A MOBILE APPLICATION

Qmobile

Organización

iic

Usuario

sormeno

Contraseña

•••••

Ingresar

Powered by

QUIPU

TECHNOLOGY

Our mission is to help improving social impact and sustainability of social and economic inclusion projects through an efficient

use of technology, education and microfinance.
(*)

(*) Qloud Inclusión mission statement

QMobile is a mobile solution to improve processes like field data capture, information management, online education or business alerts.
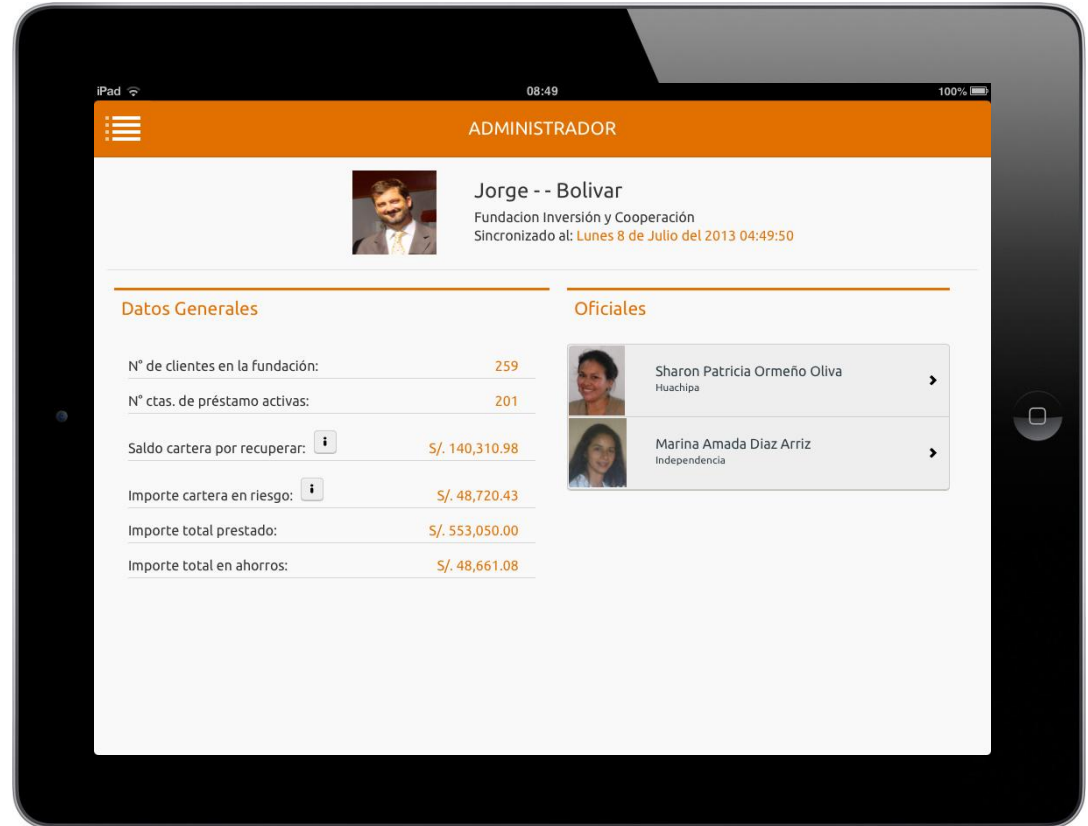
• Multi tenant solution and role-based access

•Improves socio-economic data collection processes. Including the possibility to work with and without internet connection.

•Automatic information uploads to a cloud BO platform (Mifos X).

•On-line access to credit-risk reports

•Added value calculations (indebtedness capacity, saving targets ,…)

•Advanced reporting. Individual (per customer) or aggregated.

•Customized reporting

•Early warnings for the credit officer and the management team.

•Social impact measurement (PPI / SPT)

•Online education

•Customizable polls

Qmobile

Role based access to individual and aggregated information

## On-line reports, user roles, faster data editing and more.

- Capturing the credit officer client relationships in QMobile lets you better organize your operations and lets your credit officers focus on their own clients. All clients & groups – and of course all their accounts – can be easily associated with a branch and a credit officer. These associations help with your indicator reporting, let your credit officers see the clients which belong to them and make finding clients and accounts quicker and easier.

iPad 08:49 100%

ADMINISTRADOR

Jorge - - Bolivar
Fundacion Inversión y Cooperación
Sincronizado al: Lunes 8 de Julio del 2013 04:49:50

Datos Generales

N° de clientes en la fundación:	259
N° ctas. de préstamo activas:	201
Saldo cartera por recuperar:	S/. 140,310.98
Importe cartera en riesgo:	S/. 48,720.43
Importe total prestado:	S/. 553,050.00
Importe total en ahorros:	S/. 48,661.08

Oficiales

Sharon Patricia Ormeño Oliva
Huachipa

Marina Amada Diaz Arriz
Independencia

Qmobile

Quick Access

## A mobile application (QMobile) in order to have the socio-economic information captured efficiently

- The transfer of educational content.
- The proactive generation of added-value such as the evaluation of the indebtness capacity.
- Saving targets.
- Early warnings about delayed payments.
- Evolution of the client's business.
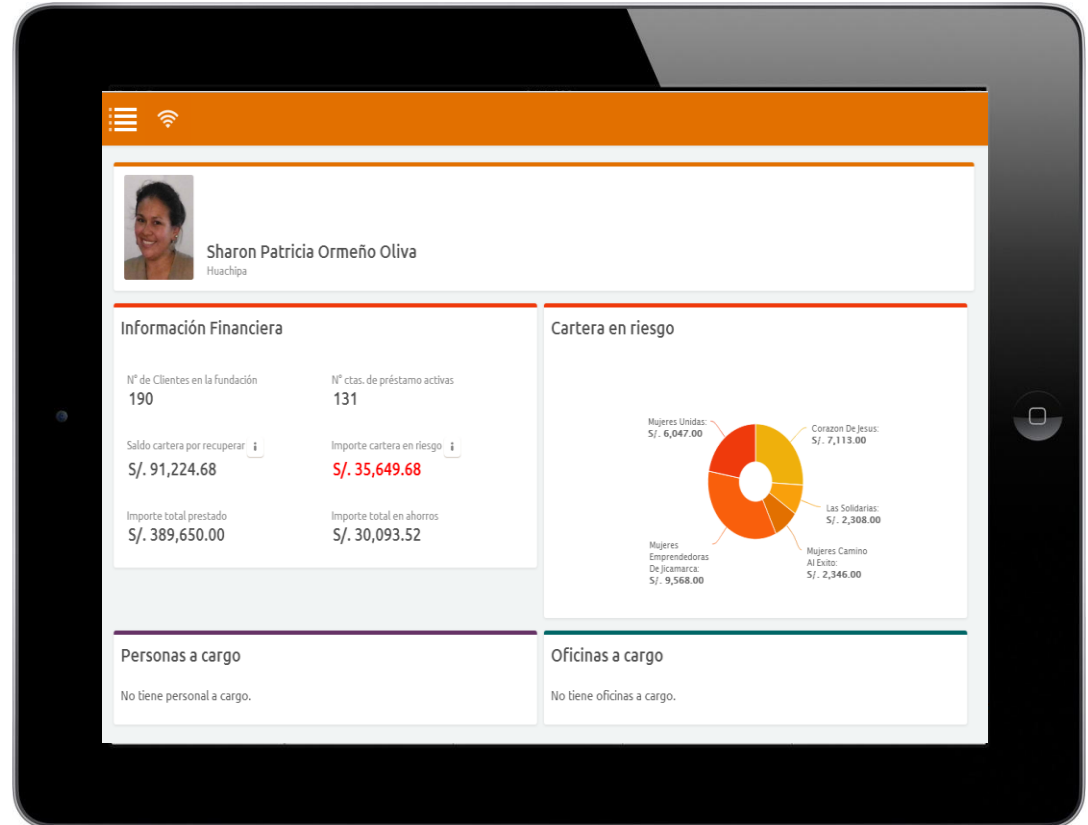
Client Reporting

## Personal and Financial Report

- Total debt: **S/3,072,96**

- Active loans **2**

- Indebtedness capacity: **S/ 567,00**

- Total quota **S/ 508,98**

- First savings goal **S/ 5,481,00**

- Second savings goal **S/ 5,481,00**

- Total amount saved **S/ 525,00**

- Percentage of accumulated Savings **9,58%**
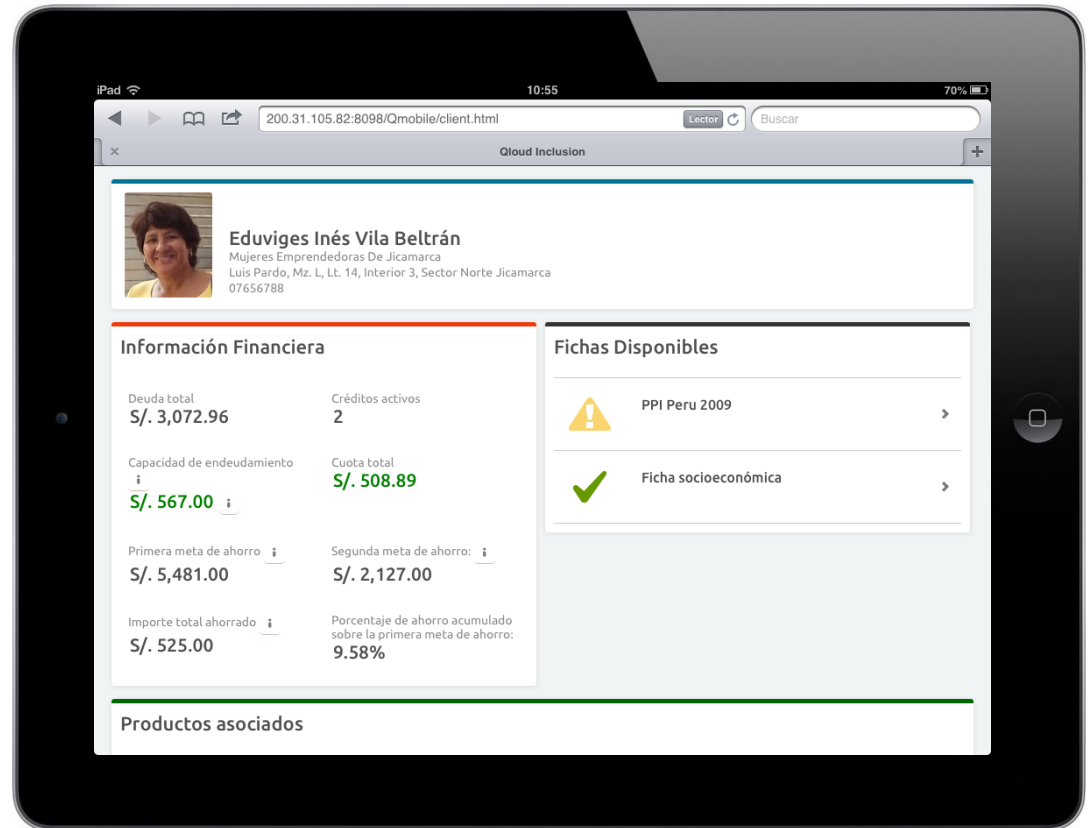
Qmobile

Improves socio-economic data collection processes

Including the possibility to work with and without internet connection.

- Personal reports
- Family support
- Family data
- Household data
- Household accounts
- Business information
- Business accounts
- Other loans
- General comment
- Financial position of the business
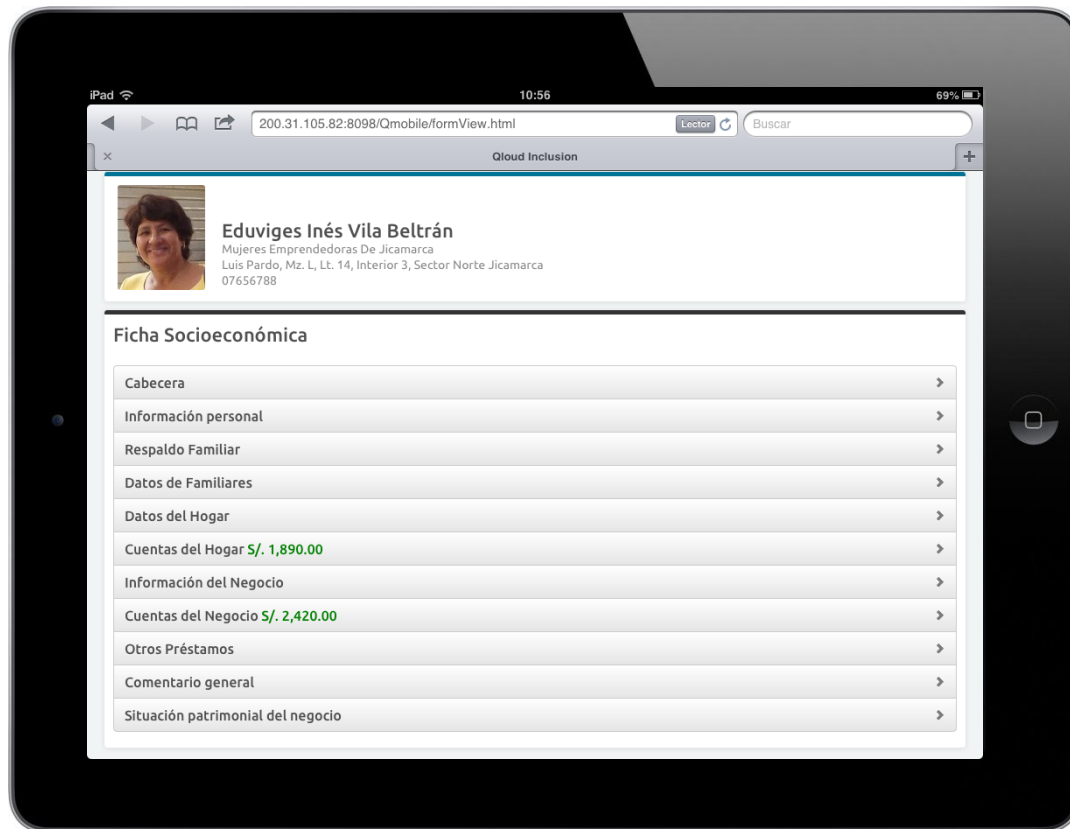
Qmobile synchronizes automatically with Mifos

Online education

Integral Education

- Education and training are crucial components in the success of microfinance borrowers. Financial education curricula can greatly improve microfinance projects by increasing participants' knowledge of money management, savings, and budgeting. Because education enables individuals to develop entrepreneurial skills, a joint venture of microfinance and education will be more effective than a microfinance program in isolation.
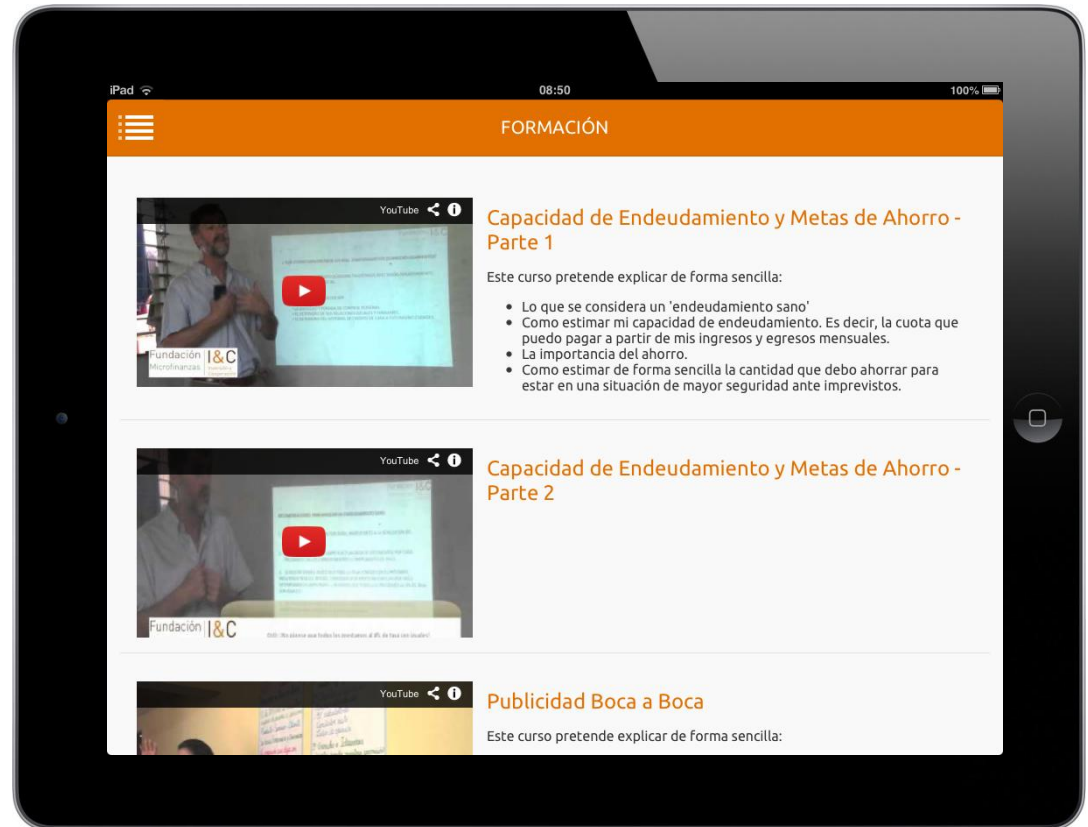
What´s Next?

- We have named this project "the client's voice". What we are trying to achieve is that those who "certify" the quality of our work are the same group of people whom we are claiming to help.

The client's voice

- All of the above sections will lead us quite naturally to the possibility of achieving a certification of good practices recognised internationally for those organisations that are members of Qloud Inclusion.

- This certification should be reached on the basis of a simple and low cost process so any organisation, however small, if it is proven that its work is truly effective in combating poverty.

QUIPU has developed Qmobile for the Qloud Inclusion community.

Qloud Inclusion aims to develop and international community built around social and economic development and inclusion:

- Sharing advanced <u>technology</u> and a permanent innovation effort.
- Sharing <u>knowledge</u> around methodologies and best practices.
- Developing and sharing efficient <u>education</u> tools and materials.
- Offering "<u>social/impact investors</u>" a transparent, more direct and efficient way to obtain the right combination between financial and social return
- Facilitating access to a quality "<u>certification</u>"

QLOUD INCLUSION

Follow us

Visit our website