**Requirements Specifications for MIX XBRL Reporting**

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| Revision History |
| * 1. Version 1.0
 | October 2011 | Initial draft |
| * 1. Version 2.0
 | March 2012 | Requirements detail and reference Implementation added. |

1. **Background & Purpose of This Document**
	1. The Microfinance information exchange (MIX) is the preeminent provider of market information on the microfinance industry. Financial and other business data are collected from microfinance institutions (MFIs) on a voluntary basis. MFIs are also required to report to a variety of stakeholders including regulators, investors, microfinance networks and regional associations. In an effort to reduce the reporting burden on MFIs, MIX has developed a standardized report definition and format incorporating the vast majority of indicators collected by all classes of microfinance stakeholders. MIX has modeled those report requirements in a public XBRL taxonomy that is recognized and approved by the international XBRL organization. The taxonomy closely adheres to International Financial Reporting Standards (IFRS) with specific extensions addressing items unique to microfinance.

To fully realize the value of reports based on the MIX XBRL taxonomy software systems must be able to produce XBRL instance documents that can be transmitted electronically and processed automatically by MIX (or other stakeholders). This document contains the requirements specification for this functionality.

1. **Definitions**
	1. *XBRL*: Extensible Business Reporting Language. An XML language specially designed for reporting business information including, but not limited to, financial information. The XBRL standard is maintained by [XBRL international](file:///D%3A%5CMy%20Dropbox%5CMIX%20Research%5CSoftware%20Certification%5CTechnology%5Cxbrl.ort).
	2. *Taxonomy*. An XML schema and associated linkbases that together specify the elements and dimensions contained in an XBRL instance document.
	3. *Concept*: a discrete item of business information embodied in a single schema element in an XBRL document. Examples: “total assets”, “number of employees”, “PAR < 30 days”. Concepts have labels (definitions) and attributes identifying the particular context of any fact reported in an XBRL report (‘instance document’).
	4. *Dimension*:an identified subset of data covered by a reporting concept. Example: the concept ‘NumberOfActiveBorrowers’ may have dimensions for gender and/or location, indicating a subset of borrowers that are ‘Female’ or ‘Rural’. Dimensions are similar to attributes but act only to identify a subset of the data covered by the overarching concept.
	5. *Instance document.* An XBRL document containing data (“facts”) pertaining to a business. The facts reported have a specific context (time period, data type, etc.)
2. **Application Requirements**
	1. The application supports reporting against as many of the MIX taxonomy concepts listed in Appendix 1 for which the application contains data. (Some concepts relate to data that may not be captured in the MIS system (i.e. number of branches or number of employees, or gender of customers).
	2. The application allows mapping of local chart of accounts to taxonomy concepts, including mapping of multiple items in the user’s chart of accounts to a single XBRL concept with appropriate calculations (i.e. the ability to total sub-accounts).
	3. Each report has a time period covered by the report specified by the end users.
	4. Each report has an explicit currency type specified according to ISO standards.
	5. Each report contains an entity identifier unique to the reporting institution. This numeric identifier is assigned by MIX and will be provided on request.
	6. The application allow the end user to preview/edit/save a report before finalizing.
	7. Finalized report is stored as an XBRL instance document conforming to the reference implementation provided in appendix 2.
	8. Instance documents are manually uploaded to the MIX website. (Fully automated delivery to MIX is contemplated for future development but is not enabled currently).
	9. Encryption of reports submitted to MIX is not required. (MIX will provide SSL security for transmission of files).
	10. Each MIX XBRL report is successfully processed by MIX without validation errors.
	11. The application allows for future updates to the MIX taxonomy.
	12. Optionally, the application may allow end users to manually add to a report items not derived from the application data store. For example, an accounting or portfolio management system may not contain information on number of managers or number of offices so these are added manually to the report before it is run.
3. **Use case scenarios**
	1. An end user wants to enable the MIX XBRL report and configure standard report items. To configure the report they are presented with a list of taxonomy items (‘concepts’ in XBRL terminology) with their standardized definitions. For each concept the user identifies one or more items in their institutions’ chart of accounts and indicates any calculation required to map the relevant accounts to the taxonomy concept. They specify a currency for all reports and precision for numeric items (currency and integer). The resulting configuration is saved as a standard MIX report.
	2. An end user wants to prepare a quarterly report on their portfolio. They launch the required user interface and enter a date range covered by the report. After running the report the user is able to view the result for final verification before exporting as an XBRL instance document for upload to MIX. If required the user edits items in the report and/or saves for later editing. Upon final approval the report is uploaded to MIX either manually to the MIX web site or directly via a published API provided by MIX. (An API for direct automated data interchange does not presently exist but is being considered based on user and vendor feedback).
	3. The MIX web site reports that the XBRL instance document received has been processed with/without errors. The user receives a confirmation message (displayed on the MIX web site or in email, indicating that the document has been processed successfully or detailing errors to be corrected. (Since XBRL syntax is the same for all XBRL reports and can be validated through testing, errors detected at the point of report submission will normally be calculation errors or inconsistencies in data reported).
	4. An end user reviews and corrects any reported errors then resubmits the report to MIX.

**Appendix 1 – MIX taxonomy subset for initial reporting**

The complete MIX taxonomy contains a very large number of concepts covering a wide variety of uses. However, a relatively small subset of these, listed in the following table, is sufficient to meet the needs of MIX and a significant segment of microfinance data consumers.

The MIX taxonomy is based on the internationally standard taxonomy for International Financial Reporting Standards (IFRS), which has been extended by MIX to meet the unique requirements of the microfinance marketplace. In the table below definitions for standard IFRS concepts are referenced as ‘ifrs’, while full definitions are provided for concepts unique to MIX.

NOTE: It is unlikely that any existing applications used for portfolio management or accounting will contain data for all the concepts listed here. MIX’s goal is to collect data for as many of the listed concepts as possible. Of course any additional data supplied in an XBRL instance document will be welcome as well. Therefore a user interface that allows manual addition of data to items derived from MIS systems is desirable.

MIX XBRL Report Concepts and Dimensions

| **XBRL concept name** | **Applicable Dimension** | **Definition** |
| --- | --- | --- |
| AdministrativeExpense |  | ifrs |
| Assets |  | All outstanding principals due for all outstanding client loans. This includes current, delinquent, and renegotiated loans, but not loans that have been written off. It does not include interest receivable. |
| Assets | MaturityDimension:LessThanOneYearMember | Segmentation based on the life of an asset or liability. |
| Assets | MaturityDimension:MoreThanOneYearMember | Segmentation based on the life of an asset or liability. |
| CashAndCashEquivalents |  | ifrs |
| Deposits |  | The total value of funds placed in an account with an MFI that are payable to a depositor. This item includes any current, checking, or savings accounts that are payable on demand. It also includes time deposits which have a fixed maturity date and compulsory deposits. |
| Deposits | DepositProductsDimension:CompulsoryMember | The value of deposits that an MFI's clients are required to maintain as a condition of an existing or future loan. |
| Deposits | DepositProductsDimension:VoluntaryMember | The value of deposits that an MFI's clients are not required to maintain as a condition of an existing or future loan. |
| Deposits | LocationDimension:RuralMember | Located in rural areas. Segmentation based on location. |
| Deposits | LocationDimension:UrbanMember | Located in urban areas. Segmentation based on location. |
| Deposits | MaturityDimension:LessThanOneYearMember | Segmentation based on the life of an asset or liability. |
| Deposits | MaturityDimension:MoreThanOneYearMember | Segmentation based on the life of an asset or liability. |
| EmployeeBenefitsExpense |  | ifrs |
| Equity |  | ifrs |
| Expense |  | ifrs |
| FinancialExpense |  | All costs incurred in raising funds from third parties, fee expenses from non-financial services, net gains (losses) due to changes in fair value of financial liabilities, impairment losses net of reversals of financial assets other than loan portfolio and net gains (losses) from restatement of financial statements in terms of the measuring unit current at the end of the reporting period. |
| FinancialRevenueOnLoans |  | Interest and non-interest income generated by the provision of credit services to the clients. Fees and commissions for late payment are also included. |
| ImpairmentLossAllowanceGrossLoanPortfolio |  | An allowance for the risk of losses in the gross loan portfolio due to default . |
| Liabilities |  | ifrs |
| Liabilities | MaturityDimension:LessThanOneYearMember | Segmentation based on the life of an asset or liability. |
| Liabilities | MaturityDimension:MoreThanOneYearMember | Segmentation based on the life of an asset or liability. |
| LoanPortfolioGross |  | All outstanding principals due for all outstanding client loans. This includes current, delinquent, and renegotiated loans, but not loans that have been written off. It does not include interest receivable. |
| LoanPortfolioGross | CreditProductsDimension:MicroenterpriseMember | Loans that finance the production or trade of goods and services for an individual's microenterprise, whether or not the microenterprise is legally registered. Segmentation based on loan product. |
| LoanPortfolioGross | DelinquencyDimension:OneMonthOrMoreMember | Segmentation based on the principal balance of all loans outstanding that have one or more installments of principal past due or renegotiated. Segmentation based on the principal balance of all loans outstanding that have one or more installments of principal past due or renegotiated. |
| LoanPortfolioGross | DelinquencyDimension:ThreeMonthsOrMoreMember | Segmentation based on the principal balance of all loans outstanding that have one or more installments of principal past due or renegotiated.• Segmentation based on the principal balance of all loans outstanding that have one or more installments of principal past due or renegotiated. |
| LoanPortfolioGross | LocationDimension:RuralMember | Located in rural areas. Segmentation based on geographic location. |
| LoanPortfolioGross | LocationDimension:UrbanMember | Located in rural areas. Segmentation based on geographic location. |
| LoanPortfolioGross | MaturityDimension:LessThanOneYearMember | Segmentation based on the life of an asset or liability. |
| LoanPortfolioGross | MaturityDimension:MoreThanOneYearMember | Segmentation based on the life of an asset or liability. |
| NetLoanLoss |  | Referred to the value of delinquency loans written off net of any principal recovery. |
| NetLoanLossProvisionExpense |  | Represent the net value of loan portfolio impairment loss considering any reversal on impairment loss and any recovery on loans written off recognized as a income during the accounting period. |
| NetOperatingIncome |  | Total operating revenue less all expenses related to the MFI's core financial service operation including total financial expense, impairment loss and operating expense. Donations are excluded. |
| NetOperatingIncomeNetOfTaxExpense |  | Net operating income reported incorporating the effect of taxes. Taxes include all domestic and foreign taxes which are based on taxable profits, other taxes related to personnel, financial transactions or value-added taxes are not considered in calculation of this value. |
| NumberOfActiveBorrowers |  | The number of individuals who currently have an outstanding loan balance with the MFI or are primarily responsible for repaying any portion of the gross loan portfolio. Individuals who have multiple loans with an MFI should be counted as a single borrower. |
| NumberOfActiveBorrowers | GenderDimension:FemaleMember |  |
| NumberOfBoardMembers | GenderDimension:FemaleMember | The number of members that comprise the board of directors at the end of the reporting period who are female. |
| NumberOfDepositAccounts |  | The number of individuals who currently have funds on deposit with the MFI on a voluntary basis; i.e., they are not required to maintain the deposit account to access a loan. This number applies only to deposits held by an MFI, not to those deposits held in other institutions by the MFI's clients. The number should be based on the number of individuals rather than the number of groups. A single deposit account may represent multiple depositors. |
| NumberOfDepositors |  | The number of deposit accounts, both voluntary and compulsory, opened at the MFI whose balances the institution is liable to repay. The number should be based on the number of individual accounts rather than on the number of groups. |
| NumberOfEmployees |  | The number of individuals who are actively employed by an entity. This number includes contract employees or advisors who dedicate a substantial portion of their time to the entity, even if they are not on the entity's employees roster. |
| NumberOfEmployees | GenderDimension:FemaleMember |  |
| NumberOfLoanOfficers |  | The number of employees whose main activity is to manage a portion of the gross loan portfolio. A loan officer is a staff member of record who is directly responsible for arranging and monitoring client loans. |
| NumberOfLoanOfficers | GenderDimension:FemaleMember |  |
| NumberOfManagers | GenderDimension:FemaleMember | The number of members that comprise the management of the institution who are female. |
| NumberOfOffices |  | The number of staffed points of service and administrative sites used to deliver or support the delivery of financial services to microfinance clients. |
| NumberOfOutstandingLoans |  | The number of loans in the gross loan portfolio. For MFIs using a group lending methodology, the number of loans should refer to the number of individuals receiving loans as part of a group or as part of a group loan. |
| OperatingExpense |  | Includes expenses not related to financial and credit loss impairment, such as personnel expenses, depreciation, amortization and administrative expenses. |
| OperatingIncome |  | Includes all financial income and other operating revenue which is generated from non-financial services. Operating income also includes net gains (losses) from holding financial assets (changes on their values during the period and foreign exchange differences). Donations or any revenue not related with an MFI's core business of making loans and providing financial services are not considered under this category. |
| WriteOffsOnGrossLoanPortfolio |  | The value of loans that have been recognized as uncollectible for accounting purposes. A write-off is an accounting procedure that removes the outstanding balance of the loan from the gross loan portfolio and impairment loss allowance. Thus, the write-off does not affect the net loan portfolio, total assets, or any equity account. If the impairment loss allowance is insufficient to cover the amount written off, the excess amount will result in an additional impairment loss on loans recognised in profit or loss of the period. |

**Appendix 2 – MIX XBRL Instance Document Reference Implementation**

The example below contains the complete syntax of a valid XBRL instance document fully compliant with the MIX XBRL taxonomy and including exclusively those concepts and dimensions specified in the requirements above. For the sake of illustration sample data (“facts” in XBRL terminology) have been inserted as follows:

Period start date: 1/10/2010

Period end date: 30/09/2011

Entity identifier: 0000000

Currency: USD

In addition arbitrary amounts have been inserted where these facts appear in order to create a valid XBRL document for illustration.

<?xml version="1.0" encoding="utf-8"?>

<!--XBRL document created with Crossfire by Rivet Software version 4.3.96.0 http://www.rivetsoftware.com-->

<!--Based on XBRL 2.1-->

<xbrl xmlns="http://www.xbrl.org/2003/instance" xmlns:link="http://www.xbrl.org/2003/linkbase" xmlns:xlink="http://www.w3.org/1999/xlink" xmlns:xbrldi="http://xbrl.org/2006/xbrldi" xmlns:ifrs="http://xbrl.iasb.org/taxonomy/2010-04-30/ifrs" xmlns:iso4217="http://www.xbrl.org/2003/iso4217" xmlns:mix="http://www.themix.org/int/fr/ifrs/basi/2010-08-31/mx-cor" xmlns:xbrli="http://www.xbrl.org/2003/instance" xmlns:dc-all="http://www.themix.org/int/fr/ifrs/basi/2010-08-31/dc-all">

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 <period>

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 </period>

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 <!--Unit Section-->

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 <measure>xbrli:pure</measure>

 </unit>

 <unit id="Unit12">

 <measure>iso4217:AFN</measure>

 </unit>

 <unit id="Unit1">

 <measure>iso4217:USD</measure>

 </unit>

 <!--Tuple Section-->

 <!--Element Section-->

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 <!--Footnote Section-->

</xbrl>