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|--|--|--|
| User Institution Name: | Anonymous | |
| Software's Name: | Kredits | |
| Software Provider's Name: | Technical Development Solutions | |
| INSTITUTION PROFILE | | |
| General information | Choice lists | Free answers / Descriptions / Comments |
| # Name | | Anonymous |
| Country | Azerbaijan | |
| Region | Europe and Central Asia | |
| Language most spoken in operating region | | Azerbaijani/ Russian/ Turkish/ English |
| Size of the institution | SMALL(<5,000 clients) | |
| Branches network and type of environment (Urban / Rural) | | |
| Total number of branches | | 2 branches + 1 head office |
| Nb of branches in urban area | | 2 branches + 1 head office |
| Number of urban computerized locations | | 2 branches + 1 head office |
| Nb of branches in rural area | | None |
| Number of rural computerized locations | | None |
| Staff overview | | |
| Total Number of staff | | 64 |
| Cashiers | | 2 |
| Loan Officers | | 15 |
| Branch Managers | | 2 |
| Other Branch staff | | 15 |
| Head Office staff | | 27 |
| Others | | 3 |
| Total Number of staff in the IT department? | | 2 |
| How many IT staff is involved in the day to day management of the microfinance software? | | 2 |
| Full time equivalent ? | | 235 h/year |
| % of IT department | | 6.25% |
| Main products | | |
| 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 | YES | |
| Deposits | | |
| Saving account | NO | |
| Current account | NO | |
| Overdraft account | NO | |
| Term deposit | NO | |
| Planned saving | NO | |
| Group saving | NO | |
| Other (user defined) | NO | |
| Other products and services | | |
| Payment cards | NO | |
| Payment services (bills, utility management) | NO | |
| Foreign exchange service | NO | |
| National transfers | NO | |
| International transfers | NO | |
| Western Union / Money Gram / Other | NO | |
| SWIFT | NO | |
| Insurance | NO | |
| Other products and services | NO | |

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| OVERVIEW OF YOUR MANAGEMENT INFORMATION SYSTEM (MIS) | | |
| Systems implemented and used by your institutor | Choice lists | Free answers / Descriptions / Comments |
| Name of your microfinance or banking software | | Kredits |
| Name of the vendor | | Technical Development Solutions |
| Additional softwares or in-house systems | YES | |
| Accounting | YES, a software | Before 'Quick Books' and recently changed to '1C', a local software |
| If yes, is the system interfaced with your microfinance or banking system ? | NO | But the interface is under development |
| Human resources management | YES, an in house s. | But partially covered by accounting soft (days worked, payroll calculations) |
| If yes, is the system interfaced with your microfinance or banking system ? | NO | |
| Reporting | YES, a software | Several reports to state authorities are designed in accounting soft, but most reports requested by investors are grouped manually in excel after taking numbers from Kredits. No needs in additional development reports in Kredits due to often change of requested reports |
| If yes, is the system interfaced with your microfinance or banking system ? | YES | Partially. Several reports to Central Bank are designed by special modules |
| Others (please specify) | None | |
| Connectivity solutions and consolidator | | |
| Connectivity solutions between Head Office and branches | Leased Line | In addition, main server (router) is located in one of the branches and is connected to the provider with Fiber-optic cable |
| Reporting consolidation from branch to head-office | YES | We have only one database and everything entered in both branches and Head Office is seen in the system after daily batch processing |
| Your microfinance or banking software | | |
| Version (exact release currently used) | | Kredits |
| Have you been through a End of Year process with this release? | YES | 5.5162 |
| Maximum number of accounts handled within your software | | Currently we have about 1,400 active accounts |
| Since when are you using a microfinance or banking information system? | | 2000 |
| Any change of system since then? | YES | |
| If YES, date | | 2002 - moving to Kredits |
| Names of previous microfinance or banking systems used | | Loan Manager Plus (LMP) |
| Names of softwares pre-selected before choosing the one you are currently using | | N/A |
| How did you first hear about your current software? | | Advised by former Project Manager |
| In case of problem regarding your system that cannot be solved internally, who helps you? | | |
| The vendor company | YES | TDS |
| An IT firm different from vendor | YES | NIT-Solutions |
| Other | NO | |
| Do you have a maintenance contract with the above mentioned company? | YES | |
| If NOT, how do you contract to obtain support? | | |
| Have you had any serious bug or other problems since the start of operations with the software? | NO | |
| Nb of releases implemented | | |
| Total number of users of your system | | 47 |
| Number of Cashiers using the system | | 2 |
| Number of Loan Officers | | 14 |
| Number of Branch Managers | | 2 |
| Number of Other Branch staff | | 12 |
| Number of Head Office staff | | 15 |
| Number of Others staff using the system | | 2 |
| Data synchronization between Head Office and the branches | Other | Kredits is on common server which is accessible from different locations. Plus, some employees use "image" on local servers in order to decrease the traffic |
| Any comments regarding the data synchronization? | YES | We do not use different databases for different locations |
| Do the loan officers and cashiers use the system: | | |
| In real time in front of the client? | YES | No cashiers or LO, but tellers |
| In batch mode? | YES | LO uses in batch mode, cashier uses module to Kredits |
| Both? | NO | |
| Do you currently intend to change system? | NO | |
| If YES, are you already in a selection process? | | |
| If YES, names of microfinance or banking systems envisaged | | |

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| Your IT equipment within your institution | | |
| Number of servers | | Head Office- 3/ Branch 1 -5 (incl. main Kredits server)/ Branch 2 - 2 |
| Numbers of clients work stations | | 60 (HO- 31 / Branch 1- 16/ Branch 2- 13) |
| What innovative solutions are used by your institution? | | |
| ATM | NO | |
| PDA | NO | |
| Cell phone | NO | |
| Others | NO | |
| SATISFACTION REGARDING YOUR MICROFINANCE SYSTEM | | |
| Rating - Are you satisfied with your microfinance software? | Rating | Comment |
| Overall rating | AVERAGE | |
| Functionality | GOOD | |
| Ease of use: | GOOD | |
| Languages | EXCELLENT | |
| Navigation | GOOD | easy to understand but sometimes long to reach |
| Data capture | EXCELLENT | |
| On line help or contextual help | POOR | |
| Quality of warning messages | GOOD | |
| Reliability and performances: | GOOD | |
| Management reporting and data analysis | GOOD | Provides separate and consolidated reports but almost no forecast analysis |
| Implementation, training and support | GOOD | |
| Rating - Are you satisfied with your software functionalities? | Rating | Comment |
| Client Information Management | AVERAGE | no possibility to identify the clients by address or other details, and no possibility to identify co-borrowers |
| Loan management | GOOD | but some problems with loans to legal entities exist |
| Individual clients | GOOD | |
| Solidarity groups with individual loans | NOT USED | |
| Solidarity groups with group loans | NOT USED | |
| Village banks with individual loans | NOT USED | |
| Village banks with group loans | NOT USED | |
| Village banking | NOT USED | |
| Deposits management | NOT USED | |
| Saving account | NOT USED | |
| Current account | NOT USED | |
| Overdraft account | NOT USED | |
| Term deposit | NOT USED | |
| Planned saving | NOT USED | |
| Group saving | NOT USED | |
| Teller management | GOOD | |
| Transfer | NOT APPLICABLE | |
| Operational reporting | GOOD | |
| Regulatory Authorities reporting (Central bank, ...) | AVERAGE | Additional module is used for this function |
| Share management | NOT APPLICABLE | |
| Accounting | NOT APPLICABLE | |
| Additional functionalities | NOT APPLICABLE | |
| Rating - Are you satisfied with your software security features? | Rating | Comment |
| User profile management | GOOD | |
| Data storage and backup | GOOD | |
| Audit | GOOD | A little beat complicated and is accessed through reporting only |
| Rating - What is your appreciation of the implementation process? | Rating | Comment |
| Ease of installation | AVERAGE | Due to: all system file updates are to be copied to every single PC. The rest is easy. |
| Ease of configuration | GOOD | |
| Quality of operational training provided | EXCELLENT | |
| Quality of technical training provided | EXCELLENT | |
| Rating - What is your appreciation of the customer support? | Rating | Comment |
| Promptness | AVERAGE | sometimes when the request is not regular(ordinary) it takes a little beat long |
| Accuracy of answers | EXCELLENT | |
| Support language adequacy | EXCELLENT | |
| Overall satisfaction | | |
| Did the software help to improve the services offered by your organization? | YES | |
| Would you recommend the product to another MFI? | YES | |

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| Would you recommend the team or company who did the implementation to another MFI? | YES | |
| In your opinion, is there any important functionality missing? | YES | No possibility for long-run cash flow forecast in original version (45 days only) |
| Do you feel any gap between what you bought and what you finally got? | NO | |
| Please include any additional comments you may have here | | Be precise what you need and in case you need any additional features just inform the team in advance. It will save your time in future. |
| What about the quality of documentation? | | |
| Were you provided with an up-to-date technical documentation? | YES | |
| if YES - Appreciation of the documentation (please rate) | EXCELLENT | |
| 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 | |
| What about the implementation process? | | |
| Was the implementation process well planned and were deadlines respected? | YES | |
| During the implementation did you have to perform adaptations or specific developments to the software? | YES | |
| Did you have to change or adapt your organization or procedures to be in line with the software? | NO | Due to the reason that we were really small and have changed a lot and in our procedures and in the software (adding modules, reporting functions, etc) |
| Did you face any unexpected problem during implementation? | YES | |
| If your institution was not a "green field", how did the data migration go? | GOOD | |
| How did your institution proceed to the implementation process? | | |
| Alone (Go to question 4.1) | NO | |
| With the vendor of the software (Go to question 4.1) | | |
| With the vendor and a specialized consulting firm (Go to question 3.9.5) | YES | |
| With a specialized consulting firm (Go to question 3.9.5) | | |
| # Can you provide the contact details of the consulting firm? | YES | It is not quite firm, that is a consultant working on |

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

| STEP | Duration | Unit | Number of staff involved | Number of external experts involved | Profile of people involved / Comments |
|--|----------|--------|--------------------------|-------------------------------------|---------------------------------------|
| Preparation and need assessment | 2 | Months | 2 | | PM, Ch.Accountant |
| Selection of software | N/A | | | | |
| From contract signed: Installation and configuration | 2 | Weeks | | | |
| Testing / User Acceptance tests | 2 | Weeks | | | |
| Pilot phase | 1 | Months | 20 | | |
| First branch roll-out | 2 | Weeks | | | |
| Full roll-out | N/A | | | | in 2002: one location only |
| TOTAL | | | | | |

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

| Product / Service | Type of supplier | Detailed Description / Comment | Cost in local currency | Local currency name | Cost in \$ |
|---|-------------------|--|------------------------|---------------------|----------------|
| Need Assessment and Selection - Technical Assistance | Consultancy | | | | |
| Implementation | | | | | |
| Core Software License | Software Provider | <p>Explanation for the absence of costs in the extra tables. The reason is that our move to Kredits has happened a long time ago. And starting from that point we have been in continuous development process. As quick as we are transforming as a company, Kredits is been transformed to our needs and additional modules have been created. Last transformation happened almost a year ago when we moved to SQL platform and opened new locations, switched to VPN connection. And all costs appeared during this time are associated not with change in Kredits but with change of system in whole.</p> | | | |
| Additional modules License | Consultancy | | | | |
| Server License | Software Provider | | | | |
| Database License | Software Provider | | | | |
| Software editor fees & expenses | Software Provider | | | | |
| Customization | Software Provider | | | | |
| Training | Consultancy | | | | |
| Other (expert technical assistance ...) | Consultancy | | | | |
| Hardware and Telco Connection | | | | | |
| Hardware investment (Servers, Printers, Computers ...) | | | | | |
| Network infrastructure & security investment | | | | | |
| Network communications (charge of a year after full roll-out) | | | | | |
| Other investments (premises adaptation, electricity fitting etc...) | | | | | |
| Total cost ownership | | | | | |
| Maintenance (yearly cost after full roll-out) | | | | | |
| | | Technical Support Fee+ VPN+FOC+Internet (Annual fee) | 19200 | set-up: AZN | 18500 23600 |