

Mifos Personas – April 4, 2013 (modified May 6, 2013)

Loan Officer (LO) – meets with clients, disperses 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

Manager – (branch/center/head office) – monitors loans, disperses 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, disperse loans, collect payments, collect savings and disperse 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
- (added after trip to India/Kenya) Musoni and other Kenyan MFIs are looking to eliminate back office data entry altogether and have M-PESA transactions (for repayments and loan disbursements) automatically logged in system, LOs only have to create new loans on tablet in field.

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 dispersed, 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)

Manager (branch/center/head office) – this person oversees the operations of a specific branch or center, or oversees head office. Monitors how the loans are performing, releases funds for dispersal.

- Approve loans
- Review reports – loan status, client status, overall branch/center performance
- Manage loan officers

System Administrator – *This person may be in a 3rd 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.

Mifos Personas (Take 1) – April 3, 2013 (after 1st customer call)

Loan Officer – this person is responsible for “drumming up business” – getting new individuals and groups to sign up for loans and savings accounts. On any given day, he needs to know what transactions need to be processed (new loans created, loan payments made, loans dispersed, savings collected or withdrawn). He wants to know how his loans are performing – are individuals and groups keeping current

with payments or are they struggling with life emergencies? He knows the borrowers well.

Loan Officer Tasks:

- Create new borrowers (or groups)
- Create new loans (for individuals or groups)
- Create new savings accounts
- Meet with borrowers/groups
- Process transactions (disperse loans, collect payments, manage fees, accept savings deposits, process withdrawals)
- Monitor loan/borrower performance
- Close out month (loan or manager?)

Branch/Center Manager – this person manages the performance of a branch or center. He may have several loan officers who report to him. On any given day, he wants to know how the loans are performing – are any falling behind? How far behind? He needs to generate reports to understand the business. Does the business need more or different products? He knows the business well.

Manager Tasks:

- Define new financial products (delete outdated ones?)
- Approve loans (review borrower/group financial strength)
- Monitor branch/center financial performance (create reports, monitor aggregate loan performance, make sure loans are performing above a threshold, manage funding sources?)

System Administrator – this person manages the Mifos system. Makes sure it is installed, configured, and running properly. He knows the system well.

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- Manage system users/offices – roles and permissions
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