

<b>User Institution Name:</b>	<b>Anonymous</b>	
<b>Software's Name:</b>	<b>ABACUS</b>	
<b>Software Provider's Name:</b>	<b>Fern</b>	
<b>INSTITUTION PROFILE</b>		
<b>General information</b>	Choice lists	Free answers / Descriptions / Comments
# Name		Anonymous
Country	Ireland	
Region	Europe and Central	
Language most spoken in operating region		English
<b>Size of the institution</b>	MEDIUM(5,000 - 25,000 clients)	
<b>Branches network and type of environment (Urban / Rural)</b>		
Total number of branches		2
Nb of branches in urban area		1
Number of urban computerized locations		1
Nb of branches in rural area		1
Number of rural computerized locations		1
<b>Staff overview</b>		
Total Number of staff		8
Cashiers		4
Loan Officers		2
Branch Managers		0
Other Branch staff		0
Head Office staff		2
Others		
Total Number of staff in the IT department?		0
How many IT staff is involved in the day to day management of the microfinance software?		0
Full time equivalent ?		0
% of IT department		
<b>Main products</b>		
Loans		
Individual clients	YES	
Solidarity groups with individual loans	NO	
Solidarity groups with group loans	NO	
Village banks with individual loans	NO	
Village banks with group loans	NO	
Village banking	NO	
Others	NO	
Deposits		
Saving account	YES	
Current account	NO	
Overdraft account	NO	
Term deposit	NO	
Planned saving	YES	
Group saving	NO	
Other (user defined)	NO	
<b>Other products and services</b>		
Payment cards	NO	
Payment services (bills, utility management)	NO	
Foreign exchange service	YES	
National transfers	NO	
International transfers	NO	
Western Union / Money Gram / Other	YES	
SWIFT	YES	
Insurance	YES	
Other products and services	YES	

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<b>OVERVIEW OF YOUR MANAGEMENT INFORMATION SYSTEM (MIS)</b>		
<b>Systems implemented and used by your institution</b>	Choice lists	Free answers / Descriptions / Comments
Name of your microfinance or banking software		<b>ABACUS</b>
Name of the vendor		<b>Fern</b>
Additional softwares or in-house systems	<b>NO</b>	
Accounting	<b>None</b>	
If yes, is the system interfaced with your microfinance or banking system ?	<b>YES</b>	
Human resources management	<b>None</b>	<b>Collsoft</b>
If yes, is the system interfaced with your microfinance or banking system ?	<b>YES</b>	
Reporting	<b>YES, an in house s.</b>	
If yes, is the system interfaced with your microfinance or banking system ?	<b>YES</b>	
Others (please specify)		
<b>Connectivity solutions and consolidation</b>		
Connectivity solutions between Head Office and branches	<b>Leased Line</b>	
Reporting consolidation from branch to head-office	<b>YES</b>	
<b>Your microfinance or banking software</b>		<b>ABACUS</b>
Version (exact release currently used)		<b>Version 1.6.4.003</b>
Have you been through a End of Year process with this release?	<b>YES</b>	
Maximum number of accounts handled within your software		<b>Practically unlimited</b>
Since when are you using a microfinance or banking information system?		<b>1990</b>
Any change of system since then?	<b>YES</b>	
If YES, date		<b>Originally with Cubis from Fern and we received regular updates</b>
Names of previous microfinance or banking systems used		<b>Fern Software</b>
Names of softwares pre-selected before choosing the one you are currently using		<b>Fern: Cubis 3, 4, 5, 8</b>
How did you first hear about your current software?		<b>Demonstration at software exhibition</b>
In case of problem regarding your system that cannot be solved internally, who helps you?		
The vendor company	<b>YES</b>	<b>Fern for software</b>
An IT firm different from vendor	<b>YES</b>	<b>for hardware</b>
Other	<b>YES</b>	<b>for online backup system</b>
Do you have a maintenance contract with the above mentioned company?	<b>YES</b>	
If NOT, how do you contract to obtain support?		
Have you had any serious bug or other problems since the start of operations with the software?	<b>YES</b>	
Nb of releases implemented		<b>3</b>
Total number of users of your system		<b>8</b>
Number of Cashiers using the system		<b>3</b>
Number of Loan Officers		<b>2</b>
Number of Branch Managers		<b>1</b>
Number of Other Branch staff		
Number of Head Office staff		<b>2</b>
Number of Others staff using the system		
Data synchronization between Head Office and the branches	<b>Centralized on line</b>	
Any comments regarding the data synchronization?	<b>NO</b>	
Do the loan officers and cashiers use the system:		
In real time in front of the client?	<b>YES</b>	
In batch mode?	<b>YES</b>	
Both?	<b>YES</b>	
Do you currently intend to change system?	<b>NO</b>	
If YES, are you already in a selection process?		
If YES, names of microfinance or banking systems envisaged		

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<b>Your IT equipment within your institution</b>			
Number of servers		1	
Numbers of clients work stations		8	
<b>What innovative solutions are used by your institution?</b>			
ATM			
PDA			
Cell phone			
Others	YES		document scanning
<b>SATISFACTION REGARDING YOUR MICROFINANCE SYSTEM</b>			
<b>Rating - Are you satisfied with your microfinance software?</b>		Rating	Comment
Overall rating		EXCELLENT	
Functionality		EXCELLENT	
Ease of use:		EXCELLENT	
Languages		EXCELLENT	
Navigation		EXCELLENT	
Data capture		EXCELLENT	
On line help or contextual help		GOOD	
Quality of warning messages		EXCELLENT	
Reliability and performances:		EXCELLENT	
Management reporting and data analysis		EXCELLENT	
Implementation, training and support		EXCELLENT	
<b>Rating - Are you satisfied with your software functionalities?</b>		Rating	Comment
Client Information Management		EXCELLENT	
Loan management		EXCELLENT	
Individual clients		EXCELLENT	
Solidarity groups with individual loans		NOT APPLICABLE	
Solidarity groups with group loans		NOT APPLICABLE	
Village banks with individual loans		NOT APPLICABLE	
Village banks with group loans		NOT APPLICABLE	
Village banking		NOT APPLICABLE	
Deposits management		EXCELLENT	
Saving account		EXCELLENT	
Current account		NOT APPLICABLE	
Overdraft account		NOT APPLICABLE	
Term deposit		EXCELLENT	
Planned saving		NOT APPLICABLE	
Group saving		NOT APPLICABLE	
Teller management		EXCELLENT	
Transfer		EXCELLENT	
Operational reporting		EXCELLENT	
Regulatory Authorities reporting (Central bank, ...)		EXCELLENT	
Share management		EXCELLENT	
Accounting		EXCELLENT	
Additional functionalities		EXCELLENT	
<b>Rating - Are you satisfied with your software security features?</b>		Rating	Comment
User profile management		EXCELLENT	
Data storage and backup		EXCELLENT	
Audit		EXCELLENT	
<b>Rating - What is your appreciation of the implementation process?</b>		Rating	Comment
Ease of installation		EXCELLENT	
Ease of configuration		EXCELLENT	
Quality of operational training provided		EXCELLENT	
Quality of technical training provided		EXCELLENT	
<b>Rating - What is your appreciation of the customer support?</b>		Rating	Comment
Promptness		EXCELLENT	
Accuracy of answers		EXCELLENT	
Support language adequacy		EXCELLENT	
<b>Overall satisfaction</b>			
Did the software help to improve the services offered by your organization?		YES	
Would you recommend the product to another MFI?		YES	
Would you recommend the team or company who did the implementation to another MFI?		YES	
In your opinion, is there any important functionality missing?		NO	
Do you feel any gap between what you bought and what you finally got?		NO	
Please include any additional comments you may have here			Very good follow up and speed of support

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

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<b>Duration and workload related to your implementation process for the current microfinance software</b>							
STEP	Duration	Unit	Number of staff involved	Number of external experts involved	Profile of people involved / Comments		
Preparation and need assessment	1	Weeks	2	0	Internal staff		
Selection of software	2	Weeks	2	0	Internal staff		
From contract signed: Installation and configuration	1	Months	2	0	Internal staff		
Testing / User Acceptance tests	3	Weeks	2	2	Internal staff		
Pilot phase	1	Weeks	2	1	Internal staff		
First branch roll-out	1	Weeks	4	2	Internal staff		
Full roll-out	1	Weeks	4	2	Internal staff		
<b>TOTAL</b>							
<b>Cost related to your microfinance software, from need assessment up to full branch roll-out including 1 year of maintenance</b>							
Product / Service	Type of supplier		Detailed Description / Comment		Cost in local currency	Local currency name	Cost in \$
Need Assessment and Selection - Technical Assistance	Software Provider		Discussion and review		0	EUR	0
Implementation							
Core Software License	Software Provider				20000	EUR	22000
Additional modules License	Software Provider				12500	EUR	15000
Server License	Consultancy				5000	EUR	6500
Database License	Other	Other			1100	EUR	1300
Software editor fees & expenses	Software Provider				17000	EUR	20000
Customization	Software Provider				0	EUR	0
Training	Software Provider				2000	EUR	2200
Other (expert technical assistance ...)	Other					EUR	0
Hardware and Telco Connection							
Hardware investment (Servers, Printers, Computers ...)					15000	EUR	17000
Network infrastructure & security investment					10000	EUR	11000
Network communications (charge of a year after full roll-out)					5000	EUR	6500
Other investments (premises adaptation, electricity fitting etc...)					5000	EUR	6500
<b>Total cost ownership</b>						EUR	108000
<b>Maintenance (yearly cost after full roll-out)</b>					17000	EUR	20000