

User Institution Name:	Anonymous	
Software's Name:	OCTOPUS	
Software Provider's Name:	OCTO	
INSTITUTION PROFILE		
General information	Choice lists	Free answers / Descriptions / Comments
# Name		Anonymous
Country	Tajikistan	
Region	Europe and Central Asia	
Language most spoken in operating region		Russian
Size of the institution	MEDIUM(5,000 - 25,000 clients)	
Branches network and type of environment (Urban / Rural)		
Total number of branches		4 Branches
Nb of branches in urban area		4
Number of urban computerized locations		1
Nb of branches in rural area		0
Number of rural computerized locations		13
Staff overview		
Total Number of staff		160
Cashiers		16
Loan Officers		50
Branch Managers		4
Other Branch staff		67
Head Office staff		23
Others		0
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?		1
Full time equivalent ?		1
% of IT department		50%
Main products		
Loans		
Individual clients	YES	
Solidarity groups with individual loans	NO	
Solidarity groups with group loans	YES	
Village banks with individual loans	NO	
Village banks with group loans	NO	
Village banking	NO	
Others	NO	
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 institution	Choice lists	Free answers / Descriptions / Comments
Name of your microfinance or banking software		OCTOPUS
Name of the vendor		OCTO
Additional softwares or in-house systems	YES	
Accounting	YES, a software	1 C
If yes, is the system interfaced with your microfinance or banking system ?	YES	We have crosschecking procedures between the two softwares. Octopus can export accounting movements linked to credits, but we do not use it
Human resources management	YES, a software	1C accountancy
If yes, is the system interfaced with your microfinance or banking system ?		
Reporting	YES, a software	Crystal report
If yes, is the system interfaced with your microfinance or banking system ?	YES	Octopus uses a free viewer to display its reports
Others (please specify)	None	
Connectivity solutions and consolidation		
Connectivity solutions between Head Office and branches	xDSL	
Reporting consolidation from branch to head-office	YES	There is a consolidation module in Octopus
Your microfinance or banking software		OCTOPUS
Version (exact release currently used)		1.1.7
Have you been through a End of Year process with this release?	YES	
Maximum number of accounts handled within your software		77000
Since when are you using a microfinance or banking information system?		2007
Any change of system since then?	NO	
If YES, date		
Names of previous microfinance or banking systems used		
Names of softwares pre-selected before choosing the one you are currently using		None
How did you first hear about your current software?		Acted / Oxus project
In case of problem regarding your system that cannot be solved internally, who helps you?		Octopus team in bishkek / octopus field consultants
The vendor company	YES	
An IT firm different from vendor	NO	
Other	NO	
Do you have a maintenance contract with the above mentioned company?	YES	Continuous improvement process
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		10 / The last one is beeing implemented (2.5.8)
Total number of users of your system		78
Number of Cashiers using the system		4
Number of Loan Officers		50
Number of Branch Managers		4
Number of Other Branch staff		15
Number of Head Office staff		5
Number of Others staff using the system		
Data synchronization between Head Office and the branches	Decentralized with consolidation tool	Consolidation function from Octopus
Any comments regarding the data synchronization?	NO	
Do the loan officers and cashiers use the system:		
In real time in front of the client?	NO	
In batch mode?	YES	They are visitor, loan administrator enters data afterward.
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		4 one in each branch + 1 server in HQ
Numbers of clients work stations		18
What innovative solutions are used by your institution?		
ATM	NO	
PDA	NO	
Cell phone	NO	
Others	NO	
SATISFACTION REGARDING YOUR MICROFINANCE SYSTEM		
Rating - Are you satisfied with your microfinance software?	Rating	Comment
Overall rating	GOOD	
Functionality	AVERAGE	The software is not fully integrated, we use it only for loan tracking and reporting
Ease of use:	EXCELLENT	
Languages	EXCELLENT	A full russian version is now available
Navigation	GOOD	
Data capture	GOOD	
On line help or contextual help	POOR	One user guide / online community structures are beeing set up
Quality of warning messages	AVERAGE	
Reliability and performances:	GOOD	
Management reporting and data analysis	EXCELLENT	We can add almost any report we want
Implementation, training and support	GOOD	
Rating - Are you satisfied with your software functionalities?	Rating	Comment
Client Information Management	EXCELLENT	Large variety of data can be entered
Loan management	GOOD	
Individual clients	GOOD	
Solidarity groups with individual loans	NOT APPLICABLE	
Solidarity groups with group loans	GOOD	
Village banks with individual loans	NOT APPLICABLE	
Village banks with group loans	NOT APPLICABLE	
Village banking	NOT APPLICABLE	
Deposits management	NOT APPLICABLE	
Saving account	NOT APPLICABLE	
Current account	NOT APPLICABLE	
Overdraft account	NOT APPLICABLE	
Term deposit	NOT APPLICABLE	
Planned saving	NOT APPLICABLE	
Group saving	NOT APPLICABLE	
Teller management	NOT APPLICABLE	
Transfer	NOT APPLICABLE	
Operational reporting	EXCELLENT	We can add almost any report we want and export results in excell
Regulatory Authorities reporting (Central bank, ...)	GOOD	
Share management	NOT APPLICABLE	
Accounting	NOT USED	
Additional functionalities	NOT USED	
Rating - Are you satisfied with your software security features?	Rating	Comment
User profile management	AVERAGE	Admin manages loin and passwords
Data storage and backup	GOOD	
Audit	GOOD	
Rating - What is your appreciation of the implementation process?	Rating	Comment
Ease of installation	EXCELLENT	The database is automatically upgraded from any previous version to the current one
Ease of configuration	AVERAGE	
Quality of operational training provided	GOOD	
Quality of technical training provided	GOOD	
Rating - What is your appreciation of the customer support?	Rating	Comment
Promptness	GOOD	
Accuracy of answers	GOOD	
Support language adequacy	POOR	They used not to speak rusian, but it is changing.
Overall satisfaction		
Did the software help to improve the services offered by your organization?	NO	Although reporting is easier now
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	Full multy currency / Savings
Do you feel any gap between what you bought and what you finally got?	NO	
Please include any additional comments you may have here		
What about the quality of documentation?		
Were you provided with an up-to-date technical documentation?	YES	
if YES - Appreciation of the documentation (please rate)	AVERAGE	
Were you provided with a user manual?	YES	
if YES - appreciation of the user manual? (please rate)	AVERAGE	
Is there an online help / documentation?	YES	
if YES - appreciation of the documentation (please rate)	AVERAGE	
What about the implementation process?		
Was the implementation process well planned and were deadlines respected?	YES	The software was still beeing incubated
During the implementation did you have to perform adaptations or specific developments to the software?	YES	Continuous improvement process
Did you have to change or adapt your organization or procedures to be in line with the software?	YES	New procedures linked to the use of a microfinance information system.
Did you face any unexpected problem during implementation?	NO	
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)	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?		

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	?		0	?	Octopus incubation in Octo
Selection of software	?		0	?	Octopus incubation in Octo
From contract signed: Installation and configuration	Mar-07		0	2 3	Field consultants
Testing / User Acceptance tests	Mar-07		4	2 3	Field consultants + Branches staff
Pilot phase	Mar-07		4	2 3	Field consultants + Branches staff
First branch roll-out	Aug-07		4	2 3	Field consultants + Branches staff
Full roll-out	Aug-07		4	2 3	The deployment process was not really standard since the project was linked to a specific context
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	Software Provider	Continuous improvement	0	SOM	0
Implementation					
Core Software License	Software Provider	Open source	0	SOM	0
Additional modules License	Software Provider	Open source	0	SOM	0
Server License	Software Provider	Open source	0	SOM	0
Database License	Software Provider	Open source	0	SOM	0
Software editor fees & expenses	Software Provider	Open source	0	SOM	0
Customization	Software Provider	Free	0	SOM	0
Training	Software Provider	Free	0	SOM	0
Other (expert technical assistance ...)	Software Provider	Free	0	SOM	0
Hardware and Telco Connection					
Hardware investment (Servers, Printers, Computers ...)					6000
Network infrastructure & security investment		These are costs linked to IT			7000
Network communications (charge of a year after full roll-out)					4000
Other investments (premises adaptation, electricity fitting etc...)					
Total cost ownership					0
Maintenance (yearly cost after full roll-out)					7000
					Only the IT staff maintaining