

## **Mifos Personas – April 4, 2013**

**Loan Officer (LO)** – meets with clients, disburses loans and collects payments.

**Field Office Assistant (FOA)** – works in office, does all the data entry, creates loans

**Accountant** – releases funds for dispersal, tallies finances

**Field Level Manager** – (branch/center) – monitors loans, field performance

**Executive Manager** – (head/executive office) – monitors business, disburses funds

**System Administrator** – installs/configures/updates Mifos, keeps it running

**Loan Officers** – *This person typically does not interact with Mifos.* Goes into the field to meet with clients, disburse loans, collect payments, collect savings and disburse withdrawals (meetings). Every day/week they get a list of whom to visit (collection sheet) from Field Office Assistant (FOA). Deposit money in bank between meetings or COB. Provide FOAs with client transaction data, bank deposit slips/receipts.

- One MFI said they would like if LOs could login, view a dashboard and print their own collection sheets
- Another MFI said perhaps it would be okay if the LOs could login and see a dashboard, but for “internal control” they do not want them to be able to modify anything

**Field Office Assistant** – *This person is the primary user of Mifos.* Works in the office and does all the data entry when the loan officers come back from visiting clients.

- Create new borrowers (or groups)
- Create new loans
- Create new savings
- Enter collection data (sheet)

**Finance Dept./Accounting** – this person releases funds to be disbursed, and manages the financial side making sure the bookkeeping is correct

- Make funds available for dispersal
- Generate reports – general ledger, summary of dispersal
- Close out month? (I believe this is a bookkeeping task)

**Field Manager (branch/center)** – this person oversees the operations of a specific field-level office – branch or center. Monitors how the center’s loans are performing, manages his loan officers

- Approve loans
- Review reports – loan status, client status, overall branch/center performance
- Monitor loan officer’s performance

**Executive Manager (head office)** – this person oversees the operations of the entire business. Monitors each branch’s performance, releases funds to be disbursed, manages field managers, provides incentives

- Approve disbursement of funds

- Review reports – branch performance, field manager performance
- Provides incentives?

**System Administrator** – *This person may be in a 3<sup>rd</sup> party organization.* Manages the Mifos system. Makes sure it is installed, configured, and running properly.

- Install/update Mifos
- Configure settings according to financial product needs
- Monitor Mifos performance/troubleshooting/shutdowns
- Manage system users/offices – roles and permissions
- Create report templates
- Define data display and rules (as per manager and loan officer needs?)
- Define organizational preferences?

**Deanna Comments:** my initial take from reading the user manual was that the loan officer was also the person who did all the data entry. So far, with both MFIs that I've talked to, these two roles are distinct. I wonder, though, if the Mifos system made it easier for a loan officer to view and manage his own clients (as in a personalized dashboard - without seeing everything in the system), the roles could be consolidated.

There are a couple reasons I can see that this may not be feasible or desirable:

- Workload - It's possible that it would be too much for one person to manage, as in the case of one MFI whose loan officers manage up to 350 clients. One FOA may support up to 5 LOs, so that they must enter data for as many as 1750 clients in a week. (Of course, bulk entry with collection sheets makes this possible ☺)
- Pay scale – I'm guessing, from what I've learned, the LO is a higher-paid position than the FOA, therefore, their time is better spent in the field, not entering data.

Reasons why it might be desirable:

- Reduce head count/lower costs – by increasing the LOs use of technology, perhaps the FOA role can be eliminated altogether, while not reducing the client load on the LOs? If the LOs used a mobile device to see who to visit that day (a personalized AND data-driven dashboard), entered data directly onto a mobile device at meetings rather than writing down on paper, perhaps there is no need for post-transaction data entry.