

MIFOS USER MANUAL

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Note : We offer no warranty if you follow this manual and something goes wrong. So be careful!

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INTRODUCTION

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2. HOW TO SET UP MIFOS OVERVIEW
3. HOW TO USE THIS MANUAL
4. HOW TO LOG IN AND LOG OUT
5. HOW TO CHANGE YOUR PASSWORD
6. HOW TO NAVIGATE WITHIN MIFOS
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WELCOME TO MIFOS

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

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

This user manual applies to the current release, Mifos 1.5. It's an update of our [previous user manual \(.doc\)](#) covering 1.0 functionality. To see new features and functionality covered by the scope of this new manual please see our [features added since 1.0](#) on our download page.

With Mifos, you can do the following things:

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

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

HOW TO SETUP MIFOS: OVERVIEW

- [System recommendations](#)
- [Latest release notes](#)
- [Installation guide](#)
- [Configuration guide](#)
- [Deployment methodology](#)
- [Maintenance and post-deployment planning](#)

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

SYSTEM RECOMMENDATIONS

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

LATEST RELEASE NOTES

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

INSTALLATION GUIDE

The installation guide gives you all the instructions you need to [install Mifos](#).

CONFIGURATION GUIDE

The [configuration guide](#) includes instructions on all the operations that must occur before you starting working with Mifos.

DEPLOYMENT METHODOLOGY

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

MAINTENANCE AND POST-DEPLOYMENT PLANNING

The [maintenance section](#) of the Mifos knowledge base includes information on maintaining Mifos and on planning for future releases.

HOW TO USE THIS MANUAL

- [Table of contents](#)
- [Using links](#)
- [Searching for information](#)
- [Tips and techniques](#)
- [Glossary](#)
- [Document conventions](#)

TABLE OF CONTENTS

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

USING LINKS

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

SEARCHING FOR INFORMATION

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

TIPS AND TECHNIQUES

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

GLOSSARY

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

DOCUMENT CONVENTIONS

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

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

Click **Admin > Define New Holidays**.

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

HOW TO LOG ON AND LOG OUT

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

The image shows a web browser window displaying the Mifos login page. The page has a light blue header with the word "Login" in bold. Below the header, on the left, it says "Welcome to mifos". On the right, there are two input fields: "Username:" and "Password:". Below these fields is an orange button labeled "Login".

Login	
Welcome to mifos	<p>Username: <input type="text"/></p> <p>Password: <input type="password"/></p> <p><input type="button" value="Login"/></p>

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

Note: The first time you log on, Mifos will show a screen to change your password immediately to one of your own choosing. See the [How to change your password](#) section for how to change your password after this.

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

HOW TO CHANGE YOUR PASSWORD

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

Change Password

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

Old Password

New Password

Confirm New Password

Submit

Cancel

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

HOW TO NAVIGATE WITHIN MIFOS

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

TABS

The tabs near the top of the screen



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

Administrative tasks

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

Manage organization

System users

- [View system users](#) | [Define new system user](#)
- [Manage roles and permissions](#)

Offices

- [View offices](#) | [Define a new office](#)
- [View office hierarchy](#)

Organization Preferences

- [View fees](#) | [Define new fees](#)
- [View funds](#) | [Define new fund](#)
- [View checklists](#) | [Define new checklist](#)
- [View holidays](#) | [Define new holidays](#)
- [Define accepted payment types](#)
- [View organization settings](#)
- [View PPI settings](#) | [Configure PPI Settings](#)

Data display and rules

- [Define Labels](#)
- [Define Lookup Options](#)
- [Define mandatory/hidden fields](#)
- [View Additional Fields](#) | [Define additional fields](#)

Manage Imports

- [Import transactions](#)

System Information

- [View System Information](#)
- [Shutdown](#)

Manage products

Product rules & attributes

- [View product categories](#) | [Define new category](#)
- [View lateness/dormancy definition](#)

Manage product mix

- [View products mix](#) | [Define products mix](#)

Manage Loan products

- [View Loan products](#) | [Define new Loan product](#)

Manage Savings products

- [View Savings products](#) | [Define new Savings product](#)

Manage accounts

Manage Loan accounts

- [Reverse Loan Disbursal](#)
- [Redo Loan Disbursal](#)

Manage reports

- [View admin documents](#) | [Upload admin documents](#)
- [View reports templates](#) | [Upload report template](#)
- [View reports category](#) | [Define new report category](#)

Manage surveys

- [View surveys](#) | [Define new survey](#)
- [View question bank](#) | [Define questions](#)

LEFT NAVIGATION PANEL

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

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

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

OPENING SCREEN

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

mifos
Microfinance Open Source

Home **Clients & Accounts** **Reports** **Admin**

Quick start

Manage Clients
[Create new Group](#)
[Create new Client](#)

Manage Accounts
[Open new Loan Account](#)
[Open new Savings Account](#)
[Enter Collection Sheet Data](#)

Welcome, **TEST ACCOUNT - Do Not Change MFI**
 The last time you logged on was 06/03/10

You can navigate your way through Mifos using:

↗ the links to the left ↗ the search tool below ↗ the tabs at the top

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

Search by name, system ID or account number:

Search

SEARCHING

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

Search for: **All Branch Offices** **Search**

3 results for john in All Branches

- Client: [John king: ID 0005-000000071](#)
Status: ■ Active **Loan Officer:** Brata2 Astritama
Savings: [Account # 000100000000234](#), [Account # 000100000000235](#), [Account # 000100000000236](#)
Loan: [Account # 000100000000237](#)
- Client: [John Owens: ID 0007-000000254](#)
Status: ■ PartialApplication **Loan Officer:** parth patel
 Also See: [chennai-Alandur /center /group](#)
- Client: [John Smith: ID 0041-000000219](#)
Status: ■ Active **Loan Officer:** creova officer
Loan: [Account # 000100000000532](#)
 Also See: [Creova_Paris /creova_kendra /creova_group](#)

[Previous](#) **Results 1-3 of 3** [Next](#)

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

PROCEDURE STEPS

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



HOW TO GO BACK TO A PREVIOUS PAGE

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

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

Click anywhere on this path to return to that section.

EDITABLE AND NONEDITABLE FIELDS

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

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

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

DATA ENTRY

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

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

ADMINISTRATION TASKS

- 8. HOW TO SET UP MFI OPERATIONS: OVERVIEW
- 9. HOW TO CREATE AND VIEW THE OFFICE STRUCTURE
- 10. HOW TO WORK WITH OFFICES
- 11. HOW TO WORK WITH ROLES, PERMISSIONS AND SYSTEM USERS
- 12. HOW TO DEFINE, CHANGE, APPLY FEES
- 13. HOW TO APPLY FEES/CHARGES
- 14. HOW TO WORK WITH FUNDS (DEFINE, VIEW, ASSIGN)
- 15. HOW TO WORK WITH USER CHECKLISTS
- 16. HOW TO WORK WITH HOLIDAYS
- 17. HOW TO DEFINE ACCEPTED PAYMENT TYPES
- 18. HOW TO VIEW ORGANIZATION SETTINGS
- 19. HOW TO SET RULES FOR DATA DISPLAY
- 20. HOW TO VIEW SYSTEM INFORMATION AND MANAGE A MIFOS SHUT DOWN

HOW TO SET UP MFI OPERATIONS:

OVERVIEW

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

In the process of configuring Mifos (see the [Configuration guide](#)), you or your administrator made many other decisions, such as the language in which Mifos is displayed to you. If you are looking for ways to control Mifos behavior and do not see them shown here, check the configuration file again.

We recommend that you make the decisions in this order, if they apply to your situation:

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

HOW TO SET OFFICE STRUCTURE

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

- Head office
- Regional office
- Subregional office
- Area office
- Branch office

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

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

INSERT SCREENSHOT HERE OF VIEW OFFICE HIERARCHY

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

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

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

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

HOW TO WORK WITH OFFICES

- [How to view existing offices](#)
- [How to define an office](#)
- [How to change the details of offices](#)

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

HOW TO VIEW EXISTING OFFICES

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

View offices

Click on an office below to view details and make changes or [define a new office](#)

[srf finance ltd](#)

Regional office

[Define new Regional office](#)

- [Andaman Region](#)
- [CAISSE NATIONALE D'INVESTISSEMENT](#)
- [Chennai Region](#)
- [CNI Koumassi](#)
- [Guwahati](#)
- [Nagarcovil Region](#)
- [Villupuram Region](#)

Sub regional office

[Define new Sub regional office](#)

- [chennai-sr](#)
- [lima-lima](#)

Area Office

[Define new Area Office](#)

- [Demonstration](#)
- [Lokhit Nagardeola](#)

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

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

[Admin](#) / [View offices](#) / **Andaman Region**

Andaman Region

[Edit office information](#)

■ Active

Office short name: ADR

Office type: Regional office

Parent office: srf finance ltd

Address

Port Blair, Andaman Nicobor Island

Andaman

India

Additional information

I:

HOW TO DEFINE AN OFFICE

You can define an office two ways:

14

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

Either way, you see this screen next:

Add a new office - Enter office information

Complete the fields below. Then click Preview. Click Cancel to return to Admin without submitting information.

*Fields marked with an asterisk are required.

Office details

*Office name:

laredo

*Office short name:

LD

*Office type:

Area Office

*Parent office:

Regional office(Nagarcovil Region)

Office address

Address1:

345 avenida real

Address2:

Address 3:

City/District:

nivocade

State:

FE

Country:

Langerhans

Postal code:

456 EUF

Telephone:

45-23-56732

Enter information using the descriptions in the following table:

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

Custom field	information in fields 1-6. See How to define and change additional fields for information on how to create custom fields.
--------------	---

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

HOW TO CHANGE THE DETAILS OF OFFICES

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

HOW TO WORK WITH ROLES, PERMISSIONS, AND SYSTEM USERS

- [Personnel hierarchies and office hierarchies](#)
- [How to work with roles and permissions](#)
- [How to work with system users](#)

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

Before beginning, note the following terms:

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

PERSONNEL HIERARCHIES AND OFFICE HIERARCHIES

The personnel hierarchy has two levels:

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

The following table illustrates how these two hierarchies are related.

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

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

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

HOW TO WORK WITH ROLES AND PERMISSIONS

Many system users can have the same role.

How to create a role

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

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

Admin	Delete role
loan officer	Delete role
office manager	Delete role

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

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

Role Name:

<input checked="" type="checkbox"/> Organization Management	
<input checked="" type="checkbox"/> Funds	Funds
<input checked="" type="checkbox"/> Can create funds	Can create funds
<input checked="" type="checkbox"/> Can modify funds	Can modify funds
<input checked="" type="checkbox"/> Fees	Fees
<input checked="" type="checkbox"/> Can define new fee type	Can define new fee type
<input checked="" type="checkbox"/> Can modify fee information	Can modify fee information
<input checked="" type="checkbox"/> Checklists	Checklists
<input checked="" type="checkbox"/> Can define new checklist type	Can define new checklist type
<input checked="" type="checkbox"/> Can modify checklist information	Can modify checklist information
<input checked="" type="checkbox"/> Can define Accepted Payment Type	Can define Accepted Payment Type
<input checked="" type="checkbox"/> Office management	
<input checked="" type="checkbox"/> Offices	Offices
<input checked="" type="checkbox"/> Can create new office	Can create new office
<input checked="" type="checkbox"/> Can modify office information	Can modify office information
<input checked="" type="checkbox"/> Can modify office hierarchy	Can modify office hierarchy

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

individually.

5. When you are satisfied with the permissions you have assigned to this role, click **Submit**.

How to change a role

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

HOW TO WORK WITH SYSTEM USERS

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

How to create a system user

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

Add a new user - Choose office

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

srf finance ltd

Regional office

- o [Andaman Region](#)
- o [CAISSE NATIONALE D'INVESTISSEMENT](#)
- o [Chennai Region](#)
- o [CNI Koumassi](#)
- o [Guwahati](#)
- o [Nagarcovil Region](#)
- o [Villupuram Region](#)

Sub regional office

- o [chennai-sr](#)
- o [lima-lima](#)

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

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

	Name and Date of Birth.	
Email		
Date of Birth		12 Jan, 1970
Marital Status		Married
Gender		Female
Language Preferred	Language preferred by the user	Spanish
MFI Joining Date		12 Dec, 2005
Address		
Address	Address 1, Address 2, Address 3, City/District, State, Country, Postal Code, Telephone	#154, Wheeler Road, Cooke Town, Bangalore, Karnataka India 560045
Permissions		
User Title	The user's title	CFO
User Hierarchy	Defines the user's data scope in the system	Other
Roles	Select the authorized role(s) to assign to the user. The user can be assigned more than one role.	Manager; Admin
Login Information		
User name	The name must be unique in the entire system.	kamalammal
Password, Confirm password	The password must be at least 6 characters.	*
Additional Information		
Custom fields 1-6	Type additional custom information in fields 1–6. See “How to define and change additional fields” for information on how to create custom fields. LINK HERE	

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

You have successfully added a new user

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

[View user details now](#)

[Add a new user](#)

How to view existing system users

- To see the details on any existing system user, click **Admin > View System Users**, type the name of the user, and click the **Search** button.

2. All users with that name appear, identified by their office.

View system users

Search users by Name

1. Chennai Region [/hassan hasan](#)

[Previous](#) **Results 1-1 of 1** [Next](#)

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

How to change a system user

1. Search for details on a system user in any of the following ways:
 - In the **Admin** screen, type the system ID for the user in the box in the left navigation panel, and click **Search**.
 - From **Admin > View System Users**, type the name of the user and click **Search**.
 - In the user details screen that results, click **Edit User Information**. (If you want to see changes that have been made to this user before now, click **View Change Log**.)
 - If you want to make any notes about the user, click the **Add Note** button; type a note in the **Note** box; click **Preview** to review the note; if you want to change the note, click **Edit**, make the changes, and click **Preview** again; when you are satisfied with all the changes, click **Submit**.
 - Make any changes necessary in the screen that appears, and click **Submit**.

HOW TO DEFINE AND CHANGE FEES

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

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

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

HOW TO DEFINE A FEE TYPE

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

Define a new fee - Enter fee information

Complete the fields below. Then click Preview. Click Cancel to return to Admin without submitting information.

*Fields marked with an asterisk are required.

Fee details

*Fee Name:

*Fee Applies To:

Default fees: ☒

*Frequency: ☐ Periodic
☒ One Time

Select time of charge for one time fees:

Fee Calculation

*Amount:

OR

% of

*Calculate Fee As:

Accounting

*GL Code:

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

Field	Description	Example
Fee name	Name for the fee	Training fee
Fee applies to	Level of organization where this fee will apply	Center
Default fee	Check if fee is charged to all	Check
	How often the fee is assessed: Period (every month, for example) or One Time.	One

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

- When you have made all your decisions, click **Preview** to see a summary.
- If you have skipped any required fields, you see an error message such as the following:
 - **Please select Customers/Products to which fees apply.**
 - **Please specify Amount.**
 - **Please specify GL Code.**
- Fix any errors in the **Define New Fees** screen.
- When you are satisfied with the fee, click **Submit** to save it. (If you decide not to create a new fee at this time, click **Cancel**.)

HOW TO VIEW EXISTING FEE TYPES

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

Click **Admin > View Fees**.

You might see a screen like this:

View Fees

Click on a fee below to view details and make changes or [define a new fee](#)

Product Fees

- o [2090Fee](#) (Loan)
- o [2090IEFee](#) (Loan)
- o [Emily Fee](#) (Loan)
- o [Fee at Disbursal](#) (Loan)
- o [Loan Application Fee](#) (Loan)
- o [Loan Insurance](#) (Loan)
- o [loan processing fee](#) (Loan)
- o [OneTime15](#) (Loan)
- o [Periodic Loan Fee](#) (Loan)
- o [Real Asset Stamp Duty Registration for Security](#) (Loan)
- o [SBS](#) (Loan)
- o [Upfront Loan Fee](#) (Loan)

Client Fees

- o [AAAA](#) (Client) ☒ Inactive
- o [BBBBB](#) (Client)
- o [currency fee](#) (Client)
- o [FEES](#) (Client)
- o [Group Startup Fee](#) (Group)
- o [Kay's Periodic Client fee](#) (Client)
- o [New Client Fee](#) (Client)
- o [one time monthly center fee](#) (Centre)
- o [periodic monthly center fee](#) (Centre)
- o [RF](#) (All Customers)
- o [TASA LIMA CENTER](#) (Centre)
- o [tax](#) (All Customers)
- o [test client fee](#) (Client)
- o [Training Fees](#) (Group)

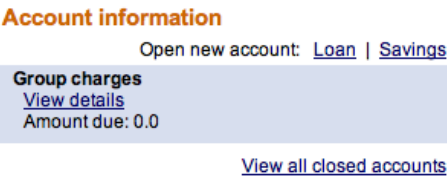
HOW TO CHANGE A FEE

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

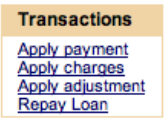
HOW TO APPLY FEES/CHARGES

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

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



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



3. Click **Apply Charges**. A screen like the following appears:

A screenshot of a web form titled "testcentre - Apply charges" in orange. The form has a label "*Select charge type:" followed by a dropdown menu showing "--Select--". To the right of the dropdown is the label "Amount" and an empty text input box. At the bottom right of the form are two buttons: "Submit" (orange) and "Cancel" (grey).

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

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

HOW TO WORK WITH FUNDS

- [How to view existing funds](#)
- [How to define funds](#)
- [How to edit fund names](#)

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

HOW TO VIEW EXISTING FUNDS

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

Admin / View funds

View funds

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

HOW TO DEFINE FUNDS

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

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

Define new fund - Enter fund information

Complete the fields below. Then click Preview. Click Cancel to return to Admin page without submitting information.

*Fields marked with an asterisk are required.

Fund details

*Name:

DRT 89

*Fund code:

03

Preview

Cancel

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

HOW TO EDIT FUND NAMES

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

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

3. When you have finished typing all the items in the checklist, click **Preview** to review the list.
4. If you want to change anything in the checklist, click **Edit Checklist Information**, make the changes, and click **Preview** again.
5. When you are satisfied with the checklist, click **Submit**. (or click **Cancel** if you decide not to create a checklist at this time)

HOW TO VIEW EXISTING CHECKLISTS

1. Click **Admin > View Checklists**.

If any checklists are defined, they appear, divided by type. The screen might look like this:

View checklists

Click on a checklist below to view details and make changes or [define a new checklist](#)

Centre

- [lima checklist](#) (Active)

Group

- [Critère de groupe](#) (Active)

Client

Loan

- [Loan Approval](#) (Application Approved)
- [sh](#) (Application Pending Approval)

Savings

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

HOW TO CHANGE A CHECKLIST

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

HOW TO WORK WITH HOLIDAYS

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

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

HOW TO DEFINE HOLIDAYS

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

The following screen appears.

Add Holiday - Organization Wide

*Fields marked with an asterisk are required.

*Holiday Name:

*From Date: DD MM YYYY

To Date: DD MM YYYY

*Repayment Rule:

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

Field	Description	Example
Holiday name	The name of the holiday	Tet
From Date	The first day of the holiday	04-08-2010
To Date	The last day of the holiday	05-08-2010
Repayment Rule	If repayments are due during the holiday, how to calculate when they are due afterward. Choices are: <ul style="list-style-type: none">o Same Day: no change to repayment scheduleo Next Meeting/Repayment: payment due that falls on this holiday is now due at the next scheduled repayment dateo Next Working day: payment is now due on the next working day	Next Meeting/Repayment

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

HOW TO VIEW EXISTING HOLIDAYS

Click **Admin > View Holidays**. From here, you can click Add a New Holiday if you want to

create a new one; follow the instructions above.

HOW TO DEFINE ACCEPTED PAYMENT TYPES

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

1. Click **Admin > Define Accepted Payment Types**.

A screen like the following appears:

Define Accepted Payment Types

Specify the accepted payment types below. Click on a payment type in the left box to select. Then click Add.

To remove, click on a payment type on the right box to select. Then click remove.

Clients / Groups / Centers

Fees:

Voucher		Cash
Cheque		

Add >>

<< Remove

Loans:

Disbursements:

Voucher		Cash
Cheque		

Add >>

<< Remove

Repayments:

Voucher		Cash
Cheque		

Add >>

<< Remove

Savings:

Withdrawals:

Voucher		Cash
Cheque		

Add >>

<< Remove

Deposits:

Voucher		Cash
Cheque		

Add >>

<< Remove

Submit **Cancel**

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

HOW TO VIEW ORGANIZATIONAL SETTINGS

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

Organizational Settings

Fiscal year

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

Locale

Country: GB
Language: EN

Accounting rules

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

Currencies

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

Client rules

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

Process flow / optional state

Client pending approval state enabled: Yes
Group pending approval state enabled: Yes
Loan disbursed to loan officer state enabled: No
Loan pending approval state enabled: Yes
Savings pending approval state enabled: Yes

Miscellaneous

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

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

HOW TO SET RULES FOR DATA DISPLAY

- [How to define and change labels](#)
- [How to define and change lookup options](#)
- [How to specify that fields be mandatory and/or hidden](#)
- [How to define and change additional fields](#)

HOW TO DEFINE AND CHANGE LABELS

When you or an administrator configured Mifos, you chose the language that the software uses for its display. All the labels for fields, boxes, commands, etc., are in that language. In addition, at any time you can change some of these labels to terms that are more familiar to your users and clients. For example, you might call a Subregion a Division, or you might call a Center a Centre. You might also define labels for office hierarchies and the names of account statuses. If you change a label, every instance of that label in Mifos is also changed.

Follow these instructions to change labels:

1. Click **Admin > Define Labels**.

A screen appears showing all current labels, with a box to type any changes. The whole screen (in two pieces) looks like this:

Define Labels

Office Hierarchy

Head office:

Regional office:

Sub regional office:

Area office:

Branch office:

Clients

Client:

Group:

Center:

Product Types

Loans:

Savings:

Personal Information

State:

Postal code:

Ethnicity:

Citizenship:

Handicapped:

Government ID:

Address

Address 1:

Address 2:

Address 3:

Statuses

Partial Application:

Pending Approval:

Approved:

Cancel:

Closed:

On hold:

Active:

Inactive:

Active in good standing:

Active in bad standing:

Closed-obligation met:

Closed-rescheduled:

Closed-written off:

Grace types

None:

Grace on all repayments:

Principal only grace:

Miscellaneous

Interest:

External ID:

Bulk entry:

2. For any labels you want to change, type the new label in the box to the right.
3. When you are satisfied with the changes, click **Submit**. (If you decide not to change any labels at this time, click **Cancel**.)

HOW TO DEFINE AND CHANGE LOOKUP OPTIONS

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

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

Follow these instructions to change lookup options:

1. Click **Admin > Define Lookup Options**.

A screen appears showing all current lookup options for lists that you can change. This screen (in two pieces) looks like this:

Define Lookup Options

Salutation:	<div>Ms Master Mrs Mr Mme</div>	<div>Add Edit</div>
User Title:	<div>Officer Manager Director engineer</div>	<div>Add Edit</div>
Marital Status:	<div>Single Married Divorced Widowed Separated</div>	<div>Add Edit</div>
Ethnicity:	<div>Filipino Indian Tunisian Kenyan American</div>	<div>Add Edit</div>
Education level:	<div>None Primary Education Secondary Education High School Graduate College Degree</div>	<div>Add Edit</div>
Citizenship:	<div>Natural Born Citizen Immigrant with Citizen Non-Citizen</div>	<div>Add Edit</div>

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

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

HOW TO SPECIFY THAT FIELDS BE MANDATORY AND/OR HIDDEN

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

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

Follow these instructions to make the specifications:

1. Click **Admin > Define Mandatory/Hidden Fields**.

A screen appears showing all fields for which you can make these specifications. These are grouped:

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

The screen looks like this:

Define mandatory/hidden fields

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

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

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

HOW TO DEFINE AND CHANGE ADDITIONAL FIELDS

You may find that you need additional fields in Mifos; for example, you might need to gather additional information about a client's business. If you have appropriate permissions, you can create new fields and give them certain characteristics, such as making those fields mandatory or assigning them default values. Not all properties of fields can be changed.

TIP: Consider adding additional fields if you want the information to be collected as part of the regular MFI workflow. For example, perhaps you want the client's mother's name to be included in any account application. If the information does not need to be collected each time, but you would like to collect it periodically and save it for comparison (such as annual income), consider putting this information in a survey. See "[How to create a survey](#)" for details.

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

Follow these instructions to create new fields:

1. Click **Admin > Define Additional Fields**.
2. The following screen appears:

Define additional fields - Enter additional field information

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

Additional field details

*Category:

Centre

*Label:

Alternate phone

Mandatory:

☐

*Data Type:

Numeric

Default Value:

Preview

Cancel

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

Field	Description
Category	The category that fits this field.
Label	The label that will appear for this field in Mifos.
Mandatory	If you want this field to be mandatory (meaning that the procedure cannot be completed without filling in this field), check this box.
Data Type	Numeric or Text. If you click Numeric and the user types text in this field, they will see an error message.
Default Value	The value that will appear if the field if the user does not alter it.

4. When you have made all specifications, click **Preview**.
5. Review the specifications; if you want to change them, click **Edit Additional Field**, make the changes, and click **Preview** again.
6. When you are satisfied with all the specifications, click **Submit**. (If you decide not to add an additional field at this time, click **Cancel**.)

You can also change these additional fields later. Click **Admin > View Additional Fields**, click the group in which this field appears, and click **Edit** for the specific field you want to change.

Follow the instructions above to make your changes.

HOW TO VIEW SYSTEM INFORMATION AND MANAGE A MIFOS SHUTDOWN

- [How to view system information](#)
- [How to manage a Mifos shutdown](#)

HOW TO VIEW SYSTEM INFORMATION

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

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

HOW TO MANAGE A MIFOS SHUTDOWN

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

To manage the shutdown of Mifos, follow these instructions:

1. Click **Admin > Shutdown**.

A screen like the following appears:

Shutdown Information

Welcome to the Mifos shutdown management area.

Shutdown status

Not planned

Schedule in

seconds

Start shutdown

Cancel shutdown

Refresh

Active sessions

1. srf finance ltd / TEST ACCOUNT - Do Not Change MFI

15/03/10 18:07 [load_success] /pages/application/admin/jsp/sysinfo.jsp

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

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

application.

HOW TO MANAGE PRODUCTS

21. HOW TO SET PRODUCT RULES AND ATTRIBUTES

22. HOW TO DEFINE NEW AND CHANGE EXISTING
LOAN PRODUCTS

23. HOW TO MANAGE THE PRODUCT MIX

24. HOW TO DEFINE AND CHANGE NEW SAVINGS
PRODUCTS

HOW TO SET PRODUCT RULES AND ATTRIBUTES

- [How to define new product categories](#)
- [How to view and change existing product categories](#)
- [How to view and change the lateness definition and the dormancy definition](#)

HOW TO DEFINE NEW PRODUCT CATEGORIES

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

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

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

Define new category - Enter Product category information

Complete the fields below. Then click Preview. Click Cancel to return to Admin without submitting information.

*Fields marked with an asterisk are required.

Category Details

*Product Type:

*Category Name:

Category Description:

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

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

the product for.

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

HOW TO VIEW AND CHANGE EXISTING PRODUCT CATEGORIES

1. Click **Admin > View Product Categories**.

A list of existing categories appears. It might look like this:

View Product Categories

Click on a category below to view details and make changes or [define a new product category](#)

Loan

- [Crédit Automobile](#)
- [Crédit Fonctionnement](#)
- [Crédit Investissement](#)
- [Festival Loans](#)
- [Kay's Loan Category](#)
- [LINE OF CREDIT](#)
- [Loan](#)
- [Micro Loan](#)
- [Property Loan](#)
- [shares loan](#)
- [SHG Loan](#)
- [Standard Loan](#)

Savings

- [Compte Courant](#)
- [Compte Epargne](#)
- [Depos](#)
- [Dépôt à Terme](#)
- [savings](#)
- [Standard Savings](#)

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

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

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

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

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

You can change these definitions again at any time.

Follow these instructions:

1. Click **Admin >View Lateness/Dormancy Definitions**.

A screen like the following appears:

Set Lateness Definition

Loan

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

days

Set Dormancy Definition

Savings

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

days

Submit

Cancel

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

HOW TO DEFINE NEW LOAN PRODUCTS

- [How to use multicurrency features](#)

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

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

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

The purpose of a product is as follows:

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

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

Follow these instructions:

1. Click **Admin > Define New Loan Product**.

A screen appears with all the specifications for the product. The first part of the screen looks like this:

Add a new Loan product. - Enter Loan product information.

Complete the fields below. Then click Preview. Click Cancel to return to Admin without submitting information.

*Fields marked with an asterisk are required.

Loan product details.

*Product instance name :

*Short name :

Description :

For reconstruction after tsunami

*Product category :

*Start date : DD MM YYYY

End date : DD MM YYYY

*Applicable for :

Include in Loan cycle counter. : ☐

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

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

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

Loan Amount

*Calculate Loan Amount ☒ Same for all loans ☐ By last loan Amount ☐ By
as: loan Cycle

Min loan amount	Max loan amount	Default amount
<input type="text" value="300"/>	<input type="text" value="1000"/>	<input type="text" value="500"/>

Enter information using the descriptions in the following table:

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

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

Interest rate

* Interest rate type:

* Max Interest rate: (0 - 999)%

* Min Interest rate: (0 - 999)%

* Default Interest rate: (0 - 999)%

Enter information using the descriptions in the following table:

--	--

of Instalments	<p>Same for all loans : The number of instalments does not vary.</p> <p>By last loan amount : The number of instalments depends on the amount of the last loan this client or group received.</p> <p>By loan cycle : The number of instalments depends on the experience of the borrower (prompt or late repayment, for example) with previous loans.</p>	
Max # of Instalments	The maximum number of instalments in which the loan can be repaid.	20
Min # of Instalments	The minimum number of instalments in which the loan can be repaid.	10
Default # of instalments	The default value entered in the number of instalments when defining a loan account. The user will be able to change the instalments value when defining a loan account based on this loan product.	15
Grace Period Type	<p>An initial grace period is the time between the disbursal date of a loan and the collection of the first regular payment.</p> <p>Click one of the following choices for the type of extra time allowed for repayment:</p> <p>None : No extra time is allowed.</p> <p>Grace on All Repayments : The client is not required to start repayment until the grace period ends, and interest is not charged during this period. That is, extra time is given for both principal and interest.</p> <p>Principal-only Grace : Extra time is allowed only for the principal, not the interest of the loan. The client must make regular interest payments but is not required to make payments against the principal during the grace period.</p>	Grace on All Repayments
Grace Period duration (instalments)	This is the number of initial due dates at the beginning of the loan when no payment is due. The first payment would be due on the next instalment date.	3 (first payment due at period 4)
Interest deducted at disbursement	Applicable only for flat -interest loans. If "Interest Deducted at Disbursement" is clicked, the grace period option will not be enabled for such loan products. If this attribute is set to On for a product instance, the first repayment date is the same as the loan disbursement date. Grace period is not applicable since the repayment starts with loan disbursement.	Yes

Principal due on last instalment	Check if interest is collected first and principal is collected at the last instalment.	Yes
----------------------------------	---	-----

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

Fees

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

Upfront Loan Fee
Periodic Loan Fee
Loan Insurance
Loan Application Fee
OneTime15

Add >>
<< Remove

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

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

Accounting

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

srf ltd
sri
SID
Funding Org C
Funding Org D

Add >>
<< Remove

*Product GL code : Interest:
Principal:

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

HOW TO USE MULTICURRENCY FEATURES

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

a loan product use the currency defined for that product.

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

*Product category :

*Start date : DD MM YYYY

End date : DD MM YYYY

*Applicable for :

*Currency :

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

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

	name you chose, click that product and click Add>> . That product moves to the box on the right.
--	--

3. When you have made your choices, click **Preview** to review your work.
4. A list of products that are allowed appears, follow by the list of products that are not allowed in combination with the product you originally chose.
5. To change this product mix, click **Edit Product Mix Information**, make changes, and click **Preview** again.
6. When you are satisfied with the product mix, click **Submit**. (If you decide not to make any changes to the product mix at this time, click **Cancel**.)

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

HOW TO DEFINE AND CHANGE SAVINGS PRODUCTS

- [How to change savings products](#)

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

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

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

Follow these instructions:

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

Savings product details.

*Product instance name:

education

*Short name:

ne

Description:

Deposits to cover educational fees, transportation, child care, books, etc.

*Product category:

Standard Savings

*Start date:

30 DD 03 MM 2010 YYYY

End date:

DD MM YYYY

*Applicable for:

Clients

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

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

Start Date	The full date after which products of this type may be issued.
End Date	The last date on which products of this type may be issued.
Applicable For	Click whether this is an account given only to centers, groups, or individual clients.

The next section sets rules for deposits and withdrawals.

Targeted Deposits and Withdrawal Restrictions

*Type of deposits:

Recommended Amount for Deposit:

*Amount Applies to:

Max amount per withdrawal:

3 Enter information using the descriptions in the following table:

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

The next section deals with setting interest.

Interest rate

* Interest rate: (0 - 100)%

* Balance used for Interest calculation.:

* Time period for Interest calculation.:

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

Minimum balance required for Interest calculation:

4 Enter information using the descriptions in the following table:

Savings product attribute	Description	Example
Interest rate	Type the applicable interest rate.	
Balance Used for Interest Rate Calculation	Select the type of balance that will be used for interest: minimum balance or average balance. Compound interest is the only method supported as a basis of calculating interest. If you change this setting, the change is reflected in the open accounts as soon as the change is detected by Mifos. If the attribute is modified, the interest installments should be recalculated.	Minimum Balance
Time Period for Interest Rate Calculation	Enter the time period when the interest can be calculated. 1 month	Computation: $A = \frac{P}{1+r/n}$

	means that the interest rate will be calculated at the end of every month.	Where: P = principal amount (initial amount) r = annual rate of interest (as a decimal) A = amount of money accumulated including interest n = number of times the interest is compounded per year
Frequency of Interest Posting to Accounts	Type the frequency of posting into the accounts (for example, interest is posted to the savings accounts once a month). Changes to this account will affect future transactions only. The frequency of deposit is inherited from the client's meeting frequency.	1 month = every month. Posting is always at the end of the period defined.
Min balance required for interest rate calculation	Enter the smallest balance that the account must have before it can accrue interest. If the amount is lower than the amount entered here, interest will not be applied.	10

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

HOW TO CHANGE SAVINGS PRODUCTS

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

1. Click **Admin > View Savings Products**.

A screen appears like the following:

View Savings products

Click on a Savings product below to view details and make changes or [Define a new Savings product](#).

- o [Family Savings Account](#)
- o [FreeSavings](#)
- o [Group Savings](#)
- o [Group Savings Account](#)
- o [Individual Savings Account](#)
- o [Jewel](#)
- o [Lazima Savings](#)
- o [Mandatory Savings](#)
- o [savprodA](#)
- o [TermSavings](#)

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

HOW TO MANAGE GROUPS, CENTERS, AND CLIENTS

- 25. CENTERS, GROUPS, AND CLIENTS OVERVIEW
- 26. HOW TO CREATE A NEW CENTER
- 27. HOW TO CREATE A NEW GROUP
- 28. HOW TO CREATE A NEW CLIENT
- 29. HOW TO CHANGE A MEETING SCHEDULE FOR A CENTER
- 30. HOW TO VIEW AND CHANGE DETAILS OF CENTERS, GROUPS, AND CLIENTS
- 31. HOW TO CHANGE THE STATUS OF CENTERS, GROUPS, AND CLIENTS
- 32. HOW TO VIEW PERFORMANCE HISTORY
- 33. HOW TO ATTACH AND COLLECT SURVEYS

CENTERS, GROUPS, AND CLIENTS: OVERVIEW

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

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

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

HOW TO CREATE A NEW CENTER

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

Follow these instructions:

1. Click **Clients & Accounts > Create New Center**.

A screen appears that might look like this:

Create a new Center - Choose Branch Office

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

Branch Office

Mifos HO

o [Pasay Branch](#)

o [Bukit Timah Branch](#)

o [Patong Branch](#)

2. From the list of branches, click the branch that this center will be associated with.

A screen appears showing the branch office you chose. The first section might look like this:

Create New Center - Enter Center information

Complete the fields below. Then click Preview. Click Cancel to return to Clients & Accounts without submitting information.

* Fields marked with an asterisk are required.

Branch Office Selected: Pasay Branch

Center details

*Name:

*Loan officer assigned:

*Meeting schedule: [Schedule Meeting](#)

External Id: Useful if necessary to cross-reference a client within a system used prior to Mifos

*MFI joining date: DD MM YYYY

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

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

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

The next section is for the address of the center.

Address

Address 1:

Address 2:

Address 3:

City/District:

State:

Country:

Postal Code:

Telephone:

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

The next sections are for additional information and any fees.

Additional information

Center Bank ID:

Administrative set fees

Center Membership Charge: Periodicity: One time ☐ Check to Remove

Apply additional fees

Fee Type: Amount:
Fee Type: Amount:
Fee Type: Amount:

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

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

You have successfully created a new Center.

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

[View Center details now](#)

Suggested next steps

Create an account for this Center

[Create a new Savings account](#)

[Create a new Center](#)

The center details page might look like this:

Rafaela Center

[Edit Center Status](#)

■ Active

System ID: 0002-000000010

Loan officer: John Smith

Groups assigned

[Add Group](#)

Click on a Group below to view the Group details

[Landings Group](#)

[Malia Group](#)

Performance History

of active Clients: 0

of active Groups: 0

Total Loan portfolio: 0.0

Total Savings: 0.0

Recent Notes

No notes available.

[Add a note](#)

Account information

Open new account: [Savings](#)

Center charges

[View details](#)

Amount Due: 0.0

[View all closed accounts](#)

Center information

[Edit Center details](#)

MFI joining date: 02/04/2010

Center start date: 02/04/2010

External Id:

Official titles assigned

Meeting details

[Edit Meeting Schedule](#)

Meetings: **Recur every 1 Week(s) on Friday**

Rafaela Drive

Additional information

Center Bank ID:

[View change log](#)

From the center dashboard, you can do the following:

- View and change center status
- Add groups
- Open new savings accounts
- View closed accounts
- Edit center details
- Edit meeting schedule
- View the change log

- View performance history
- View and attach surveys
- View and add notes

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

HOW TO CREATE A NEW GROUP

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

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

Follow these instructions:

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

Create New Group - Select a Centre

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

Centre name:

Search

Cancel

- 2. In the **Center Name** box, type the name of the center or branch that this group will belong to, and click **Search**.
All centers with that name appear in a list.
- 3. Click the correct center.
A screen appears for group details, starting with this section:

Group details

* Group Name

* Recruited By:

Sally Magalang

Trained: ☒

Trained on:

01

DD

01

MM

2010

YYYY

External Id:

Useful if necessary to cross-reference a client within a system used prior to Mifos

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

Field Name	Description	Example
Group Name	The name of the group, which must be unique.	Hope and Effort Group
Formed By	Type the name of the person who facilitated the formation of the group.	Venkatesh V
Trained	Check the correct box for if a group has been trained or not.	Yes
Trained On	The date the training was administered.	01/12/2002

External ID	Used to link Mifos group with another system. This value represents the group identifier in another system.	GRP-001
-------------	---	---------

The next section is for the address of the group.

Address

Address 1:

Address 2:

Address 3:

City/District:

State:

Country:

Postal Code:

Telephone:

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

The next section is for additional information and fees.

Additional information

Admin:

Administrative set fees

RF: Periodicity: One time ☐ Check to Remove

Training Fees: Periodicity: One time ☐ Check to Remove

Additional fees

Fee Type: Amount:

Fee Type: Amount:

Fee Type: Amount:

Field Name	Description	Example
Administrative set fees		

Any applicable fee	Shows the mandatory fee for the group.	3:07
Periodicity	The time frequency during which the fee is applicable.	
Check to Remove	Check to disable the fee from being required for the group.	
Additional Information		
Custom fields 1 – 6	Fields used to capture MFI custom data.	
Apply additional fees		
Fee type; Amount	Additional fee types amounts defined by the MFI for the group.	

- When you have made all specifications, click **Preview** to review your work.
- If you want to make changes, click **Edit Group Information**, make changes, and click **Preview** again.
- When you are satisfied with all changes, you can click **Submit for Approval** or (if you are not ready to submit the group) **Save for Later**. (If you decide not to create a group at all at this time, click **Cancel**.)
- When the group application is approved, you see a screen like the following:

You have successfully created a new Group

Please Note: Bana village has been assigned the system ID number:
0009-000000250

You can enter a system ID number into the search box to access Group details which also include a Groups account and performance data.

[View Group details now](#)

Suggested next steps

[Create a new Group account](#)

The group details page might look like this:

Peasay Dashboard / Darangay 05 / Group 5A

Group 5A

■ Active
System ID #: 0002-000000023
Loan officer: Betty Magalang

Clients assigned [Add Client](#)
Click on a Client below to view the Client details.

[Francine Vela](#)
[Betty White](#)
[Madelina Frau](#)

Account information

[Open new account](#) [Loan](#) | [Savings](#)

Savings
[Group Savings Account Acct #0001-0000000225](#) **■ Active**
Balance: \$67.0

Group charges
[View details](#)
Amount due: 0.0

[View all closed accounts](#)

Group information

Group approval date: 1/20/2008
External ID:
Recruited By: Betty Magalang

Training status
Trained on: 12/07/2008

Official titles assigned

Address

Additional Information
Admin:

Meeting details & Center membership
[Meetings](#) - Recur every 1 Week(s) on Saturday
Center Office
Darangay 05

[View summarized historical data](#)
[View change log](#)

[Edit Group status](#)

Performance history

of active Clients: 3
Amount of last Group Loan: \$00.0
Avg Individual Loan size: \$5.0
Total Loan portfolio: \$5.0
Portfolio at risk: 0.0
Total Savings: 2063.7
Loan Cycle per Product:
Group Lendable Loan: 3
Standard Group Loans: 1

Surveys

[Attach a survey](#)
[View all surveys](#)

Recent notes

11/07/2008: Approved - TESTA000007 - Do Not
Change APP

[See all notes](#)
[Add a note](#)

From the group dashboard, you can do the following:

- View and change group status
- Add clients
- Open new savings and loan accounts
- View closed accounts
- Edit group information
- Edit center membership
- Edit personal information
- View summarized historical data
- View the change log
- View performance history
- View and attach surveys
- View and add notes

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

HOW TO REASSIGN A GROUP TO A NEW CENTER

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

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

Suarez Group- Change Center membership.

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

Center Name:

Search

Cancel

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

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

HOW TO CREATE A NEW CLIENT

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

Follow these instructions to create a client account.

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

The following screen appears:

Create new Client - Select Group

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

Group Name

[Click here to continue if Group membership is not required for your Client.](#)

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

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

Personal Information

*Salutation:

*First Name:

*Last Name:

National ID:

*Date Of Birth: DD MM YYYY

*Gender:

Marital Status:

Number Of Children:

Citizenship:

Ethnicity:

Education Level:

Activities:

Poverty Status:

Income (USD per month):

Photograph: no file selected

*Spouse/Father Relationship Name: *First Name: Middle Name: Second Last Name: *Last Name:

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

Field name	Description	Example
Salutation	Mr, Mrs etc. In Mifos, the system administrator can define more salutations.	Mr.
First Name		Albert
Middle Name		
Second Last Name		Smith
Last Name		Anderson
National ID	Can be Government ID, or National ID, or Social Security Number. This is not editable after a client enters Active state. Some external IDs might have characters associated with them.	N-001
Date of Birth		Nov-11, 2005
Gender		Male
Marital Status		Married
Number of Children	The total number of children the client has.	4
Citizenship		Kenyan
Ethnicity		Arab
Education Level	Captures the maximum level of education the client has attained, for	Graduate

	example, Graduate	
Activities	The nature of the client's business	Self-owned business
Handicapped	If this field is present, check whether there is a handicap or not.	No
Poverty Status	If this field is present, click the appropriate status for the client, if known.	Very poor
Income	If this field is present, click the appropriate monthly income for the client, if known.	200
Photograph	User can upload a photo, which will be a part of the client details page. The maximum size allowed is 30KB. Click Choose File, browse your computer for the photograph file, and double-click it so that the filename appears next to the box.	C:\microfin\photos\smith01.gif
Spouse/Father Name Relationship, First Name, Middle Name and Second Last Name and Last Name	Names of the spouse or father.	Jane Smith, Spouse

The next section is for the address of the group.

Address

Address 1:

Address 2:

Address 3:

City/District:

State:

Country:

Postal Code:

Telephone:

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

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

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

Additional Information

*SpouseDateOfBirth:

*Cit:

Child1 - Name:

Child1 - Age:

*car:

region:

5. Enter information based on the descriptions in the following table:

Field name	Description	Example
Additional Information		
Custom Field 1 - 6	Custom data for the MFI.	

The next section is for MFI-related information.

MFI related information

*Recruited By:

External Id:

Trained: ☒

Trained On Date: DD MM YYYY

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

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

The next section is for client fees.

Administrative set fees

RF: Periodicity: ☐ Check to Remove

Apply additional fees

Fee Type: Amount:

Fee Type: Amount:

Fee Type: Amount:

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

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

The next section is for savings accounts.

Create Savings accounts

Savings instance name:

Savings instance name:

Savings instance name:

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

A screen appears that might look like this:

You have successfully created a new Client

Please Note: ibi nima has been assigned the system ID number: **0009-000000251**

You can enter a system ID number into the search box to access Client details which also include a Client's account and performance data.

[View Client details now](#)

Suggested next steps

[Create new Group](#)

[Create new Client](#)

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

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

Basic Details / Dashboard / 0009-00 / Madeline Frau

Madeline Frau

[Edit Client status](#)

■ Active

System ID: 0009-000000251

Loan officer: Sally Mosekang

Activities:

Account Information

Open new account: [Loan](#) | [Savings](#)

Savings

Individual Savings Account, Acc1#0001000000000082

Balance: 735.0

■ Active

Client charges

[View details](#)

Amount Due: 0.0

[View all closed accounts](#)

MFI Information

[Edit MFI information](#)

External ID:

Client start date: 17/07/2008

Recruited By: Sally Mosekang

Training Status

Trained On: 10/07/2008

Group Membership & Meeting Details

Meeting: Recur every 1 Week(s) on Saturday

Center Office

Group SA

[Edit/Remove Group membership](#)

Personal Information

[Edit personal information](#)

Date of Birth: 03/02/1967; 43 years old

National ID:

Divorced / Father/Name: Tony Yamal; 2 children

Ethnicity:

Education Level:

Poverty Status: Very poor

Citizenship: Non Citizen

Additional information

SourceCodeOfEth:

City:

Client - Name:

Client - Age:

can no region:

[View summarized Historical Data](#)

[View change log](#)

Performance History

Loan Cycle #1:

Amount of last Loan: 297.0

of active Loans: 1

Delinquent Portfolio: 0.0

Total Savings: 735.0

Overings Advanced: 1

Overings Missed: 0

Loan Cycle per Product:

Educational Loan: 2

Household Improvement Loan: 1

Individual Medical Loan: 1

Standard Client Loan: 1

Surveys

[Attach a survey](#)

[View all surveys](#)

Recent Notes

17/07/2008: Approved - TEST 4 COUNT - 20 (net change MF)

[View all notes](#)

[Add a note](#)

From the client dashboard, you can do the following:

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

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

HOW TO CHANGE A MEETING SCHEDULE FOR A CENTER

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

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

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

HOW TO EDIT DETAILS

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

Follow these instructions:

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

HOW TO MAKE NOTES

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

To add a note, follow these instructions:

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

Barangay 01 - Add note

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

*Note:

>Lorem ipsum dolor sit amet, consectetur adipiscing elit

Preview

Cancel

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

HOW TO VIEW THE CHANGE LOG

In the center, group, or client dashboard (details page), you can see a record of all changes

that have been made. At the bottom of that screen, click View Change Log. It might look like the following screen:

Mati Teacher - Change log

Record Creation Date: 26/08/2009

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

[Back to details page](#)

HOW TO CHANGE THE STATUS OF CENTERS, GROUPS AND CLIENTS

- [Overview of status states for centers, groups, and clients](#)
- [How to change the status of a center](#)
- [How to change the status of groups and/or clients](#)

OVERVIEW OF STATUS STATES FOR CENTERS, GROUPS, AND CLIENTS

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

HOW TO CHANGE THE STATUS OF A CENTER

The following rules apply when a center becomes inactive:

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

Follow these instructions:

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

The Change status box appears. It might look like the following screen:

Barangay 01 - **Change status**

Current status: ■ Active

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

*Status: ☐ Inactive

*Note:

Preview

Cancel

5. Click the button for the new status.
6. In the **Note** box, type a note explaining why this status is changing.

7. Click **Preview** to review your change.
8. If you want to make further changes, click **Edit Status**, make any changes, and click **Preview** again.

HOW TO CHANGE THE STATUS OF GROUPS AND/OR CLIENTS

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

State	Description
Partial application	Assigned to the client if the record has been created, but data is incomplete or the user does not want the status to be as “Pending Approval”, status can be marked as “Partial Application”.
Pending approval	<p>This is an optional state and can be omitted during the initial system setup by the MFI. Record contains all necessary data and is waiting for approval. Before and after this point, there could be some offline processes, which might govern the approval process. These processes can be specific to each MFI and will not impact Mifos functionality.</p> <p>A record can be saved in this state after the mandatory fields (according to the attributes table) have been filled.</p>
Active	<p>Client has been Approved and is eligible to open a savings account or apply for a loan, or is eligible for other products offered by the MFI.</p> <p>Every client has to have a loan officer to be active.</p>
Cancel	<p>A client application can be cancelled due to various reasons:</p> <ul style="list-style-type: none"> • Client can withdraw the application • The application was rejected by an Officer of the MFI • The client is not eligible, as the client has been Blacklisted • A duplicate client record already exists, and thus one record is being cancelled.
On hold	<p>This status means:</p> <ul style="list-style-type: none"> • No new accounts can be opened for the client. • Interest in the client’s savings account will keep on accumulating, but no withdrawals will be allowed. Deposits will be allowed. • No new loans will be disbursed to the client, but repayments for current loans will be as scheduled. <p>On Hold status of a client should be indicated on all the client’s accounts to ensure that the client is unable to operate the accounts.</p> <p>On Hold status can either be changed to Closed or Approved. The rules of the respective status will then be applicable on the record.</p>
Close	A client record can be closed to indicate that the client is not banking with the branch anymore or a duplicate record for the client exists in the system. The flags associated with this state are: Transferred, Duplicate Account, Blacklisted, Left Program, and Other. Once closed, client can reapply again but the client record has to follow the complete application procedure.

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

State	Description
Partial application	If the record has been created, but data is incomplete or the user does not want the status to be “pending approval”, the status can be marked as “Partial Application”. Group creation status defaults to this status if configured by the MFI.

Pending approval	<p>This is an optional state and can be hidden by the MFI during the initial system setup and configuration. The status means that the record contains all necessary data, and is waiting for approval pending any MFI manual process.</p> <p>When a group is created, this is the default status if the user does not have access to 'approve' status.</p>
Active/Approved	Group has been approved and is eligible to open a savings account or apply for a loan, or for other products offered by the MFI. To be Active, every Group must have a loan officer assigned.
Cancel	A group application can be canceled due to various reasons, which include withdrawal of the application; the application was rejected by an officer of the MFI; the group is not eligible as it has been Blacklisted; or a duplicate group record already exists and thus one record is being canceled.
On hold	<p>If the group status is marked On hold, it will have the following implications:</p> <ul style="list-style-type: none"> • New accounts: No new accounts will be opened for the group. • Savings account: Interest in savings account will keep on accumulating interest, but no withdrawals will be allowed. Deposits will be allowed. • Loans: No new loans will be disbursed to the group, but repayments for current loans will be as scheduled. • "On Hold" status can either be changed to Closed or Active/Approved. The rules of the respective status will then be applicable on the record. • If a group is On Hold, clients and client accounts will not be affected.
Close	<ul style="list-style-type: none"> • A group record can be Closed to indicate that the group is not banking with the branch anymore, or a duplicate record for the group exists in the system. The flags associated with this state are: Transferred, Duplicate Account, Left Program, Blacklisted, and Other. • A group cannot be closed if any client has 'on-hold' or 'active' status. • Once closed, group can reapply again, but the record creation has to follow the complete application procedure again. • Every time the status of the group is changed to "closed", Mifos system has to validate if all group accounts have been closed and all individuals are either reassigned or closed.

Follow these instructions to change the status:

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

Mati Teacher - **Change status**

Current status: ■ Active

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

*Status: ☐ On Hold

☒ Closed

When cancelling a Client , select an explanation from the dropdown list below.

Left Program ▾

*Note:

Client has moved to another village.

Preview

Cancel

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

HOW TO VIEW PERFORMANCE HISTORY

- [Performance history of a center](#)
- [Performance history of a group](#)
- [Performance history of a client](#)

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

PERFORMANCE HISTORY OF A CENTER

For a center, it includes the following:

- Number of active clients: Total number of clients belonging to the center, irrespective of the client status.
- Number of active groups: Total number of groups belonging to the center, irrespective of the group status.
- Total loan portfolio: Total original value of all outstanding loans (including all groups' loans and client loans). This does not include group-funded loan products.
- Total savings: All the savings accounts of the center

PERFORMANCE HISTORY OF A GROUP

For a group, it includes the following:

- Number of active clients: Total number of clients belonging to the group, irrespective of the client status.
- Amount of last group loan: Last largest group loan disbursed.
- Average individual loan size: $\text{Sum of active loan amount for all client loan accounts} / \text{Number of active client loan accounts}$
- Total loan portfolio: Total original value of all outstanding loans (including group loans and all client loans). This does not include group-funded loan products.
- Portfolio at risk: The remaining balance of all outstanding loans that have one or more installments of principal past due more than 30 days / total original value of all outstanding loans. Principal amounts of loan product loans (not group-funded loan product) excluding interest.
- Total savings: All the savings accounts of the group.
- Loan cycle per product: The number of times a loan product has been used for a loan account. If the group has taken two agricultural loans and three cattle loans, for example, the performance history displays the following: education loan=2, cattle loan=3. The counter is incremented when a loan account is approved and decremented for rescheduled loans or written-off loans.

PERFORMANCE HISTORY OF A CLIENT

For a client, it includes the following:

- Loan cycle number: A loan cycle number is incremented when a new loan account is

opened for the client. Rescheduling or writing-off a loan decrements the loan cycle count.

- Amount of last loan: The most recent loan with "closed-- obligations met" status.
- Number of active loans: Loans with 'active in good standing' and 'active in bad standing' statuses.
- Delinquent portfolio: Amount of overdue loan principal / Total original value of all outstanding loans. Loans with 'active in good standing', 'active in bad standing' statuses and rescheduled loans are still 'overdue'.
- Total savings: All the savings accounts of the client
- Meetings attended
- Meetings missed
- Loan cycle per product: The number of times a loan product has been used for a loan account. If the client has taken two agricultural loans and three cattle loans, for example, the performance history displays the following: education loan=2, cattle loan=3. The counter is incremented when a loan account is approved and decremented for rescheduled loans or written-off loans.

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

HOW TO ATTACH AND COLLECT SURVEYS

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

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

To create a new survey, follow the instructions in [How to create a new survey](#).

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

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

A screen like the following appears:

Suarez Group - Attach survey

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

Select survey :

Continue

Cancel

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

Enter survey data and click Preview. Click Clear All to clear selections. Click Cancel to return to client details without submitting information.

survey4

*Date of survey: 15 DD 3 MM 2010 YY

Surveyed by: Beatrice Madayang

1. Gender

- ☐ Male
☐ Female

2. Type of Business Activity

- ☐ Carpenter
☐ Hairdresser
☐ Fisherman
☐ Farmer

3. Business Growth Rate

- ☐ Positive
☐ Stable
☐ Negative

Clear All

Preview

Cancel

5. The default survey date is today's date. If you need to change this, type the day (XX), month (XX), and year (XXXX) of the actual survey.
6. In the **Surveyed By** box, your name appears automatically. Type over this name if someone else has asked these questions.
7. Click or type a response to each question. If the question is mandatory, you may not finish the survey until the question is answered.
8. If you need to change answers, click **Clear All** to erase all of them.
9. When you have answered all questions, click **Preview** to review the answers.
10. If you want to make changes to the answers, click the **Edit** button, click **Clear All** to erase the answers, click or type the correct answers, and click **Submit**.
11. In the Surveys box, the name and date of the survey now appear. To see details of that survey, click the name of the survey.

LOAN ACCOUNTS

- 34. INTRODUCTION TO LOAN ACCOUNTS**
- 35. HOW TO CREATE A NEW LOAN ACCOUNT**
- 36. HOW TO CHANGE THE STATUS OF
(APPROVE/CLOSE) LOAN ACCOUNTS**
- 37. HOW TO DISBURSE (PAY OUT) A LOAN**
- 38. HOW TO MANAGE LOAN ACCOUNT DETAILS**
- 39. HOW TO MAKE TRANSACTIONS FOR A LOAN
ACCOUNT**
- 40. HOW TO TRACK LOAN ACCOUNT HISTORY**

INTRODUCTION TO LOAN ACCOUNTS

- [What is a loan account?](#)
- [Group loans versus client loans](#)
- [The loan account "dashboard"](#)
- [Loan account summary](#)
- [Group loans individual monitoring \(GLIM\)](#)

WHAT IS A LOAN ACCOUNT?

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

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

GROUP LOANS VERSUS CLIENT LOANS

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

The benefits of the group include the following:

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

THE LOAN ACCOUNT "DASHBOARD"

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

Educational Loan # 000100000000183

[Edit account status](#)

■ Active in Bad Standing
Disbursal date: 25/01/2008
Purpose of Loan:

Account summary

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

[View repayment schedule](#)[View installment details](#)

	Original Loan	Amount paid	Loan balance
Principal	500.0	405.0	\$95.0
Interest	10.0	11.0	2.0
Fees	0.0	3.0	0.0
Penalty	0.0	3.0	0.0
Total	510.0	415.0	\$95.0

Recent activity

[View all account activity](#)

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

Account details

[Edit account information](#)

Interest rules

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

Repayment rules

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

Collateral details

Collateral type

Collateral Nerves:

External id:

Administrative documents

Payment Receipt

Additional information

egdm@ic.

8/2 skc

Restructured:

Recurring account fees

[More account and transaction details](#)[View status history](#)[View status history](#)
[View channel log](#)[View inside 100](#)
[View transaction history](#)

The following table summarizes the sections of the dashboard:

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

LOAN ACCOUNT SUMMARY

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

The summary might look like this:

Group Livestock

Loan #

000100000000616

[Edit account status](#)

■ Application Approved

Disbursal date: 22/03/2010

Purpose of Loan:

Account summary

[View repayment schedule](#)

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

The following table explains the entries shown on this page.

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

Repayment schedule

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

The page might look like this:

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

Apply transactions: [Apply charges](#)

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

Return to account details

The following table explains the entries on this page:

Column name	Description
Installment No.	Sequence number of the installment.
Due Date	<p>The first due date is the first repayment start date. If the loan is disbursed during a meeting, the repayment Start Date is the disbursal date + frequency of loan repayment + grace period duration (considering holidays and nonworking days).</p> <p>If the meeting day falls on a holiday, the new repayment date will be the next working day or the next repayment day, depending on how Mifos has been configured. No penalty is calculated for the period between the actual repayment date and the new repayment date.</p> <p>In case the loan duration extends beyond the current year, the system will create the repayment schedule for all years. However, the</p>

	<p>system assumes that the subsequent years have NO holidays. When the holidays next year are defined in the system, the repayment schedule for that year will be regenerated, taking into account the Holidays specified.</p> <p>If payment is not received, the penalty will be calculated from the new rescheduled date.</p> <p>Succeeding Installment Due Dates are calculated based on Previous Installment Due Date, holidays, and nonworking days as defined by the MFI.</p> <p>In case of holidays, if the head office configures it to be Next Repayment Day, no penalty will be calculated for that period. Penalty calculation will start if the client does not pay on the next repayment day.</p>
Date Paid	The date when payment for the installment was received.
Principal	Principal paid or due, in the next payment or in the future.
Interest	Interest paid or due, in the next payment or in the future.
Fees	Fees paid or due, in the next payment or in the future.
Total	Total of the Interest + Principal + Fees.

Missed Installments

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

Principal due \$80

Interest due \$20

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

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

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

Total amount due \$202

Partial payments are accepted.

GROUP LOANS INDIVIDUAL MONITORING (GLIM)

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

If your MFI wants to do things differently-that is, if it wants to keep the credit worthiness of

each individual in a group loan separate-it can use GLIM (group loans individual monitoring), which calculates performance history separately for each individual participating in a group loan.

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

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

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

HOW TO CREATE A NEW LOAN ACCOUNT

- [Loan schedule independent of meeting \(LSIM\)](#)

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

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

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

From the Home screen search function

You can navigate your way through Mifos using:

🔍 the links to the left 🔍 the search tool below 🔍 the tabs at the top

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

Search by name, system ID or account number:

Search

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

Quick start

Manage Clients
[Create new Group](#)
[Create new Client](#)

Manage Accounts
[Open new Loan Account](#)
[Open new Savings Account](#)
[Enter Collection Sheet Data](#)

From the Clients & Accounts left navigation panel (click **Create Loan Account**)

Clients & Accounts Tasks

Manage Collection Sheets
[Enter Collection Sheet Data](#)

Create new Clients
[Create new Centre](#)
[Create new Group](#)
[Create new Client](#)

Create new Accounts
[Create Savings account](#)
[Create Loan account](#)
[Create multiple Loan accounts](#)

Manage account status
[Change account status](#)

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

To review or edit a Client, Group, or account

Search

Search by name, system ID or account number

All Branch Offices

Search

or

Select a Branch Office

[Bangalore_branch1244723261188](#)
[Bangalore_branch1244724101456](#)
[Branch-1](#)
[Brata](#)
[chennai](#)
[chennai-Alandur](#)
[CNI Koumassi Siège](#)

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

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

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

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

Mati Teacher

[Edit Client status](#)

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

Account information

Open new account: [Loan](#) | [Savings](#)

Loan
[Household Improvement Loan Acct](#)
#000100000000464
Outstanding balance: 31469.0
Amount due: 10570.0

■ Active in Bad Standing

Savings
[Lazima Savings Acct](#)
#000100000000463
Balance: 200.0

■ Active

Client charges
[View details](#)
Amount Due: 0.0

[View all closed accounts](#)

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

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

Account Owner:

* Loan instance name :

General Loan-1

Continue

Cancel

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

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

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

3. In the **Loan Product Name** list, click the type of loan you want to create, and click **Continue**.
4. Enter information using the descriptions in the following table (note that these fields may vary somewhat, depending on the details of the loan product itself):

Field name	Description	Example
Amount	The loan amount for the client, limited to the minimum and maximum amounts shown in brackets.	100.00
Interest Rate	<p>Applicable interest rate, limited to the minimum and maximum values shown in brackets. If a default field was defined for the product, this field shows the default interest rate value.</p> <p>The rate field can be zero but cannot be left blank.</p> <p>You may not change the interest rate once the loan has been paid out to the client.</p>	18
No. of Installments	The number of installments in which the loan will be repaid, limited to the values shown in brackets.	12
Disbursement Date	<p>The date when the loan is likely to be disbursed (paid out). If the client/group has a meeting date, the date must be one of the meeting dates.</p> <p>This date will be used as a Loan Start Date to generate the repayment schedule. This field can be updated with the Actual disbursement when the loan is actually disbursed to the client. ?? This date can be in the past. The repayment schedule will be regenerated when this date is updated.</p> <p>If a client has no meeting date, this date will not be checked against the meeting date schedule.</p> <p>History information about the date change will not be available except in the change log.</p> <p>You may not change this date after the account is set to "active in good standing" status.</p>	02/07/2006
Grace Period for Payments	<p>Type how long to wait for late repayment: that is, how many installments.</p> <p>If the loan product specifies "No grace" or if interest is automatically deducted at the time of disbursement, this field cannot be used.</p> <p>You can extend or reduce the length of the grace period if the grace period has not yet expired.</p> <p>The grace period starts as of the day the loan is disbursed to the client.</p>	
Source of Funds	Click the applicable source of funds for the loan as defined by the MFI.	Tsunami
Purpose of Loan	Click the purpose of the loan.	

Business work activities	The type of activity the client is engaged in.	<i>Farming</i>
Collateral type	The type of collateral the client has provided for the loan.	<i>Type 1</i>
Collateral notes	Explanatory notes about the collateral type applicable to the loan.	<i>Land title deed verified by loan officer</i>
External ID	If this loan has an ID number from some other system, type it here.	
Additional information: Custom fields	Enter any additional information required by your MFI in the custom fields.	
Administrative Set Fees	Apply any set fees for this loan, as defined by your MFI. If you want to change the default fee amount for any fee displayed, type the amount in the box. If you want to remove this fee, check the Check to Remove Box.	
Additional Fee type	Apply up to a maximum of 3 different fee types, as defined by your MFI.	

- Click Continue.
- A screen appears summarizing the loan repayment installments. The screen you see might look like this:

Account Owner: Mati Teacher

Loan Amount : 2000.0

Disbursal date : 16/03/2010

Loan Application Fee Amount : 40.0

Installments

Amount due					
Installment	DueDate	Principal	Interest1	Fees	Total
1	23-Mar-2010	181.8	9.2	0.0	191.0
2	30-Mar-2010	181.8	9.2	0.0	191.0
3	06-Apr-2010	181.8	9.2	0.0	191.0
4	13-Apr-2010	181.8	9.2	0.0	191.0
5	20-Apr-2010	181.8	9.2	0.0	191.0
6	27-Apr-2010	181.8	9.2	0.0	191.0
7	04-May-2010	181.8	9.2	0.0	191.0
8	11-May-2010	181.8	9.2	0.0	191.0
9	18-May-2010	181.8	9.2	0.0	191.0
10	25-May-2010	181.8	9.2	0.0	191.0
11	01-Jun-2010	182.0	10.0	0.0	192.0

Preview

Cancel

The list of installments shows the following:

- The number of installments
- The due date for each installment
- The principal for the loan at each installment
- The interest at each installment
- Any fee charged at the time of the installment
- The total amount of money due for each installment

7 Click **Preview** to review all the loan information. If you want to make changes in the loan, click **Edit Account Information**, make the changes, and click **Preview** again.

8 When you are satisfied with all changes, click **Submit for Approval** (or, if you want to wait to submit this loan, click **Save for Later**). (If you decide not to create the loan at all at this time, click **Cancel**.)

A screen confirming the loan appears; it might look like this:

Group Livestock Loan # 000100000000616 - Confirm status

change

New status: ■ Application Approved

19/03/2010

This group is a good candidate for this loan. - *TEST ACCOUNT - Do Not Change MFI*

Complete and check off the following tasks. Then click Continue. Click Cancel to return to Loan account details without submitting information.

☐ **Client has completed loan survey**

[Edit status](#)

[Submit](#)

[Cancel](#)

LOAN SCHEDULE INDEPENDENT OF MEETING (LSIM)

If your MFI intends to collect loan payments on nonmeeting days, it can set up this LSIM system to adjust the repayment schedule.

During the configuration process, the Allow Payments on Nonmeeting Days setting is turned on.

Then, in Mifos, you see the following differences when you create a loan:

- Ordinarily, the default disbursement date is the next meeting date. If LSIM is activated, however, you can change this date to something else. However, this disbursement date must be in the future.
- You can also change the default repayment day to a nonmeeting day (in the Repayment Day field), but it must occur at the same frequency as meeting days (that is, if the meeting occurs once a month, the repayment day must be once a month). You may not change the frequency of repayments.

Mifos calculates the repayment schedule, including grace periods, based on these dates.

HOW TO CHANGE THE STATUS OF (APPROVE, CLOSE) LOAN ACCOUNTS

HOW TO APPROVE OR CLOSE A SINGLE LOAN ACCOUNT

Before loans can be disbursed, they must be approved by someone with the appropriate permissions. The same procedure is used to cancel loan applications.

The following table explains the meanings of the statuses that a loan can have. When you configure Mifos, you can decide which of these statuses is available for use. See the [Configuration guide](#) for information.

Status	Description
Partial Application	<p>Save the loan account in this status when:</p> <p>The information entered is not complete; or</p> <p>Is required by the MFI as part of the loan approval process; or</p> <p>Want to save it with this status for the time being.</p> <p>Most loan account attributes can be modified when the account is in this status.</p> <p>Use the Save for later button when saving the loan account</p>
Pending Approval	<p>This is an optional status showing that loan account information is complete information. This status allows the MFI to execute offline process with regard to the loan account before approving it in the system.</p> <p>The loan account can be cancelled when it is in this status.</p> <p>Use the Submit for Approval button when saving the loan account</p>
Approved	<p>The loan amount and repayment schedule have been approved by the MFI. All loan account parameters including the interest amount, loan term and funding source of the account are frozen and cannot be changed at this state</p> <p>The loan account can be cancelled when it is in this status.</p>
Disbursed to LO	<p>This is an optional state showing that the loan amount has been disbursed to the loan officer of the customer.</p> <p>The loan account can be cancelled when it is this status.</p>
Active in good standing	<ol style="list-style-type: none">1. Can be changed to this status once the loan has been disbursed to the customer.2. The Actual disbursement date can be entered at this point and the loan account grace period starts counting where applicable.3. This status confirms that the loan has been issued to the client.
Closed - Rescheduled	<p>A loan can be rescheduled if the MFI allows rescheduling. The current loan account has to be closed with the status marked as Closed- Rescheduled, and a new loan account must be created; it can have the same or different conditions and rules compared to the previous loan.</p> <p>The system will not link the old and new accounts.</p> <p>Transactions can still be applied to accounts in this status, but the user will be given a warning before proceeding.</p> <p>In performance reporting and other reporting, this loan will not be counted as</p>

	part of the loan cycle.
Closed - Obligations met	<ol style="list-style-type: none"> 1. The system moves the account to this state automatically when the loan amount is completely paid off. 2. The account can be moved to this status manually without validating if the amount has been paid off.
Active- Bad standing	<p>The system moves to this status any time the loan account terms are violated, for example, if there is nonpayment of an installment.</p> <p>The system automatically moves the account to Active in Good Standing once the amount overdue has been paid.</p>
Closed- Written Off	The loan account can be written off if the MFI or Loan Officer determines that the loan cannot be repaid.
Cancelled	A loan can be cancelled before it gets to Active and in Good Standing status. The loan can be cancelled if the customer withdraws the application or an officer of the MFI rejects the application.

To approve (or cancel) a loan, follow these instructions:

1. From any Search screen, search for the borrower name (client or group), or the loan account number if you know it.
2. In the list of clients or groups that appears, click the correct one.
3. In the Account Information section, find the loan you need to approve (all loans that need approval have a yellow square next to them). Click that link.
4. Click **Edit Account Status**.

A screen like the following appears:

Individual Medical Loan # 000100000000609 -

Change status

Current status: ■ Application Pending Approval

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

***Status:** ☐ Partial Application

☒ Application Approved

☐ Cancel

When cancelling a Loan, select an explanation from the dropdown list below.

--Select--

***Note:**

5. Click either **Partial Application**, **Application Approved**, or **Cancel**. If you click **Cancel**, you must click an explanation from the list that appears, such as Rejected. If the application was withdrawn, click **Withdraw**. If neither explanation fits, click **Other**.
6. In the Note box, type a note explaining any reasons for your action.
7. Click **Preview** to review your work.
8. If a survey is required for this loan product, you must check the **Client has Completed Loan Survey** box.
9. Click **Submit**.

The loan now appears on the details page with a green square, showing that it is approved.

Individual Medical

Loan #

000100000000609

[Edit account](#)

[status](#)

■ Application Approved

Disbursal date: 16/03/2010

Purpose of Loan:

HOW TO APPROVE MULTIPLE ACCOUNTS

See [How to approve multiple loans \(bulk loan approval\)](#) under bulk transactions.

HOW TO DISBURSE (PAY OUT) A LOAN

- [How to reverse a loan disbursal \(payout\)](#)
- [How to redo a loan disbursal \(payout\)](#)

You can disburse (pay out) a loan to the borrower starting on the day specified in the loan account. When you search for the loan, the date of disbursal appears near the top of the screen for this particular loan:

jbLoan1 #
000100000000537

[Edit account status](#)

■ Application Approved
Disbursal date: 19/01/2010
Purpose of Loan: Equipment Purchase

Follow these instructions:

1. In the loan account screen for the client or group, in the upper right corner, click **Disburse Loan**.

A screen like the following appears:

jbLoan1 # 000100000000537 - Disburse Loan

*Fields marked with an asterisk are required.

Disbursal Date: 19 DD 01 MM 2010 YYYY

Receipt ID:

Receipt Date: 19 DD 01 MM 2010 YYYY

Disbursement details

Loan Amount:

*Mode of payment:

Payment details

Amount:

*Mode of payment:

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

Field	Description	Example
Disbursal Date	The date the loan is being paid out	19/01/2010
Receipt ID	If you are providing receipts, the identification of this receipt	#40500
Receipt Date	The date the receipt was provided to the borrower	19/022010
Loan Amount	The total amount of the loan	3434.0
Mode of payment	Cash, cheque, voucher, or a custom mode set by your MFI	Cash
Payment Details	Amount of any loan fee	
Mode of Payment	If there is a loan fee, the way it is paid: cash, cheque, voucher, or a custom mode set by your MFI	

3. Click **Review Transaction** to review your choices.
4. If you need to make any changes, click **Edit Transaction**, make changes, and click **Review Transaction** again.
5. When you are satisfied with the disbursal details, click **Submit**.
The disbursal date in the account status summary changes to reflect your changes.

HOW TO REVERSE A LOAN DISBURSAL (PAYOUT)

Sometimes, data entry errors result in loans that are created for the wrong client, or perhaps the wrong type of loan product is created for a client. The error might not be detected until several repayments have been made.

To correct this error, if you have the appropriate permissions, you can reverse the loan disbursal and all repayments made up to this point. This can happen only if the loan is in an "Active in good standing" or "Active in bad standing" state. (Afterward, if repayments have already been made, you can redo the disbursal by recreating the correct loan and applying all those repayments to it. Make a note of any repayments, so that you can apply them to the new loan. See [How to redo a loan disbursal \(payout\)](#))

Follow these instructions:

1. Click **Admin > Reverse Loan Disbursal**.
2. In the screen that appears, type the account ID for the loan and click **Search**.
A screen like the following appears:

Reverse Loan disbursal

Following are the account details for the Loan account . Specify the note and click Preview if you want to reverse the Loan disbursal and all payments made against this Loan . Click cancel to return to Admin page without any modification.
* Fields marked with an asterisk are required.

Household Improvement Loan - Account #00010000000464

Client: Mati Teacher: ID 0011-000000148

Loan Officer: wqe adw

Bangalore_branch1244723261188 / testcentre / testgroup

Amount disbursed: 5000.0

Disbursal date: 10/11/2009

No. of payments made : 2

Amount paid: 580.0

Payments Made

No .	Date paid	Amount
1	10/11/2009	80.0
2	12/01/2010	500.0

*note

Preview

Cancel

3. In the **Note** box, type a note explaining why this loan payout is being reversed, and click **Preview** to review your work.
4. A summary of this action appears. Be sure that you intend to reverse this payout, as the action reverses all financial transactions made up to this date, and the loan account status will be marked as cancelled.
5. If you are satisfied with this action, click **Submit**.

The loan account is now marked cancelled. This action is recorded in account notes and adjustment notes, and the change is logged in account activity. The cancelled loan is not included in loan counts for any reports.

HOW TO REDO A LOAN DISBURSAL (PAYOUT)

If you have the appropriate permissions, you can redo the payout (disbursal) of a loan that was previously reversed. You can apply any repayments for the erroneous loan to the new loan.

Follow these instructions:

1. Click **Admin > Redo Loan Disbursal**.
2. In the screen that appears, in the **Name** box, type the client or group who holds the loan account and click **Search**.
3. All clients/groups with that name appear. Click the link for the correct one.
4. In the screen that appears, in the **Loan (Instance) Name** list, click the type of loan product that you want to replace the incorrect one and click **Continue**.
5. In the screen that appears, make your choices about the terms of the loan. For instructions, see [How to create a loan account](#). Note that the disbursal date must be earlier than today's date.
6. Click **Continue**.
A screen appears for redoing and reviewing the repayment installments.
7. For each installment, the Actual Payment Date and the Actual Amount Paid are already filled and can be changed. Update the appropriate values in each repayment.
8. Click **Preview** to review your work.
9. If you need to make changes, click **Edit Loan Account Information**, make changes, and click Preview again.
10. When you are satisfied with the new loan, click **Submit**.
A confirmation page appears.

HOW TO MANAGE LOAN ACCOUNT DETAILS

Once a loan account is created, you can change a few details about it.

Follow these instructions:

- 1. In any search box, type the name of the borrower, the system ID of the borrower, or the loan account number and click **Search**.
- 2. In the list of results that appears, click the correct account.
The details page for that loan appears.
- 3. In the Account Details section, click **Edit Account Information**.
A screen like the following appears:

jbLoan1 # 000100000000537- Edit account information

Edit the fields below. Then click Preview. Click Cancel to return to Loan Account Details without submitting information.

* Fields marked with an asterisk are required.

Loan Account Details

Account details

* Loan Amount:

3434.0

(Allowed Amount: 1.0 - 50000.0)

* Interest rate:

0

(Allowed Interest rate amount 0.0 - 999.0 %)

*No. of installments:

10

(Allowed Number of Installments: 0 - 12)

*Disbursal date:

20

DD

00

MM

2010

YYYY

Grace period for repayments:

2

Source of fund:

--Select--

Purpose of Loan:

Equipment Purchase

Collateral type :

--Select--

Collateral Notes:

External Id:

- 4. In the available fields, type and click the appropriate changes you want to make. Use the table in "[How to create a loan account](#)" for details on the meaning of each field.
- 5. Click **Preview** to review your changes. When you are satisfied, click **Submit**.

HOW TO MAKE TRANSACTIONS FOR A LOAN ACCOUNT

- [How to apply payments](#)
- [How to apply adjustments](#)
- [How to repay a loan](#)
- [How to apply charges and fees](#)
- [How to remove recurring account fees](#)

Regardless of whether the loan is held by a client or a group, the process of making transactions is the same.

In any Search box, type the name of the client or the group (or the number of the loan account, if you know it). If you type the client or group name, a list appears with all clients and groups having that name. Click the link for the correct one and, from the details page that appears, click the link for the correct loan account.

Then follow these instructions for the transaction that you want to make.

HOW TO APPLY PAYMENTS

1. In the Transactions box at the upper right of the screen, click **Apply Payments**. A screen like the following appears:

Suarez Group - Apply payment

Fields marked with an asterisk are required.

*Date of transaction: DD MM YYYY

*Amount:

*Mode of payment:

Receipt ID:

Receipt date: DD MM YYYY

Review transaction

Cancel

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

Field	Description
Date of Transaction	This shows today's date. If you need to change this date because the payment took place at another time, type the day (XX), month (XX), and year (XXXX) of the payment.
Amount	The amount of the payment. If the borrower is making only a partial payment, type the amount of this payment.
Mode of Payment	The way the payment was made.

Receipt ID	The number of the receipt, if you use one.
Receipt Date	Date the receipt was issued, if you used one.

- When you are done, click **Review Transaction** to review your work.

For information on uploading administrative documents that you can use for payment transactions, see ["How to manage administrative documents."](#) You can get information on entering information on several accounts at the same time; see ["How to enter collection sheet data."](#)

HOW TO APPLY ADJUSTMENTS

Sometimes errors occur when payments for a loan are recorded. If you need to cancel the full amount of the last repayment, you can do this by making an "adjustment." If you need to cancel several repayments, you must do each one separately.

When you have made an adjustment, Mifos divides the cancelled payment into principal, interest, and fees, and makes adjustments in each of these categories to the total amount still due for the loan.

Follow these instructions:

- In the Transactions box at the upper right of the screen, click **Apply Adjustment**.
Note: If no payments have been made up to the present for this loan, this button does not appear.

A screen like the following appears, showing the last payment made:

Educational Loan # 000100000000511 - Apply adjustment

Last payment can be reversed if required. If the adjustment is made, system will make a reverse transaction entry and the account balance will be updated.

Last payment made: 80.0

☐ *Check to revert the last payment

*Notes:

Review adjustment

Cancel

- Check the **Check to Revert the Last Payment** box.
- In the **Notes** box, type information describing why you made this adjustment.
- When you have made the adjustment, click **Review Adjustment** to review your work and click **Submit**.

HOW TO REPAY A LOAN

You can repay the entire remaining loan balance at once using the Repay Loan link. After following these instructions, the status of the loan will change to "Closed - Obligation Met".

- In the Transactions box at the upper right of the screen, click **Repay Loan**.

A screen like the following appears:

jbLoan1 # 000100000000537 - Repay Loan

* Fields marked with an asterisk are required.

Actual Payment
Date : 30/03/2010
Amount : 3384.0
* Mode of
payment :
Receipt ID:
Receipt Date: DD MM 2010 YYYY

Review Transaction

Cancel

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

Field	Description
Mode of Payment	The way the payment was made
Receipt ID	A number for the receipt, if you use one.
Receipt Date	The date the receipt was issued, if you use one.

3. When you are done, click **Review Transaction** to review your work.
4. If you want to make changes, click **Edit Transaction**, make any changes, and click **Review Transaction** again.
5. When you are satisfied with all changes, click **Submit**.

HOW TO APPLY CHARGES AND FEES

If you want to apply fees or penalties directly to the loan, following these instructions.

1. In the Transactions box at the upper right of the screen, click **Apply Charges**.
A screen like the following appears:

testcentre - Apply charges

*Select charge type: Amount

Submit

Cancel

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

Field	Description
Select Charge	Click the appropriate charge or fee. These are loan fees that have been created or you can select Misc Fee or Misc Penalty

type	
Amount	The amount to apply. If there is a set amount for this charge, it appears in the Amount box; type over this to change it.

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

Note the following:

- In addition to the penalty calculated for delayed repayment, the user can apply a "Misc penalty" amount to the account. If a Misc Penalty amount is applied to the account, the same will be included in the next payment due for the account.
- If the penalty rate is changed in between two payments, the old penalty rate should be taken for calculation until the date the change was made.
- A penalty is not calculated until the day after the due date.

HOW TO REMOVE RECURRING ACCOUNT FEES

In the Recurring Account Fees section, near the bottom of the account details screen, a list of recurring account fees associated with the account are listed. Click **Remove** for the fee you wish to remove. The fee is now gone from the Account Details section and is no longer associated with the loan account.

HOW TO TRACK LOAN ACCOUNT HISTORY (TRANSACTIONS, PERFORMANCE)

- [How to view the history of all transactions](#)
- [How to view status history](#)
- [How to view performance history](#)
- [How to view missed installments](#)
- [How to view change log](#)
- [How to view and add notes about the loan](#)

HOW TO VIEW THE HISTORY OF ALL TRANSACTIONS

1. At the bottom of the screen, click **View Transaction History**.
A screen like the following appears (only part of the screen shows here):

jbLoan1 - Transaction history

Date	PaymentID	TransactionID	Type	GLCode	Debit	Credit	Clientname	DatePosted
24/03/2010	3434	20532	Principal	11201	50.0	-	Mati Teacher	24/03/201
24/03/2010	3434	20531	Principal	1504	-	50.0	Mati Teacher	24/03/201
23/03/2010	3433	20530	Loan Disbursement	11201	-	3434.0	Mati Teacher	23/03/201
23/03/2010	3433	20529	Loan Disbursement	1504	3434.0	-	Mati Teacher	23/03/201

Return to details page

This screen shows the following:

- All transactions
- ID number of Transaction
- Transaction Type
- General ledger code
- Amount of debit of credit
- Client or group name
- Date posted
- User who posted the transaction
- Any notes on adjustments

HOW TO VIEW STATUS HISTORY

At any point, you can see the history of a loan: the original application, whether it was approved, and whether it is active, in good standing, or closed. You can use this information to track the progress of the loan and the efficiency of the loan officer or the MFI approval process itself.

At the bottom of the screen, click **View Status History**.
A screen like the following appears:

jbLoan1 #000100000000537 - Status history

Date	OldStatus	NewStatus	User
17/01/2010	-	Application Pending Approval	TEST ACCOUNT - Do Not Change MFI
18/03/2010	Application Pending Approval	Application Approved	TEST ACCOUNT - Do Not Change MFI
23/03/2010	Application Approved	Active in Good Standing	TEST ACCOUNT - Do Not Change MFI

Return to account details

HOW TO VIEW PERFORMANCE HISTORY

The box in the upper right corner summarizes the performance of the client or group for this loan. It includes the following:

- Number of payments: The total number of payments/installments that have been made successfully
- Number of missed payments: The total number of payments/installments that are missed and are in arrears
- Days in arrears: The number of days the loan account is behind on payment (that is, the number of days overdue)
- Loan maturity date: The date on which the loan matures and the outstanding loan balance is due

HOW TO VIEW MISSED INSTALLMENTS

If an installment payment is missed, it is displayed in the overdue information, and the Total Amount Due includes the missed installment. For example, if a client has to repay \$100 (principal = \$80 and Interest = \$20) every month, and she defaults for the month of August, then for the month of September, the following amounts are displayed in the Next Payment details:

- Principal Due= \$80
- Interest Due = \$20
- Penalty Due = \$2 (for the missed/defaulted installment)
- Principal Overdue= \$80 (for the missed/defaulted installment)
- Interest Overdue = \$20 (for the missed/defaulted installment)
- Total Amount Due= \$202

HOW TO VIEW THE CHANGE LOG

Any changes that have been made to loan details are contained in the change log. These might include

- Account information changes
- Addition/removal of fee types

- However, changes related to transactions (such as payment of principal, interest, fees, and penalties) are not logged.

jbLoan1 # 000100000000537- [Change Log](#)

Date	Field	OldValue	NewValue	User
18/03/2010	Status	Application Pending Approval	Application Approved	mifos

HOW TO VIEW AND ADD NOTES ABOUT THE LOAN

To add a note, follow these instructions:

- The following screen appears:

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

Note: Lorem ipsum dolor sit amet, consectetur adipiscing elit

Cancel

- The note now appears in the Recent Notes section.

SAVINGS ACCOUNTS

41. INTRODUCTION TO SAVINGS ACCOUNTS

42. HOW TO CREATE A NEW SAVINGS ACCOUNT

43. HOW TO CHANGE THE STATUS OF A SAVINGS ACCOUNT

44. HOW TO MANAGE SAVINGS ACCOUNT DETAILS

45. HOW TO MAKE TRANSACTIONS FOR A SAVINGS ACCOUNT

46. HOW TO TRACK SAVINGS ACCOUNT HISTORY

INTRODUCTION TO SAVINGS ACCOUNTS

WHAT IS A SAVINGS ACCOUNT?

You can create savings accounts for centers, groups, and clients based on the savings products defined in Mifos. All accounts inherit the rules of the product they are created from.

Note: The savings product must be in an Active state before you can create an account based on it.

Savings accounts are vital to the economic health of the client or group. MFIs encourage regular contributions to these accounts, and in some cases make contributions mandatory. Your MFI could make a rule that you cannot create loan accounts for borrowers unless their savings accounts are at a minimum level. You may also make a rule that the client or group does not earn interest if the savings account is lower than a specified minimum amount.

If you create a savings account for a group or a center, all members of the group or center can deposit to and withdraw from these accounts. Usually, when a transaction is made, the user chooses the client name from a list of approved clients belonging to that group or centre.

A center, group, or client can have more than one account, of the same or different savings products, but a single account cannot be shared by more than one center, group, or client. In addition, no conversion is allowed between individual client accounts and center/group accounts.

MANDATORY VERSUS VOLUNTARY SAVINGS

Some MFIs make their savings accounts mandatory. The minimum deposit amount is considered "due" at every meeting day of the account owner. Partial payments are allowed. If the client or group does not make this minimum deposit on time, the required deposit amount at the next meeting is increased by that amount. For example, if the minimum deposit is 50, and the client does not pay, then at the next meeting, the required deposit will be 100. If the minimum deposit is 50 and the client pays 25, then at the next meeting, the required deposit will be 75.

If the savings account is held by a center, the deposit amount is applied to all clients in Active or On Hold states. If the savings account is held by a group, and the minimum deposit applies to each group member separately, the deposit amount is applied to clients in Active or On Hold states.

Voluntary accounts have no minimum deposit, though there is a "recommended deposit" amount that can be included in the definition of the savings product.

THE SAVINGS ACCOUNT "DASHBOARD"

The savings account details page ("dashboard") shows the detailed transactions and functions related to savings accounts. It includes the account status, the recent activity status, and transaction tracking details.

To view the dashboard, in any Search box, type the account number for the savings account. You can also type the client or group name and click the account link from the details page for that client or group.

The screen might look like the following:

Individual Savings Account # [Edit account status](#)
000100000000050

■ Active

Account balance: 860.1

Total amount due on 29/03/2010:

Recent activity [View all account activity](#)

Date	Description	Amount
28/02/2010	Interest_Posting	0.0
31/01/2010	Interest_Posting	0.0
31/12/2009	Interest_Posting	0.0

Account details

Recommended amount for deposit: 10.0

[Edit Account Information](#)

Type of deposits: Mandatory

Max amount per withdrawal: 0.0

Interest rate: 7.5%

Additional information

kay's savings:

Transactions

[Make deposit/withdrawal](#)
[Apply adjustment](#)
[Close account](#)

Performance history

Date account opened:
17/07/2008
Total deposits: 860.0
Total interest earned: 25.1
Total withdrawals: 25.0

Surveys

[Attach a survey](#)
[View all surveys](#)

Recent notes

No notes available.

[Add a note](#)

More account and transaction details

[View transaction history](#)
[View change log](#)
[View status history](#)

The dashboard might include the following items:

Category	Description
Savings account header	Savings account number, current status, balance, and amount due at next meeting (if account is mandatory)
Recent Activity	A list of transactions that have taken place with regard to the account.
Account Details	Shows the savings account details, which include recommended or mandatory amount for deposit, type of deposit, maximum amount allowed per withdrawal, and interest rate.
More account and transaction details	Shows the status history, change log, and change history for the loan account.
Transactions	Provides the links to making a deposit, withdrawal, or adjustment, or closing the savings account.
Performance history	Show various account performance indicators, such as total deposits, withdrawals, and interest.
Recent Notes	Shows the three most recent notes appended to the account, with additional links to add a new note or view all the notes.

HOW TO CREATE A NEW SAVINGS ACCOUNT

The following are necessary for you to create a savings account:

- If the savings account is for a client or group, the client and/or group must be in Approved state.
- If the savings account is for a center, the center must be Active.

Note: You may not delete savings accounts.

You can create a new account from several places in Mifos. One way is to navigate to the details page for that client, group, or center. You can do this by searching for the client, group, or center from the Search on the Home screen or navigating to the details page directly

- From the Home screen search function

You can navigate your way through Mifos using:

⬅ the links to the left ➡ the search tool below ➡ the tabs at the top

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

Search by name, system ID or account number:

Search

- From the Clients & Accounts main panel (click a **Branch Office** from the list on the right to narrow down the search for the customer) Continue to click on the Loan Officer, then finding the client, group, or center to create a savings account for.

To review or edit a Client, Group, or account

Search

Search by name, system ID or account number

All Branch Offices

Search

or

Select a Branch Office

Bangalore_branch1244723261188

Bangalore_branch1244724101456

Branch-1

Brata

chennai

chennai-Alandur

CML Kottamalai Slaga

- If you are creating a savings account for a client, navigate to the client details page. A screen shows details about this client's information and history with your MFI. In the Account Information section, find the Open new account line and click the Savings link.

Account information

Open new account: [Loan](#) | [Savings](#)

Loan

[Household Improvement Loan, Acct #000100000000464](#) ■ Active in Bad Standing
Outstanding balance: 31469.0
Amount due: 10570.0

[jbLoan1, Acct #000100000000537](#) ■ Application Pending Approval

Savings

[Lazima Savings, Acct #000100000000463](#) ■ Active
Balance: 200.0

Client charges

[View details](#)
Amount Due: 0.0

[View all closed accounts](#)

Another way to create savings accounts is from the quick links in Mifos.

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

Quick start

Manage Clients

[Create new Group](#)
[Create new Client](#)

Manage Accounts

[Open new Loan Account](#)
[Open new Savings Account](#)
[Enter Collection Sheet Data](#)

- From the Clients & Accounts left navigation panel (click **Create Savings Account**)

Clients & Accounts Tasks

Manage Collection Sheets
[Enter Collection Sheet Data](#)

Create new Clients

[Create new Centre](#)
[Create new Group](#)
[Create new Client](#)

Create new Accounts

[Create Savings account](#)
[Create Loan account](#)
[Create multiple Loan accounts](#)

Manage account status

[Change account status](#)

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

Once you have selected the customer you are creating the account for, the procedure is the same.

1. The following screen appears:

Create Savings account - Enter Savings account information

Select a Savings instance. Then click Continue. Click Cancel to return to Clients & Accounts without submitting information.

*Fields marked with an asterisk are required.

Account Owner: Mati Teacher

*Savings instance name:

2. In the Savings Product Name list, click the type of account you want to create, and click Continue. A screen appears summarizing the terms of the savings product. For information on these terms, see "[How to define and change new savings products](#)"

Create Savings account - Enter Savings account information

Complete the fields below. Then click Continue. Click Cancel to return to Clients & Accounts without submitting information.

*Fields marked with an asterisk are required.

Account Owner: Mati Teacher

*Savings instance name:

Savings product summary

Description: Individual Savings account. Used at client's discretion and as extra insurance against the loan in case the client defaults.

Type of deposits: Mandatory

Max amount per withdrawal: 0.0

Balance used for Interest rate calculation: Average Balance

Time period for Interest rate calculation: 30 day(s)

Frequency of Interest posting to accounts: 1 month(s)

Min balance required for Interest rate calculation: 0.0

Interest rate: 7.5 %

Savings account details

Recommended amount for deposit:


3. Review the terms. If you are satisfied, click Preview.
4. If you want to change anything about this savings account, click Edit Savings Account Information, make changes, and click Preview again.
5. When you are satisfied with all details, click Submit for Approval (or, if you want to submit this account later, Save for Later). (If you decide not to create a savings account at all at this time, click Cancel.)

HOW TO APPROVE A SAVINGS ACCOUNT

When an application for a savings account is made, the account appears in the Account Information section of the client or group dashboard with a yellow circle, as in the following screen:

Account information

Open new account: [Loan](#) | [Savings](#)

Savings
Mandatory Savings 
Acct Application
#000100000000617 Pending
Balance: 0.0 Approval

- To approve the account, click the link for the account.
- Click Edit Account Status.


The following screen appears:

FreeSavings # 000100000000637 - **Change status**

Current status:  Pending Approval

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

*Status: ☐ Partial Application
☐ Active
☐ Cancel
When cancelling a Savings, select an explanation from the dropdown list below.

--Select-- 

*Note:

Preview

Cancel

- Click Partial Application, Active (approved), or Cancel (not approved).
- If you click Cancel, click a reason for our action from the list that appears. (You might reject the application, or the client might withdraw the request.)
- In the Notes box, type any information about your reasons for approving, delaying, or not approving the savings account.
- Click Preview to review your work.
- If you want to make any changes, click Edit Status, make the changes, and click Preview again.
- When you are satisfied with the change in status, click Submit.

THE SAVINGS ACCOUNT "DASHBOARD"

The savings account details page ("dashboard") shows the detailed transactions and functions related to savings accounts. It includes the account status, the recent activity status, and transaction tracking details.

To view the dashboard, in any Search box, type the account number for the savings account. You can also type the client or group name and click the account link from the details page for that client or group.

The screen might look like the following:

Individual Savings Account # [Edit account status](#)
000100000000050

■ Active

Account balance: 860.1

Total amount due on 29/03/2010:

Recent activity

[View all account activity](#)

Date	Description	Amount
28/02/2010	Interest_Posting	0.0
31/01/2010	Interest_Posting	0.0
31/12/2009	Interest_Posting	0.0

Account details

Recommended amount for deposit: 10.0

[Edit Account Information](#)

Type of deposits: Mandatory

Max amount per withdrawal: 0.0

Interest rate: 7.5%

Additional information

kay's savings:

Transactions

[Make deposit/withdrawal](#)
[Apply adjustment](#)
[Close account](#)

Performance history

Date account opened:
17/07/2008

Total deposits: 860.0

Total interest earned: 25.1

Total withdrawals: 25.0

Surveys

[Attach a survey](#)
[View all surveys](#)

Recent notes

No notes available.

[Add a note](#)

More account and transaction details

[View transaction history](#)

[View change log](#)

[View status history](#)

The dashboard might include the following items:

Category	Description
Savings account header	Savings account number, current status, balance, and amount due at next meeting (if account is mandatory)
Recent Activity	A list of transactions that have taken place with regard to the account.
Account Details	Shows the savings account details, which include recommended or mandatory amount for deposit, type of deposit, maximum amount allowed per withdrawal, and interest rate.
More account and transaction details	Shows the status history, change log, and change history for the loan account.
Transactions	Provides the links to making a deposit, withdrawal, or adjustment, or closing the savings account.
Performance history	Show various account performance indicators, such as total deposits, withdrawals, and interest.
Recent Notes	Shows the three most recent notes appended to the account, with additional links to add a new note or view all the notes.

HOW TO CHANGE THE STATUS OF A SAVINGS ACCOUNT

You can change the status of a savings account depending on what status it is in.

The following table shows the descriptions of all the statuses a savings account can have. Depending on how your MFI is configured and in what status the savings account is in, you may not see all of these status choices.

Status	Description
Partial Application	If the record has been created but data is incomplete, or if the user does not want the status to be pending approval, status can be marked as Partial Application. More data can be added, or the record can be edited in this state.
Pending Approval	The record contains all necessary data and is waiting for approval. Before and after this point, there could be some offline processes, which might govern the approval process. These processes can be specific to each MFI and will not have an impact on Mifos functionality.
Approved/ Active	The savings account has been approved. After this, the customer can start transacting and operating their savings account.
Inactive	In case there are no transactions in the savings account for a certain number of days (the default is 30), the state is automatically changed to Inactive. If a transaction is made, the state will changes to Approved/ Active.
Cancel	A savings application can be cancelled for various reasons: <ul style="list-style-type: none">• The customer can withdraw the application• The application was rejected the MFI• Because the customer is blacklisted, they are not eligible.
Closed	The savings account is closed and archived.

1. From the account dashboard, click Edit Account Status.
2. In the Status section, click the Status you would like the Account to change to.
3. In the Notes box, type a reason for the change in status.
4. Click Preview to review the change.
5. If you want to make changes, click Edit Status, make changes, and click Preview again.
6. When you are satisfied with the changes, click Submit.
The account dashboard shows the new status.

HOW TO MANAGE SAVINGS ACCOUNT DETAILS

You can make changes to the recommended deposit amount. If your MFI has defined additional fields, you can change those in this section as well.

1. From the savings account dashboard, click **Edit Account information**.

The following screen appears:

Family Savings Account # 000100000000114 - Edit Savings account information

Edit the fields below. Then click Preview. Click Cancel to return to Savings account details without submitting information.

*Fields marked with an asterisk are required.

Savings account details

Recommended amount for deposit:

Additional information

Savings Guarantor:

Preview

Cancel

2. Make any changes to the account.
3. Click **Preview** to review them.
4. When you are satisfied with the changes, click **Submit**.

HOW TO MAKE TRANSACTIONS FOR A SAVINGS ACCOUNT

- [How to make deposits to or withdrawals from a savings account](#)
- [How to make adjustments to a savings deposit](#)

HOW TO MAKE DEPOSITS TO OR WITHDRAWALS FROM A SAVINGS ACCOUNT

1. Click **Make Deposit/Withdrawal**.
A screen like the following appears:

Lazima Savings # 000100000000463 - Make deposit/withdrawal

* Fields marked with an asterisk are required.

*Date of transaction: 30 DD 03 MM 2010 YYYY

*Payment type: Deposit

*Enter amount: 600.0

*Mode of payment: Cash

Receipt ID: 90088

Receipt date: 30 DD 03 MM 2010 YYYY

Review Transaction **Cancel**

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

Field	Description	Example
Date of Transaction	The date of this deposit or withdrawal	03/04/2010
Payment Type	Deposit or withdrawal	Deposit
Enter Amount	The amount of deposit or withdrawal	200
Mode of Payment	The way the money will be transferred	Cash
Receipt ID	The number of the receipt, if you use one	00034
Receipt Date	The date the receipt was issued, if you use one	03/04/2010

3. When you are done, click **Review Transaction** to review your work.
4. If you want to make changes, click **Edit Transaction**, make any changes, and click **Review Transaction** again.
5. When you are satisfied with all changes, click **Submit**.

HOW TO MAKE ADJUSTMENTS TO A SAVINGS DEPOSIT

Sometimes errors occur when savings accounts transactions are recorded. If you need to cancel the full amount of the last deposit or withdrawal, you can do this by making an "adjustment." If you need to cancel several transactions, you must do each one separately.

Follow these instructions:

1. From the Transactions box at the upper right of the screen, click **Apply Adjustment**.
A screen like the following appears, showing the last payment made:

Family Savings Account # 000100000000114 - Apply adjustment

Last transaction can be modified if required. If the adjustment is made, system will make a reverse transaction entry and the account balance will be updated.

Last made: 1.5

*Correct Amount:

*Notes:

Review Adjustment

Cancel

2. In the **Correct Amount**, type the accurate deposit or withdrawal amount.
3. In the **Notes** box, type information describing why you made this adjustment.
4. When you have made the adjustment, click **Review Adjustment** to review your work, and click **Submit**.

Adjustments appear in performance tracking, summarized historical data, and the change log.

HOW TO TRACK SAVINGS ACCOUNT HISTORY (TRANSACTIONS, PERFORMANCE)

- [How to view the history of all transactions](#)
- [How to view status history](#)
- [How to view performance history](#)
- [How to view the change log](#)
- [How to view and add notes about the savings account](#)

HOW TO VIEW THE HISTORY OF ALL TRANSACTIONS

1. At the bottom of the screen, click **View Transaction History**.
A screen like the following appears (only part of the screen shows here):

Group Savings Account # 000100000000075 - Transaction history

Date	PaymentID	TransactionID	Type	GLCode	Debit	Credit	Clientname	DatePosted	PostedBy
03/04/2010	3447	7725	Savings Interest Posting	4603	-	5.9	Suarez Group	31/03/2010	null
03/04/2010	3447	7725	Savings Interest Posting	41102	5.9	-	Suarez Group	31/03/2010	null

This screen shows the following:

- Date of transaction
- Payment ID
- Transaction ID
- Type of transaction
- General ledger code
- Amount of debit or credit
- Client or group name
- Date posted
- User who posted the transaction
- Adjustment notes, if any

HOW TO VIEW STATUS HISTORY

At any point, you can see the history of a savings account: the original application, whether it was approved, and its current status.

- At the bottom of the screen, click **View Status History**.
A screen like the following appears:

Group Savings Account # 000100000000075 - Status history

Date	OldStatus	NewStatus	User
21/07/2008	-	Pending Approval	TEST ACCOUNT - Do Not Change MFI
21/07/2008	Pending Approval	Active	TEST ACCOUNT - Do Not Change MFI

[Return to account details](#)

HOW TO VIEW PERFORMANCE HISTORY

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

It includes the following:

- Date account opened
- Total deposits
- Total interest earned
- Total withdrawals

HOW TO VIEW THE CHANGE LOG

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

Mati Teacher - Change log

Record Creation Date: 26/08/2009

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

[Back to details page](#)

HOW TO VIEW AND ADD NOTES ABOUT THE SAVINGS ACCOUNT

You can record any notes about the savings account. To see all notes already recorded, in the recent Notes box at the bottom right of the screen, click **See All Notes**. Any notes added in other sections, such as account information or adjustments, appear in this section as well.

To add a note, follow these instructions:

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

Lazima Savings # 000100000000463 - Add Note

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

*Note:

A large rectangular text input field with a thin black border. In the bottom right corner of the field, there is a small icon consisting of two diagonal lines forming a right angle, typically used to indicate a text area or a 'done' state.

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

BULK TRANSACTION PROCESSING

- 47. HOW TO ENTER COLLECTION SHEET DATA**
- 48. HOW TO CREATE MULTIPLE LOANS (BULK LOAN CREATION)**
- 49. HOW TO APPROVE MULTIPLE LOANS (BULK LOAN APPROVAL)**
- 50. HOW TO IMPORT TRANSACTIONS**

HOW TO ENTER COLLECTION SHEET DATA

The collection sheet is set up to make your collections easy. After you type in the information for the branch, loan officer, date, and mode of payment, you see a form that already includes all payments and deposits that are expected on that date. Fields that have changed (such as missed payments and absences from meetings) display in red, so that you can see them immediately.

If you have appropriate permissions, you can enter the data for collections from clients and groups.

Follow these instructions:

- 1. Click **Clients & Accounts > Enter Collection Sheet Data**.

A screen like the following appears:

Bulk entry - Select Centre

To select, choose an Office from the list below. Then select the loan officer and the Centre .
Click Cancel to return to Clients & Accounts.
* Fields marked with an asterisk are required.

*Branch Office : Pasay Branch

*Loan officer: Sally Magalang

*Centre: Barangay 01

*Date of transaction : 15 DD 3 MM 2010 YYYY

*Mode of payment: Voucher

Receipt ID:

Receipt date: DD MM YYYY

Continue

Cancel

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

Field	Description
Branch office	The appropriate branch office
Loan officer	Loan officer of accounts for this collection sheet
Date of Transaction	The default is today's date. If you need to change the date, type over the existing dates.
Mode of Payment	The appropriate type of payment
Receipt ID	The number of the receipt, if any
Receipt Date	The date that the receipt was issued, if any.

- 3. Click **Continue**.
- 4. A screen appears summarizing all the accounts at this branch whose collections fall on the day you specified. It might look like the following:

Bulk entry- Enter data

Enter data and click Preview. Click Cancel to return to Clients & Accounts.

Centre: Barangay 01
Date of transaction: 15/03/2010
Branch Office: Pasay Branch
Loan officer: Sally Magalang

Mode of payment: Voucher
Receipt ID:
Receipt date:

Due/Collections								
Client Name	EDUL	HIL	SCL	FSA	GSA	ISA	MS1	EDUL
Suarez Group								
Cherry San Pietro				25.0		1554.0	154.0	
Maria Cipriano								
Ana Flores								
Group account					40.0			
Group Total	0.0	0.0	0.0	25.0	40.0	1554.0	154.0	0.0

Issues/Withdrawals							
HIL	SCL	FSA	GSA	ISA	MS1	A/C Collections	Attn
						0.0	P
						0.0	P
						0.0	P
						0.0	
0.0	0.0	0.0	0.0	0.0	0.0	0.0	

5. Notice the following fields:
- Under Due/Collections, the short names of each loan and/or savings product appear. Under them are the amounts due for this collection period. For loan accounts, this is the amount of the payment due. For savings accounts, this is the deposit due.
 - Under Issues/Withdrawals, the short names of each loan and/or savings product appear. Under them are the amounts expected for withdrawal if it is a savings account, or disbursal if it is a loan account.
 - Check all data for today's collection. *If the amounts match the amounts already in the boxes, you do not need to type anything. Type new amounts only if these have changed.* In the **Due/Collections** section, type any money you collect. In the **Issues/Withdrawals** section, type any money that is being withdrawn or paid out (disbursed) for loans. The numbers in the Total Collections, Total Issues/Withdrawals, and Net Cash sections update accordingly.

- In the **Attn** list, click the appropriate code for client/group attendance.

Code	Description
P	Present
A	Absent
AA	Approved absence
L	late

- When you have typed all collection data, click **Preview** to review your work.
- All values that you changed from their expected amount appear in red.
- If you need to make changes, click **Edit Data**, make the changes, and click **Preview** again.
- When you are satisfied with the collection data, click **Submit**.

HOW TO CREATE MULTIPLE LOANS (BULK LOAN CREATION)

You can create loans of the same type at the same time for many clients and groups within the same center. You might want to do this, for example, if there were a natural disaster in a village and many clients needed household improvement loans at the same time. It takes only one process to create the loans; you can also approve them in one step. Clients or groups must be active at the time you create these loans. You can specify the following:

- Which client or group will receive the loan
- The amount of the loan
- The purpose of the loan

Follow these instructions:

1. From the **Clients & Accounts Tasks** list in the left navigation pane, click **Create Multiple Loan Accounts**.

The following screen appears:

Create Loan Accounts - Search Clients

Enter details and click Search. Click Cancel to return to Clients & Accounts without submitting information.

*Branch Office:

*Loan Officer:

*Centre:

*Loan Instance name:

2. In the **Branch Office**, **Loan Officer**, **Center**, and **Loan Product Name** lists, click the appropriate values.
3. Click **Search**.
4. All client and groups in this center who are assigned to the loan officer appear in a list.
5. In the checkbox at the far left of the list, check those clients and groups who will receive the loan.
6. Enter information using the descriptions in the following table:

Field	Description	Example
Loan Amount	The amount of the loan for each client or group. The default loan amount is in the box; the range for this type of loan appears on the right.	200
Purpose of Loan	The appropriate purpose for each client or group.	Education

Search Clients

Select Clients

Create Loan Accounts - Search Clients

Enter details and click Search. Click Cancel to return to Clients & Accounts without submitting information.

Loan Instance name: Emergency Loan1

<input type="checkbox"/>	Account Owner	Loan Amount	Allowed Amount	No. of Installments	Purpose of Loan
<input type="checkbox"/>	Client: Cheryl San Pietro ID 0002-000000003 Loan officer: Sally Magalang Passy Branch / Barangay 01 / Buarez Group	5000.0	1000.0 - 10000.0	8	--Select--
<input type="checkbox"/>	Client: Maria Cipriano ID 0002-000000004 Loan officer: Sally Magalang Passy Branch / Barangay 01 / Buarez Group	5000.0	1000.0 - 10000.0	9	--Select--
<input type="checkbox"/>	Client: Ana Flores ID 0002-000000006 Loan officer: Sally Magalang Passy Branch / Barangay 01 / Buarez Group	5000.0	1000.0 - 10000.0	8	--Select--
<input type="checkbox"/>	Client: Luis Alvarez ID 0002-000000007 Loan officer: Sally Magalang Passy Branch / Barangay 01 / Marcelo Group	5000.0	1000.0 - 10000.0	9	--Select--
<input type="checkbox"/>	Client: Cherrisse Ann Aguirreloc ID 0002-000000008 Loan officer: Sally Magalang Passy Branch / Barangay 01 / Marcelo Group	5000.0	1000.0 - 10000.0	9	--Select--
<input type="checkbox"/>	Client: Bryan Valdez ID 0002-000000009 Loan officer: Sally Magalang Passy Branch / Barangay 01 / Arcilla Group	5000.0	1000.0 - 10000.0	9	--Select--

7. When you are satisfied with the loans, click **Submit for Approval** (or, if you want to submit this loan later, click **Save for Later**). (If you decide not to create multiple loans at all at this time, click **Cancel**.)
- A screen appears confirming the creation of the loans. It might look like this:

Home

Clients & Accounts

Reports

Admin

You have successfully created new Loan accounts

Please Note:

New Loan accounts with the following IDs have been created:

Account #000100000000650

Account #000100000000651

Account #000100000000652

Suggested next steps

Create multiple Loan accounts

Loans are then subject to approval. See [How to approve multiple loans](#) for information on how to approve this application.

Note: To disburse (pay out) these loans, and to see when they are ready to disburse, read [How to disburse \(pay out\) a loan](#).

HOW TO APPROVE MULTIPLE LOANS (BULK LOAN APPROVAL)

You can approve loans one at a time for each individual client (see [How to change the status \(approve, close\) loan accounts](#)), or you can approve them all at once. To do the latter, follow these instructions:

1. Click **Clients & Accounts**.
2. In the left navigation pane, at the bottom, click **Change Account Status**.
A screen like the following appears:

Change account status

Search

*Branch

Pasay Branch

*Loan Officer

Sally Magalang

*Type

Loan

*Current Status

Application Pending

Search

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

Field	Description	Example
Branch	The branch where these loans are created	Suarez
Loan Officer	The loan officer in charge of these loans	Sally Magalong
Type	Loan category	Emergency loan 1
Current Status	Click Application Pending.	

4. Click **Search**.
A list like the following appears:

<input type="checkbox"/>		Application Pending Approval	<u>Account #</u> <u>000100000000628</u>	5000.0	29/03/2010	Client: Cherry San Pietro : ID 0002- 000000003 Loan Officer: Sally Magalang Pasay Branch / Barangay 01 / Suarez Group
<input type="checkbox"/>		Application Pending Approval	<u>Account #</u> <u>000100000000629</u>	5000.0	29/03/2010	Client: Maria Cipriano : ID 0002- 000000004 Loan Officer: Sally Magalang Pasay Branch / Barangay 01 / Suarez Group

*New
Status:

*Note:

Submit

- At the top of the list, next to the **Current Status** column heading, check the box to select all pending loans at the same time.
- At the bottom of the list, in the **New Status** list, click **Approved**.
- In the **Note** box, type any information explaining the circumstances of this approval action.
- Click **Submit**.

A confirmation box appears like the following:

Change account status - confirmation

The following account status has been successfully modified:

Account # 000100000000628

Account # 000100000000629

The loan now appears in the dashboard for each client with a green square indicating that it has been approved.

HOW TO IMPORT TRANSACTIONS

If you have appropriate permissions, and if your MFI is set up for this action, you can import transactions from another system.

Follow these instructions:

1. Click **Admin > Import Transactions**.

A screen like the following appears:

mifos
Microfinance Open Source

Home Clients & Accounts Reports Admin

Import information

Import transactions - Enter file information

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

*Import format: --Select--

*Select import file: Choose File No file chosen

Review Cancel

import.transactions.form

2. In the **Import Format** list, click the format of the transaction information.
3. In the **Select Import File** section, click **Choose File** to browse your files, and double-click the one you want to import.
4. The filename appears on the screen.
5. Click **Review** to review your choice. Check with your MFI for further instructions.

REPORTS

51. HOW TO MANAGE REPORTS

52. HOW TO RUN REPORTS

53. HOW TO MANAGE ADMINISTRATIVE DOCUMENTS

54. HOW TO ATTACH ADMINISTRATIVE DOCUMENTS

HOW TO MANAGE REPORTS

- [How to upload new report templates](#)
- [How to view report templates](#)
- [How to change report templates](#)
- [How to define a new report category](#)
- [How to create a report](#)

Mifos ships with three reports. Accessing and using these reports does not require that you install BIRT (Business Intelligence and Reporting Tools, a free, open-source application from Eclipse). However, if you want to customize the reports, you must [install BIRT](#). You can also create your own reports using BIRT.

The three reports are as follows:

1. [Collection Sheet Report](#): Helps Loan Officers organize and prepare for their repayment collection meetings with clients and groups. See “[How to enter Collection Sheet data](#)” for information on how to collect the data that will appear in this report.
2. [Branch Cash Confirmation Report](#): Assists management and accounting in tracking daily cash inflows and outflows.
3. [Branch Progress Report](#): Helps management monitor office progress.

You generate reports from the **Reports** tab. To change how the reports appear on the **Reports** tab or to edit the appearance of the reports themselves (by editing or creating your own reports templates), click **Admin > View report templates** and **Admin > Upload report templates**.

For complete information on the current state and usage of Mifos reports, see the [reports guide](#).

You can also create and manage BIRT-created administrative documents such as receipt forms, and you can decide when these forms are available during procedures (such as loan account applications). See [How to manage administrative documents](#) for more details.

HOW TO UPLOAD NEW REPORT TEMPLATES

You can upload new report templates from the View Reports page, or you can click **Admin > Upload Reports Templates**. *Note: All templates must be BIRT files with the .rptdesign format.*

Follow these instructions:

1. Click **Admin > Upload Reports Template**. The following screen appears:

Upload report - Enter report information

Complete the fields below. Click Cancel to return to Admin without submitting information.

* Fields marked with an asterisk are required.

Report details

* Report title:

* Report category:

* Select report template: no file selected

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

Field	Description
Report Title	Title for the report.
Report Category	The kind of report this is (use the categories that you or your administrator set up during configuration).
Select Report Template	Click Choose File, browse your computer to find the report template file, and double-click it.

3. The filename now appears in this section. If you have chosen a non-BIRT file, you will see the following error message: "**Please choose a Birt report to upload>>**"
4. Click **Preview** to review your work and (if you like) render the actual report template.
5. If you want to make changes, click the **Edit** button, make changes, and click **Preview** again. To change report information, see the "How to change report templates" procedure below.
6. When you are satisfied with the template, click **Submit**.

HOW TO VIEW REPORT TEMPLATES

Mifos includes three standard reports that are already uploaded into BIRT, the standard reporting tool for Mifos. To see other report templates, click **Admin > View Reports Templates**. The list of templates might look like the following:

View reports

Click on the Edit link to make changes to report's status, category, or report design document
To install a new BIRT report, click on [upload a new report](#).

Client Detail

Collection Sheet Report [Edit](#) | [Download](#)

Performance

Center

Loan Product Detail

Status

Analysis

Branch Cash Confirmation Report [Edit](#) | [Download](#)

Branch Progress Report [Edit](#) | [Download](#)

Miscellaneous

HOW TO CHANGE REPORT TEMPLATES

You can change certain things about existing uploaded report templates within Mifos:

- Title
- Category
- Report Status (active or inactive: inactive reports do not appear on the Report page)
- Template

Follow these instructions:

1. From the list of report templates, click the **Edit** button next to the report template.
A screen like the following appears:

[Admin](#) / [View reports](#) / **Branch Cash Confirmation Report**

Branch Cash Confirmation Report - Edit report information

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

Report details

* Report title:

*Report category:

*Report Status:

Select report template: no file selected

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

Field	Description
Report Title	Change the title here.
Report Category	Change the category here.
Report Status	Active or Inactive.
Select Report Template	Click Choose File, browse your computer for a BIRT file, and double-click it. The new filename appears.

3. Click **Preview** to review your work.
4. If you want to make changes, click the **Edit** button, make changes, and click **Preview** again.
5. When you are satisfied with your changes, click **Submit**.

If you want to make further changes to the reports, you need to download them (click the **Download** button), make changes within BIRT, and upload them again.

HOW TO DEFINE A NEW REPORT CATEGORY

You can divide the reports available in Mifos into categories. Default categories are as follows:

Report Category	Examples
Client detail	Collection Sheet report, General ledger, Membership IDs
Performance	Financial indicators, Program performance indicators
Center	Daily Activity Summary
Loan Product Detail	Loan Disbursement
Status	Loan portfolio aging
Analysis	Branch cash confirmation report, Branch progress report
Miscellaneous	

These categories can be edited.

Follow these instructions:

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

Define new report category - Enter category information

Complete the fields below. Then click Preview. Click Cancel to return to Admin. * Fields marked with an asterisk are required.

Category Details

* Category Name:

Preview

Cancel

2. In the **Category Name** box, type the name you want for this category and click **Preview** to review your work.
3. If you want to make changes, click **Edit Category Information**, make changes, and click **Preview** again.
4. When you are satisfied with the category, click **Submit**.
The category now appears when you click **Admin > View Reports Category**. It also appears when you click the **Reports** tab to see all available reports.

HOW TO CREATE A REPORT

You can design and build your own report templates using either Java or SQL. First, however, you need to download the BIRT software. For step-by-step instructions on how to build a report template in BIRT, see <http://www.mifos.org/developers/wiki/HowToCreateBIRTReport>.

HOW TO RUN REPORTS

Follow these instructions:

1. Click **Reports** and then click any of the report links.
If you clicked Branch Progress Report, for example, you might see a screen like this:

The screenshot shows a 'Parameter' dialog box with a title bar containing a close button (X). Inside the dialog, there is a message: 'Parameters marked with * are required.' Below this, there are two required parameters, each preceded by a blue icon consisting of two curly braces. The first parameter is 'Select Branch: *', which has a dropdown menu currently showing 'Pasay Branch'. The second parameter is 'Enter Date (DD/MM/YYYY): *', which has a text input field containing the date '03/04/2010'. At the bottom right of the dialog, there are two buttons: 'OK' and 'Cancel'.

2. All reports ask for different information. For this report, follow the next steps:
3. In the **Select Branch** list, click the branch whose progress you want to see a summary of.
4. In the **Enter Date** box, type the day (XX), month (XX), and year (XXXX) that you want the report to give information for.
5. Click **OK**.
The report appears in PDF form. You can then download it and print it.

Reports

Welcome to mifos reports area. Click on a report name below to view the report

Client Detail

- o [Collection Sheet Report](#)
- o [General Ledger](#)
- o [Membership IDs](#)
- o [Subsidiary Ledger](#)
- o [Kay's 1](#)
- o [asdf](#)
- o [Customer Summary](#)

Status

- o [Loan Portfolio Aging](#)
- o [Collection Sheet Report - 21Sept](#)
- o [test](#)
- o [MIFOS-2746-Fonts-Issue](#)

Client Report

- o [ModifiedBCC](#)
- o [Test Unicode](#)

Kompanion

- o [Test](#)

Performance

- o [Financial Indicators](#)
- o [Program Performance Indicators](#)
- o [General Ledger](#)
- o [rpt](#)
- o [SEM report](#)
- o [ENDA Reports](#)
- o [New Fin Indicators](#)

Analysis

- o [Branch Cash Confirmation Report](#)
- o [Branch Progress Report](#)
- o [PCFC](#)
- o [testreport1](#)
- o [Ryan - Test GL](#)
- o [jbProgress](#)
- o [financialIndicatorsMod1](#)
- o [Detailed Aging Portfolio At Risk](#)
- o [test collection sheet report](#)

Tracking Report

- o [Overdue Collection Sheet](#)

HOW TO MANAGE ADMINISTRATIVE DOCUMENTS

- [How to upload administrative documents](#)
- [How to view and edit administrative documents](#)

HOW TO UPLOAD ADMINISTRATIVE DOCUMENTS

1. Click **Admin > Upload admin documents**.

This screen appears:

Upload administrative document - Enter document information

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

Administrative document details

*Administrative Document Title:

*Account Type:

*Show when Status:

Partial Application
Application Pending A
Cancel
Closed
Inactive

Add >>
<< Remove

Active

*Select Administrative Document: no file selected

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

Field	Description	Example
Administrative Document title	The title for this document	Voucher receipt
Account Type	Savings or Loan	Savings
Show When Status	The status during which this document will be available to the user to print. Click the status and click Add>> . The document can be available in more than one status.	Active
Select Administrative Document	Click Choose File, browse your computer for a BIRT-created administrative document, and double-click it. Its name appears next to the box.	

3. Click **Preview** to review your choices.
4. If you want to make changes, click **Edit document information**, make changes, and click **Submit** again.
5. When you are satisfied with your choices, click **Submit**.

HOW TO VIEW AND EDIT ADMINISTRATIVE DOCUMENTS

To view the entire list of administrative documents that have already been uploaded, click **View admin documents**. If you want to edit the basic fields of the document, as in the table above, click **Edit**, make changes, and click **Preview** and then **Submit**. If you want to change the layout or the data fields, click **Download**, make changes in BIRT, and upload the document to Mifos again.

HOW TO ATTACH ADMINISTRATIVE DOCUMENTS

MFIs can use BIRT, the same reporting tool used to create reports at the head office level, to create a set of administrative documents that can be attached to specific loan and savings accounts and printed as needed. The following might be available as administrative documents: a voucher, payment book, disbursal receipt, and payment receipt.

HOW TO ATTACH A PAYMENT RECEIPT TO A LOAN PAYMENT

See [How to manage administrative documents](#) for instructions on how to upload administrative documents. After doing so, assume that an Administrative Document called "Payment Receipt" has already been uploaded to Mifos.

Follow these instructions:

1. In any Search box, type the borrower name, borrower system ID, or loan account number and click **Search**.
2. In the list that appears, click the correct information and navigate to the loan account details page.
3. In the Account Details section, under Administrative Documents, click **Payment Receipt**. The receipt appears, showing the amount paid.
4. Print this receipt for the borrower.

SURVEYS

55. HOW TO VIEW AND CREATE SURVEYS

56. HOW TO MANAGE COLLECTION OF PPI DATA (INDIA ONLY)

57. HOW TO ATTACH AND COLLECT SURVEYS

HOW TO VIEW AND CREATE SURVEYS

- [How to create a new survey](#)
- [How to view and define survey questions](#)

Surveys are ways for loan officers and others working in the center to collect information about groups and clients. These surveys can include demographic information (income, family size, types of business) that might change over time, and they enable you to know your clients and serve their needs better.

Group members can ask the survey questions directly from the computer screen, or they can print a copy of the survey and take it directly to the client. If they use a paper copy of the survey, they must enter the answers in the computer later.

You can look at surveys that have already been created, to see if you want to create a new one. To see existing surveys, click **Admin > View Surveys**. You might see a screen like the following:

View surveys

Click on a survey below to view details and make changes or [define a new survey](#)

Client

- o [Client Business Information](#)
- o [client family](#)
- o [ClientInfo](#)
- o [groupInfo](#)
- o [Kay's Survey](#)
- o [PPI Survey India](#)
- o [PPI Survey Philippines](#)
- o [testCreate survey name](#)
- o [testsurvey](#)

Center

- o [groupInfo](#)
- o [k](#)

Group

- o [groupInfo](#)

Loan account

- o [groupInfo](#)
- o [Loan Survey](#)

Savings account

- o [groupInfo](#)

Click any of the surveys to see details about it.

HOW TO CREATE A NEW SURVEY

Follow the instructions:

1. Click **Admin > Define New Survey**.
A screen like the following appears:

Define new survey - Enter survey information

Complete the fields below. To add questions click Add Questions. Click Cancel to return to Admin without submitting information.

*Fields marked with an asterisk are required.

Survey details

*Survey name:

*Survey applies to:

--Select--

Select questions:

CPI-10: Client Ref
CPI-11: Loan Cycle
CPI-12: Growth
CPI-13: Future
CPI-1: Document
CPI-2: Doc Numbe
CPI-3: Gender
CPI-4: Stability
CPI-5: Biz Type
CPI-6: Ref-1

Add >>

Question Name	Question	Mandatory	Delete
---------------	----------	-----------	--------

Preview

Cancel

- 2. In the **Survey Name** box, type a name for the survey.
- 3. In the **Survey Applies To** list, click the entity the survey will be used for (or click **All**).
- 4. In the **Select Questions** list, click the question(s) to include in the survey and click **Add**. Follow the instructions in [How to view and define survey questions](#) to add new questions to this question bank. The question name and content appear in the table below. If you add several questions, the table might look like this:

Question Name	Question	Mandatory	Delete
CPI-11: Loan Cycle	Current Loan Cycle	<input type="checkbox"/>	<div>Delete</div>
CPI-13: Future	What are your future economic plans?	<input type="checkbox"/>	<div>Delete</div>
CPI-3: Gender	Gender	<input type="checkbox"/>	<div>Delete</div>
CPI-5: Biz Type	Type of Business Activity	<input type="checkbox"/>	<div>Delete</div>
CPI-12: Growth	Business Growth Rate	<input type="checkbox"/>	<div>Delete</div>

- 5. If you want to make a question mandatory (that is, the current procedure cannot be completed until the question is answered), check the **Mandatory** box in its row.
- 6. If you change your mind and want to delete a question from the survey, click the **Delete** button.
- 7. When you have added all the questions, click **Preview** to review your work.
- 8. If you want to make changes, click **Edit Survey Information**, make changes, and click **Preview** again.
- 9. If you plan to ask the questions with a paper copy of the survey, click **Printer Version** to create a printable version of the survey that group members will actually have in their hands when they ask questions of clients. It might look like this:

survey4

☐ Indicates that you can select only one option ☐ Indicates that you can select more than one option

1. Gender

- ☐ Male
☐ Female

2. Type of Business Activity

- ☐ Carpenter
☐ Hairdresser
☐ Fisherman
☐ Farmer

3. Business Growth Rate

- ☐ Positive
☐ Stable
☐ Negative

Print

Cancel

10. You can print this version now.

11. When you are satisfied with the structure of the survey (and the way it looks in the printer version, if you choose to do this), click **Submit**.

You now see a message confirming the creation of a new survey.

You have successfully defined a new survey

Please note that surveys cannot be edited once created.

[View survey details now](#)

[Define new survey](#)

Note that you cannot change a survey once you have created it. However, you can create as many surveys as you like.

HOW TO VIEW AND DEFINE SURVEY QUESTIONS

If others have created survey questions, and you want to see the survey questions that are already available, click **Admin > View Question Bank**. A list of question titles appears; click any title to see its contents and to make changes to it.

The answers to questions have several kinds of formats (you must choose one):

- Text
- Single-select (answer must be one of the options presented)
- Number
- Date
- Multi-select (the answer can be one or more of the options presented)

If none of these questions is exactly what you want, follow these instructions to create a new

question or series of questions:

- 1. Click **Admin > Define Questions**.
The following screen appears:

Add Questions

*Question Name

*Question

*Answer type

Multi Select

Answer choice

Add >>

Add Question

Question Name	Question	Answer type	Choices	Remove
business plans	What are your business plans for the enxt year	Free text	Not applicable	remove

Submit

Cancel

- 2. In the **Question Name** box, type a title for this question that will make it easy for someone to identify its content when they are reusing it to create another survey.
- 3. In the **Question** box, type the question itself.
- 4. In the **Answer Type** list, click the kind of answer value that Mifos will accept, such as a number, a date, or a selection from a list.
- 5. If you want to specify the specific answer choices to put in the list of possible answers, type the first one in the **Answer Choice** box and click **Add>>**.
The choice appears in a table below this section.
- 6. Continue to type as many answer choices as you want to appear. If you need to remove any of the choices, click the **Remove** button.
- 7. When you are satisfied with the question, click **Add Question**.
The question appears in the question table. If you need to remove this question, click the **Remove** button for it.
- 8. If you want to continue adding questions, click **Add Question** and repeat this process. If you do not want to add another question now, click **Submit**.
The question or questions you add now appear on the list when you click **Admin > View Question Bank**.

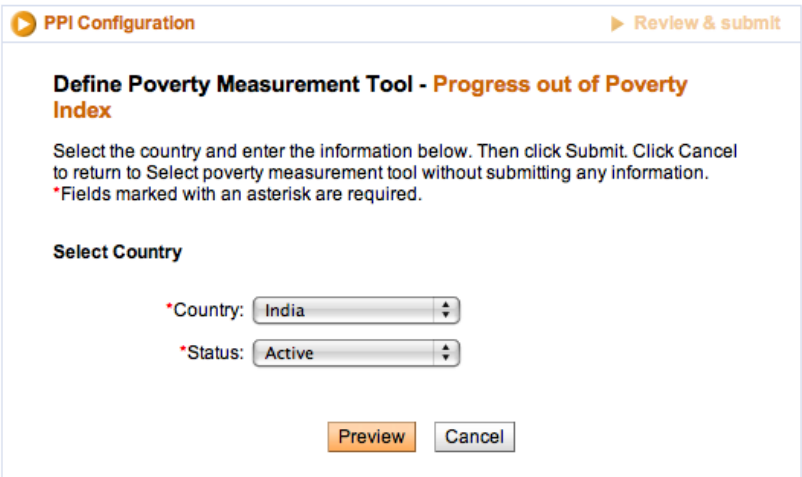
HOW TO MANAGE COLLECTION OF PPI DATA (INDIA ONLY)

- [How to see the score ranges for the PPI tool](#)

The Progress out of Poverty Index (PPI) measures the financial improvement of a country's population. You can choose to activate this tool so that statistics from your MFI are used to help calculate this index.

1. Click **Admin > Configure PPI settings**.

The following screen appears:



2. In the **Country** list, click your country. (At this point, only India can use the PPI tool.)
3. In the **Status** box, click **Active** or **Inactive**.
4. Click **Preview** to review your choice. If you are satisfied with the PPI setting, click **Submit**. (If you do not want to change your PPI setting, click **Cancel**.)

HOW TO SEE THE SCORE RANGES FOR THE PPI TOOL

1. Click **Admin > View PPI Settings**.

The following screen appears:

PPI Tool Configuration
■Active

[Edit PPI Tool Configuration](#)

Country:
India
Status:
Active

Poverty status	Survey score limits
Very Poor	0 - 24
Poor	25 - 49
At Risk	50 - 74
Non Poor	75 - 101

2. Use this list to evaluate the financial health of a country. From here, you can click the **Edit PPI Tool Configuration** link to activate or inactivate the tool, as in the previous procedure.

HOW TO ATTACH AND COLLECT SURVEYS

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

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

To create a new survey, follow the instructions in [How to create a new survey](#).

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

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

Suarez Group - Attach survey

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

Select survey :

Continue

Cancel

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

survey4

*Date of survey:

19

DD

3

MM

2010

YY

Surveyed by:

Beatrice Madayang

1. Gender

☐ Male

☐ Female

2. Type of Business Activity

☐ Carpenter

☐ Hairdresser

☐ Fisherman

☐ Farmer

3. Business Growth Rate

☐ Positive

☐ Stable

☐ Negative

Clear All

Preview

Cancel

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APPENDIX

58. RULES FOR HOW TO RESCHEDULE PAYMENT

59. HOW TO CALCULATE THE EMI

60. TIPS AND TECHNIQUES

61. GLOSSARY

62. CREDITS

RULES FOR HOW TO RESCHEDULE REPAYMENT

1. If the client did not make the payment for an installment:
 - a. For flat-interest loans, in next installment, "Penalty + Payment1 + Payment2"
 - b. For declining-balance loans, the next installment will be recalculated to include the missed installment. (There is no concept of payment 1 and payment 2 in this case.)
2. If the repayment day falls on a holiday and repayment is set to the next repayment, the client must pay two installments on the next repayment day. No penalty will be calculated for that period.
3. A penalty for failing to pay an installment is calculated only for the affected installment period. The same approach is applied to subsequent installments.
4. The grace period can be modified:
 - a. For a loan account whose grace period has not ended.
 - b. Only for future installments if the grace period has ended.
5. If client does not have any meeting date, then repayment start date is the actual disbursement date + repayment frequency + grace period.

HOW TO CALCULATE THE EMI

EMI (Equated Monthly Installment) is the amount payable to the lending institution every month, till the loan is paid back in full. It consists of a portion of the interest as well as the principal. This is what is due at each installment of a loan.

	Declining Balance Interest (EMI of Principal and Interest)	Declining Balance Interest with equal principal installment	Flat Interest Rate
Definition	Interest is computed at periodic intervals on the amount of the original principal that has not yet been repaid. Since the borrower only pays interest on that amount of original principal that has not yet been repaid, interest paid will be smaller every period.	The exception from the EMI computed in the first column is that interest is calculated using equal principal installments. The client pays equal installments of principal for the duration of the loan, and the interest is calculated on principal that has not been paid for the loan period.	Flat interest refers to charging interest on the full original loan amount, rather than on the declining balance. This is the most common calculation used in Grameen Style MFIs (most MFIs).
Formula	$EMI = i * P / [1 - (1+i)^{-n}]$ <p>Where,</p> <p>P = Loan amount</p> <p>r = Rate of interest per year</p> <p>n = Term of the loan in periods</p> <p>l = Length of a period (fraction of a year, i.e., 1/12 = 1 month, 14/360 = bi-weekly.)</p> <p>i = Interest rate per period (r*l)</p>	<p>Formula Interest = (P-Pp) * r * n</p> <p>Where,</p> <p>P = loan amount</p> <p>Pp= Principal paid</p> <p>r = rate of interest</p> <p>n = term of loan</p>	$Interest = P * r * n$ <p>Where</p> <p>P = loan amount- Initial amount</p> <p>r = rate of interest</p> <p>n = term of the loan</p>
	<p>P=1000, r = 5/100, l = 6/12 n = 2, i = 0.025</p> $EMI = 0.025 * 1000 / [1 - (1+0.025)^{-2}]$ <p>EMI = \$518.83</p>		

Principal = 15 000

<p>Examples</p>	<p>The way to apply payments is as follows:</p> <p>Calculate interest in the principal due: If balance = \$1000, and $i = 0.025$, interest is \$25</p> <p>Calculate the amount to principal which is the monthly payment minus the interest due: $\\$518.83 - \\$25 = \\$493.83$</p> <p>Calculate the principal remaining, which is the previous principal remaining minus the amount applied to principal: $\\$1000 - \\$493.83 = \\$506.17$ (remaining balance)</p> <p>Once next payment is received, repeat steps 1 to 3.</p> <p>Note: Due to rounding of computed values, it could potentially be off by a maximum of N number of pennies after the full term of the loan. It will never be short if we round up, rather, principal could end up with a few more pennies.</p>	<p>Principal = 15,000</p> <p>Int. Rate = 25 %</p> <p>No of payments = 25</p> <p>Payment schedule (Every 2 weeks) = 14 days</p> <p>Principal = $15,000 / 25 = 600$</p> <p>For Installment 1:</p> <p>Total due = Principal + Interest = $600 + 143.83 = 743.83$</p> <p>For Installment 2:</p> <p>Interest = $(15000 - 600) * .25 * 14 / 365 = 140$</p> <p>Total due = $600 + 140 = 740$</p> <p>Continue calculating for remaining installments</p>	<p>$P=100, r = 3/100$ per month, $n = 4$</p> <p>Interest = $100 * (3/100) * 4 = 12$</p> <p>Monthly payments of $112 / 4 = 28$</p>
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TIPS AND TECHNIQUES

PRINTING REPORTS WITH A DOT-MATRIX PRINTER

Problem

BIRT reports do not print out clearly on a dot matrix printer.

Solution

Use the Arial font or another sans-serif font. These fonts print better on dot matrix printers, which have lower print resolution than inkjet or laser printers.

CALCULATING FLAT INTEREST RATES

Problem

You may have a loan product with a flat interest rate, but Mifos requires you to enter the interest rates as APR.

Solution

Use the following formula. It will calculate the value you need to enter for the loan repayment schedule.

Formula

To calculate the yearly APR, use the following formula:

$$\text{APR} = (\text{Interest Amount} * \text{Period of Calculation [360 or 365]}) / (\text{Principal} * \text{Number of Weeks} * 7)$$

Here is an example, using the following values:

- Calculation period = 365 days
- Interest amount = 40%
- Principal = \$200
- Number of weeks = 24

$$\text{APR} = (40 * 365) / (200 * 24 * 7) = .43452 \text{ (43.452\%)}$$

Notes

You can schedule meetings every month or every two weeks. If you schedule meetings every two weeks, there may be some months that have three meetings and three payments.

For accuracy, you must configure Mifos for at least three extra decimal places of precision. See the accounting settings in the [configuration guide](#).

GLOSSARY

Accepted Payment Types. [HowToDefineAcceptedPaymentTypes] Forms of payment accepted by an MFI. The default choices are cash, check/cheque, and voucher.

Account Status History. The account history shows listing of loan status changes with the first entry being the first status assigned to the loan when it was created. The information can be used to track the progress of the loan, the efficiency of the loan officer or MFI approval process. [not found]

Account. [Howtocreateanewloanaccount][WhatIsASavingsAccount] **Savings** account or **loan** account with an individual client or **group**.

Activity. A function provided in the Mifos software that a **user** can perform.

Adjustments. [HowToViewAndWorkWithGroupDetails] Changes made to an account other than normal disbursements and payments. This can include rescheduling missed installments and ??

Administrative Document. A document that can be attached to a specific loan or savings account and printed as needed. The administrative documents that ship with Mifos include a voucher, payment book, disbursal receipt, and payment receipt.

Administrator. A user **role** giving permission to view and modify the structure of the MFI, **product** definitions, and other internal settings.

Attributes. [HowToSetProductRulesAndAttributes] The attributes of a **product** include currency, interest rate, and repayment schedule.

BIRT. [HowToCreateReports] (Business Intelligence and Reporting Tools) is Free/Libre/Open Source Software for generating reports. See <http://www.eclipse.org/birt/phoenix/>.

Blacklist. A list of people that have been barred from getting loans.

Branch or Branch Office. The level at which all client interactions take place.

Bulk Loan, Bulk Loan Approval, Bulk Loan Creation. A bulk loan is several loans that can be created or approved all at once.

Category. [HowToSetProductRulesAndAttributes] A named group of **products**.

Center or Kendra. [CentersGroupsAndClientsOverview][HowToCreateANewCenter] In an MFI hierarchy, a collection of multiple **groups**. In India, this is called a Kendra.

Change Log. [Common tasks]

The changes made to any of the following items on the accounts page will be logged in the change log:

- Account information changes
- Addition/removal of fee types
- Addition of notes and change in collateral notes
- Status changes: includes changes that were made by the user and the system.

Checklist. [HowToWorkWithUserChecklists] Checklists specify what steps must be completed before changing the **status** of accounts or customer records can proceed. Each time a user attempts to change the status of an account or customer record, the Checklist defined for that state change is shown to the user. The user can read through the checklist and make sure all the requirements are met. These checklists will be associated with all workflows for accounts and client records but are not automated. Checklist types include **Center**, **Group**,

Client, Loan, Savings.

Client. [Common tasks] To create a client you need to choose to attach a client to a branch or group and enter the client details. The following steps provide more details on the how to create a client. The individual client can have savings accounts and borrow money according to the rules of your MFI. [HowToCreateANewClient]

Collection Sheet, Collection Sheet Report. [HowToEnterCollectionSheetData] The collection sheet Web form shows all payments expected on that day, and situations requiring attention, including missed payments and missed meetings.

Custom Fields, Additional Fields. Mifos provides custom fields that enable MFIs to capture additional information for customized processing. The custom fields can be used by the MFI to capture different sets of information. The fields can be used to capture text, date or numeric data. The system allows the system administrator to make the custom fields mandatory and to change the labels for such fields. [not found]

Dashboard. [HowToViewPerformanceHistory] Information page in Mifos for centers, groups, and clients.

Details Page. [HowToViewPerformanceHistory] Information page in Mifos for centers, groups, and clients.

Disbursal/Disbursement. Paying out a loan. [Common tasks]

Dormancy. [Common tasks] How long, after a period of no activity (dormancy) in a savings account, to mark the account as "On hold." The default is 30 days. [HowToSetProductRulesAndAttributes]

EMI. Equated Monthly Installment: this is the amount payable to the MFI every month until the loan is paid back in full. It consists of a portion of the interest as well as the principal. See the Appendix for a discussion of how to compute this installment. [HowToCalculateTheEMI]

Fee Types. [HowToSetUpYourOrganizationPreferences] Different fee types can be defined at the head office by authorized users. The user must have Can define fee type permission in order to define a fee type.

Fees or Charges. MFIs can charge their customer fee for the various services offered. Reasons for charging a fee can vary from one MFI to another. Mifos system gives the flexibility to MFIs and branches to define **fee types** to meet their requirements. Examples of fee types can be client creation fee, training fee, or account creation fee. [HowToSetUpYourOrganizationPreferences]

Fund Code. [HowToWorkWithFunds] A predefined numeric code for identifying **funds**.

Fund Type. [Common tasks] Name for group of sources of funds

Fund. [HowToWorkWithFunds] A source of money used to make loans or carry out other MFI functions. Examples are donor funds and deposits. Mifos provides a set of **fund codes** that **Administrators** can name as appropriate.

GI Code. [HowToDefineNewLoanProducts] General Ledger code

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

Group. A collection of clients working together, that is assigned to a center or a branch. The

group can act together to borrow money and hold a savings account.
[HowToCreateANewGroup]

Group Loan . [Common tasks] Loan to a member of a **group**, where the entire group takes responsibility for managing the loan, and making sure that the borrower repays it.

Group Loan. In a group loan, the group has a single loan account, and the group is the primary unit that the MFI interacts with; a single repayment schedule is maintained for the entire group. The group as a whole is responsible for repayment and fees, and each individual in the group has a designated responsibility to pay their part of the debt. See also: GLIM, Individual lending.

Hierarchy, MFI. The structure of **offices** in an **MFI** is an inverted tree, with the central office at the top, and up to four levels below it. The system uses the office hierarchy to structure management, control, and reporting on microfinance transactions. Also called office hierarchy.

HO. Head Office

Holiday. [Common tasks] Periods of time when no payment is due. Each holiday has an associated repayment rule, such as Next Working Day.

Individual Lending. A loan made to an individual person. See also: Group loan.

Kendra. See Center.

Label. [HowToSetRulesForDataDisplay] Variable text in the user interface, changeable by administrators. These are in Unicode, and can be in any language.

Lateness. [Common tasks] An **attribute** of a loan **product**, specifying how long to wait after nonpayment of a loan before the account is marked "In arrears".
[HowToSetProductRulesAndAttributes]

Loan Account. [Howtocreateanewloanaccount] Account with an individual or group to take out and repay a loan.

Loan Cycle Counter. A count of how many times a new loan account has been opened for the client. Rescheduling or writing-off a loan decrements the loan cycle count.

Loan Cycle. A client's loan cycle begins when a new loan account is opened. It closes when the loan is fully repaid.

Loan Officer. User **role** for personnel permitted to act on client **loan accounts**.

Lookup Options. [HowToSetUpAnMFI] In the mifos UI, a dropdown list of items to choose from.

LSIM. [Howtocreateanewloanaccount] Loan schedule independent of meeting: allows loan payments to be collected on nonmeeting days.

Management Information System (MIS). Software for aggregating and analyzing information from a business, designed to answer essential management questions. [Welcome]

MFI Hierarchy. See **hierarchy, MFI**

MFI Principles. [HowToCreateANewClient] The essential information that clients should know about the purposes and practices of a microfinance institution.

Microfinance Institution (MFI). Bank or NGO engaged in **microfinance**. [Welcome]

Microfinance. Making small loans to poor people without collateral, based on their ability to repay from a new or expanded business. Begun by Muhammad Yunus, founder of Grameen

Bank. [Welcome]

Mifos. Microfinance Open Source software. Web-based software for **microfinance institutions**. [Welcome]

Minimum Balance. The required minimum amount of money that must be kept at all times in a savings account.

National ID . [HowToWorkWithRolesPermissionsAndSystemUsers] Government ID, national ID, or social security number. Also called UID.

NGO. A nonprofit corporation or other organization for some public good, which is not an agency of a government or a treaty organization (such as the UN), or a for-profit business. The legal basis for such organizations differs significantly in various countries. [not found]

Notes. The following section of the loan account dashboard shows the Recent Notes of a loan account. It shows various notes that have been appended to the loan account. The loan dashboard shows the 3 most recent notes. A note must be added when the user is changing the status of the account. The user can also add a note when need arises by using the Add note link. [Commontasks]

Office. [HowToCreateAndorViewTheOfficeStructure] Any part of an **MFI hierarchy** In Mifos, typically based on a geographic area or functional division, with **users** and **clients** assigned to it. An MFI can have five levels of offices:

- Area office, an optional level of office, used if subregions must be further subdivided. The Mifos structure does not support further divisions.
- Branch office, the level at which all client interactions take place. At least one branch office must be defined.
- Head office, the mandatory main or parent office for an MFI. Head offices do not offer client services directly, but can do so through a **virtual branch office**.
- Regional office, an optional level of office, used if the MFI covers a wide area that must be divided into smaller parts.
- Subregional office, an optional level of office, used if regions must be further subdivided.

On-The-Fly. [not found] Calculations that can be performed at any time, without waiting for any batch process to complete. In particular, calculations made and displayed immediately on a Web form from entered data.

Performance History. [Common tasks] A summary of essential information on centers, groups, or clients.

Personnel Hierarchy. [HowToWorkWithRolesPermissionsAndSystemUsers] **Loan officers**, with restricted permissions, and **Others**, with unlimited permissions within their offices.

PPI . [Common tasks] [HowToSetUpYourOrganizationPreferences] The Progress Out Of Poverty Index is used in India, to measure the financial improvement of a country's population.

Product. An MFI product is a type of loan or savings account, with an individual name and with various defined rules and attributes.

Redo Disbursal. [Common tasks] When a payment has been recorded and then reversed, this function allows it to be recorded again.

Repayment Rule. [HowToSetUpYourOrganizationPreferences] For a loan product, the way to generate a repayment schedule, and the requirements on borrowers in order to receive that type of loan.

Repayment Schedule. [Common tasks] For any loan, the dates and amounts of money to be repaid.

Reporting Engine. [not found] Software for generating reports from a description of the data required and the calculations to be performed. In Mifos, this is the **BIRT** engine.

Role. [Common tasks] A named set of permissions enabling users to perform a set of **activities**. Examples are **Administrator** (able to reconfigure a Mifos installation and define or redefine products) or **Loan Officer** (with full control over the accounts of their own clients, and the ability to view but not modify other accounts), Data Entry (able to enter transactions, but not otherwise modify client accounts).

Savings Account. An individual deposit account.

Survey. [Common tasks] Surveys are ways for loan officers and others working in the center to collect information about groups and clients for analysis and reporting.
[HowToViewAndWorkWithCenterDetails]

System User. A person who works with clients, such as a Loan Officer.

User. A person authorized to use Mifos. Users are limited to performing the activities that are associated with a defined role.

Virtual Branch Office. [HowToCreateAndorViewTheOfficeStructure] A branch office defined within the head office, if that head office is to offer services directly to clients.

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