**Mifos X**

Pre-Deployment Guide

Compiled with great input from the Mifos Community

**Abstract**

The following contains information that should be gathered prior to configuring the Mifos X system for your organization. Complete each worksheet in its entirety and keep on hand after installing Mifos X. This data will be used to perform the initial set up of your system.

The Mifos Initiative

The Mifos Initiative is a U.S. 501(c)3 non-profit incorporated in Washington State. Its sole mission is to speed the elimination of poverty by enabling financial service providers to more effectively and efficiently deliver responsible financial services to the world’s poor and unbanked. We are a community of financial service providers, technology specialists, financial services experts and open source developers working together to grow this platform.

## Mifos X - Technology for Financial Inclusion

Mifos X is an open source technology platform helping financial institutions deliver services to the world’s 2.5 billion poor & unbanked. It solves the current challenges the poor face of core banking systems that are too expensive, too complex, and/or lack support from local stakeholders and institutions. Thanks to generous support from Silicon Valley, the Mifos Initiative was redesigned and built around an API-centric, cloud-based software architecture, the Mifos X Platform is now a modern, connected core banking system to help responsible financial services organizations around the world to bring basic financial services to the poor.

Mifos X can be deployed in any environment: cloud or on-premise, online or offline, on a mobile or PC; it can be adapted to support any type of organization, delivery channel, product, service, or methodology. For any organization, big or small, it offers services ranging from client data management, loan and savings portfolio management, integrated real-time accounting and social and financial reporting needed to bring digital financial services together in a modern connected world. The platform is completely open via the Mozilla Public License 2.0.

How to Use This Document

Mifos must be configured before it can serve your organization. The following detailed questions will be needed to successfully set up the system for your organization’s operation. Answer each of these questions to the best of your ability. We strongly urge you to meet and discuss your organization’s vision for the future and answer the questions for your current and future organizational requirements.

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## Your Current Organization Overview

|  |  |
| --- | --- |
| Size & Growth | **Notes** |
| Total Number of clients |  |  |
| Total Number of groups |  |  |
| Total Number of centers (offices) |  |  |
| Expected number of clients in - 1 year |  |  |
| - 3 years |  |  |
| - 5 years |  |  |
| Total number of active loan accounts |  |  |
| Total number of active savings accounts |  |  |
| Total number of checking/share draft/current accounts |  |  |
| Total number of active borrowers |  |  |
| Total number of active savers |  |  |
|  |  |  |
| IT Infrastructure | **Notes** |
| Do you have internet connectivity at the head office? |  |  |
| Do you have internet connectivity at your branch offices? |  |  |
| What is the up and down speed? |  |  |
| If no internet, what is available in your area? |  |  |
| How often do you experience power failure at your office? |  |  |
| Do you have a backup generator?  |  |  |
| Do you have UPS systems for your computers? |  |  |
| How many personal computers do you have? |  |  |
|  |  |  |
|  |  |  |
| Organizational Structure | **Notes** |
| In what languages(s) do you require support |  |  |
| What is the currency |  |  |
| What is your physical office structure or hierarchy? (e.g. Head Office, Area Office, Branch Office, Satellite Branch)Using a separate paper, make a drawing of your office structure. |  |  |
| Are client accounts managed at individual offices or at a central office?  |  |  |
| List your holidays |  |  |
| What is your fiscal year? |  |  |
| Do you track social performance? If so, list the tracking names (i.e. Kiva, Rotary, Donor Name, etc) |  |  |
|  |  |  |
|  |  |  |
| Staffing | **Notes** |
| How many different positions are in your organization? |  |  |
| What is the total number of staff? |  |  |
| Does each staff member need a user ID? |  |  |
| Using the permissions table located at the end of this document, identify the system access required by each staff position. |  |  |
|  |  |  |
| Accounting | **Notes** |
| Have a copy of the full Chart of Accounts on hand before configuration. Include any new general ledger accounts you plan to add after system implementation |  |  |
|  |  |  |

## Operations & Business Processes

|  |  |
| --- | --- |
| Client Management | **Notes** |
| Do you hold client meetings? If so, what is your schedule? (Weekly, monthly, bi-monthly, etc). Please list all types of meeting schedules you hold (i.e., may have daily or weekly meetings depending on loan product) |  |
| Do your meeting schedules ever change for your client (i.e., move from weekly to monthly?) |  |
| What is the process for creating new centers? |  |
| What is the process for creating a new group? |  |
| What is the process for client application for joining your organization? |  |
| What are the restrictions and requirements for creating new clients and groups (numbers of clients in a group min/max age, etc) |  |
| Can a client exist in more than one group? |  |
| How do you verify a client is unique? |  |
| Do you have your own system for creating client account IDs? If so, please describe. |  |
| Do you track client and group attendance? |  |
| What is the process for center/group/client approvals? |  |
| What is the process for moving clients to a different group, center or branch? What about for moving groups or centers? |  |
| Can groups or centers be re-assigned to loan officers? Can this be done while loans are active? |  |
| What is the process for closing a client/group/center account? |  |
| What kind of training do you provide for your clients? |  |
| What is the process for closing a client account in case of death? |  |
| What is the process for blacklisting a client? |  |
| What are your rules for determining if a client is active or inactive? Can clients be re-activated once inactive? |  |
| Are there different "states" of the client (such as active, inactive, drop out, resting, etc)? What are the definitions for each state?  |  |
| When a client exits your program and returns, how does your MIS handle this? Does it open a new account for the client or re-open the old client? |  |
|  |  |
| Loan Management | **Notes** |
| What is the procedure for loan applications? |  |
| What is the procedure for loan approvals? |  |
| What is the procedure for loan disbursals? |  |
| Can the client make an early payment? |  |
| Is the client forgiven any interest if they make an early payment? |  |
| Can the client make a partial payment? |  |
| Do you give receipts to clients upon loan payment? |  |
| For group loans, are you tracking progress per individual or the group as a whole?  |  |
| If your clients can have more than one loan, can those loans have different repayment periods? (i.e., one is collected weekly and the other is collected monthly) |  |
| Can the client repay early? Is all interest on the loan paid or just what's due at date of repayment? Are there any rules/restrictions? If so, please provide details |  |
| Are there any penalties associated with early payments? If so, please provide details |  |
| Are there any penalties associated with late payments? If so, please provide details |  |
| Can the client make payments on days other than their meeting days? |  |
| What are the rules and the process for writing off loans? |  |
| What are the requirements and process for rescheduling loans? |  |
| What is your process for making adjustments and/or fixing transactions? |  |
| Can adjustments or fixes be made in the past (i.e., before today)? |  |
| Are clients allowed to make transactions at branches other than their assigned one? |  |
| How do you handle loan payments if they fall on a holiday? |  |
|  |  |
| Savings Management | **Notes** |
| What is the procedure for savings account applications? |  |
| What is the procedure for savings account approvals? |  |
| What are your general withdrawal rules? E.g., can clients withdraw at will, only between loans, at program exit, etc. |  |
| Are there any penalties associated with withdrawals? If so, please provide details |  |
| Do you ever offset loans with savings account? What is the procedure for this? |  |
| Can the client choose to offset a loan with their savings account? |  |
| What is your procedure for making adjustments and/or fixing transactions? |  |
| Can adjustments or fixes be made in the past (i.e., before today)? |  |
| Do you allow overdrafts? If so, what is the procedure? |  |

## Savings Products

|  |
| --- |
| **Complete One Table for Each Savings Product Offered**Copy and Paste this Table for Each Savings Type |
| Product Name |  |
| Description |  |
| Voluntary or Mandatory |  |
| Initial Deposit |  |
| Withdrawal Terms & Conditions |  |
| Withdrawal Locations |  |
| Minimum Balance |  |
| Term (yes or no) |  |
| If Term, how long |  |
| If Term, early withdrawal fee? |  |
| Pay dividends (Interest)? |  |
| Period used for posting interest |  |
| Balance used for calculating interest |  |
| Interest rate |  |
| Fees & Charges |  |
| Other Account Features |  |

## Loan Products

|  |
| --- |
| **Complete One Table for Each Loan Product Offered**Copy and Paste this Table for Each Loan Type |
| Product Name |  |
| Description |  |
| Installment Frequency |  |
| # Of Installments |  |
| Interest Rate & Type |  |
| Type of Disbursals Allowed |  |
| When is first payment due? |  |
| How are payments collected? |  |
| Is there a grace period |  |
| Terms of grace period |  |
| Fees and Charges |  |
| Penalties |  |
| Collateral |  |
| Group loan? |  |
|  |  |
| Additional Notes |  |
|  |  |
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# Roles and Permissions

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| --- |
| **Complete Separate Profile for Each System User**Permission Definitions Can Be Found at https://mifosforge.jira.com/wiki/display/docs/Manage+Roles+and+Permissions |
| Job Function (i.e. Loan Officer, Cashier, Accountant) | Name(Staff person’s name) | System User Name(Log in name) |
|  |  |  |

|  |  |  |
| --- | --- | --- |
| PERMISSIONS: Accounting | **YES** | **NO** |
| CREATE ACCOUNTING RULE |  |  |
| DELETE ACCOUNTING RULE |  |  |
| READ ACCOUNTING RULE |  |  |
| UPDATE ACCOUNTING RULE |  |  |
| CREATE FINANCIAL ACTIVITY ACCOUNT |  |  |
| DELETE FINANCIAL ACTIVITY ACCOUNT |  |  |
| READ FINANCIAL ACTIVITY ACCOUNT |  |  |
| UPDATE FINANCIAL ACTIVITY ACCOUNT |  |  |
| CREATE GL ACCOUNT |  |  |
| DELETE GL ACCOUNT |  |  |
| READ GL ACCOUNT |  |  |
| UPDATE GL ACCOUNT |  |  |
| CREATE GL CLOSURE |  |  |
| DELETE GL CLOSURE |  |  |
| READ GL CLOSURE |  |  |
| UPDATE GL CLOSURE |  |  |
| CREATE JOURNAL ENTRY |  |  |
| CREATE JOURNAL ENTRY CHECKER |  |  |
| DEFINE OPENING BALANCE JOURNAL ENTRY |  |  |
| REVERSE JOURNAL ENTRY |  |  |
| UPDATE RUNNING BALANCE JOURNAL ENTRY |  |  |
| EXECUTE PERIODIC ACCRUAL ACCOUNTING |  |  |
| PERMISSIONS: Account Transfer | **YES** | **NO** |
| CREATE STANDING INSTRUCTION |  |  |
| DELETE STANDING INSTRUCTION |  |  |
| READ STANDING INSTRUCTION |  |  |
| UPDATE STANDING INSTRUCTION |  |  |

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|  |  |  |
| --- | --- | --- |
| PERMISSIONS: Authorisation | **YES** | **NO** |
| READ PASSWORD PREFERENCES |  |  |
| UPDATE PASSWORD PREFERENCES |  |  |
| UPDATE PASSWORD PREFERENCES CHECKER |  |  |
| READ PERMISSION |  |  |
| CREATE ROLE |  |  |
| CREATE ROLE CHECKER |  |  |
| DELETE ROLE |  |  |
| DELETE ROLE CHECKER |  |  |
| DISABLE ROLE |  |  |
| DISABLE ROLE CHECKER |  |  |
| ENABLE ROLE |  |  |
| ENABLE ROLE CHECKER |  |  |
| PERMISSIONS ROLE |  |  |
| READ ROLE |  |  |
| UPDATE ROLE |  |  |
| UPDATE ROLE CHECKER |  |  |
| CREATE USER |  |  |
| CREATE USER CHECKER |  |  |
| DELETE USER |  |  |
| DELETE USER CHECKER |  |  |
| READ USER |  |  |
| UPDATE USER |  |  |
| UPDATE USER CHECKER |  |  |
| Permissions: Cash Management | **YES** | **NO** |
| ALLOCATE CASHIER TELLER |  |  |
| ALLOCATECASH TO CASHIER TELLER |  |  |
| CREATE TELLER |  |  |
| DELETE CASHIER ALLOCATION TELLER |  |  |
| DELETE TELLER |  |  |
| SETTLE CASH FROM CASHIER TELLER |  |  |
| UPDATE CASHIER ALLOCATION TELLER |  |  |
| UPDATE TELLER |  |  |
| PERMISSIONS: Collection Sheet | **YES** | **NO** |
| READ COLLECTION SHEET |  |  |
| SAVE COLLECTION SHEET |  |  |
| PERMISSIONS: Configuration | **YES** | **NO** |
| CREATE ACCOUNT NUMBER FORMAT |  |  |
| READ ACCOUNT NUMBER FORMAT |  |  |
| UPDATE ACCOUNT NUMBERF ORMAT |  |  |
| READ AUDIT |  |  |
| READ CACHE |  |  |
| UPDATE CACHE |  |  |
| CREATE CALENDAR |  |  |
| CREATE CALENDAR CHECKER |  |  |
| DELETE CALENDAR |  |  |
| DELETE CALENDAR CHECKER |  |  |
| READ CALENDAR |  |  |
| UPDATE CALENDAR |  |  |
| UPDATE CALENDAR CHECKER |  |  |
| CREATE CODE |  |  |
| CREATE CODE CHECKER |  |  |
| DELETE CODE |  |  |
| DELETE CODE CHECKER |  |  |
| READ CODE |  |  |
| UPDATE CODE |  |  |
| UPDATE CODE CHECKER |  |  |
| CREATE CODE VALUE |  |  |
| CREATE CODEVALUE CHECKER |  |  |
| DELETE CODEVALUE |  |  |
| DELETE CODEVALUE CHECKER |  |  |
| READ CODEVALUE |  |  |
| UPDATE CODEVALUE |  |  |
| UPDATE CODEVALUE CHECKER |  |  |
| READ CONFIGURATION |  |  |
| UPDATE CONFIGURATION |  |  |
| UPDATE CONFIGURATION CHECKER |  |  |
| READ CURRENCY |  |  |
| UPDATE CURRENCY |  |  |
| UPDATE CURRENCY CHECKER |  |  |
| CREATE DATATABLE |  |  |
| CREATE DATATABLE CHECKER |  |  |
| DELETE DATATABLE |  |  |
| DELETE DATATABLE CHECKER |  |  |
| DEREGISTER DATATABLE |  |  |
| DEREGISTER DATATABLE CHECKER |  |  |
| READ DATATABLE |  |  |
| REGISTER DATATABLE |  |  |
| REGISTER DATATABLE CHECKER |  |  |
| UPDATE DATATABLE |  |  |
| UPDATE DATATABLE CHECKER |  |  |
| CREATE HOOK |  |  |
| DELETE ACCOUNT NUMBER FORMAT |  |  |
| DELETE HOOK |  |  |
| READ HOOK |  |  |
| UPDATE HOOK |  |  |
| UPDATE PERMISSION |  |  |
| UPDATE PERMISSION CHECKER |  |  |
| CREATE REPORT |  |  |
| CREATE REPORT CHECKER |  |  |
| DELETE REPORT |  |  |
| DELETE REPORT CHECKER |  |  |
| READ REPORT |  |  |
| UPDATE REPORT |  |  |
| UPDATE REPORT CHECKER |  |  |
|  |  |  |
| PERMISSIONS: Datatable |  |  |
| CREATE Additional details |  |  |
| CREATE Additional details CHECKER |  |  |
| DELETE Additional details |  |  |
| DELETE Additional details CHECKER |  |  |
| READ Additional details |  |  |
| UPDATE Additional details |  |  |
| UPDATE Additional details CHECKER |  |  |
| CREATE Client Family |  |  |
| CREATE Client Family CHECKER |  |  |
| DELETE Client Family |  |  |
| DELETE Client Family CHECKER |  |  |
| READ Client Family |  |  |
| UPDATE Client Family |  |  |
| UPDATE Client Family CHECKER |  |  |
| CREATE Family Details |  |  |
| CREATE Family Details CHECKER |  |  |
| DELETE Family Details |  |  |
| DELETE Family Details CHECKER |  |  |
| READ Family Details |  |  |
| UPDATE Family Details |  |  |
| UPDATE Family Details CHECKER |  |  |
| UPDATE LIKELIHOOD |  |  |
|  |  |  |
| PERMISSIONS: External Services  | **YES** | **NO** |
|  UPDATE EXTERNAL SERVICES |  |  |
|  |  |  |
| **PERMISSIONS: Infrastructure** | **YES** | **NO** |
| CREATE ENTITY MAPPING |  |  |
| DELETE ENTITY MAPPING |  |  |
| UPDATE ENTITY MAPPING |  |  |
|  |  |  |
| PERMISSIONS: Jobs | **YES** | **NO** |
| EXECUTE JOB SCHEDULER |  |  |
| READ SCHEDULER |  |  |
| UPDATE SCHEDULER |  |  |
|  |  |  |
| **PERMISSIONS: Loan Reschedule** |  |  |
| APPROVE RESCHEDULE LOAN |  |  |
| CREATE RESCHEDULE LOAN |  |  |
| READ RESCHEDULE LOAN |  |  |
| REJECT RESCHEDULE LOAN |  |  |

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| --- | --- | --- |
|  |  |  |
| PERMISSIONS: Organisation | **YES** | **NO** |
| CREATE CHARGE |  |  |
| CREATE CHARGE CHECKER |  |  |
| DELETE CHARGE |  |  |
| DELETE CHARGE CHECKER |  |  |
| READ CHARGE |  |  |
| UPDATE CHARGE |  |  |
| UPDATE CHARGE CHECKER |  |  |
| READ FIXED DEPOSIT PRODUCT |  |  |
| CREATE FUND |  |  |
| CREATE FUND CHECKER |  |  |
| DELETE FUND |  |  |
| DELETE FUND CHECKER |  |  |
| READ FUND |  |  |
| UPDATE FUND |  |  |
| UPDATE FUND CHECKER |  |  |
| ACTIVATE HOLIDAY |  |  |
| ACTIVATE HOLIDAY CHECKER |  |  |
| CREATE HOLIDAY |  |  |
| CREATE HOLIDAY CHECKER |  |  |
| DELETE HOLIDAY |  |  |
| DELETE HOLIDAY CHECKER |  |  |
| READ HOLIDAY |  |  |
| UPDATE HOLIDAY |  |  |
| UPDATE HOLIDAY CHECKER |  |  |
| CREATE LOAN PRODUCT |  |  |
| CREATE LOAN PRODUCT CHECKER |  |  |
| DELETE LOAN PRODUCT |  |  |
| DELETE LOAN PRODUCT CHECKER |  |  |
| READ LOAN PRODUCT |  |  |
| UPDATE LOAN PRODUCT |  |  |
| UPDATE LOAN PRODUCT CHECKER |  |  |
| CREATE OFFICE |  |  |
| CREATE OFFICE CHECKER |  |  |
| DELETE OFFICE CHECKER |  |  |
| READ OFFICE |  |  |
| UPDATE OFFICE |  |  |
| UPDATE OFFICE CHECKER |  |  |
| CREATE OFFICE TRANSACTION |  |  |
| CREATE OFFICE TRANSACTION CHECKER |  |  |
| DELETE OFFICE TRANSACTION |  |  |
| DELETE OFFICE TRANSACTION CHECKER |  |  |
| READ OFFICE TRANSACTION |  |  |
| CREATE SAVINGS PRODUCT |  |  |
| CREATE SAVINGS PRODUCT CHECKER |  |  |
| DELETE SAVINGS PRODUCT |  |  |
| DELETE SAVINGS PRODUCT CHECKER |  |  |
| READ SAVINGS PRODUCT |  |  |
| UPDATE SAVINGS PRODUCT |  |  |
| UPDATE SAVINGS PRODUCT CHECKER |  |  |
| CREATE SMS |  |  |
| CREATE SMS CHECKER |  |  |
| DELETE SMS |  |  |
| DELETE SMS CHECKER |  |  |
| READ SMS |  |  |
| UPDATE SMS |  |  |
| UPDATE SMS CHECKER |  |  |
| CREATE STAFF |  |  |
| CREATE STAFF CHECKER |  |  |
| DELETE STAFF |  |  |
| DELETE STAFF CHECKER |  |  |
| READ STAFF |  |  |
| UPDATE STAFF |  |  |
| UPDATE STAFF CHECKER |  |  |
| CREATE TEMPLATE |  |  |
| DELETE TEMPLATE |  |  |
| READ TEMPLATE |  |  |
| UPDATE TEMPLATE |  |  |
| READ WORKINGDAYS |  |  |
| UPDATE WORKING DAYS |  |  |
| UPDATE WORKING DAYS CHECKER |  |  |
|  |  |  |
| PERMISSIONS: Portfolio | **YES** | **NO** |
| CLOSE CENTER |  |  |
| ACCEPT TRANSFER CLIENT |  |  |
| ACCEPT TRANSFER CLIENT CHECKER |  |  |
| ACTIVATE CLIENT |  |  |
| ACTIVATE CLIENT CHECKER |  |  |
| ASSIGN STAFF CLIENT |  |  |
| CLOSE CLIENT |  |  |
| CREATE CLIENT |  |  |
| CREATE CLIENT CHECKER |  |  |
| DELETE CLIENT CHECKER |  |  |
| PROPOSE AND ACCEPT TRANSFER CLIENT |  |  |
| PROPOSE AND ACCEPT TRANSFER CLIENT CHECKER |  |  |
| PROPOSE TRANSFER CLIENT |  |  |
| PROPOSE TRANSFER CLIENT CHECKER |  |  |
| READ CLIENT |  |  |
| REJECT TRANSFER CLIENT |  |  |
| REJECT TRANSFER CLIENT CHECKER |  |  |
| UNASSIGN STAFF CLIENT |  |  |
| UPDATE SAVINGS ACCOUNT CLIENT |  |  |
| UPDATE CLIENT |  |  |
| UPDATE CLIENT CHECKER |  |  |
| WITHDRAW TRANSFER CLIENT |  |  |
| WITHDRAW TRANSFER CLIENT CHECKER |  |  |
| CREATE CLIENT IDENTIFIER |  |  |
| CREATE CLIENT IDENTIFIER |  |  |
| CREATE CLIENT IDENTIFIER CHECKER |  |  |
| DELETE CLIENT IDENTIFIER |  |  |
| DELETE CLIEN TIDENTIFIER CHECKER |  |  |
| READ CLIENT IDENTIFIER |  |  |
| UPDATE CLIENT IDENTIFIER |  |  |
| UPDATE CLIENT IDENTIFIER CHECKER |  |  |
| CREATE CLIENT IMAGE |  |  |
| CREATE CLIENT IMAGE CHECKER |  |  |
| DELETE CLIENT IMAGE |  |  |
| DELETE CLIENT IMAGE CHECKER |  |  |
| READ CLIENT IMAGE |  |  |
| CREATE CLIENT NOTE |  |  |
| CREATE CLIENT NOTE CHECKER |  |  |
| DELETE CLIENT NOTE |  |  |
| DELETE CLIENT NOTE CHECKER |  |  |
| READ CLIENT NOTE |  |  |
| UPDATE CLIENT NOTE |  |  |
| UPDATE CLIENT NOTE CHECKER |  |  |
| CREATE COLLATERAL |  |  |
| CREATE COLLATERAL CHECKER |  |  |
| DELETE COLLATERAL |  |  |
| DELETE COLLATERAL CHECKER |  |  |
| READ COLLATERAL |  |  |
| UPDATE COLLATERAL |  |  |
| UPDATE COLLATERAL CHECKER |  |  |
| UPDATE DISBURSEMENT DETAIL |  |  |
| CREATE DOCUMENT |  |  |
| CREATE DOCUMENT CHECKER |  |  |
| DELETE DOCUMENT |  |  |
| DELETE DOCUMENT CHECKER |  |  |
| READ DOCUMENT |  |  |
| UPDATE DOCUMENT |  |  |
| UPDATE DOCUMENT CHECKER |  |  |
| CLOSE GROUP |  |  |
| CREATE GUARANTOR |  |  |
| CREATE GUARANTOR CHECKER |  |  |
| DELETE GUARANTOR |  |  |
| DELETE GUARANTOR CHECKER |  |  |
| UPDATE GUARANTOR |  |  |
| UPDATE GUARANTOR CHECKER |  |  |
| CREATE LOAN |  |  |
| CREATE LOAN CHECKER |  |  |
| DELETE LOAN |  |  |
| DELETE LOAN CHECKER |  |  |
| READ LOAN |  |  |
| UPDATE LOAN |  |  |
| UPDATE LOAN CHECKER |  |  |
| CREATE LOAN CHARGE |  |  |
| CREATE LOAN CHARGE CHECKER |  |  |
| DELETE LOAN CHARGE |  |  |
| DELETE LOAN CHARGE CHECKER |  |  |
| UPDATE LOAN CHARGE |  |  |
| UPDATE LOAN CHARGE CHECKER |  |  |
| WAIVE LOAN CHARGE |  |  |
| WAIVE LOAN CHARGE CHECKER |  |  |
| CREATE LOAN NOTE |  |  |
| CREATE LOAN NOTE CHECKER |  |  |
| CREATE LOAN NOTE CHECKER |  |  |
| DELETE LOAN NOTE |  |  |
| DELETE LOAN NOTE CHECKER |  |  |
| READ LOAN NOTE |  |  |
| UPDATE LOAN NOTE |  |  |
| UPDATE LOAN NOTE CHECKER |  |  |
| CREATE LOAN TRANSACTION NOTE |  |  |
| CREATE LOAN TRANSACTION NOTE CHECKER |  |  |
| DELETE LOAN TRANSACTION NOTE |  |  |
| DELETE LOAN TRANSACTION NOTE CHECKER |  |  |
| READ LOAN TRANSACTION NOTE |  |  |
| UPDATE LOAN TRANSACTION NOTE |  |  |
| UPDATE LOAN TRANSACTION NOTE CHECKER |  |  |
| CREATE MEETING |  |  |
| DELETE MEETING |  |  |
| READ MEETING |  |  |
| SAVE OR UPDATE ATTENDANCE MEETING |  |  |
| UPDATE MEETING |  |  |
| CREATE PRODUCT MIX |  |  |
| DELETE PRODUCT MIX |  |  |
| READ PRODUCT MIX |  |  |
| UPDATE PRODUCT MIX |  |  |
| CREATE SAVING NOTE |  |  |
| CREATE SAVING NOTE CHECKER |  |  |
| DELETE SAVING NOTE |  |  |
| DELETE SAVING NOTE CHECKER |  |  |
| READ SAVING NOTE |  |  |
| UPDATE SAVING NOTE |  |  |
| UPDATE SAVING NOTE CHECKER |  |  |
| CREATE SAVINGS ACCOUNT |  |  |
| CREATE SAVINGS ACCOUNT CHECKER |  |  |
| DELETE SAVINGS ACCOUNT |  |  |
| DELETE SAVINGS ACCOUNT CHECKER |  |  |
| READ SAVINGS ACCOUNT |  |  |
| UPDATE SAVINGS ACCOUNT |  |  |
| UPDATE SAVINGS ACCOUNT CHECKER |  |  |
| CREATE SAVINGS ACCOUNT CHARGE |  |  |
| CREATE SAVINGS ACCOUNT CHARGE CHECKER |  |  |
| DELETE SAVINGS ACCOUNT CHARGE |  |  |
| DELETE SAVINGS ACCOUNT CHARGE CHECKER |  |  |
| PAY SAVINGS ACCOUNT CHARGE |  |  |
| PAY SAVINGS ACCOUNT CHARGE CHECKER |  |  |
| READ SAVINGS ACCOUNT CHARGE |  |  |
| UPDATE SAVINGS ACCOUNT CHARGE |  |  |
| UPDATE SAVINGS ACCOUNT CHARGE CHECKER |  |  |
| WAIVE SAVINGS ACCOUNT CHARGE |  |  |
| WAIVE SAVINGS ACCOUNT CHARGE CHECKER |  |  |
|  |  |  |
| PERMISSIONS: Center | **YES** | **NO** |
| ACTIVATE CENTER |  |  |
| ACTIVATE CENTER CHECKER |  |  |
| ASSOCIATE GROUPS CENTER |  |  |
| ASSOCIATE GROUPS CENTER CHECKER |  |  |
| CREATE CENTER |  |  |
| CREATE CENTER CHECKER |  |  |
| DELETE CENTER |  |  |
| DELETE CENTER CHECKER |  |  |
| DISASSOCIATE GROUPS CENTER |  |  |
| DISASSOCIATE GROUPS CENTER CHECKER |  |  |
| READ CENTER |  |  |
| SAVE COLLECTION SHEET CENTER |  |  |
| UPDATE CENTER |  |  |
| UPDATE CENTER CHECKER |  |  |
|  |  |  |
| PERMISSIONS: Group | **YES** | **NO** |
| ACTIVATE GROUP |  |  |
| ACTIVATE GROUP CHECKER |  |  |
| ASSIGN ROLE GROUP |  |  |
| ASSIGN STAFF GROUP |  |  |
| ASSOCIATE CLIENTS GROUP |  |  |
| CREATE GROUP |  |  |
| CREATE GROUP CHECKER |  |  |
| DELETE GROUP |  |  |
| DELETE GROUP CHECKER |  |  |
| DISASSOCIATE CLIENTS GROUP |  |  |
| READ GROUP |  |  |
| SAVE COLLECTION SHEET GROUP |  |  |
| TRANSFER CLIENTS GROUP |  |  |
| TRANSFER CLIENTS GROUP CHECKER |  |  |
| UNASSIGN ROLE GROUP |  |  |
| UNASSIGN STAFF GROUP |  |  |
| UNASSIGN STAFF GROUP |  |  |
| UNASSIGNS STAFF GROUP CHECKER |  |  |
| UPDATE ROLE GROUP |  |  |
| UPDATE GROUP |  |  |
| UPDATE GROUP CHECKER |  |  |
| CREATE GROUP NOTE |  |  |
| CREATE GROUP NOTE CHECKER |  |  |
| DELETE GROUP NOTE |  |  |
| DELETE GROUP NOTE CHECKER |  |  |
| READ GROUP NOTE |  |  |
| UPDATE GROUP NOTE |  |  |
| UPDATE GROUP NOTE CHECKER |  |  |
|  |  |  |
|  |  |  |
| PERMISSIONS: Report | **YES** | **NO** |
| View Active Loan Summary per Branch |  |  |
| View Active Loans - Details |  |  |
| View Active Loans - Summary |  |  |
| View Active Loans – Summary (Pentaho) |  |  |
| View Active Loans by Disbursal Period |  |  |
| View Active Loans by Disbursal Period (Pentaho) |  |  |
| View Active Loans in last installment |  |  |
| View Active Loans in last installment Summary |  |  |
| View Active Loans in last installment Summary (Pentaho) |  |  |
| View Active Loans in last installment (Pentaho) |  |  |
| View Active Loans Passed Final Maturity |  |  |
| View Active Loans Passed Final Maturity Summary |  |  |
| View Active Loans Passed Final Maturity Summary (Pentaho) |  |  |
| View Active Loans Passed Final Maturity (Pentaho) |  |  |
| View Aging Detail |  |  |
| View Aging Detail (Pentaho) |  |  |
| View Aging Summary (Arrears in Months) |  |  |
| View Aging Summary (Arrears in Months) (Pentaho) |  |  |
| View Aging Summary (Arrears in Weeks) |  |  |
| View Aging Summary (Arrears in Weeks) (Pentaho) |  |  |
| View Balance Outstanding |  |  |
| View Balance Sheet |  |  |
| View Branch Expected Cash Flow |  |  |
| View Branch Manager Stats |  |  |
| View Children Staff List |  |  |
| View Client Listing |  |  |
| View Client Listing New |  |  |
| View Client Listing (Pentaho) |  |  |
| View Client Loans Listing (Pentaho) |  |  |
| View Client Loan Account Schedule |  |  |
| View Client Loans Listing |  |  |
| View Client Loans Listing (Pentaho) |  |  |
| View Client Savings Summary |  |  |
| View Client Summary |  |  |
| View Client Trends By Day |  |  |
| View Client Trends By Month |  |  |
| View Client Trends By Week |  |  |
| View Collection Report |  |  |
| View Coordinator Stats |  |  |
| View Demand Vs Collection |  |  |
| View Disbursal Report |  |  |
| View Disbursal Vs Awaiting disbursal |  |  |
| View Expected Payments By Date - Basic |  |  |
| View Expected Payments By Date – Basic (Pentaho) |  |  |
| View Expected Payments By Date - Formatted |  |  |
| View Field Agent Programs |  |  |
| View Field Agent Stats |  |  |
| View Funds Disbursed Between Dates Summary |  |  |
| View Funds Disbursed Between Dates Summary by Office |  |  |
| View Funds Disbursed Between Dates Summary by Office (Pentaho) |  |  |
| View General Ledger Report |  |  |
| View Group Names By Staff |  |  |
| View Group Saving Summary |  |  |
| View Group Summary Amounts |  |  |
| View Group Summary Counts |  |  |
| View Income Statement |  |  |
| View Loan Account Schedule |  |  |
| View Loans Awaiting Disbursal |  |  |
| View Loans Awaiting Disbursal Summary |  |  |
| View Loans Awaiting Disbursal Summary by Month |  |  |
| View Loans Awaiting Disbursal Summary by Month (Pentaho) |  |  |
| View Loans Awaiting Disbursal Summary (Pentaho) |  |  |
| View Loans Awaiting Disbursal (Pentaho) |  |  |
| View Loans Pending Approval |  |  |
| View Loans Pending Approval (Pentaho) |  |  |
| View Loan Trends By Day |  |  |
| View Loan Trends By Month |  |  |
| View Loan Trends By Week |  |  |
| View Obligation Met Loans Details |  |  |
| View Obligation Met Loans Details (Pentaho) |  |  |
| View Obligation Met Loans Summary |  |  |
|  View Obligation Met Loans Summary (Pentaho) |  |  |
| View Portfolio at Risk |  |  |
| View Portfolio at Risk by Branch |  |  |
| View Portfolio at Risk by Branch (Pentaho) |  |  |
| View Portfolio at Risk (Pentaho) |  |  |
| View Program Details |  |  |
| View Program Director Stats |  |  |
| View Program Stats |  |  |
| View Rescheduled Loans |  |  |
| View Rescheduled Loans (Pentaho) |  |  |
| View Savings Transactions |  |  |
| View Staff Assignment History |  |  |
| View Trial Balance |  |  |
| View Txn Running Balances |  |  |
| View Txn Running Balances (Pentaho) |  |  |
| View Written-Off Loans |  |  |
| View Written-Off Loans (Pentaho) |  |  |
| PERMISSIONS: Special | **YES** | **NO** |
| ALL FUNCTIONS |  |  |
| ALL FUNCTIONS READ |  |  |
| CHECKER SUPER USER |  |  |
| REPORTING SUPER USER |  |  |
|  |  |  |
| **PERMISSIONS: Survey** | **YES** | **NO** |
| REGISTER SURVEY |  |  |
|  |  |  |
| **PERMISSIONS: Client Transactions** | **YES** | **NO** |
| READ TRANSACTION CLIENT |  |  |
| UNDO TRANSACTION CLIENT |  |  |
| UNDO TRANSACTION CLIENT CHECKER |  |  |
|  |  |  |
|  |  |  |
| **PERMISSIONS: Loan Transactions** | **YES** | **NO** |
| ADJUST LOAN |  |  |
| ADJUST LOAN CHECKER |  |  |
| APPROVAL UNDO LOAN |  |  |
| APPROVAL UNDO LOAN CHECKER |  |  |
| APPROVE LOAN |  |  |
| APPROVE LOAN CHECKER |  |  |
| BULK REASSIGN LOAN |  |  |
| BULK REASSIGN LOAN CHECKER |  |  |
| CLOSE AS RESCHEDULED LOAN |  |  |
| CLOSE AS RESCHEDULED LOAN CHECKER |  |  |
| CLOSE LOAN |  |  |
| CLOSE LOAN CHECKER |  |  |
| DISBURSAL UNDO LOAN |  |  |
| DISBURSAL UNDO LOAN CHECKER |  |  |
| DISBURSE LOAN |  |  |
| DISBURSE LOAN CHECKER |  |  |
| REJECT LOAN |  |  |
| REJECT LOAN CHECKER |  |  |
| REMOVE LOAN OFFICER LOAN |  |  |
| REMOVE LOAN OFFICER LOAN CHECKER |  |  |
| REPAYMENT LOAN |  |  |
| REPAYMENT LOAN CHECKER |  |  |
| UNDO WRITEOFF LOAN |  |  |
| UPDATE LOAN OFFICER LOAN |  |  |
| UPDATE LOAN OFFICER LOAN CHECKER |  |  |
| WAIVE INTEREST PORTION LOAN |  |  |
| WAIVE INTEREST PORTION LOAN CHECKER |  |  |
| WITHDRAW LOAN |  |  |
| WITHDRAW LOAN CHECKER |  |  |
| WRITEOFF LOAN |  |  |
| WRITEOFF LOAN CHECKER |  |  |
| PAY LOANCHARGE |  |  |
|  |  |  |
| PERMISSIONS: Savings Transactions | **YES** | **NO** |
| CREATE ACCOUNT TRANSFER |  |  |
| CREATE ACCOUNT TRANSFER CHECKER |  |  |
| READ ACCOUNT TRANSFER |  |  |
| REFUND BY TRANSFER ACCOUNT TRANSFER |  |  |
| REFUND BY TRANSFER ACCOUNT TRANSFER CHECKER |  |  |
| ACTIVATE SAVINGS ACCOUNT |  |  |
| ACTIVATE SAVINGS ACCOUNT CHECKER |  |  |
| ADJUST TRANSACTION SAVINGS ACCOUNT |  |  |
| APPLY ANNUAL FEE SAVINGS ACCOUNT |  |  |
| APPLY ANNUAL FEE SAVINGS ACCOUNT CHECKER |  |  |
| APPROVAL UNDO SAVINGS ACCOUNT |  |  |
| APPROVAL UNDO SAVINGS ACCOUNT CHECKER |  |  |
| APPROVE SAVINGS ACCOUNT |  |  |
| APPROVE SAVINGS ACCOUNT CHECKER |  |  |
| CALCULATE INTEREST SAVINGS ACCOUNT |  |  |
| CALCULATE INTEREST SAVINGS ACCOUNT CHECKER |  |  |
| CLOSE SAVINGS ACCOUNT |  |  |
| CLOSE SAVINGS ACCOUNT CHECKER |  |  |
| DEPOSIT SAVINGS ACCOUNT |  |  |
| DEPOSIT SAVINGS ACCOUNT CHECKER |  |  |
| POST INTEREST SAVINGS ACCOUNT |  |  |
| POST INTEREST SAVINGS ACCOUNT CHECKER |  |  |
| REJECT SAVINGS ACCOUNT |  |  |
| REJECT SAVINGS ACCOUNT CHECKER |  |  |
| UNDO TRANSACTION SAVINGS ACCOUNT |  |  |
| UNDO TRANSACTION SAVINGS ACCOUNT CHECKER |  |  |
| WITHDRAWAL SAVINGS ACCOUNT |  |  |
| WITHDRAWAL SAVINGS ACCOUNT CHECKER |  |  |
| WITHDRAW SAVINGS ACCOUNT |  |  |
| WITHDRAW SAVINGS ACCOUNT CHECKER |  |  |
|  |  |  |
| PERMISSIONS: XBRL Mapping | **YES** | **NO** |
|  |  |  |
| UPDATE XBRLMAPPING |  |  |
|  |  |  |