User Institution Name:	*Anonvmous*
Software's Name:	*Bankers Realm*
Software Provider's Name:	*Craft Silicon*

INSTITUTION PROFILE

General information	Choice lists	Free answers / Descriptions / Comments
# Name		Anonymous
Country	**Kenya**	
Region	**Sub Saharan Africa**	
Language most spoken in operating region		English
Size of the institution	**MEDIUM LARGE(25,000 - 50,000 clients)**	38007
Branches network and type of environment (Urban / Rural		
Total number of branches		15
Nb of branches in urban area		4
Number of urban computerized locations		4
Nb of branches in rural area		11
Number of rural computerized locations		11
Staff overview		
Total Number of staff		
Cashiers		0
Loan Officers		71
Branch Managers		8
Other Branch staff		20
Head Office staff		26
Others		
Total Number of staff in the IT department?		2 all in head office
How many IT staff is involved in the day to day management of the microfinance software?		2
Full time equivalent ?		2
% of IT department		
Main products		
Loans		
Individual clients	**YES**	
Solidarity groups with individual loans	**YES**	
Solidarity groups with group loans	**NO**	
Village banks with individual loans	**NO**	
Village banks with group loans	**NO**	
Village banking	**NO**	
Others	**NO**	
Deposits		
Saving account	**YES**	
Current account	**NO**	
Overdraft account	**NO**	
Term deposit	**NO**	
Planned saving	**NO**	
Group saving	**NO**	
Other (user defined)	**NO**	
Other products and services		
Payment cards	**NO**	
Payment services (bills, utility management)	**NO**	
Foreign exchange service	**NO**	
National transfers	**NO**	
International transfers	**NO**	
Western Union / Money Gram / Other	**NO**	
SWIFT	**NO**	
Insurance	**YES**	
Other products and services	**NO**	

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OVERVIEW OF YOUR MANAGEMENT INFORMATION SYSTEM (MIS)

Systems implemented and used by your institution	Choice lists	Free answers / Descriptions / Comments
Name of your microfinance or banking software		**Bankers Realm**
Name of the vendor		**Craft Silicon**
Additional softwares or in-house systems	**YES**	
Accounting	**YES, a software**	**Bankers Realm**
If yes, is the system interfaced with your microfinance or banking system ?	**YES**	**Bankers Realm**
Human resources management	**YES, a software**	**Bankers Realm**
If yes, is the system interfaced with your microfinance or banking system ?	**YES**	**Bankers Realm**
Reporting	**YES, a software**	**Frame Tool**
If yes, is the system interfaced with your microfinance or banking system ?	**NO**	
Others (please specify)	**None**	
Connectivity solutions and consolidation		
Connectivity solutions between Head Office and branches		**Not connected**
Reporting consolidation from branch to head-office	**NO**	**Data processing is centralised and a back up despatched to branches weekly for update of standalone system**
Your microfinance or banking software		**Bankers Realm**
Version (exact release currently used)		**2.0 integrated banking application**
Have you been through a End of Year process with this release?	**YES**	
Maximum number of accounts handled within your software		**chart of accounts has 420**
Since when are you using a microfinance or banking information system?		**2003**
Any change of system since then?	**YES**	
If YES, date		**31-Jul-08**
Names of previous microfinance or banking systems used		**Loan Performer**
Names of softwares pre-selected before choosing the one you are currently using		**Emerge, Bancs, Microbanker, Finance Solutions, Mifos**
How did you first hear about your current software?		**from another client**
In case of problem regarding your system that cannot be solved internally, who helps you?		
The vendor company	**YES**	
An IT firm different from vendor		
Other		
Do you have a maintenance contract with the above mentioned company?	**YES**	
If NOT, how do you contract to obtain support?		
Have you had any serious bug or other problems since the start of operations with the software?	NO	
Nb of releases implemented		currently using installation release
Total number of users of your system		**51**
Number of Cashiers using the system		
Number of Loan Officers		
Number of Branch Managers		**8**
Number of Other Branch staff		**20**
Number of Head Office staff		**23**
Number of Others staff using the system		**0**
Data synchronization between Head Office and the branches	**Centralized on/off line**	
Any comments regarding the data synchronization?	**NO**	
Do the loan officers and cashiers use the system:		
In real time in front of the client?	**NO**	
In batch mode?	**NO**	
Both?	**NO**	
Do you currently intend to change system?	NO	
If YES, are you already in a selection process?		
If YES, names of microfinance or banking systems envisaged		

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Your IT equipment within your institution		
Number of servers		3
Numbers of clients work stations		3

What innovative solutions are used by your institution?	
ATM	NO
PDA	NO
Cell phone	NO
Others	NO

SATISFACTION REGARDING YOUR MICROFINANCE SYSTEM

Rating - Are you satisfied with your microfinance software?	Rating	Comment
Overall rating	GOOD	
Functionality	EXCELLENT	
Ease of use:	GOOD	
Languages	GOOD	
Navigation	AVERAGE	
Data capture	GOOD	
On line help or contextual help	GOOD	
Quality of warning messages	AVERAGE	
Reliability and performances:	GOOD	
Management reporting and data analysis	GOOD	
Implementation, training and support	EXCELLENT	
Rating - Are you satisfied with your software functionalities?	Rating	Comment
Client Information Management	GOOD	
Loan management	GOOD	
Individual clients	GOOD	
Solidarity groups with individual loans	GOOD	
Solidarity groups with group loans	NOT USED	
Village banks with individual loans	NOT APPLICABLE	
Village banks with group loans	NOT APPLICABLE	
Village banking	NOT APPLICABLE	
Deposits management	GOOD	
Saving account	NOT APPLICABLE	
Current account	NOT APPLICABLE	
Overdraft account	NOT APPLICABLE	
Term deposit	NOT APPLICABLE	
Planned saving	GOOD	
Group saving	NOT APPLICABLE	
Teller management	NOT APPLICABLE	
Transfer	NOT APPLICABLE	
Operational reporting	GOOD	
Regulatory Authorities reporting (Central bank, …)	NOT APPLICABLE	
Share management	NOT APPLICABLE	
Accounting	GOOD	
Additional functionalities	GOOD	
Rating - Are you satisfied with your software security features?	Rating	Comment
User profile management	GOOD	
Data storage and backup	GOOD	
Audit	GOOD	
Rating - What is your appreciation of the implementation process?	Rating	Comment
Ease of installation	GOOD	
Ease of configuration	GOOD	
Quality of operational training provided	GOOD	
Quality of technical training provided	GOOD	
Rating - What is your appreciation of the customer support?	Rating	Comment
Promptness	EXCELLENT	
Accuracy of answers	GOOD	
Support language adequacy	GOOD	
Overall satisfaction		
Did the software help to improve the services offered by your organization?	YES	
Would you recommend the product to another MFI?	YES	
Would you recommend the team or company who did the implementation to another MFI?	YES	
In your opinion, is there any important functionality missing?	YES	1) one cannot import data from other sources eg. an exel spreadsheet 2) developer should consider a planning module incorporating financial projections to utilise data on the system

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Do you feel any gap between what you bought and what you finally got?	**YES**	
Please include any additional comments you may have here		
What about the quality of documentation?		
Were you provided with an up-to-date technical documentation?	**YES**	
if YES - Appreciation of the documentation (please rate)	**GOOD**	
Were you provided with a user manual?	**YES**	
if YES - appreciation of the user manual? (please rate)	**AVERAGE**	
Is there an online help / documentation?	**YES**	
if YES - appreciation of the documentation (please rate)	**AVERAGE**	
What about the implementation process?		
Was the implementation process well planned and were deadlines respected?	**YES**	
During the implementation did you have to perform adaptations or specific developments to the software?	**YES**	
Did you have to change or adapt your organization or procedures to be in line with the software?	**NO**	
Did you face any unexpected problem during implementation?	**NO**	
If your institution was not a "green field", how did the data migration go?	**AVERAGE**	
How did your institution proceed to the implementation		
Alone (Go to question 4.1)		
With the vendor of the software (Go to question 4.1)	**YES**	
With the vendor and a specialized consulting firm (Go to question 3.9.5)		
With a specialized consulting firm (Go to question 3.9.5)		
# Can you provide the contact details of the consulting firm?		

Duration and workload related to your implementation process for the current microfinance software

STEP	Duration	Unit	Number of staff involved	Number of external experts involved	Profile of people involved / Comments
Preparation and need assessment	3	Months	3	1	
Selection of software	1	Months	5	1	
From contract signed: Installation and configuration	3	Months	4	3	
Testing / User Acceptance tests	2	Weeks	10	2	
Pilot phase	5	Weeks	10	2	
First branch roll-out					
Full roll-out	1	Months	23	2	
TOTAL					

Cost related to your microfinance software, from need assessment up to full branch roll-out including 1 year of maintenance

Product / Service	Type of supplier	Detailed Description / Comment	Cost in local currency	Local currency name	Cost in $
Need Assessment and Selection - Technical Assistance	**Consultancy**	**review , evaluation, data cleanup**	790,174	Kshs	10130
Implementation					
Core Software License	**Software Provider**		6,000,000	Kshs	76923
Additional modules License	**Software Provider**		1000000	Kshs	12821
Server License				Kshs	0
Database License				Kshs	0
Software editor fees & expenses				Kshs	0
Customization	**Software Provider**		1120000	Kshs	14359
Training				Kshs	0
Other (expert technical assistance ...)				Kshs	0
Hardware and Telco Connection					
Hardware investment (Servers, Printers, Computers …)			3554800	Kshs	45574
Network infrastructure & security investment				Kshs	0
Network communications (charge of a year after full roll-out)				Kshs	0
Ohter investments (premices adaptation, electricity fitting etc...)				Kshs	0
Total cost ownership			12,464,974	Kshs	159807
Maintenance (yearly cost after full roll-out)			1200000	Kshs	15385