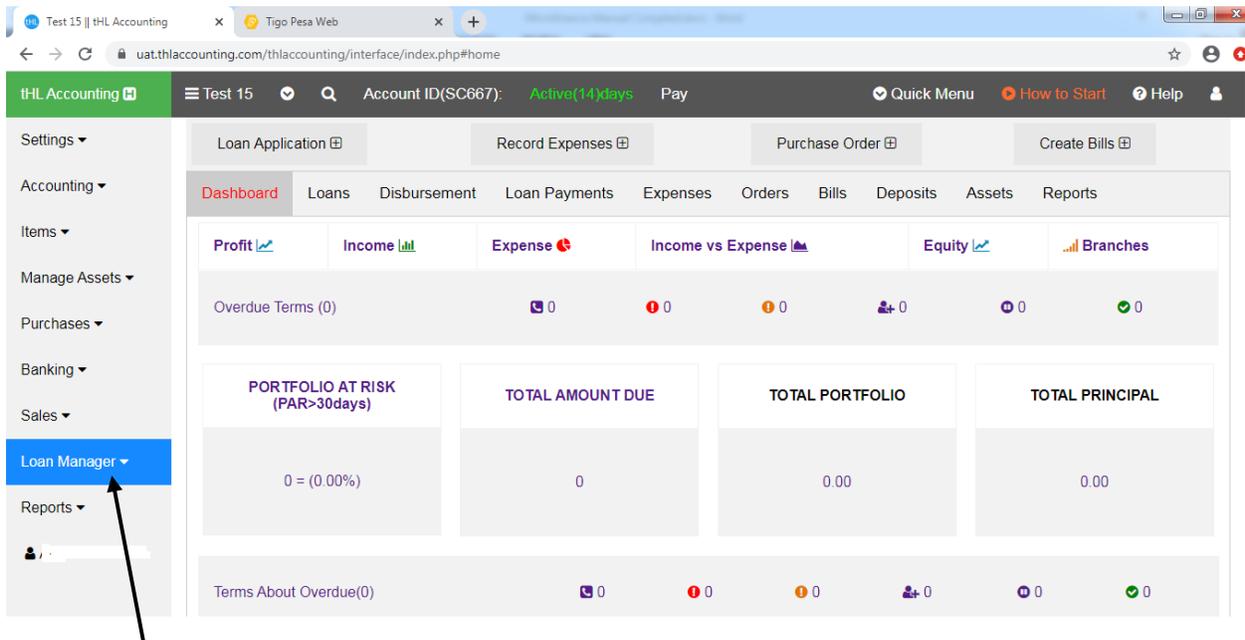
Account Type field

Microfinance Option

After clicking **Save and Close** refresh the system by returning to the Dashboard by clicking **tHL Accounting** then your Dashboard will change to Microfinance and **Loan Manager** Module will appear on Modules area. This Loan Manager is where you can find all Microfinance Functionality.



Click here to Return to the Dashboard



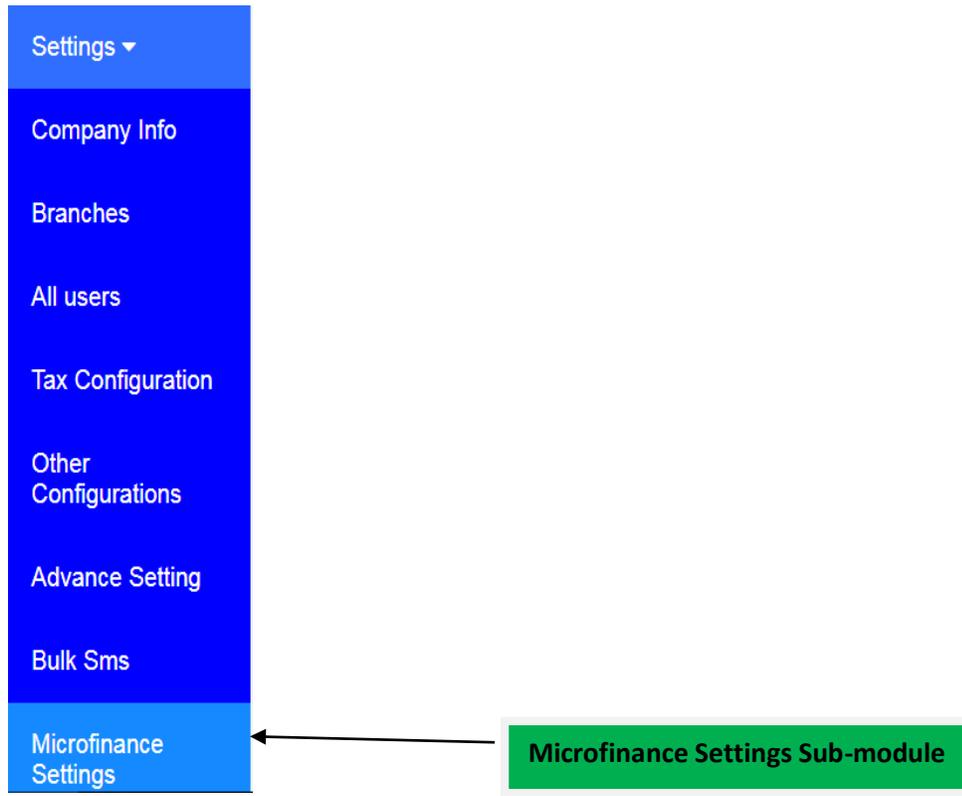
Loan Manager Module

By doing these procedures you will be on Microfinance Dashboard and have access to Microfinance Loan Manager Module. If you want to switch back to Accounting you need to go to Settings > Company Info > Edit Company > then change Account Type to **Accounting**. By doing that you will be on Accounting Dashboard.

1. MICROFINANCE SETTINGS

In this sub-module you can add Loan Interest, Penalty Interest and Loan Security. Also you will be able to configure General Microfinance Settings, Loan Penalty Calculation Settings, Loan Insurance Fee Settings and Loan Application Fee Settings according to the nature of your business.

To find Microfinance Settings; Go to **Settings > Microfinance Settings**



When you click **Microfinance Settings** a Microfinance Settings window will appear.

- Settings ▾
- Company Info
- Branches
- All users
- Tax Configuration
- Other Configurations
- Advance Setting
- Bulk Sms
- Microfinance Settings**
- Accounting ▾
- Items ▾
- Manage Assets ▾
- Purchases ▾

Microfinance Settings

Loan Interest
Penalty Interest
Sector
Sub Sector
Type of Loan
Purpose of Loan
Class of Individual
Loan Security

Refresh ↻

GENERAL MICROFINANCE SETTINGS

Interest Formula : *	PAR *	Accept Deposits :
<input type="text" value="Flat Rate"/>	<input type="text" value="30"/>	<input type="text" value="No"/>
Approval Levels : *	Before Overdue Days Reminder *	Minimum Deposit Amount
<input type="text" value="1"/>	<input type="text" value="Before Overdue Days Reminder"/>	<input type="text" value="Minimum Deposit Amount"/>
<input checked="" type="checkbox"/> Deferred Interest Income :	<input checked="" type="checkbox"/> Income Per Term :	

LOAN PENALTY CALCULATION SETTINGS

Charge Loan Penalty :	Penalty Type :	Penalty Interest
<input type="text" value="Yes"/>	<input type="text" value="Per Day"/>	<input type="text" value=""/>
	Calculation Type:	
	<input type="text" value="Percentage"/>	

LOAN INSURANCE FEE SETTINGS

Charge Insurance Fee :	Select Calculation Type:	Percentage Value
<input type="text" value="No"/>	<input type="text" value="Percentage"/>	<input type="text" value="Percentage Value"/>
		Calculated Value
		<input type="text" value="0"/>
		Percentage Description
		<input type="text" value="0%"/>

LOAN APPLICATION FEE SETTINGS

Charge Application Fee :	Select Calculation Type:	Percentage Value
<input type="text" value="No"/>	<input type="text" value="Percentage"/>	<input type="text" value="0"/>
Apply VAT when offsetting Application Fee:	Application Fee Offset:	Calculated Value
<input type="text" value="No"/>	<input type="text" value="On Loan (Deducted on Loan amount)"/>	<input type="text" value="0.00"/>
		Percentage Description
		<input type="text" value="0%"/>

[Save and Edit](#)

Adding Loan Interest

If you want to add Loan Interest go to Settings > Microfinance Settings > Loan Interest

- Settings ▾
- Company Info
- Branches
- All users
- Tax Configuration
- Other Configurations
- Advance Setting
- Bulk Sms
- Microfinance Settings**
- Accounting ▾
- Items ▾
- Manage Assets ▾
- Purchases ▾

Click here to Add Loan Interest

Microfinance Settings

Refresh ↻

Loan Interest
Penalty Interest
Sector
Sub Sector
Type of Loan
Purpose of Loan
Class of Individual
Loan Security

GENERAL MICROFINANCE SETTINGS

Interest Formula : *	PAR *	Accept Deposits :
Flat Rate ▾	30	No ▾
Approval Levels : *	Before Overdue Days Reminder *	Minimum Deposit Amount
1 ▾	Before Overdue Days Reminder	Minimum Deposit Amount
<input checked="" type="checkbox"/> Deferred Interest Income :	<input checked="" type="checkbox"/> Income Per Term :	

LOAN PENALTY CALCULATION SETTINGS

Charge Loan Penalty :	Penalty Type :	Penalty Interest
Yes ▾	Per Day ▾	
	Calculation Type:	
	Percentage ▾	

LOAN INSURANCE FEE SETTINGS

Charge Insurance Fee :	Select Calculation Type:	Percentage Value
No ▾	Percentage ▾	Percentage Value
		Calculated Value
		0
		Percentage Description
		0%

LOAN APPLICATION FEE SETTINGS

Charge Application Fee :	Select Calculation Type:	Percentage Value
No ▾	Percentage ▾	0
Apply VAT when offsetting Application Fee:	Application Fee Offset:	Calculated Value
No ▾	On Loan (Deducted on Loan amount) ▾	0.00
		Percentage Description
		0%

Save and Edit

then click on Add Interest,

- Settings ▾
- Company Info
- Branches
- All users
- Tax Configuration
- Other Configurations
- Advance Setting
- Bulk Sms
- Microfinance Settings**
- Accounting ▾

Click here to Add Interest

Interest Rates

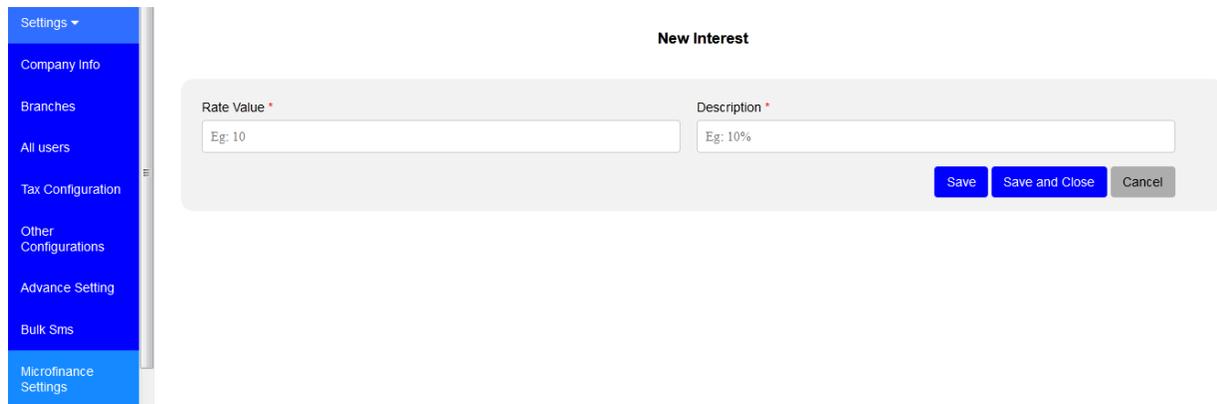
Refresh ↻

Add Interest
Print
Excel
Pdf
Search
5 ▾

	Description	Rate	Actions
<input type="checkbox"/>	0%	0.000	✎ ✖
<input type="checkbox"/>	5%	0.050	✎ ✖
<input type="checkbox"/>	10%	0.100	✎ ✖
<input type="checkbox"/>	15%	0.150	✎ ✖

Delete
⏪
⏩
Showing 1 to 4 of 4 Records

A New Interest window will appear and you are required to fill **Rate Value** and **Description** fields. Then click **Save** if you want to add another Loan Interest, click **Save and Close** if you are done adding Loan Interest or click **Cancel** if you don't want to save that Loan Interest at all.



The screenshot shows a web application interface. On the left is a vertical blue sidebar menu with the following items: Settings (with a dropdown arrow), Company Info, Branches, All users, Tax Configuration, Other Configurations, Advance Setting, Bulk Sms, and Microfinance Settings. The main content area is titled "New Interest" and contains two input fields: "Rate Value *" with a placeholder "Eg: 10" and "Description *" with a placeholder "Eg: 10%". Below the fields are three buttons: "Save" (blue), "Save and Close" (blue), and "Cancel" (grey).

Adding Penalty Interest

If you want to add Penalty Interest go to Settings > Microfinance Settings > Penalty Interest

Click here to Add Penalty Interest

- Settings ▾
- Company Info
- Branches
- All users
- Tax Configuration
- Other Configurations
- Advance Setting
- Bulk Sms
- Microfinance Settings**
- Accounting ▾
- Items ▾
- Manage Assets ▾
- Purchases ▾

Microfinance Settings Refresh ↻

Loan Interest
Penalty Interest
Sector
Sub Sector
Type of Loan
Purpose of Loan
Class of Individual
Loan Security

GENERAL MICROFINANCE SETTINGS

Interest Formula : *

PAR *

Accept Deposits :

Approval Levels : *

Before Overdue Days Reminder *

Minimum Deposit Amount

Deferred Interest Income :

Income Per Term :

LOAN PENALTY CALCULATION SETTINGS

Charge Loan Penalty :

Penalty Type :

Penalty Interest

Calculation Type:

LOAN INSURANCE FEE SETTINGS

Charge Insurance Fee :

Select Calculation Type:

Percentage Value

Calculated Value

Percentage Description

LOAN APPLICATION FEE SETTINGS

Charge Application Fee :

Select Calculation Type:

Percentage Value

Apply VAT when offsetting Application Fee:

Application Fee Offset:

Calculated Value

Percentage Description

then click on Add Penalty Interest,

Click here to Add Penalty Interest

- Settings ▾
- Company Info
- Branches
- All users
- Tax Configuration
- Other Configurations
- Advance Setting
- Bulk Sms
- Microfinance Settings**

Penalty Interest Rates Refresh ↻

Add Penalty Interest
Print
Excel
Pdf
Search
5

	Description	Rate	Actions
Delete	Showing 0 to 0 of 0 Records		

A New Penalty Interest window will appear and you are required to fill **Value**, **Rate Value** and **Description** fields. Then click **Save** if you want to add another Penalty Interest, click **Save and Close** if you are done adding Penalty Interest or click **Cancel** if you don't want to save that Penalty Interest at all.

The screenshot shows a web application interface. On the left is a vertical sidebar menu with the following items: Settings (with a dropdown arrow), Company Info, Branches, All users, Tax Configuration, Other Configurations, Advance Setting, Bulk Sms, and Microfinance Settings (which is highlighted in a darker blue). The main content area is titled "New Penalty Interest" and contains a form with three input fields. The first field is labeled "value *" and contains the text "Eg: 10". The second field is labeled "Description *" and contains the text "Eg: 10%". The third field is labeled "Rate Value *" and contains the text "Eg: 0.1". At the bottom right of the form are three buttons: "Save", "Save and Close", and "Cancel".

Adding Loan Security

If you want to add Loan Security go to Settings > Microfinance Settings > Loan Security

Click here to Add Loan Security

- Settings ▾
- Company Info
- Branches
- All users
- Tax Configuration
- Other Configurations
- Advance Setting
- Bulk Sms
- Microfinance Settings
- Accounting ▾
- Items ▾
- Manage Assets ▾
- Purchases ▾

Microfinance Settings Refresh ↻

Loan Interest
Penalty Interest
Sector
Sub Sector
Type of Loan
Purpose of Loan
Class of Individual
Loan Security

GENERAL MICROFINANCE SETTINGS

Interest Formula : *

PAR *

Accept Deposits :

Approval Levels : *

Before Overdue Days Reminder *

Minimum Deposit Amount

Deferred Interest Income :

Income Per Term :

LOAN PENALTY CALCULATION SETTINGS

Charge Loan Penalty :

Penalty Type :

Penalty Interest

Calculation Type:

LOAN INSURANCE FEE SETTINGS

Charge Insurance Fee :

Select Calculation Type:

Percentage Value

Calculated Value

Percentage Description

LOAN APPLICATION FEE SETTINGS

Charge Application Fee :

Select Calculation Type:

Percentage Value

Apply VAT when offsetting Application Fee:

Application Fee Offset:

Calculated Value

Percentage Description

Save and Edit

then click on Add Security,

Click here to Add Security

- Settings ▾
- Company Info
- Branches
- All users
- Tax Configuration
- Other Configurations
- Advance Setting
- Bulk Sms
- Microfinance Settings

Loan Security Refresh ↻

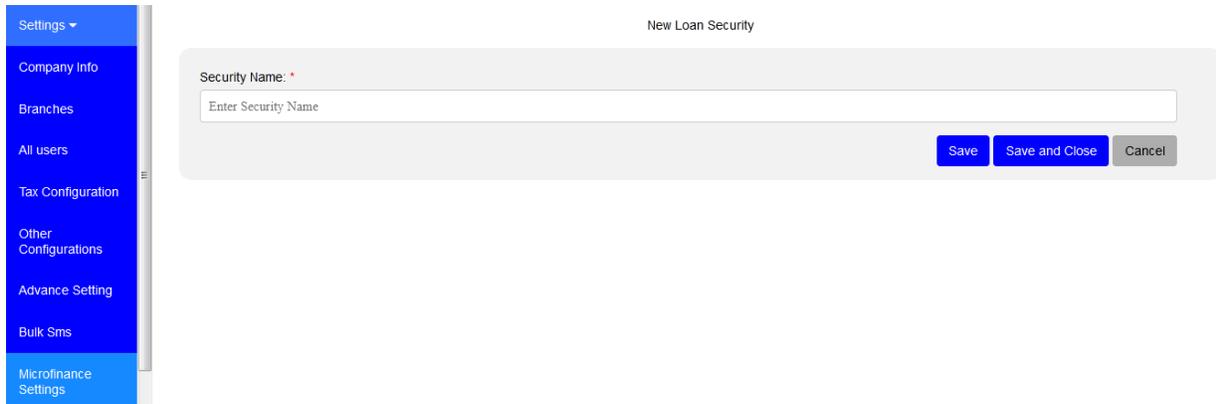
Add Security
Print
Excel
Pdf
Search
5

	Security Name	Actions
<input type="checkbox"/>	Unsecured	
<input type="checkbox"/>	Motor Vehicle	<input type="text"/>
<input type="checkbox"/>	Land	

Delete

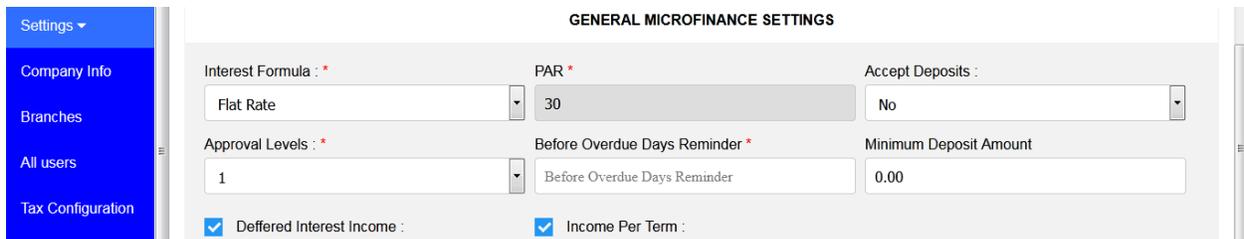
Showing 1 to 3 of 3 Records

A New Loan Security window will appear and you are required to fill **Security Name** field. Then click **Save** if you want to add another Loan Security, click **Save and Close** if you are done adding Loan Security or click **Cancel** if you don't want to save that Loan Security at all.



General Microfinance Settings

Under this section you can set; which **Interest Formula** you want to use, how many **Approval Levels** for a loan in your Company/Business, how many days you want system to reminder you **Before Overdue Days** reach, If you want to **Accept Deposits**, **Deferred Interest Income** and **Income Per Term**.

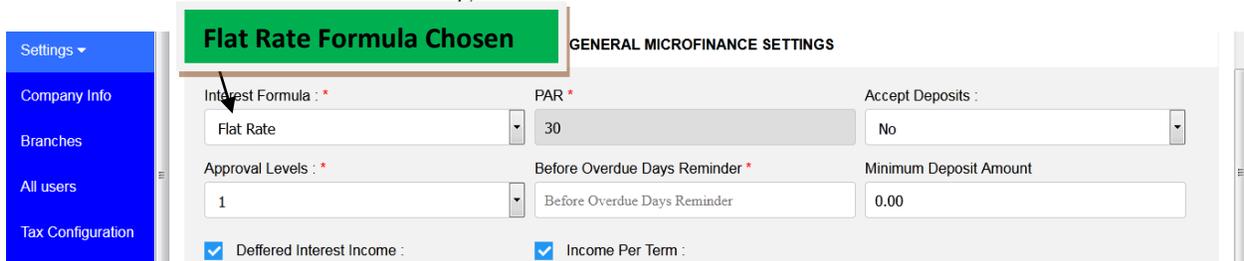


Interest Formulas

There are two formulas for Loan Interest which are **Flat Rate** and **Reducing Balance**.

Flat Rate

This formula means there is a flat figure distribution for each term on Loan Terms Chart.



If you choose this Interest Formula you are expecting to see equal amount for Principal and Interest in each term on Loan Terms Chart. See figure below:

Term No.	Start Date	End Date	Principal	Interest	Upfront Interest	Penalty	Total Amount	Paid	Status
1	2020-04-20	2020-05-20	20,000.00	5,000.00	0.00	0.00	25,000.00	0.00	late
2	2020-05-21	2020-06-20	20,000.00	5,000.00	0.00	0.00	25,000.00	0.00	unpaid
3	2020-06-21	2020-07-21	20,000.00	5,000.00	0.00	0.00	25,000.00	0.00	unpaid
4	2020-07-22	2020-08-21	20,000.00	5,000.00	0.00	0.00	25,000.00	0.00	unpaid
5	2020-08-22	2020-09-21	20,000.00	5,000.00	0.00	0.00	25,000.00	0.00	unpaid
Total			100,000.00	25,000.00	0.00	0.00	125,000.00	0.00	

Reducing Balance

This formula means there is a reducing balance figure calculated in each term on Loan Terms Chart.

Reducing Balance Formula Chosen

GENERAL MICROFINANCE SETTINGS

Interest Formula : * PAR * Accept Deposits :

Reducing Balance 30 No

Approval Levels : * Before Overdue Days Reminder * Minimum Deposit Amount

1 Before Overdue Days Reminder 0.00

Deffered Interest Income : Income Per Term :

If you choose this Interest Formula you are expecting to see reduced amount for Interest and Increase amount for Principal in each term on Loan Terms Chart. See figure below:

Term No.	Start Date	End Date	Principal	Interest	Upfront Interest	Penalty	Total Amount	Paid	Status
1	2020-04-20	2020-05-20	18,097.48	5,000.00	0.00	0.00	23,097.48	0.00	unpaid
2	2020-05-21	2020-06-20	19,002.35	4,095.13	0.00	0.00	23,097.48	0.00	unpaid
3	2020-06-21	2020-07-21	19,952.47	3,145.01	0.00	0.00	23,097.48	0.00	unpaid
4	2020-07-22	2020-08-21	20,950.09	2,147.39	0.00	0.00	23,097.48	0.00	unpaid
5	2020-08-22	2020-09-21	21,997.60	1,099.88	0.00	0.00	23,097.48	0.00	unpaid
Total			99,999.99	15,487.41	0.00	0.00	115,487.40	0.00	

Approval Levels

In this part you can set how many levels of approvals to use for your loans depending on your Company policy on Loan Approvals. There are up to a total of three Levels of Approvals in which you can use. By default, it is set to 1.

Click here to change Approval Level

GENERAL MICROFINANCE SETTINGS		
Interest Formula : *	PAR *	Accept Deposits :
Reducing Balance	30	No
Approval Levels : *	Before Overdue Days Reminder *	Minimum Deposit Amount
1	Before Overdue Days Reminder	0.00
<input checked="" type="checkbox"/> Deferred Interest Income :	<input checked="" type="checkbox"/> Income Per Term :	

Before Overdue Days Reminder

In this part you can set number of days you want to be reminded on terms about to overdue.

Set number of Days to be reminded here

GENERAL MICROFINANCE SETTINGS		
Interest Formula : *	PAR *	Accept Deposits :
Reducing Balance	30	No
Approval Levels : *	Before Overdue Days Reminder *	Minimum Deposit Amount
1	Before Overdue Days Reminder	0.00
<input checked="" type="checkbox"/> Deferred Interest Income :	<input checked="" type="checkbox"/> Income Per Term :	

Accept Deposits

In this part you can set to Accept Deposits from your Saccos members if your Company/Business is a Saccos. If you say **YES** to Accept Deposits you have to set Minimum Deposit Amount also.

The screenshot shows the 'GENERAL MICROFINANCE SETTINGS' form. A green box highlights the 'Accept Deposits' dropdown menu, which is set to 'No'. Other fields include 'Interest Formula' (Reducing Balance), 'PAR' (30), 'Approval Levels' (1), 'Before Overdue Days Reminder' (Before Overdue Days Reminder), and 'Minimum Deposit Amount' (0.00). The 'Deffered Interest Income' and 'Income Per Term' checkboxes are checked.

The screenshot shows the 'GENERAL MICROFINANCE SETTINGS' form. A green box highlights the 'Accept Deposits' dropdown menu, which is set to 'Yes', and the 'Minimum Deposit Amount' field, which is set to '10000'. Other fields include 'Interest Formula' (Reducing Balance), 'PAR' (30), 'Approval Levels' (1), and 'Before Overdue Days Reminder' (5). The 'Deffered Interest Income' and 'Income Per Term' checkboxes are checked.

Deffered Interest Income

This is an Interest which is recognized and expected to be collected from your loan but it is not received and collected yet.

If you tick this checkbox it is going to be shown in your Company Books as Liability in Income Statement and Balance Sheet.

The screenshot shows the 'GENERAL MICROFINANCE SETTINGS' form. A green box highlights the 'Deffered Interest Income' checkbox, which is checked. Other fields include 'Interest Formula' (Reducing Balance), 'PAR' (30), 'Accept Deposits' (No), 'Approval Levels' (1), 'Before Overdue Days Reminder' (Before Overdue Days Reminder), and 'Minimum Deposit Amount' (0.00). The 'Income Per Term' checkbox is also checked.

If you don't tick this checkbox it is not going to be shown in your Company Books in Income Statement and Balance Sheet.

Deferred Interest Income not Ticked

GENERAL MICROFINANCE SETTINGS

Interest Formula : *	PAR *	Accept Deposits :
Reducing Balance	30	Yes
Approval Levels : *	Before Overdue Days Reminder *	Minimum Deposit Amount
1	5	10000
<input type="checkbox"/> Deferred Interest Income :	<input checked="" type="checkbox"/> Income Per Term :	

Income per Term

This is an Income for a certain term which has reached its due date to be paid and has to be collected from your customer(s).

If you tick on this checkbox it posts this Income for Term on your Company Books on Income Statement and Balance Sheet.

Income per Term Ticked

GENERAL MICROFINANCE SETTINGS

Interest Formula : *	PAR *	Accept Deposits :
Reducing Balance	30	No
Approval Levels : *	Before Overdue Days Reminder *	Minimum Deposit Amount
1	Before Overdue Days Reminder	0.00
<input checked="" type="checkbox"/> Deferred Interest Income :	<input checked="" type="checkbox"/> Income Per Term :	

If you don't tick on this checkbox it posts Income from loan Interest as a whole and not per Term on your Company Books on Income Statement and Balance Sheet.

Income per Term not Ticked

GENERAL MICROFINANCE SETTINGS

Interest Formula : * PAR * Accept Deposits :

Reducing Balance 30 Yes

Approval Levels : * Before Overdue Days Reminder * Minimum Deposit Amount

1 5 10000

Deferred Interest Income : Income Per Term :

Loan Penalty Calculation Settings

In this part you can set Loan Penalty, Penalty Type, Penalty Interest and its Calculation Type.

If you choose to Charge Loan Penalty by choosing **YES** it means you are charging Penalty for late payment of loan, and you must choose Penalty Type, set Penalty Interest and Select Calculation Type.

LOAN PENALTY CALCULATION SETTINGS

Charge Loan Penalty : Penalty Type : Penalty Interest

Yes Per Day

Calculation Type:

Percentage

Otherwise if you say **NO** it means you are not charging any Penalty for late payment of loan.

LOAN PENALTY CALCULATION SETTINGS

Charge Loan Penalty : Penalty Type : Penalty Interest

No Per Day

Calculation Type:

Percentage

Loan Insurance Fee Settings

In this part you can set Insurance Fee, Select Calculation Type and set Insurance Fee Amount.

If you choose to Charge Insurance Fee by choosing **YES** it means you are charging Insurance for loan you are providing, and you must Select Calculation Type; if you select **Percentage** as Calculation Type then you need to enter **Percentage Value**.

LOAN INSURANCE FEE SETTINGS

Charge Insurance Fee : Select Calculation Type: Percentage Value

Calculated Value

Percentage Description

If you select **Money Value** as Calculation Type then you need to enter **Insurance Fee Amount**.

LOAN INSURANCE FEE SETTINGS

Charge Insurance Fee : Select Calculation Type: Insurance Fee Amount

Loan Application Fee Settings

In this part you can set Loan Application Fee, Select its Calculation Type, How it is charged and whether to charge VAT or not when Offsetting Application Fee.

If you choose to Charge Application Fee by choosing **YES** it means you are charging Application Fee for loan(s) you are providing, and you must Select Calculation Type; if you select **Percentage** as Calculation Type then you need to enter **Percentage Value**.

LOAN APPLICATION FEE SETTINGS

Charge Application Fee : Select Calculation Type: Percentage Value

Apply VAT when offsetting Application Fee: Application Fee Offset: Calculated Value

Percentage Description

If you select **Money Value** as Calculation Type then you need to enter **Application Fee Amount**.

LOAN APPLICATION FEE SETTINGS

Charge Application Fee : Select Calculation Type: Application Fee Amount

Apply VAT when offsetting Application Fee: Application Fee Offset:

Otherwise if you say **NO** it means you are not charging Application Fee for your loan(s).

LOAN APPLICATION FEE SETTINGS

Charge Application Fee : Select Calculation Type: Percentage Value

Apply VAT when offsetting Application Fee: Application Fee Offset: Calculated Value

Percentage Description

Application Fee Offset

There are two types of Application Fee Offset under Microfinance Settings which are:

I. On Loan (Deducted on Loan Amount)

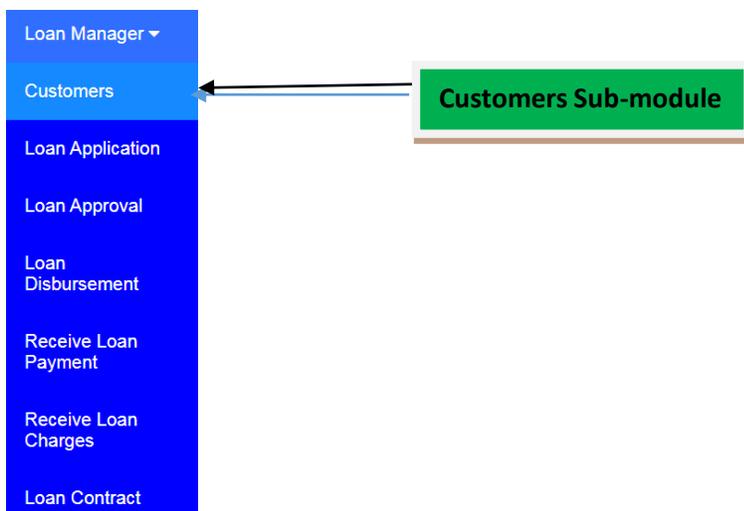
This means the system deducts Application Fee from loan you are providing

II. On Upfront (To be Paid on First Due Loan Term)

This means Application Fee is paid on the first due loan term payment. When a customer pays his/her first loan term he/she is supposed to pay for Application Fee also.

2. CUSTOMERS

Before you can create a Loan, you need to create your customer first. Customers are created on Customers sub-module found on Loan Manager Module.



To create a Customer

Go to Loan Manager and click on Customers sub-module.

The screenshot shows the 'Customer's Information' page. On the left is a blue sidebar menu with options: Loan Manager, Customers (selected), Loan Application, Loan Approval, Loan Disbursement, Receive Loan Payment, Receive Loan Charges, Loan Contract Archive, and Closed Loans. The main content area has a title 'Customer's Information' and a 'Refresh' button. Below the title are buttons for 'New Customer', 'Upload Customer List', 'Print', 'Excel', 'Pdf', and a search box. A table below these buttons has columns: Customer Number, Customer Name, Gender, Phone Number, Residence, Active, and Actions. Below the table are navigation controls and the text 'Showing 0 to 0 of 0 Records'. A green callout box with the text 'Click here to add New Customer' has an arrow pointing to the 'New Customer' button.

Click on **New Customer**. The Customer window will appear.

The screenshot shows the 'Add Customer' form. The left sidebar is the same as in the previous image. The main content area has a title 'Add Customer' and three tabs: 'Personal Information' (selected), 'Company Information', and 'General Information'. The form fields are: First Name (text input), Middle Name (text input), Surname (text input), Date Of Birth (date input), Identification Type (dropdown menu), ID No. (text input), Gender (dropdown menu), Name of the Employer (text input), and Marital Status (dropdown menu). At the bottom right are three buttons: 'Save', 'Save and Close', and 'Cancel'.

In this window you can add your **Customer**. There are two types of **Customers** you can add in this window depending on whom you are giving loan to. These are **Individual Customers** and **Company Customers**.

To Register Individual Customer

If you want to register Individual Customer you have to fill **Personal Information** of customer and **General Information** of customer.

The form below shows Personal Information of customer. Make sure you fill all the required fields.

Add Customer

Personal Information Company Information General Information

First Name: *
Enter First Name

Date Of Birth: *
mm / dd / yyyy

Middle Name: *
Enter Middle Name

Identification Type: *
---Select Identification Type---

Surname: *
Enter Surname

ID No: *
Enter ID No

Gender: *
---Select Gender---

Name of the Employer:
Enter name of Employer

Marital Status: *
---Select Marital Status---

Save Save and Close Cancel

After filling all required fields of Personal Information click on **General Information** Tab to fill General Information of customer.

Add Customer

Personal Information Company Information General Information

First Name: *
Enter First Name

Date Of Birth: *
mm / dd / yyyy

Middle Name: *
Enter Middle Name

Identification Type: *
---Select Identification Type---

Surname: *
Enter Surname

ID No: *
Enter ID No

Gender: *
---Select Gender---

Name of the Employer:
Enter name of Employer

Marital Status: *
---Select Marital Status---

Save Save and Close Cancel

General Information Tab

The form below shows General Information of customer. Make sure you fill all the required fields.

The screenshot shows a web application interface for adding a customer. On the left is a blue sidebar with a menu: Loan Manager (dropdown), Customers, Loan Application, Loan Approval, Loan Disbursement, Receive Loan Payment, Receive Loan Charges, Loan Contract Archive, and Closed Loans. The main content area has three tabs: Personal Information (selected), Company Information, and General Information. The Personal Information tab contains the following fields: Occupation (text input), Mobile Phone (text input), Street (text input), City/Town (text input), and Country (dropdown menu). The General Information tab contains: Region (dropdown menu), District (dropdown menu), Role of Customer (dropdown menu), Address Line (text input), and E-Mail (text input). At the bottom right of the form are three buttons: Save, Save and Close, and Cancel.

After filling all required fields from Personal Information and General Information of Customer click **Save** if you want to add another customer or click **Save and Close** if you are done adding your customer. If you want to cancel adding your customer click **Cancel**.

To Register Company Customer

If you want to register Company Customer you have to fill **Company Information** and **General Information** of company.

The form below shows Company Information. Make sure you fill all the required fields.

The screenshot shows the 'Add Customer' form with the 'Company Information' tab selected. The sidebar on the left is the same as in the previous image. The 'Company Information' tab contains the following fields: Company Name (text input), Trade Name (text input), Bussines Status (dropdown menu), Establishment Date (text input with format mm / dd / yyyy), Registration No. (text input), Tax Number (text input), Representative Full Name (text input), and Relation Type (dropdown menu). A green box with the text 'Company Information Tab' and an arrow points to the 'Company Information' tab. At the bottom right of the form are three buttons: Save, Save and Close, and Cancel.

After filling all required fields of Company Information click on **General Information** Tab to fill General Information of company

The form below shows General Information of company. Make sure you fill all the required fields.

General Information Tab

Loan Manager ▾
Customers
Loan Application
Loan Approval
Loan Disbursement
Receive Loan Payment
Receive Loan Charges
Loan Contract Archive
Closed Loans

Personal Information Company Information **General Information**

Occupation: *
Enter Occupation

Region: *
Select Region

Mobile Phone: *
Enter Phone Number

District: *
Select District

Street: *
Enter Street

Role of Customer: *
----Select Role----

City/Town: *
Enter City

Address Line:
Enter Address

Country: *
----Select Country----

E-Mail
Enter E-mail

Save Save and Close Cancel

After filling all required fields from Company Information and General Information of Company click **Save** if you want to add another customer or click **Save and Close** if you are done adding your customer. If you want to cancel adding your customer click **Cancel**.

Note: Fields marked with a Red Star are Mandatory, which means you must fill them.

You can also add customers in the system by uploading them, see the below instructions:

Loan Manager ▾
Customers
Loan Application
Loan Approval
Loan Disbursement
Receive Loan Payment
Receive Loan Charges
Loan Contract Archive

Customer's Information Refresh

New Customer ⊕ Upload Customer List ⬇ Print 🖨 Excel 📄 Pdf 📄 Search 🔍

5

	Customer Number	Customer Name	Gender	Phone Number	Residence	Active	Actions
Delete	⏪	⏩					

Showing 0 to 0 of 0 Records

Click here to Upload Customer List

The window for uploading Customer List will appear with instructions and sample file format to be used as reference.

You have to click **Browse...** to navigate .CSV file and select it. Then click **Upload File** to upload your Customer List. The uploaded file format should be in .CSV file format.

If you to cancel the whole process of uploading your Customer List click **Cancel**.

Upload Customer List

Imported file must be a CSV FORMAT(.csv) with ONLY **EIGHT(16)** Columns in an order as follows:

1. First Name
2. Middle Name
3. Surname
4. Phone Number
5. Residence
6. Gender
7. Marital Status
8. Date of Birth
9. Identification Type
10. ID No
11. Occupation
12. Region
13. District
14. Country
15. Role Of Customer
16. City

NOTE :
All fields are required to be filled

Click here to Download a sample file format

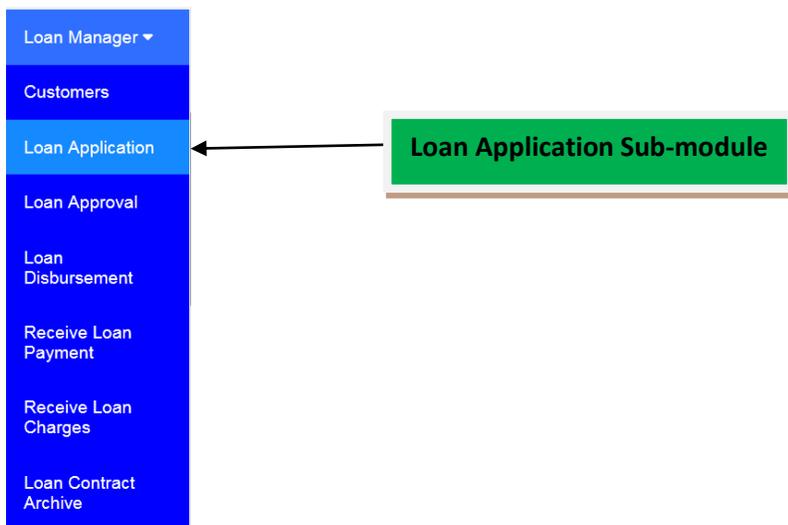
Select a .CSV File

Browse... No file selected.

Upload File Cancel

3. LOAN APPLICATION

In this sub-module you can Add Loan to your Customers.



To perform Loan Application

Go to the **Loan Manager** Module and Click on **Loan Application** sub-module. The window for Loan Application List will appear.

Click on New Loan Application to create a Loan to customer

New Loan Application Form will open and you are required to fill General Info Tab with customer's loan details.

On Loan Security field if you choose any Collateral like Land, Motor Vehicle or any Security you may add manually you are required to fill Collateral Details of the security, if you choose Unsecured then you are not required to fill Collateral Details.

The form below shows Collateral Details which appear when you select **Land** as Loan Security. Make sure you fill all the required fields.

The screenshot displays the 'Loan Application' interface. On the left is a vertical navigation menu with options: Loan Manager, Customers, Loan Application (highlighted), Loan Approval, Loan Disbursement, Receive Loan Payment, Receive Loan Charges, Loan Contract Archive, and Closed Loans. The main content area has two tabs: 'General Info' and 'Collateral Details' (selected). The 'Collateral Details' tab is titled 'Certificate of Occupancy' and contains the following fields: Title Deed No * (with an asterisk), Ward, Area (Square Meter), Plot No, Street, Document Duration, LO No, and Location. A green box labeled 'Collateral Details Tab' with an arrow points to the 'Collateral Details' tab. At the bottom right, there are three buttons: 'Save', 'Save and Close', and 'Cancel'.

The form below shows Collateral Details which appear when you select **Motor Vehicle** as Loan Security. Make sure you fill all the required fields

The screenshot displays the 'Loan Application' interface for a Motor Vehicle. The navigation menu is the same as in the previous image. The 'Collateral Details' tab is selected and titled 'Motor Vehicle'. It contains the following fields: Card No * (with an asterisk), Body Type, Engine No, Registration No, Color, Engine Capacity, Make, Class, Fuel Used, Model, Year Of Manufacture, Model No, and Chasis No.

The form below shows Collateral Details which appear when you create a New **Loan Security** as Collateral. Make sure you fill all the required fields.

After filling all required fields click **Save** or **Save and Close** to save the loan. To view the saved loans go to Loan Manager > Loan Application, then you will see the created loan on Loan Applications List.

Contract Code	Loan Applicant	Loan Amount	Loan Amount(In words)	Duration(In months)	Interest rate	Repayment Amount	Security	Application Date	Loan Officer	Actions
CC-00001	John Joh Jackson	100,000.00	One Hundred Thousand Only	5.00	5%	125,000.00	Unsecured	2020-04-20	Abdillah Mfundo	
Total		100,000.00				125,000.00				

Submitting Loan for Approval

If you want to submit loan for approval there are two ways to do so.

I. When you have already created a loan

After creating your loan, go to Loan Application sub-module then you will see Loan Applications List. Select a loan you want to **Submit for Approval** then click on Edit.

Loan Applications List Refresh

New Loan Application Print Excel Pdf Search Q 5

Contract Code	Loan Applicant	Loan Amount	Loan Amount(In words)	Duration(In months)	Interest rate	Repayment Amount	Security	Application Date	Loan Officer	Actions
CC-00001	John Joh Jackson	100,000.00	One Hundred Thousand Only	5.00	5%	125,000.00	Unsecured	2020-04-20	Abdillah Mfundu	   
Total		100,000.00				125,000.00				

Showing 1 to 1 of 1 Records

Edit Button

An Edit Loan form will display then you will tick **Submit for Approval** Checkbox. Then click **Save** or **Save and Close**.

Edit Loan

General Info Collateral Details

Submit for Approval Checkbox

 Submit For Approval

II. When you are creating New Loan Application

When you are creating a Loan, after filling General Info and Collateral Details tabs you have to tick **Submit for Approval** checkbox so that when you save the loan it can Submit Loan for Approval and go to the Loan Approval step.

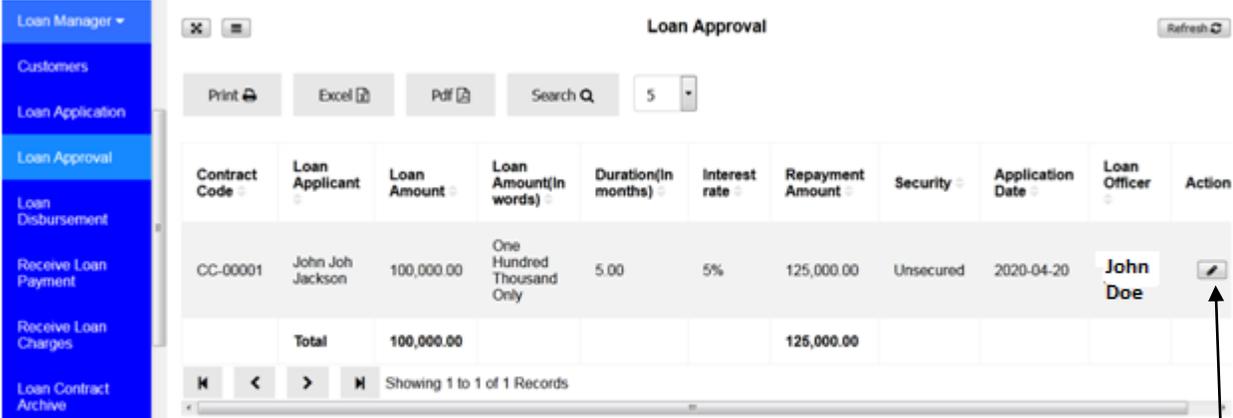
The screenshot displays the 'Loan Application' form interface. On the left is a blue sidebar menu with options: Loan Manager, Customers, Loan Application, Loan Approval, Loan Disbursement, Receive Loan Payment, Receive Loan Charges, Loan Contract Archive, Closed Loans, and Rejected Loans. The main form has two tabs: 'General Info' (active) and 'Collateral Details'. At the top right of the form is a checkbox labeled 'Submit For Approval' with a gear icon to its left. A green callout box with the text 'Submit for Approval Checkbox' and a red border points to this checkbox. Below the checkbox are several input fields: 'Loan Applicant *', 'Amount *', 'Duration(In Months) *', 'Loan Security *', 'Application Date *' (with a date format 'mm / dd / yyyy'), and 'Interest *'. Further down is a 'Repayment Chart' section with fields for 'Start Date *', 'Total Terms *', and 'Days Interval *' (set to 30). Below that is an 'Interest Formula *' dropdown set to 'Flat Rate'. The 'Other Info' section includes 'Sector *', 'Sub Sector *', 'Type of Microfinance Loans *', 'Purpose of Loan', and 'Classification of An Individual'. At the bottom right are three buttons: 'Save', 'Save and Close', and 'Cancel'.

When you are done filling all information then click **Save** if you want to create another loan or **Save and Close** if you are done and you don't want to create another loan. Also click **Cancel** if you want to cancel that loan.

On the left of the Submit for Approval Checkbox there is an icon  which is used to **Hide or Show Loan Number**. By default, it is in Hide Loan Number which means Loan Numbers are generated automatically by the system, if you click it to set it to Show Loan Number the Loan Number field will appear on Loan Application form and you will be required to enter Loan Number manually. If it is in one mode to change it to another mode you have to click on the button.

4. LOAN APPROVAL

In this sub-module you can approve your customer's loan(s) created like a loan shown below:



The screenshot displays the 'Loan Approval' interface. On the left is a blue sidebar menu with options: Loan Manager, Customers, Loan Application, Loan Approval (highlighted), Loan Disbursement, Receive Loan Payment, Receive Loan Charges, Loan Contract Archive, Closed Loans, and Rejected Loans. The main area shows a table with columns: Contract Code, Loan Applicant, Loan Amount, Loan Amount (in words), Duration (in months), Interest rate, Repayment Amount, Security, Application Date, Loan Officer, and Action. A single record is shown for contract CC-00001, applicant John Joh Jackson, amount 100,000.00, duration 5.00, interest rate 5%, repayment amount 125,000.00, security Unsecured, application date 2020-04-20, and loan officer John Doe. An 'Edit' icon is in the Action column. Below the table is a 'Total' row and a status bar showing 'Showing 1 to 1 of 1 Records'. A green box labeled 'Edit Button' with an arrow points to the edit icon.

Contract Code	Loan Applicant	Loan Amount	Loan Amount (in words)	Duration (in months)	Interest rate	Repayment Amount	Security	Application Date	Loan Officer	Action
CC-00001	John Joh Jackson	100,000.00	One Hundred Thousand Only	5.00	5%	125,000.00	Unsecured	2020-04-20	John Doe	
Total		100,000.00				125,000.00				

To approve a loan you have to click on Edit Button so that you may enter **Approval Date** for your loan if the loan has met the conditions for **Approval**. Then click **Save and Close** to approve the loan. Or click **Cancel** if you want to cancel loan approval.

Loan Approval

General Info Collateral Details

Loan Applicant * Amount * Duration *

John Joh Jackson 100000.00 5.00

Loan Security * Application Date * Interest *

Unsecured 04 / 20 / 2020 5%

Repayment Chart

Approve Option Selected

Approval Date Field

Loan No * CC-00001 Approve Reject

Approval date mm / dd / yyyy

INSTALLMENT NO	START DATE	DUE DATE	PRINCIPAL	INTEREST	TOTAL MONTHLY PAYMENT (TZS)
1	2020-04-20	2020-05-20	20,000.00	5,000.00	25,000.00
2	2020-05-21	2020-06-20	20,000.00	5,000.00	25,000.00
3	2020-06-21	2020-07-21	20,000.00	5,000.00	25,000.00
4	2020-07-22	2020-08-21	20,000.00	5,000.00	25,000.00
5	2020-08-22	2020-09-21	20,000.00	5,000.00	25,000.00
TOTAL			100,000.00	25,000.00	125,000.00

Other Info

Sector Sub Sector Type of Microfinance Loans

Services Education, water, health Education Loan

Purpose of Loan Classification of An Individual

Personal Loan Individual

If the loan has not met the conditions you may **Reject** it and you can write a reason for rejecting it.

Loan Approval

General Info
Collateral Details

Loan Applicant *
John Joh Jackson

Loan Security *
Unsecured

Repayment Chart

Loan No *
CC-00001

Amount *
100000.00

Application Date *
04 / 20 / 2020

Approve Reject

Duration *
5.00

Interest *
5%

Reject Reason
Enter reason here..

INSTALLMENT NO	START DATE	DUE DATE	PRINCIPAL	INTEREST	TOTAL MONTHLY PAYMENT (TZS)
1	2020-04-20	2020-05-20	20,000.00	5,000.00	25,000.00
2	2020-05-21	2020-06-20	20,000.00	5,000.00	25,000.00
3	2020-06-21	2020-07-21	20,000.00	5,000.00	25,000.00
4	2020-07-22	2020-08-21	20,000.00	5,000.00	25,000.00
5	2020-08-22	2020-09-21	20,000.00	5,000.00	25,000.00
TOTAL			100,000.00	25,000.00	125,000.00

Other Info

Sector: Services | Sub Sector: Education, water, health | Type of Microfinance Loans: Education Loan

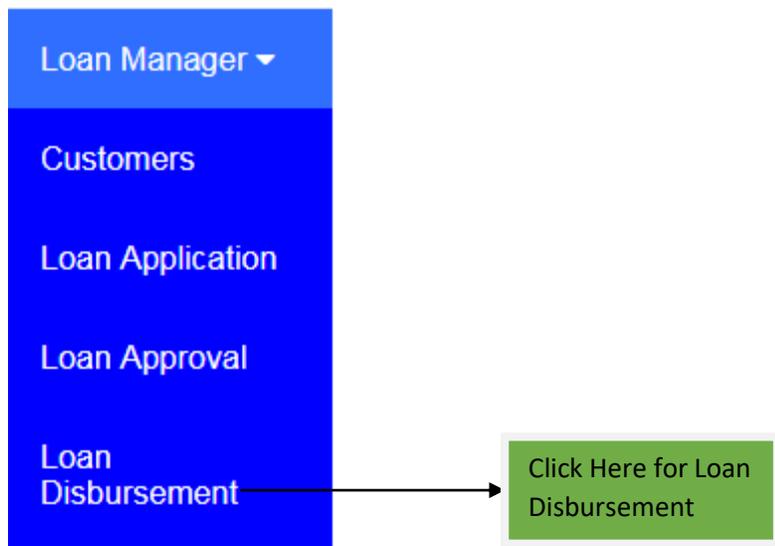
Purpose of Loan: Personal Loan | Classification of An Individual: Individual

Save and Close
Cancel

If you click **Save and Close** the loan will be **Rejected**. Or click **Cancel** if you don't want to **Reject** the loan.

5. LOAN DISBURSEMENT

This sub module is found on loan manager module which can be used to do the disbursement of money to clients who requested loan. On this module you will find the important details of loan like customer name, amount of loan requested, approval date and the name of the loan officer who issued the loan. See the image below to where Loan disbursement found



When you click Loan Disbursement as sub module in loan manager module the form below will display where the disbursement of money can be done to corresponding loan by clicking the **Edit** icon, also you can **View** the loan or **Delete** it if was created by mistake. All of this is found on the **Actions** column as shown on the image below

Loan Number	Customer Name	Total Amount	Months	Interest Rate	Approval Date	Loan Officer	Actions
CC-00006	Salali Alfred Mwilwa	100,000.00	4.00	10%	2020-05-01	Audrey Katunzi	  
Total		100,000.00					

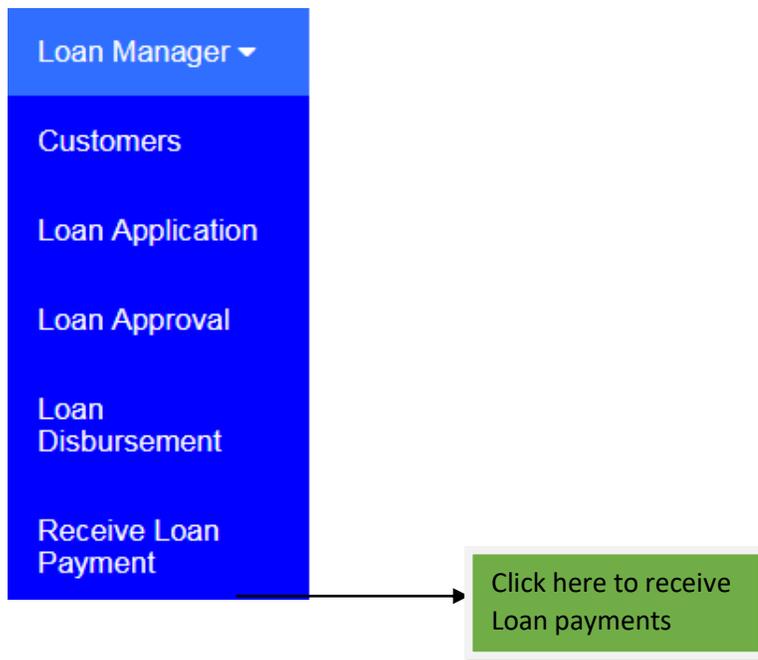
Click Here For **Disbursement**

After clicking the **Edit**, the form below will display where the disbursement is done. Also you will see all customer details and the loan application details on the left side and at the right side you will have to select the Bank Account where the funds will be taken, the reference number which will be the Loan Number and the disbursement date. After completing to fill the form you must click **Save and Close** to save the disbursement process or **Cancel** to quit the process

Customer Name:	Salali Alfred Mwilwa	Bank Account *	Select Account
Loan Number:	CC-00006	Reference Number	Reference Number
Loan Amount:	100,000.00	Date *	05 / 21 / 2020
Months:	4.00		
Monthly Interest:	10%		
Application Date:	2020-05-01		
Approval Date:	2020-05-01		
Loan Officer:	Audrey Katunzi		

6. RECEIVE LOAN PAYMENT

Receive Loan Payment in Microfinance system enables you to receive all payments. On this module you will be able to see all loans and their full details such as Amount paid, Total number of terms (Months), Balance and so on. This sub module also is found on Loan manager module as shown below.



When you click Receive loan payment the below form will open which will show you all the loans applied, the amount of loan requested per each loan, the bank account where the money will be deposited etc. See the image below

Loan Manager ▾

Account ID(SC575): Active(11)days Pay

Quick Menu How to Start Help

Receive Loan Payment

Print Excel Pdf Search 5

Loan No.	Customer Name	Loan Amount	Months	Interest Rate	Total Amount	Amount Paid	Balance	Account Name	Loan Date	Due Date	Actions
CC-00005	Joel Jimmy Nkeni	50,000.00	5.00	10%	75,000.00	0.00	75,000.00	Cash	2020-02-01	2020-07-04	
CC-00001	Martha Zephania Malema	500,000.00	3.00	10%	650,000.00	433,333.34	216,666.66	Cash	2020-04-15	2020-07-14	
Total		550,000.00			725,000.00	433,333.34	291,666.66				

Showing 1 to 2 of 2 Records

Click here to Receive Loan Payment

By clicking the **Edit** icon which found on **Actions** column you will see the form having two parts; the first part will display the customer details on top following by the part which will be used to receive payments. The second part will show all loan terms and their descriptions together with their status. On this module also you will be able to Print, Excel or PDF customers Loan terms. See the below image

Customer Name: Joel Jimmy Nkeni
Loan Number: CC-00005
Bank Account: Cash
Loan Amount: 50,000.00
Months: 5.00
Monthly Interest: 10%
Total Amount: 75,000.00
Paid Amount: 0.00
Balance Amount: 75,000.00
Application Date: 2020-02-01

Click Here To Add Payment

<input type="checkbox"/>	Term No.	Amount Paid	Principle Paid	Interest Paid	Pay Date	Reference	Description	Actions
Total		0.00	0.00	0.00				

Delete Showing 0 to 0 of 0 Records

Loan Terms

Term No.	Start Date	End Date	Principal	Interest	Upfront Interest	Penalty	Total Amount	Paid	Status
1	2020-02-01	2020-03-02	10,000.00	5,000.00	0.00	0.00	15,000.00	0.00	late
2	2020-03-03	2020-04-02	10,000.00	5,000.00	0.00	0.00	15,000.00	0.00	late
3	2020-04-03	2020-05-03	10,000.00	5,000.00	0.00	0.00	15,000.00	0.00	late
4	2020-05-04	2020-06-03	10,000.00	5,000.00	0.00	0.00	15,000.00	0.00	unpaid
5	2020-06-04	2020-07-04	10,000.00	5,000.00	0.00	0.00	15,000.00	0.00	unpaid
Total			50,000.00	25,000.00	0.00	0.00	75,000.00	0.00	

Showing 1 to 5 of 5 Records

By clicking **Add payment**, the form used to receive payments will display where you can add payment received from the customer and the system will deduct the amount according to the matured terms by deducting the interest first followed by Principle.

Receive Loan Payment

Amount Paid *	Memo
<input type="text" value="15000"/>	<input type="text" value="Write something.."/>
Bank Account *	
<input type="text" value="Select Account"/>	
Ref. Number *	Date *
<input type="text" value="Cheque Number"/>	<input type="text" value="05 / 21 / 2020"/>
<input type="button" value="Save"/> <input type="button" value="Save and Close"/> <input type="button" value="Cancel"/>	

The mandatory filled must not be empty, and the amount paid can be changed depends on the amount customer pay. You must select the bank account where the money will be kept

Note: By default the amount displayed on **Amount Paid** box will be the payment per term

After completing to fill all fields you must click **Save** to add another entry or **Save and Close** to leave the page or **Cancel** to quit the whole process all are found at the bottom of the form on the right side.

7. LOAN CONTRACT ARCHIVE

All processed loans will be seen on this module; also you can perform some actions like edit, view, delete or Print after opening it.

The image shows a vertical blue menu titled "Loan Manager" with a dropdown arrow. The menu items are: Customers, Loan Application, Loan Approval, Loan Disbursement, Receive Loan Payment, Receive Loan Charges, and Loan Contract Archive. An arrow points from "Loan Contract Archive" to a green callout box that says "Click here to view all Loan Contract".

On Loan contract archive module, this is the place where you will find all qualified loans. All loans which are complete undergone all the process and the money already given to the customer. There are four actions which can be performed on this module such as

- i. **Edit** - This is used to add penalty if customer delay to pay for the required term
- ii. **View** – You can use this to view customer loan details
- iii. **Delete** – To delete the loan
- iv. **Print** – You can print the loan details if customer want it through this action

Loan Amount	Months	Interest Rate	Total Amount	Loan Date	Due Date	Security	Loan Officer	Branch	Actions
50,000.00	5.00	10%	75,000.00	2020-02-01	2020-07-04	Unsecured	Audrey Katunzi	Dsm - Main	   
500,000.00	3.00	10%	650,000.00	2020-04-15	2020-07-14	Land	Audrey Katunzi	Dsm - Main	   
550,000.00			725,000.00						

Showing 1 to 2 of 2 Records

Click here to Edit Loan penalty

When you Click Edit action

You can use the edit action to edit the loan but the only column you will be allowed to make changes is the penalty column. The changes depend on the company rules on charging penalty because every company has their rules.

See the image below

Click here to add loan term penalty

EDIT LOAN

Customer Name:	Joel Jimmy Nkeni	Loan Officer	<input type="text"/>
Loan Number:	CC-00005		
Bank Account:	Cash		
Loan Amount:	50,000.00		
Months:	5.00		
Monthly Interest:	10%		
Total Amount:	75,000.00		
Paid Amount:	0.00		
Balance Amount:	75,000.00		
Application Date:	2020-02-01		

TERM NO	START DATE	DUE DATE	PRINCIPAL	INTEREST	REG FEES	PENALTY	TOTAL AMOUNT	PAID AMOUNT
1	2020-02-01	2020-03-02	10,000.00	5,000.00	0.00	0.00	15,000.00	0.00
2	2020-03-03	2020-04-02	10,000.00	5,000.00	0.00	0.00	15,000.00	0.00
3	2020-04-03	2020-05-03	10,000.00	5,000.00	0.00	0.00	15,000.00	0.00
4	2020-05-04	2020-06-03	10,000.00	5,000.00	0.00	0.00	15,000.00	0.00
5	2020-06-04	2020-07-04	10,000.00	5,000.00	0.00	0.00	15,000.00	0.00
TOTAL			50,000.00	25,000.00	0.00	0.00	75,000.00	0.00

After completing to add penalty on term charged you must click **Save** to add another entry or **Save and Close** to leave the page or **Cancel** to quit the whole process all are found at the bottom of the form on the right side.

8. CLOSED LOANS

This module is here in order to enable you to preview all closed loans or completed loans. All loans which have completed their restoration terms will be kept here. You can get this through Loan manager. See the image below

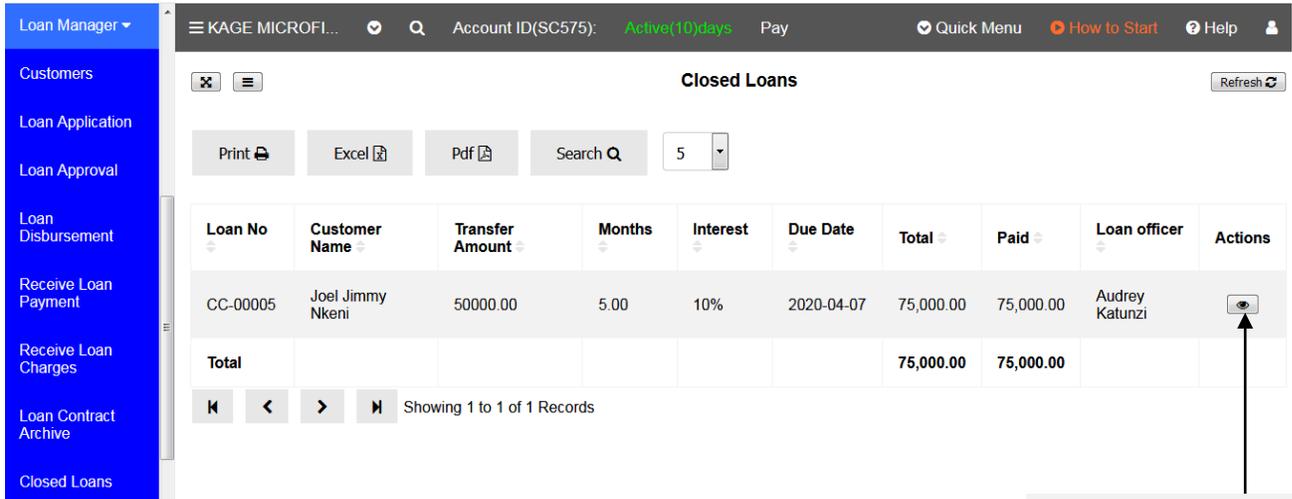
Loan Manager ▾

- Customers
- Loan Application
- Loan Approval
- Loan Disbursement
- Receive Loan Payment
- Receive Loan Charges
- Loan Contract Archive
- Closed Loans

Click here to see all closed loans

After clicking the **closed loan** sub module the image below will be displayed where you can see all loans which complete their restoration. Also you will be able to preview them so that you can see all loan details such as customer name, loan amount, interest charged etc and terms of restoration. In order to get this you must click the **view** icon  .

See the image below for reference



Loan No	Customer Name	Transfer Amount	Months	Interest	Due Date	Total	Paid	Loan officer	Actions
CC-00005	Joel Jimmy Nkeni	50000.00	5.00	10%	2020-04-07	75,000.00	75,000.00	Audrey Katunzi	
Total						75,000.00	75,000.00		

Click here to Preview Loan

When you click view the report below will display which shows customer details and loan details such as start and end date, Principal amount, Paid amount etc all per term.

Closed Loan Preview

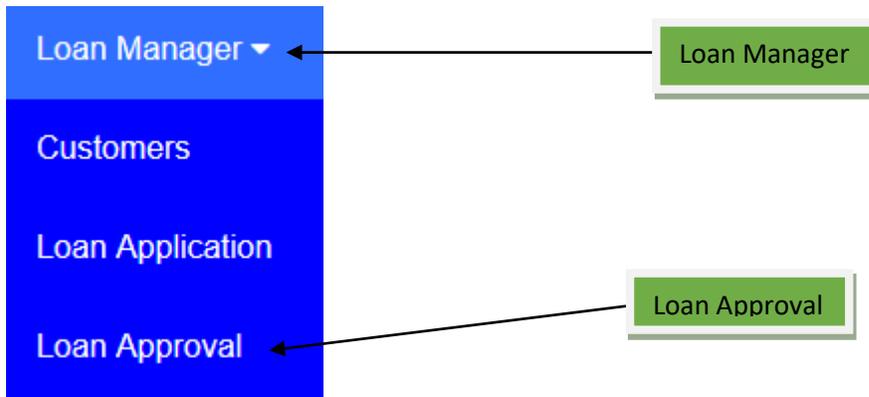
Loan Number CC-00005
Customer name: Joel Jimmy Nkeni
Transfer Amount 50000.00
Amount in word Fifty Thousand Only
Months 5.00
Monthly Interest 10%
Total Amount 75000.00
Appl. Date 2020-02-01
Due Date 2020-07-04 00:00:00
Security Unsecured
Approve Disbursed
Amount paid 75000.00
Balance 0.00
Loan officer Audrey Katunzi

Number Of Terms

TERM NO	START DATE	DUE DATE	BALANCE	PRINCIPAL	INTEREST	REG FEES	TOTAL AMOUNT	PAID AMOUNT	STATUS
1	2020-02-01	2020-03-02	15,000.00	10,000.00	5,000.00	0.00	15,000.00	15,000.00	Paid
2	2020-03-03	2020-04-02	15,000.00	10,000.00	5,000.00	0.00	15,000.00	15,000.00	Paid
3	2020-04-03	2020-05-03	15,000.00	10,000.00	5,000.00	0.00	15,000.00	15,000.00	Paid
4	2020-05-04	2020-06-03	15,000.00	10,000.00	5,000.00	0.00	15,000.00	15,000.00	Paid
5	2020-06-04	2020-07-04	15,000.00	10,000.00	5,000.00	0.00	15,000.00	15,000.00	Paid
TOTAL			75,000.00	50,000.00	25,000.00	0.00	75,000.00	75,000.00	

9. REJECTED LOANS

This is sub module in Loan Manager used to keep all loans which are rejected. To reject loan go to Loan Manager then Loan Approval.



Find the list of applied loans waiting for approval/reject as shown below;

Loan Approval Refresh

Print Excel Pdf Search 5

Contract Code	Loan Applicant	Loan Amount	Loan Amount(In words)	Duration(In months)	Interest rate	Repayment Amount	Security	Application Date	Loan Officer	Actions
CC-00009	Jangala Jalali Jaluo	1,000,000.00	One Million Only	6.00	10%	1,600,000.00	Unsecured	2020-02-04	Lucy Mshanga	
CC-00008	Tabu Bakari Chuma	500,000.00	Five Hundred Thousand Only	3.00	15%	656,965.44	Unsecured	2019-08-04	Lucy Mshanga	
Total		1,500,000.00				2,256,965.44				

Showing 1 to 2 of 2 Records

Edit Action



Go to edit action as shown on the figure below then tick on reject, you can also type reason for the rejection if any then click save and close. All steps are shown below.

Loan Approval

General Info Collateral Details

Loan Applicant *

Amount *

Duration *

Loan Security *

Application Date *

Interest *

Repayment Chart

Loan No *

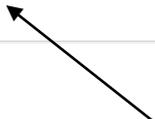
Approve **Reject**

Reject Reason

Tick Here



Type reason here if any

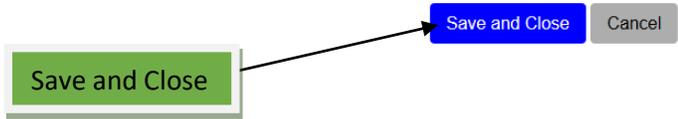


INSTALLMENT NO	START DATE	DUE DATE	PRINCIPAL	INTEREST	TOTAL MONTHLY PAYMENT (TZS)
1	2019-08-04	2019-09-03	143,988.48	75,000.00	218,988.48
2	2019-09-04	2019-10-04	165,586.75	53,401.73	218,988.48
3	2019-10-05	2019-11-04	190,424.77	28,563.72	218,988.48
TOTAL			500,000.00	156,965.45	656,965.44

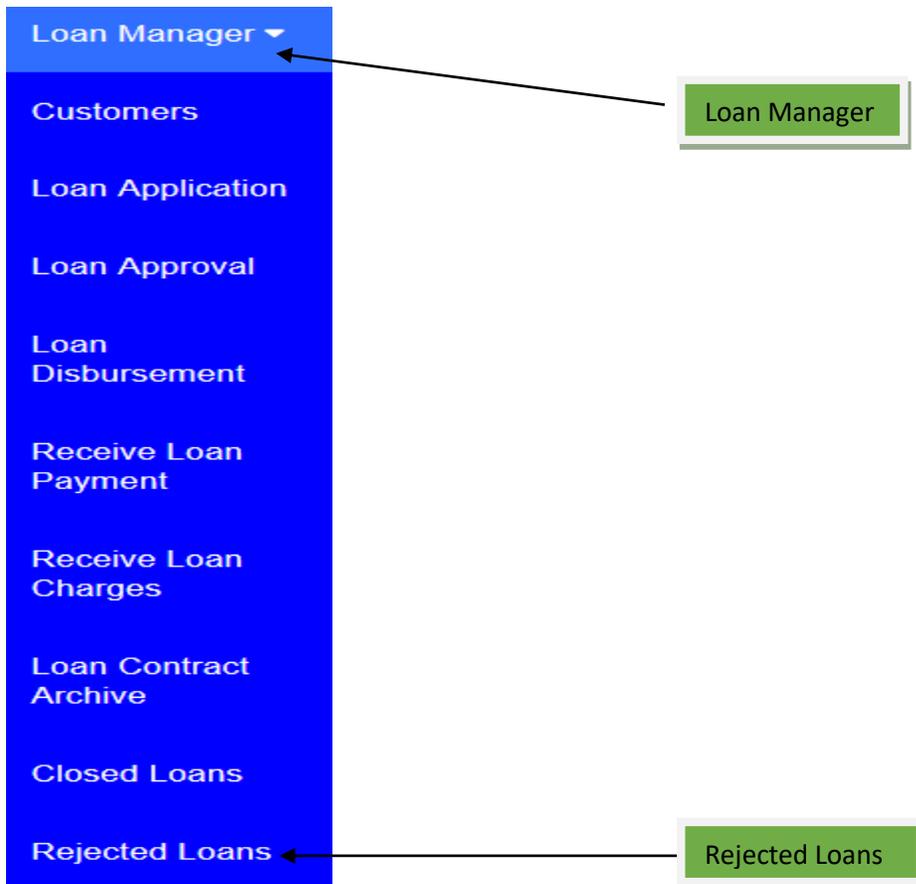
Other Info

Sector: Personal Loans | Sub Sector: Consumer | Type of Microfinance Loans: Housing Microfinance Loans

Purpose of Loan: | Classification of An Individual: |



In order to see those loans which are rejected go to Loan Manager, click a sub module of Rejected Loans then you will find the list of all rejected loans as seen below.





Rejected Loans

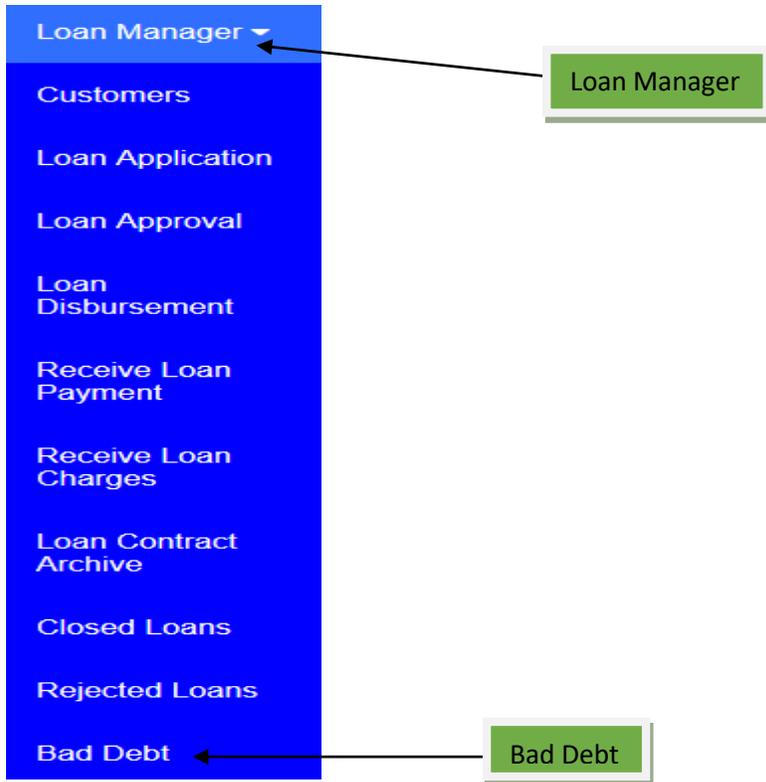


<input type="checkbox"/>	Contract Code	Loan Applicant	Loan Amount	Loan Amount(In words)	Duration(In months)	Interest rate	Repayment Amount	Security	Application Date	Loan Officer
<input type="checkbox"/>	CC-00009	Jangala Jalali Jaluo	1,000,000.00	One Million Only	6.00	10%	1,600,000.00	Unsecured	2020-02-04	Lucy Mshanga
<input type="checkbox"/>	CC-00008	Tabu Bakari Chuma	500,000.00	Five Hundred Thousand Only	3.00	15%	656,965.44	Unsecured	2019-08-04	Lucy Mshanga
Total			1,500,000.00				2,256,965.44			

Showing 1 to 2 of 2 Records

10. BAD DEBT

Is a sub module in Loan Manager used to keep all loans which are already overdue and the chance to be paid is very low. To see the list go to Loan Manager click on Bad Debt then you will see all loans which are in Bad Debt condition. Note: Those loans will be posted in Bad Debt automatic after it reaches a certain number of days due to the settings made by a particular Company/Business.



Bad Debt Loans Refresh

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Loan No	Customer Name	Transfer Amount	Months	Interest	Total	Application Date	Late Days	Loan officer	Actions
CC-00005	Juma Mrisho Ramadhan	200,000.00	2.00	20%	280,000.00	2020-03-02	50	Lucy Mshanga	
CC-00003	Danford Alex Moshi	300,000.00	3.00	15%	435,000.00	2020-04-01	18	Lucy Mshanga	
CC-00001	Rose Damas Ngoi	500,000.00	3.00	10%	650,000.00	2020-03-01	51	Lucy Mshanga	
Total		1,000,000.00			1,365,000.00				

Showing 1 to 3 of 3 Records

11. WRITTEN OFF LOANS

Is a sub module in Loan Manager that keeps all loans which have declared non collectable. To see the list go to Loan Manager, click on Written Off Loans.

- Loan Manager ▾
- Customers
- Loan Application
- Loan Approval
- Loan Disbursement
- Receive Loan Payment
- Receive Loan Charges
- Loan Contract Archive
- Closed Loans
- Rejected Loans
- Bad Debt
- Written Off Loans

Loan Manager

Written Off Loans



Written off Loans



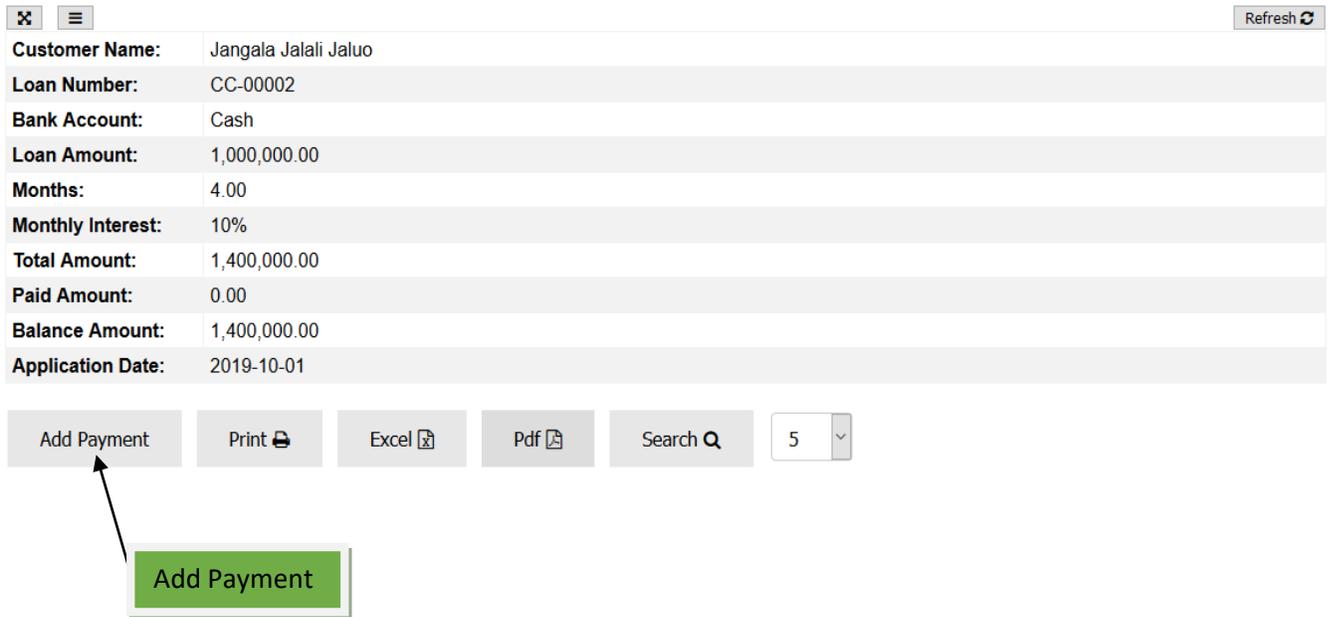
Print
Excel
Pdf
Search

Loan No.	Customer Name	Loan Amount	Months	Interest Rate	Total Amount	Amount Paid	Balance	Account Name	Loan Date	Due Date	Actions
CC-00010	Magreth Clement Rufunga	100,000.00	3.00	20%	160,000.00	0.00	160,000.00	Cash	2020-01-20	2020-04-21	Recover
CC-00006	Tajiri Jumbe Tajiri	400,000.00	3.00	20%	569,670.33	0.00	569,670.33	Cash	2019-12-02	2020-03-03	Recover
CC-00002	Jangala Jalali Jaluo	1,000,000.00	4.00	10%	1,400,000.00	0.00	1,400,000.00	Cash	2019-10-01	2020-01-29	Recover
Total		1,500,000.00			2,129,670.33	0.00	2,129,670.33				

Showing 1 to 3 of 3 Records

Recover

You can also recover loan from Written Off, to do that go to the list of Written Off Loans, choose a loan you want to recover, on the action column click recover as shown on the figure above, then click on Add Payment



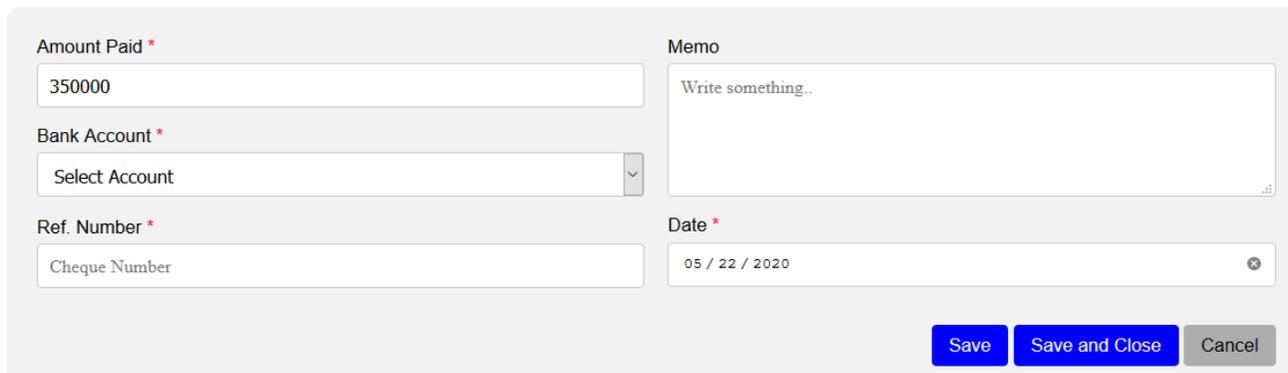
The screenshot shows a loan details form with the following information:

Customer Name:	Jangala Jalali Jaluo
Loan Number:	CC-00002
Bank Account:	Cash
Loan Amount:	1,000,000.00
Months:	4.00
Monthly Interest:	10%
Total Amount:	1,400,000.00
Paid Amount:	0.00
Balance Amount:	1,400,000.00
Application Date:	2019-10-01

Below the form is a toolbar with buttons for 'Add Payment', 'Print', 'Excel', 'Pdf', and 'Search'. A dropdown menu shows the number '5'. A green box with the text 'Add Payment' and an arrow points to the 'Add Payment' button in the toolbar.

Then enter the amount you receive from such loan as shown below then click Save and Close.

Receive Loan Payment



The 'Receive Loan Payment' form contains the following fields:

- Amount Paid *: 350000
- Bank Account *: Select Account
- Ref. Number *: Cheque Number
- Memo: Write something..
- Date *: 05 / 22 / 2020

At the bottom right, there are three buttons: 'Save', 'Save and Close', and 'Cancel'.

12. TOP UP SETTLEMENT

Top-Up loan is a facility that allows you to borrow a certain amount of money over and above your previous loan. **While** Settlement is the act of paying back the amount of money owed to the lender. So before you do Top-Up you must do settlement of the particular loan first. To do that go to Loan Manager, then click Top-Up Settlement, enter Top-Up Settlement date then click Save and Edit, *see the figure below;*

A vertical blue menu is shown with the following items: Loan Manager, Customers, Loan Application, Loan Approval, Loan Disbursement, Receive Loan Payment, Receive Loan Charges, Loan Contract Archive, Closed Loans, Rejected Loans, Bad Debt, Written Off Loans, and Top Up Settlement. Two callout boxes are present: one labeled 'Loan Manager' pointing to the first item, and another labeled 'Top Up Settlement' pointing to the last item.

REPAYMENT CHART

TERM NO	START DATE	DUE DATE	PRINCIPAL	INTEREST	REG FEES	TOTAL AMOUNT	PAID AMOUNT
1	2020-04-14	2020-05-14	250,000.00	50,000.00	0.00	300,000.00	300,000.00
2	2020-05-15	2020-06-14	250,000.00	50,000.00	0.00	300,000.00	0.00
TOTAL			500,000.00	100,000.00	0.00	600,000.00	300,000.00

Top Up Settlement Date *

05 / 22 / 2020

Save and Edit Cancel

Enter Top-Up Settlement Date here

After Save and Edit you will see the calculated schedule with Settlement amount that will be topped up then click Save and Close, see the figure below;

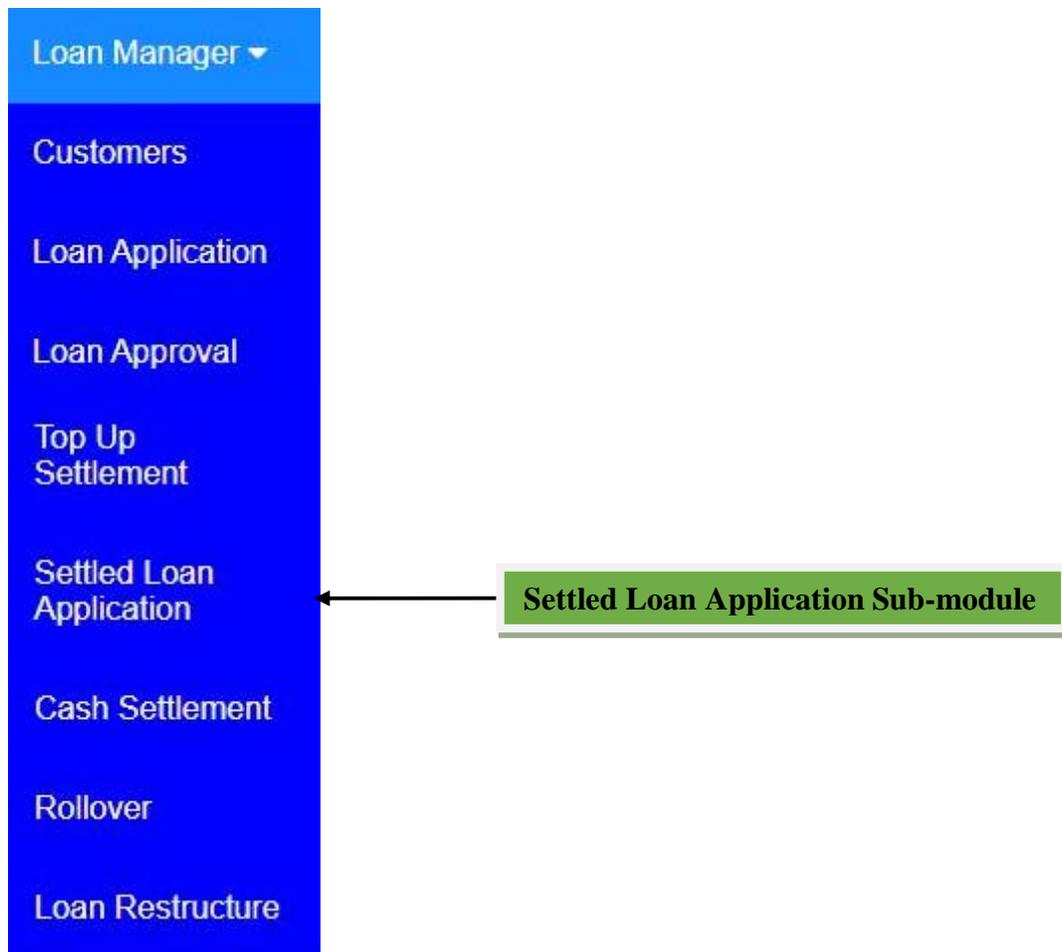
Top Up Settlement Date *	Interest *
<input type="text" value="05 / 22 / 2020"/>	<input type="text" value="50000.00"/>
Settlement Term *	Transfer Amount *
<input type="text" value="2"/>	<input type="text" value="500000.00"/>
Settlement Account *	Application Fees *
<input type="text" value="Settlement"/>	<input type="text" value="0.00"/>
KEY: Settlement Amount = (Transfer Amount + (Current + Total Previous Interest) + Application Fee + Other Charges) - Amount Paid	Other Charges *
	<input type="text" value="0.00"/>
	Amount Paid *
	<input type="text" value="300000.00"/>
	Settlement Amount *
	<input type="text" value="300000"/>
	<input type="button" value="Save and Edit"/> <input type="button" value="Save and Close"/> <input type="button" value="Cancel"/>

13. SETTLED LOAN APPLICATION

In this sub-module, you continue with Top Up Settlement process which allow to add different terms to the new loan.

To perform Settled Loan Application

Go to **Loan Manager** Module and click **Settled Loan Application**.



Settled Loan Application Window

From **Loan Manager** Module click **Settled Loan Application**, then the window will appear with the list of customers after Top Up Settlement process so as to continue with it, then click **Edit** from Actions column to the specific customer so as to perform **Settled Loan Application**.



Settled Loan Applications List



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[Click here to Edit](#)

Loan Applicant	Loan Amount	Loan Amount(In words)	Duration(In months)	Interest rate	Repayment Amount	Security	Application Date	Loan Officer	Actions
Iyagilo AARON Andrew	0.00				0.00	Unsecured	2020-05-22	Lucy Mshanga	
Rose Damas Ngoi	0.00				0.00	Unsecured	2020-05-18	Lucy Mshanga	
Rose Damas Ngoi	0.00				0.00	Unsecured	2020-05-18	Lucy Mshanga	
Rose Damas Ngoi	0.00				0.00	Unsecured	2020-05-18	Lucy Mshanga	
Total	0.00				0.00				

Showing 1 to 4 of 4 Records

After click edit the new window will open with loan details and require to enter new Duration (In Months), Interest, Total Terms and New Loan Amount which must be greater than Settlement Amount and tick Submit For Approval so as to approval the new loan while other details comes from the previous loan then click **Save** to save the page or **Save and Close** to save and leave the page or **Cancel** to quit the whole process.

Settled Loan Application

General Info Collateral Details

[Submit For Approval](#)

Loan Applicant *	Duration (In Months) *	New Loan Amount *
lyagilo AARON Andrew	<input type="text"/>	0.00
Loan Security *	Application Date *	Interest *
Unsecured	2020/05/22	<input type="text"/>
	Settlement Amount *	Settlement Type *
	300000.00	Top Up

Repayment Chart

Start Date *	Total Terms *	Days Interval *
2020/05/22	<input type="text"/>	30
	Interest Formula *	
	Flat Rate	

INSTALLMENT NO	START DATE	DUE DATE	PRINCIPAL	INTEREST	TOTAL MONTHLY PAYMENT (TZS)
TOTAL			0.00	0.00	0.00

Other Info

Sector *	Sub Sector *	Type of Microfinance Loans *
Services	Education, water, health	Agriculture Loans
Purpose of Loan	Classification of An Individual	
<input type="text"/>	<input type="text"/>	

[Save](#) [Save and Close](#) [Cancel](#)

After filling the required fields and click **Save and Close**, the new loan will be shown on Loan Approval sub-module so as continue with approval and disbursement processes. The first loan will be closed and the new loan with different terms will created.

To view the new loan formed after **Top Up Settlement** process, go to Loan Contract Archive sub-module then click view as shown below.

CONTRACT CODE# CC-00012

Customer Name: Iyagilo AARON Andrew
Loan Number: CC-00012
Bank Account: Cash
Loan Amount: 500,000.00
Months: 5.00
Monthly Interest: 10%
Total Amount: 750,000.00
Paid Amount: 0.00
Balance Amount: 750,000.00
Application Date: 2020-05-22

REPAYMENT CHART

TERM NO	START DATE	DUE DATE	PRINCIPAL	INTEREST	REG FEES	TOTAL AMOUNT	PAID AMOUNT
1	2020-05-22	2020-06-21	100,000.00	50,000.00	0.00	150,000.00	0.00
2	2020-06-22	2020-07-22	100,000.00	50,000.00	0.00	150,000.00	0.00
3	2020-07-23	2020-08-22	100,000.00	50,000.00	0.00	150,000.00	0.00
4	2020-08-23	2020-09-22	100,000.00	50,000.00	0.00	150,000.00	0.00
5	2020-09-23	2020-10-23	100,000.00	50,000.00	0.00	150,000.00	0.00
TOTAL			500,000.00	250,000.00	0.00	750,000.00	0.00

AMOUNT PAID

SNo.	AMOUNT PAID	PAY DATE	TERM NO.	REFERENCE	DESCRIPTION
TOTAL	0.00				

To view the previous loan after **Top Up Settlement** process, go to **Closed Loan** sub-module then click view as shown below.

Closed Loan Preview

Loan Number CC-00011
Customer name: Iyagilo AARON Andrew
Transfer Amount 500000.00
Amount in word Five Hundred Thousand Only
Months 2.00
Monthly Interest 10%
Total Amount 600000.00
Appl. Date 2020-04-14
Due Date 2020-06-14 00:00:00
Security Unsecured
Approve Disbursed
Amount paid 600000.00
Balance 0.00
Loan officer Lucy Mshanga

Number Of Terms

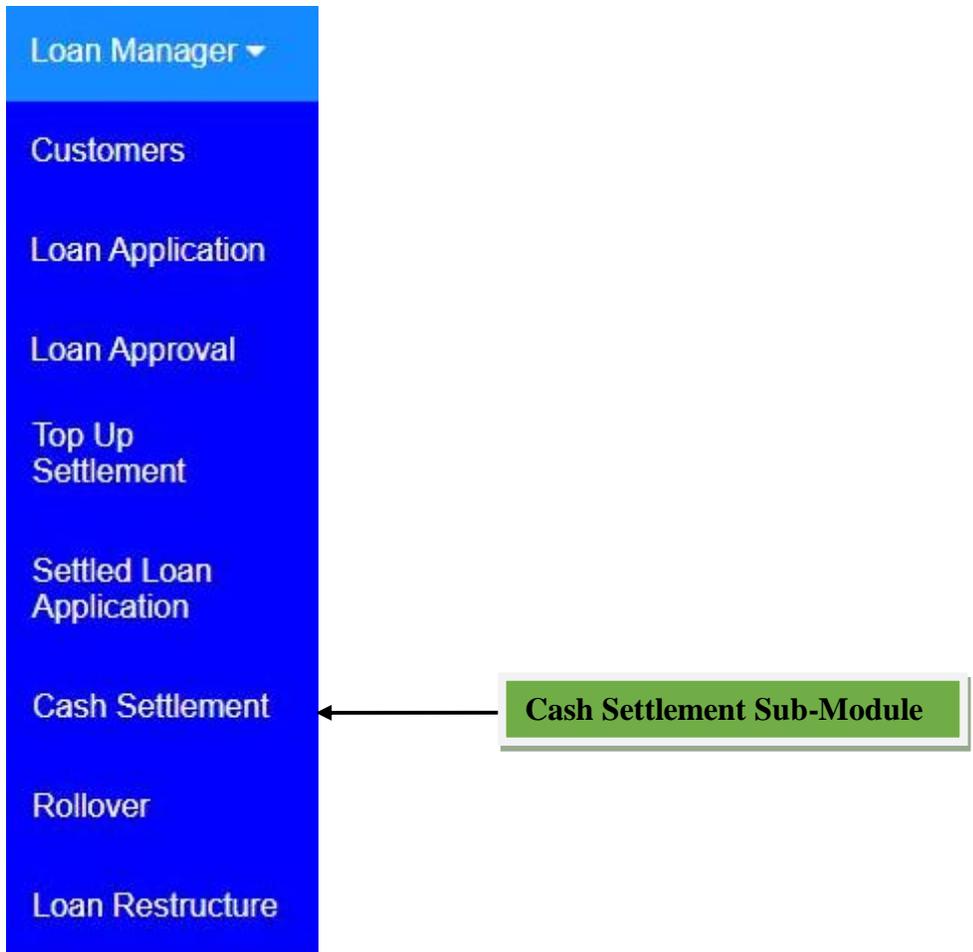
TERM NO	START DATE	DUE DATE	BALANCE	PRINCIPAL	INTEREST	REG FEES	TOTAL AMOUNT	PAID AMOUNT	STATUS
1	2020-04-14	2020-05-14	300,000.00	250,000.00	50,000.00	0.00	300,000.00	300,000.00	Top Up
2	2020-05-15	2020-06-14	300,000.00	250,000.00	50,000.00	0.00	300,000.00	300,000.00	Paid
TOTAL			600,000.00	500,000.00	100,000.00	0.00	600,000.00	600,000.00	

14. CASH SETTLEMENT

The borrower can pay back the settled amount owed to the lender. Under Cash Settlement, the borrower is required to pay the whole principal amount owed and the interest which have been matured within a particular time. Cash Settlement allows the borrower to pay the whole amount at once and closes the loan given.

To perform Cash Settlement

Go to **Loan Manager** Module and click **Cash Settlement**.



Cash Settlement Window

From **Loan Manager** Module click **Cash Settlement**, then the window will appear with the list of customer's loans and then click **Edit** from Actions column to the specific customer so as to perform **Cash Settlement**.

Cash Settlement Refresh ↻

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Click here to Edit

Loan No	Customer Name	Loan Amount	Months	Interest Rate	Total Amount	Amount Paid	Balance	Account Name	Loan Date	Due Date	Actions
CC-00003	Ephraim Vicent Matabala	300,000.00	3.00	10%	390,000.00	0.00	390,000.00	Cash	2020-03-01	2020-06-01	
CC-00002	Esta M Panja	1,000,000.00	5.00	10%	1,500,000.00	0.00	1,500,000.00	Cash	2020-04-01	2020-09-02	
CC-00001	John Peter Michael	500,000.00	5.00	10%	750,000.00	0.00	750,000.00	Cash	2020-05-01	2020-10-02	
Total		1,800,000.00			2,640,000.00	0.00	2,640,000.00				

Showing 1 to 3 of 3 Records

After click edit the new window will open with loan details and require to enter **Settlement Date**, and then click **Save and Edit** to save the page and edit it or **Cancel** to quit the whole process.

Cash Settlement

Customer Name:	Ephraim Vicent Matabula
Loan Number:	CC-00003
Bank Account:	Cash
Loan Amount:	300,000.00
Months:	3.00
Monthly Interest:	10%
Total Amount:	390,000.00
Paid Amount:	0.00
Balance Amount:	390,000.00
Application Date:	2020-03-01

REPAYMENT CHART

TERM NO	START DATE	DUE DATE	PRINCIPAL	INTEREST	REG FEES	TOTAL AMOUNT	PAID AMOUNT
1	2020-03-01	2020-03-31	100,000.00	30,000.00	0.00	130,000.00	0.00
2	2020-04-01	2020-05-01	100,000.00	30,000.00	0.00	130,000.00	0.00
3	2020-05-02	2020-06-01	100,000.00	30,000.00	0.00	130,000.00	0.00
TOTAL			300,000.00	90,000.00	0.00	390,000.00	0.00
TOTAL REPAYMENT AMOUNT FOR LOAN IS:						390,000.00	

Settlement Date *

After click **Save and Edit** the new window will open and require to enter **Receiving Account** and **Reference Number** after Cash Settlement Amount been calculated according to the Settlement Date entered and the formula shown.

<p>Settlement Date *</p> <input style="width: 95%; border: 1px solid #ccc;" type="text" value="22-May-2020"/>	<p>Current Interest *</p> <input style="width: 95%; border: 1px solid #ccc;" type="text" value="30000.00"/>
<p>KEY: Cash Settlement Amount = (Loan Amount + (Current + Total Previous Interest) + Application Fee + Other Charges) - Amount Paid</p>	
<p>Receiving Account: *</p> <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Select Account"/>	<p>Principal *</p> <input style="width: 95%; border: 1px solid #ccc;" type="text" value="300000.00"/>
<p>Ref No</p> <input style="width: 95%; border: 1px solid #ccc;" type="text"/>	<p>Other Charges *</p> <input style="width: 95%; border: 1px solid #ccc;" type="text" value="0"/>
	<p>Application fee *</p> <input style="width: 95%; border: 1px solid #ccc;" type="text" value="0.00"/>
	<p>Cash Settlement Amount *</p> <input style="width: 95%; border: 1px solid #ccc;" type="text" value="390000"/>

Then click **Save and Edit** to save the page and edit it or **Save and Close** to save and leave the page or **Cancel** to quit the whole process. By click **Save and Close**, you are done with Cash Settlement and the Cash Settlement Amount will be collected on your Receiving Account selected and the specific loan will be closed and shown on Closed Loan Sub-module.

To view the closed loan after **Cash Settlement** process, go to **Closed Loan** sub-module then click view as shown below.

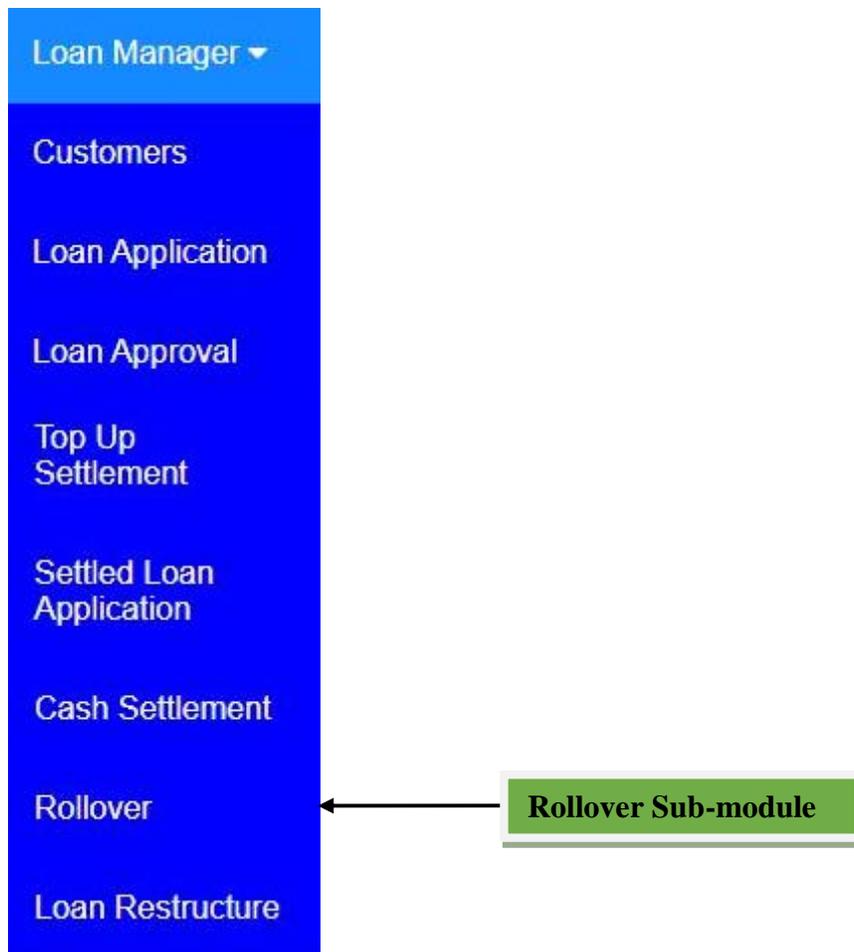
Closed Loan Preview									
Loan Number	CC-00003								
Customer name:	Ephraim Vicent Matabula								
Transfer Amount	300000.00								
Amount in word	Three Hundred Thousand Only								
Months	3.00								
Monthly Interest	10%								
Total Amount	390000.00								
Appl. Date	2020-03-01								
Due Date	2020-06-01 00:00:00								
Security	Unsecured								
Approve	Disbursed								
Amount paid	390000.00								
Balance	0.00								
Loan officer	Bedas Matabula								
Number Of Terms									
TERM NO	START DATE	DUE DATE	BALANCE	PRINCIPAL	INTEREST	REG FEES	TOTAL AMOUNT	PAID AMOUNT	STATUS
1	2020-03-01	2020-03-31	130,000.00	100,000.00	30,000.00	0.00	130,000.00	130,000.00	paid
2	2020-04-01	2020-05-01	130,000.00	100,000.00	30,000.00	0.00	130,000.00	130,000.00	paid
3	2020-05-02	2020-06-01	130,000.00	100,000.00	30,000.00	0.00	130,000.00	130,000.00	paid
TOTAL			390,000.00	300,000.00	90,000.00	0.00	390,000.00	390,000.00	

15. ROLLOVER

To Rollover a loan means to extend the loan's due date by paying an interest of the term which a borrower wants to rollover. Under Rollover, one term is added and the interest of the term specified must be paid so as to extend the loan's due date.

To perform Rollover

Go to **Loan Manager** Module and click **Rollover**.



Rollover Window

From **Loan Manager** Module click **Rollover**, then the window will appear with the list of customer's loans and then click **Edit** from Actions column to the specific customer so as to perform **Rollover**.

⌵ ☰

Rollover

Refresh ↻

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Click here to Edit

Loan No	Customer	Amount	Months	Interest	Total	Application Date	Loan officer	Actions
CC-00003	Ephraim Vicent Matabula	300,000.00	3.00	10%	390,000.00	2020-03-01	Bedas Matabula	
CC-00002	Esta M Panja	1,000,000.00	5.00	10%	1,500,000.00	2020-04-01	Bedas Matabula	
CC-00001	John Peter Michael	500,000.00	5.00	10%	750,000.00	2020-05-01	Bedas Matabula	
Total		1,800,000.00			2,640,000.00			

⏪ < > ⏩ Showing 1 to 3 of 3 Records

After click edit the new window will open with loan details and require to enter Rollover Date, Term Number, Bank Account and Reference Number so as to Rollover. Rollover Date should be either Start Date or Due Date or between Start Date and Due Date of the term specified on Term Number. If you want to Rollover put **YES** on **Want to Rollover?** if not put **NO**.

Rollover Details

Loan Number	CC-00002
Customer name:	Esta M Panja
Transfer Amount	1000000.00
Amount in word	One Million Only
Months	5.00
Monthly Interest	10%
Total Amount	1500000.00
Appl. Date	2020-04-01
Due Date	2020-09-02 00:00:00
Security	Unsecured
Approve	Disbursed
Amount paid	0.00
Balance	1500000.00
Loan officer	Bedas Matabula

Number Of Terms

TERM NO	START DATE	DUE DATE	PRINCIPAL	INTEREST	REG FEES	TOTAL AMOUNT	PAID AMOUNT	STATUS
1	2020-04-01	2020-05-01	200,000.00	100,000.00	0.00	300,000.00	0.00	late
2	2020-05-02	2020-06-01	200,000.00	100,000.00	0.00	300,000.00	0.00	unpaid
3	2020-06-02	2020-07-02	200,000.00	100,000.00	0.00	300,000.00	0.00	unpaid
4	2020-07-03	2020-08-02	200,000.00	100,000.00	0.00	300,000.00	0.00	unpaid
5	2020-08-03	2020-09-02	200,000.00	100,000.00	0.00	300,000.00	0.00	unpaid
TOTAL			1,000,000.00	500,000.00	0.00	1,500,000.00	0.00	

Perform Rollover

Rollover Date: *	22-May-2020
Term No: *	
Bank Account: *	Select Account
Ref No:	
Want to Rollover?: *	No

Save and Close
Cancel

Then click **Save and Close** to save and leave the page or **Cancel** to quit the whole process. By click **Save and Close**, you are done with **Rollover** and the interest amount of the term specified will be collected on your Receiving Account selected and the loan's due date will be extended by one term. Then new loan will be created after Rollover as shown below.

Rollover Details

Loan Number CC-00002
Customer name: Esta M Panja
Transfer Amount 1000000.00
Amount in word One Million Only
Months 5.00
Monthly Interest 10%
Total Amount 1500000.00
Appl. Date 2020-04-01
Due Date 2020-09-02 00:00:00
Security Unsecured
Approve Disbursed
Amount paid 0.00
Balance 1500000.00
Loan officer Bedas Matabula

Number Of Terms

TERM NO	START DATE	DUE DATE	PRINCIPAL	INTEREST	REG FEES	TOTAL AMOUNT	PAID AMOUNT	STATUS
1	2020-04-01	2020-05-01	0.00	100,000.00	0.00	100,000.00	100,000.00	paid
2	2020-05-02	2020-06-01	200,000.00	100,000.00	0.00	300,000.00	0.00	unpaid
3	2020-06-02	2020-07-02	200,000.00	100,000.00	0.00	300,000.00	0.00	unpaid
4	2020-07-03	2020-08-02	200,000.00	100,000.00	0.00	300,000.00	0.00	unpaid
5	2020-08-03	2020-09-02	200,000.00	100,000.00	0.00	300,000.00	0.00	unpaid
6	2020-09-03	2020-10-02	200,000.00	100,000.00	0.00	300,000.00	0.00	unpaid
TOTAL			1,000,000.00	600,000.00	0.00	1,600,000.00	100,000.00	

16. LOAN RESTRUCTURE

In this sub-module, the lender agrees with the borrower to close the first loan and start new loan that replaces the outstanding balance of an older loan and is paid over a longer period, usually with a lower installment amount. Loan restructure makes the loan terms more favorable to the borrower. For example, the borrower may restructure a loan to receive a lower interest rate or monthly payment. Restructured loans are most common if the borrower states that he/she can no longer afford payments under the old terms. Loans are commonly restructured to accommodate a borrower in financial difficulty.

To perform Loan Restructure

Go to **Loan Manager** Module and click **Loan Restructure**.

Loan Manager ▾

- Customers
- Loan Application
- Loan Approval
- Top Up Settlement
- Settled Loan Application
- Cash Settlement
- Rollover
- Loan Restructure**

Loan Restructure Sub-Module

Loan Restructure Window

From **Loan Manager** Module click **Loan Restructure**, then the window will appear with the list of customer’s loans and then click **Edit** from Actions column to the specific customer so as to perform **Loan Restructure**.

Loan Restructure Refresh ↻

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Click here to Edit

Loan No.	Customer Name	Loan Amount	Months	Interest Rate	Total Amount	Amount Paid	Balance	Account Name	Loan Date	Due Date	Actions
CC-00003	Ephraim Vicent Matabula	300,000.00	3.00	10%	390,000.00	0.00	390,000.00	Cash	2020-03-01	2020-06-01	
CC-00002	Esta M Panja	1,000,000.00	5.00	10%	1,500,000.00	0.00	1,500,000.00	Cash	2020-04-01	2020-09-02	
CC-00001	John Peter Michael	500,000.00	5.00	10%	750,000.00	0.00	750,000.00	Cash	2020-05-01	2020-10-02	
Total		1,800,000.00			2,640,000.00	0.00	2,640,000.00				

Showing 1 to 3 of 3 Records

After click edit the new window will open with loan details and require entering **Restructure Date**, then click **Save and Edit** to save the page and edit it or **Cancel** to quit the whole process.

Loan Restructure

Customer Name:	John Peter Michael
Loan Number:	CC-00001
Bank Account:	Cash
Loan Amount:	500,000.00
Months:	5.00
Monthly Interest:	10%
Total Amount:	750,000.00
Paid Amount:	0.00
Balance Amount:	750,000.00
Application Date:	2020-05-01

REPAYMENT CHART

TERM NO	START DATE	DUE DATE	PRINCIPAL	INTEREST	REG FEES	TOTAL AMOUNT	PAID AMOUNT
1	2020-05-01	2020-05-31	100,000.00	50,000.00	0.00	150,000.00	0.00
2	2020-06-01	2020-07-01	100,000.00	50,000.00	0.00	150,000.00	0.00
3	2020-07-02	2020-08-01	100,000.00	50,000.00	0.00	150,000.00	0.00
4	2020-08-02	2020-09-01	100,000.00	50,000.00	0.00	150,000.00	0.00
5	2020-09-02	2020-10-02	100,000.00	50,000.00	0.00	150,000.00	0.00
TOTAL			500,000.00	250,000.00	0.00	750,000.00	0.00
TOTAL REPAYMENT AMOUNT FOR LOAN IS:						750,000.00	

Restructure Date *

After click **Save and Edit** the new window will open with Restructure Amount calculated according to the Restructure Date entered and the formula shown.

<p>Restructure Date *</p> <input style="width: 90%;" type="text" value="22-May-2020"/>	<p>Current Interest *</p> <input style="width: 90%;" type="text" value="50000.00"/>
<p>KEY: Restructure Amount = (Loan Amount + (Current + Previous Interest) + Application Fee + Other Charges) - Amount Paid</p>	<p>Principal *</p> <input style="width: 90%;" type="text" value="500000.00"/>
	<p>Other Charges *</p> <input style="width: 90%;" type="text" value="0"/>
	<p>Application fee *</p> <input style="width: 90%;" type="text" value="0.00"/>
	<p>Restructure Amount *</p> <input style="width: 90%;" type="text" value="550000"/>

Then click **Save and Edit** to save the page and edit it or **Save and Close** to save and leave the page or **Cancel** to quit the whole process. After click **Save and Close**, the new window will open and require to add new terms on Duration(In Months), Interest and Total Terms while other details comes from the previous loan.

Restructure Loan

General Info Collateral Details

Loan Applicant * Amount * Duration (In Months) *

John Peter Michael 550000

Loan Security * Application Date * Interest *

Unsecured 22-May-2020

Repayment Chart

Start Date * Total Terms * Days Interval *

22-May-2020

Interest Formula *

Flat Rate

Other Info

Sector Sub Sector Type of Microfinance Loans

Manufacturing Food Processing Business Individual Loans

Purpose of Loan Classification of An Individual

Personal Loan Individual

Save and Close Cancel

Then click **Save and Close** to save and leave the page or **Cancel** to quit the whole process. After filling the required fields and click Save and Close, the first loan will be closed and start the new loan with different terms.

To view the new loan formed after **Loan Restructure** process, go to Loan Contract Archive sub-module then click view as shown below.

Customer Name: John Peter Michael
Loan Number: CC-00004
Bank Account: Loan Restructure
Loan Amount: 550,000.00
Months: 8.00
Monthly Interest: 5%
Total Amount: 770,000.00
Paid Amount: 0.00
Balance Amount: 770,000.00
Application Date: 2020-05-22

REPAYMENT CHART

TERM NO	START DATE	DUE DATE	PRINCIPAL	INTEREST	REG FEES	TOTAL AMOUNT	PAID AMOUNT
1	2020-05-22	2020-06-21	68,750.00	27,500.00	0.00	96,250.00	0.00
2	2020-06-22	2020-07-22	68,750.00	27,500.00	0.00	96,250.00	0.00
3	2020-07-23	2020-08-22	68,750.00	27,500.00	0.00	96,250.00	0.00
4	2020-08-23	2020-09-22	68,750.00	27,500.00	0.00	96,250.00	0.00
5	2020-09-23	2020-10-23	68,750.00	27,500.00	0.00	96,250.00	0.00
6	2020-10-24	2020-11-23	68,750.00	27,500.00	0.00	96,250.00	0.00
7	2020-11-24	2020-12-24	68,750.00	27,500.00	0.00	96,250.00	0.00
8	2020-12-25	2021-01-24	68,750.00	27,500.00	0.00	96,250.00	0.00
TOTAL			550,000.00	220,000.00	0.00	770,000.00	0.00

AMOUNT PAID

SNo.	AMOUNT PAID	PAY DATE	TERM NO.	REFERENCE	DESCRIPTION
TOTAL	0.00				

To view the previous loan after **Loan Restructure** process, go to **Closed Loan** sub-module then click view. The shown below is an example of closed loan.

Closed Loan Preview

Loan Number CC-00001
Customer name: John Peter Michael
Transfer Amount 500000.00
Amount in word Five Hundred Thousand Only
Months 5.00
Monthly Interest 10%
Total Amount 550000.00
Appl. Date 2020-05-01
Due Date 2020-10-02 00:00:00
Security Unsecured
Approve Disbursed
Amount paid 550000.00
Balance 0.00
Loan officer Bedas Matabula

Number Of Terms

TERM NO	START DATE	DUE DATE	BALANCE	PRINCIPAL	INTEREST	REG FEES	TOTAL AMOUNT	PAID AMOUNT	STATUS
1	2020-05-01	2020-05-31	150,000.00	100,000.00	50,000.00	0.00	150,000.00	150,000.00	restructured
2	2020-06-01	2020-07-01	100,000.00	100,000.00	0.00	0.00	100,000.00	100,000.00	restructured
3	2020-07-02	2020-08-01	100,000.00	100,000.00	0.00	0.00	100,000.00	100,000.00	restructured
4	2020-08-02	2020-09-01	100,000.00	100,000.00	0.00	0.00	100,000.00	100,000.00	restructured
5	2020-09-02	2020-10-02	100,000.00	100,000.00	0.00	0.00	100,000.00	100,000.00	restructured
TOTAL			550,000.00	500,000.00	50,000.00	0.00	550,000.00	550,000.00	

REPORTS

In tHL Accounting System there are various reports to show the performance of a company's financial activities. Those reports are presented in Summary and Detail. Below is the list of those reports in tHL Account System.

SUMMARY REPORTS

Business Overview	Sales Reports	Inventory
Balance Sheet	Sales	Item List
Income Statement	Sold Items	Stock Adjustment
Income Statement by Branch	Best Selling Items by Profit	Stock Valuation Report
Cash Book	Customer Balance	Stock Valuation Report by Branch
Statement of Financial Position	Customer Aging Report	Stock per Store
Statement of Comprehensive Income	VAT Returns	Stock per Unit
Statement of Cash Flow	Purchases and Expenses	Item Price
Trial Balance	Purchase Report	Ordered Items
General Ledger	Cancelled Bills	Manufacturing Report
Bank Reconciliation	Supplier Balance	Asset Register Report
Audit Report	General Expense	Returned Items
Loan Reports	Loan Reports(Analytical)	Item About to Expire
Loan Status	Geographical Distribution	Expired Items
Loan Collection	Weekly Performance	Items Below Reorder Point
Loan Recovery Report	Lending By Activities	Out of Stock Items
Loan Collaterals	Loan Disbursement By Gender	
	Key Performance Indicator	
	Loan Interest on Microfinance	
	Monthly & Quarterly Performance	
Business Follow - Up & Review	Invoices Ageing Review	Business Evaluation
Un-Called OverDue Invoices	OverDue Invoices	Best Selling Items by Volume
Called OverDue Invoices (Red Status)	OverDue Called Invoices	Operational Items
Called OverDue Invoices (Yellow Status)	Critical Invoice List	Special Customer (Invoice List)
Called OverDue Invoices (Green Status)	Called Not Reachable (Invoice List)	Valuable Customers by Sales Amount

DETAILED REPORTS

Business Overview	Sales Reports	Inventory
Detailed Balance Sheet	Detailed Sales	Item List
Detailed Income Statement	Sold Items	Stock Adjustment
Detailed Cash Book	Customer Balance	Stock Valuation Report
General Ledger	Purchases and Expenses	Stock Valuation Report by Branch
Bank Reconciliation	Supplier Balance	Stock per Store
Budget	Supplier Ageing Report	Item Price
Monthly Budget	VAT RETURNS	Returned Items
Loan Reports	Micro-Credit Reports	Item About to Expire
BOT Report	Member Shares	Expired Items
Loan Payment Receipt	Member Shares Weekly	Items Below Reorder Point
Loan Status	Member Savings	Out of Stock Items
Loan Collection	Member Savings Weekly	Best Selling Items by Volume
Critical List		Asset Register Report

LOAN REPORTS

Loan Status

This is a report which shows status of all Customer(s) Loans. It shows loan details and status of loan of it has been paid or not, and it shows Balance for a loan and due date of a loan.

LOAN STATUS REPORT												
01-01-2020 as of 27-05-2020												
Loan officer	Customer	Loan #	Date	Cheque No	Amount	Month	Rate	Interest	Total	Paid	Balance	Due Date
Administrator												
	John J Doe	CC-00001	05-03-2020	255	100,000.00	4.00	5%	20,000.00	120,000.00	30,000.00	90,000.00	06-07-2020
Summary for Loan Officer Administrator					100,000.00			20,000.00	120,000.00	30,000.00	90,000.00	
TOTAL					100,000.00			20,000.00	120,000.00	30,000.00	90,000.00	

Loan Collection

This is a report which shows status of all Loan Collections. It shows loan collection status, which terms have been paid, when the term was paid and what amount has been paid for each term. It also shows Balance for a loan and amount paid for a loan.

LOAN COLLECTION REPORT

Loan officer	customer	loan#	Date	Amount	Month	Rate	Total	Balance	pay date	Amount paid	Term No
Administrator	John J Doe	CC-00001	05-03-2020	100,000.00	4.00	5%	120,000.00	30,000.00			
									01-05-2020	25,000.00	2
									29-05-2020	25,000.00	3
									29-05-2020	5,000.00	4
Summary for loan officer: Administrator				100,000.00			120,000.00	30,000.00		55,000.00	
GRAND TOTAL				100,000.00			120,000.00	30,000.00		55,000.00	

Loan Payment Receipt

This is a report which shows Loan Payment Receipts. It shows loan payment receipts for customers, which terms have been paid, when the term was paid and what amount has been paid for that term.

PAYMENT RECEIPTS

s/n	BANK	CUSTOMER	LOAN#	TERM#	TERM END-DATE	PAY DATE	TRANSACTION DATE	AMOUNT	STAFF
1	Cash	John J Doe	CC-00001	4	2020-07-06	2020-05-29	2020-05-29 09:29:31	5,000.00	Abdillah
2	Cash	John J Doe	CC-00001	3	2020-06-05	2020-05-29	2020-05-29 09:29:31	25,000.00	Abdillah
3	Cash	John J Doe	CC-00001	2	2020-05-05	2020-05-01	2020-05-28 10:09:59	25,000.00	Ahmed
4	Cash	John J Doe	CC-00001	1	2020-04-04	2020-04-30	2020-05-28 10:08:30	5,000.00	Ahmed
5	CRDB Bank Account 01J4038123	John J Doe	CC-00001	2	2020-05-05	2020-03-26	2020-05-26 10:08:47	5,000.00	Abdillah
6	CRDB Bank Account 01J4038123	John J Doe	CC-00001	1	2020-04-04	2020-03-26	2020-05-26 10:08:47	25,000.00	Abdillah
TOTAL								90,000.00	

Critical List Report

This is a report which shows Loans which are Critical. In order for a loan to be shown in a critical list its Due Date needs to be between 85 – 90 days.

Critical List Refresh

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Customer ▾	Loan Officer ▾	Term ▾	Start Date ▾	Due Date ▾	Amount Due ▾	Days ▾	Loan No ▾
Janeth John Kasongo - (0711123466)	Ahmed	2	2020-02-01	2020-03-02	12000.00	88	CC-00006
Antony J Joshua - (0715232420)	Ahmed	2	2020-02-01	2020-03-02	11500.00	88	CC-00005
Jim J Carter - (0714232428)	Ahmed	1	2020-02-01	2020-03-02	6000.00	88	CC-00004

⏪ ⏩ ⏴ ⏵ Showing 1 to 3 of 3 Records

Loan Recovery Report

This is a report which shows Loans which have been recovered. This report shows loans which have been recovered after being termed as bad debts, when these loans are recovered from written off they go to the Loan Recovery Report. The figure below shows the loan which have been recovered from bad debt.

LOAN RECOVERY REPORT									
01-06-2020 as of 03-06-2020									
S/N	Customer Name	Loan No	Loan Amount	Total Repayment Amount	Paid	Recovered Amount	Last Pay Date	Balance	Bad Debt Date
1	John J Jackson	CC-00002	10,000.00	11,000.00	11,000.00	0.00	03-Jun-2020	0.00	03-Jun-2020
TOTAL			10,000.00	11,000.00	11,000.00	0.00		0.00	

Loan Collaterals Report

This is a report which shows all collaterals from each loan from every customer.

Settings ▾

Accounting ▾

Items ▾

Manage Assets ▾

Purchases ▾

Banking ▾

Sales ▾

Loan Manager ▾

Reports ▾



Loan Collaterals Report

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Loan Number ▾	Customer Name ▾	Type of Collateral ▾	In Date ▾	Actions
CC-00002	John J Jackson	Unsecured	2020-05-01	
CC-00001	Ahmed Salim Ahmed	Unsecured	2020-04-01	



Showing 1 to 2 of 2 Records