Inteview with SECDEP in Phillipines

April 2, 2013 @ 5pm
Interviewees: Luz Coronado, Executive Director, with Lisa from Finance Dept. and Ana Mae, MIS (manager of information systems)
Conducted by: Deanna McCuser, UX Designer

Summary

Luz is executive director in head office at SECDEP. She had Lisa from the Finance Dept. and Ana Mae from MIS with her. At SECDEP, the field office assistants (MIS in their terminology) is the primary user of Mifos. For "internal control", the loan officer (Project Officer) is not allowed to use Mifos – they get printed collection sheets from MIS each week.   The POs job is to interact with clients and collect and disburse money, deposit money in bank. MIS enters all data from PO bank receipts and collection sheets, finance dept. tallies and makes sure everything balances out.

Conflux now maintains Mifos in cloud for SECDEP.

They liked the idea of a dashboard and commented that maybe the branch managers would not forget to approve loans. (This says to me that the loans awaiting approval are not prominent in the UI. I noticed this when I was trying it out.)

What they liked:
- They are very happy with Mifos, very proud to be using it
- Happy with Conflux support - easy to get new reports and such
- Bulk upload of collection sheet data easy

Desired improvements:
- Better way to get a data in reports. Now have to open each report separately and cannot see them side-by-side.
- Easier way to see that loans are awaiting approval. (Sometimes branch managers forget to approve.)
- Search – sometimes duplicate names are found, not easy to distinguish.

Interview Notes

Introductory questions

1. *What is your role at MFI?*
   a. Luz – executive director
   b. Lisa – finance dept. – in charge of financial reports, accounting rules, won't need a separate accounting system
   c. Ana Mae – MIS
2. *Who else uses Mifos at your company? Roles?*

a. Luz – all features of Mifos
b. lisa – finance dept. generate general ledger, end of month or during the week – transferring the general ledger to the accounting system that we have
c. Ana Mae – creating new centers, checking other reports, creating loans, data entry – Sr. MIS (manager information system), collection sheets, lead of the group, some troubleshooting, helpdesk type stuff
d. 7 branches, MIS in all branches, finance dept. only in head office
e. for system issues we message Vishwas, he does the troubleshooting
f. Mifos is hosted in Amazon EC2 cloud
g. Loan officers don't do anything in the system, MIS does data entry
h. Average of 5 loan officers in each office,
i. Each loan officer has maximum of 350 clients

3. *How long have you been using Mifos?*
   a. *Since 2009*
4. *Why did your MFI choose Mifos?*
   a. I don't know, looking for support from CCAP(?) in choosing software, saw on testing, shared it with the group, user-friendly, online, can access anywhere, simple
5. *What were the alternatives? (XL, build custom, one other open-source, commercial)*
   a. No alternatives, were using manual method before
6. *What is your lending methodology (group or individual)?*
   a. Grameen methodology, clients pay individually, but are part of a group
7. *What products do you offer? (Loans and savings, or just microcredit?)*
   a. Savings – individual compulsory and voluntary savings

Installation and configuration
8. *How long did it take to get Mifos installed and configured the first time?*
   a. Took a while, there were a lot of delays, a year or more? Not sure, took a while for migration, there were some challenges with data migration, has some complicated customer supports
9. *What process did you follow? (done by a specialist?)*
   a. Ryan helped us in doing migration, hands-on support for us
   b. 3rd party specialist, Ideasoft, internal Grameen partner, Ryan took over to help out
   c. once in cloud, Conflux now maintains instance of Mifos, about 18 months now
10. *How long did it take to train staff, to get fully accustomed to using software?*
    a. Took some time to train MIS staff – Ryan helped train
    b. Trial in the web
    c. Ana Mae – first we have a hard time to operate, especially for new beginner, some trouble with data migration, especially with loan balances

d. 3 new staff – doing role of MIS, they trained to do the system, hands-on, the most is that 1 month is enough for MIS officer

11. *When new releases come out, do you upgrade right away? Why or why not?*
    a. No, don't immediately, some months for tests, after we have confirmed all our issues are ok, we advise to upgrade

12. *How long does it take to do an upgrade?* (outsourced to Conflux now)

13. *How much time does your MFI spend maintaining Mifos? (full-time admin? It basically runs by itself until we need to upgrade again, specialist)* (outsourced to Conflux now)

14. *How well does Mifos perform with your network bandwidth? (is it acceptable, too slow? Tasks take too many clicks, exacerbating network sluggishness)*
    a. Not much problem in all our branches, even using plug-n-play modem is sometimes slow, but it's a bit faster. If downtime in server – email Vishwas

15. *What concerns or challenges do you face with configuration?*
    a. Initial configuration was done by Ryan, just use Mifos url

Tasks

16. *What are the primary tasks you use Mifos for?*
    a. MIS – create new clients, new center, new rule, creating loans accounts, creating loan products, data entry, printing collection sheets
    b. Every week we generate a report on general ledger, consolidated report, summary of releases every week – releases is loan disbursement, once loan is recommended, use for disbursing money
    c. Manager – signing withdrawal slip, check whether the amount indicated balances with figure in summary release
    d. Project Officers (loan officers) – don't do anything with system – they are handling actual collection of money from clients – pass through the branch manager and bookkeeper, if they want to see information, they can ask MIS
        i. Typical day – every week project officers get collection sheet printed by MIS, have to ask permission of MIS, on Friday, they start looking at collection sheet for next week (in plastic envelope) to bring to center meeting. Center meetings are weekly – Monday to Thursday, Friday reserved for other paperwork, training. Meetings every day with different groups. Max of 6 in morning and 3 in afternoon. Around 12 center meetings in week.
        ii. At meetings – collection of money (repayments), about 1 hour for each meeting, packing up collections, client signing, clients withdrawing some savings, PO updates passbook of client, remits the money directly to the bank with summary of collections, once deposited, deposit slip is collected by bookkeeper or PO, branch manager checks on collection sheets matching with deposit slips to make sure it tallies. Once

approved by branch manager, bookkeeper issues acknowledgement received. Goes to MIS – now encodes payment into system. Usually we recommend it has to be deposited RIGHT after the center meeting. Sometimes allow clients to deposit money in bank, but we have to check up on deposit slips. We have arrangement with bank, we get copy of deposit slip – entire collections from center meeting

    iii. Does all this happen in same day? Yes, it should. No collection should be in the staff house (?) unless bank is closed

    iv. We restrict them because of our control measures, direct connection with clients and direct collection of money, have permissions to view clients

17. *How do you track loans? (Ed added)*
   a. Approval and encoding of releases are done by MIS
   b. Branch manager has approval of loans
   c. Project officer (?)
   d. MIS encodes and creates the loans, once branch manager submits loan recommendations, summary of releases report, finance gets release, we create new loans for new clients, branch manager approves it
   e. Loan approval is at branch level
   f. Head office level releases money and monitors loans
   g. Project manager recommends the loan, branch manager approves the loan, every Friday branch manager checks on the system for all the loans will approve the loan, then has to be dispersed, then goes to the head office, releases money
   h. MIS officer at branch

18. *What are other tasks that branch managers do (Ed added)*
   a. After we get loan recommendation and before approves the loan, we print LU (letter of understanding), terms of loan and rates, checks if there are any issues for the client
   b. If client needs to be terminated (blacklisted), the MIS officer does that
   c. Branch manager generates the report on how clients are doing
   d. With Mifos, you cannot hide anything *(Deanna's note: it is more transparent to mgmt.)*
   e. Once tracking with Mifos, repayment rate actually went down because it wasn't getting lost *(Deanna's note: I think she meant non-repayment rate went down)*

19. *What tasks do you want to be able to do that Mifos doesn't currently do?*

Features of Mifos
   20. *What are the primary features you use?* (did not ask)
   21. *Are you able to access all the information you need with Mifos?* (did not ask)
   22. *If not, what do you need to see that is not there (or buried)?* (did not ask)
   23. *How do you use the navigation of Mifos – search primarily, or drill-down through hierarchy primarily?*
   a. Usually search by name or branch, or by center

b. Don't usually search by account number
c. Yes, problem with same names, locate what center they have, date of birth, middle name, don't use govt. ID

24. *Does the navigation work well for you? If not, what would you change?*
   a. Easy to search, if can't find by spelling, search on center
   b. 1200 people MIS has to input data for, use collection sheet, bulk entry, very hard to do one-by-one
   c. difficulties with bulk entry? At first we have some hard time on the bulk entry because miscellaneous doesn't appear, but new version it was fixed
   d. go to account 1-by-1 and apply charges in misc fee, returnee is a client who has been an activated before, but was terminated (blacklisted – don't actually terminate, just on hold, can still get data), then after a while he returns

25. *Which reports do you use?*
   a. We are using collection sheet configured for us
   b. LU, summary of release, general ledger, aging of accts, saving and loan balances, don't use PFC report? (difficult ones)

26. *Is there a report you want that doesn't exist?*
   a. Insurance, but did not request yet
   b. Asked from Vishwas – ICF and savings and loan balances
   c. Insurance report, but we do this manually now

27. *Do you want to be able to create your own custom reports?*

Organization

28. *Does everyone in your organization that needs to (field office/data entry staff, branch staff, IT/general ops staff) use Mifos? Why or why not?*
   a. Would rather not have POs use Mifos, internal control, if we allow them to print their own collection sheets we would have to train

29. *With mobile app – what tasks do you want to do in the field?*
   a. Maybe in the future
   b. In Thailand they are using these mobile devices, but might not work out in Phillipines, too expensive, would take less time, less to encode
   c. Any mobile money systems – at the moment, no, but need to be safe for our PO. I've heard of money transfer through cell phone, but I'm not sure how it works with our clients
      (Ed's note – would be easier and safer for POs and trusted clients, but not using)

30. *Are there any offline processes that you would like to see automated?*

Thoughts on New Design

31. *If we added a dashboard as the entry point for each user, what information would you want to see on it (as a loan officer?)*
   a. My clients – standings
   b. Meetings coming up
   c. New loans needing approval, dispersal

      d. MIS – see which collection sheets need to be printed, branch manager would see loans that need to be dispersed

      e. Dashboard – yeah, that would be great – notifications would pop up during the day. Good innovation – maybe the branch manager would not forget to approve the loan

32. *What information would you want to see on a default UI home page or dashboard?*
      a. Metrics for executive dashboard
            i. How organization is moving
            ii. Check on each branch
            iii. Aging, arrears,
      b. Every organization has their own metrics, so want to be configurable

Closing questions

33. *What 3 features/areas would you like to see changed?*
      a. In the latest, the reports are sort of separated, making it in a way that its all there, side by side
      b. To get various data you need to open up different reports and go from screen to screen
      c. Want better way to view multiple reports at same time
      d. Is manager able to get things you need – drag-n-drop various components to generate custom report
      e. Have to open each one, browse to find which one I need
      f. Dashboard could help with – put some of that information on the dashboard – metrics that are now buried, could be available in the UI

34. *When Mifos X comes out, are you planning to create your own custom interface or do you want to use the default UI? Why*? (Did not ask)

35. *Other comments?*
      a. Don't like when server is down
      b. Luz – proud to be using Mifos, meetings in Manila I am proud to use Mifos
      c. We get asked "is it working?" we say yes we have no trouble with that
      d. (Ed's - Need to be more bullish in our strategy in Phillapines People either no longer being developed or is too expensive. Mifos X should be cheaper and more flexible)