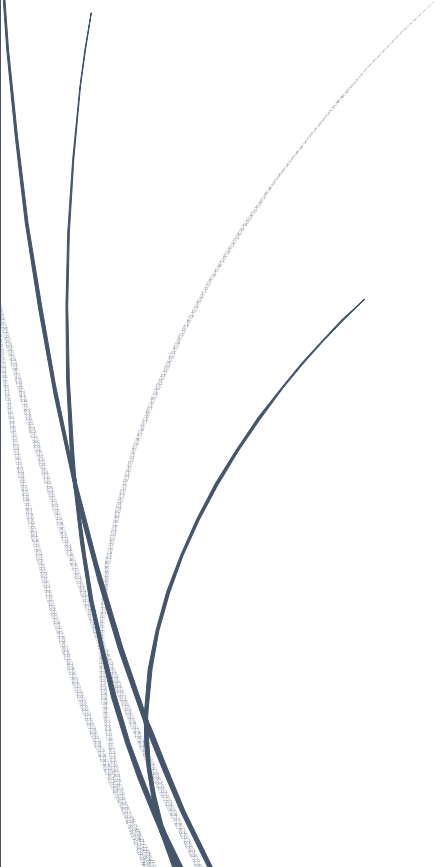




MFI EXPERT



IMS GURU LIMITED
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Overview

A complete end-to-end, scalable and pre-configured core microfinance system that allows you to deliver exceptional microfinance services, enhance customer satisfaction and agility, fuel innovation and extend your competitive advantage through its advance technology and unique features. MFI Expert is designed for growth as well as cost effectiveness and to help MFIs strategically respond to today's business challenges. MFI Expert offers comprehensive features to support the full spectrum of microfinance and banking operations—from small, community-based microfinance institutions to large deposit taking microfinance operations.

Technically advanced with most comprehensive and flexible functionality, MFI Expert offers microfinance institutions a technological competitive edge that creates a unique value proposition for the customers. It supports a wide variety of finance products and services, mentioned below but not limited to only these, as MFI Expert is a solution that can adopt to your specific business needs and requirements.

- Security Features
- Group & Client On-boarding
- Loan and Saving Products
- Loan Origination and Disbursals
- Collections Management
- Back-office Transactions
- MFI Expert Mobile Application
- Tools & Integrations
- Reports and Analytics

User friendly

MFI Expert is an easy-to-use microfinance system with seamless data operations, helping you achieve your goals with greater flexibility and accuracy.

Latest Technology

MFI Expert is cloud application built on latest Microsoft .NET platform with SQL Server Back end. The system is accessible from all currently available operating systems using the latest browsers. MFI Expert Android application is built in Java and supports any android device.

Cost Efficient

MFI Expert is the most cost-efficient solution for you encompassing all your microfinance business needs in a single solution.

Dedicated Support

From complete implementation, training, hand-holding to troubleshooting and upgrades; our dedicated support team ensures smooth running of the system at all times so that you can concentrate on your business goals

Security Features

Approvals

Sequential or Hierarchical approval processes can be defined for Customer/Group on-boarding. And each of the customer transactions. System will seek the approval from the respective users automatically before posting the entries to the ledgers. This flexible definition allows changes in the business-processes without any upgrades to the software. Once any transaction is approved, information regarding the approver and the audit trail information is saved.

Validations

Complex validations can be defined in the system for the collection of data. For example customers can only be on-boarded if they are below 85 years of age, Group constitution must be uploaded before the approval of Group etc. These validations can also be defined as skippable by authorized roles.

Roles

Job designation/Roles can be created in the system and assign the pages the user can access. In each page you can also specify if the role can only View the data or perform additions and modifications.

Users

Number of users can be created in the system. Each user can be assigned one or more roles depending on their job description. Additional policies regarding password and lifespan of the passwords can also be defined in the system ensuring the users follow these policies.

History

Detailed change history is maintained for each object. This includes, changes in the attribute values, record creation and update times and the user responsible for the changes.

Documents

System allows you to attach different documents (In PDF format) to any of the system objects (includes Groups, Customers, Saving/Loan Accounts, All Transactions).

Notes

System allows you to create descriptive Notes on all system objectives. Users can use this feature to create a permanent record of information for future use.

SSL Encrypted Data Transmissions

MFI Expert system is accessed from the Cloud from any internet enabled device (via Web Browser or Mobile/Table App). All the communication between the Client and Server is fully encrypted with 256bits SSL Certificate and transmitted through HTTPS connections.

Cloud Servers

MFI Expert is a cloud based system. Our servers are hosted in state-of-the-art data centres located in Europe and USA. Servers are connected on 1Gbps dedicated internet backbone giving the customer blazing fast usage experience. System is configured for automatic fail-over in case of emergencies. Backups are fully automated and stored in different geographical locations preventing data loss in any case.

Groups and Customers Onboarding

Regions

MFI Expert allows you to maintain multiple regions, that the company is servicing. This dimension allows you to generate reports based on Regions. Also users can be restricted to access certain regions.

Branches

Each region can be subdivided to Branches. Each user can be assigned one or more branches for access. Analysis reports are organized and filtered based on branches. Each customer registered will fall in one of the branches. Customers and Groups can be moved between branches.

Customer Groups

Groups can be on-barded with detailed information regarding their location, Meeting Details. At the time of registration you can also collect mandatory documentation like, Group Registration, Constitution, Photo Graph and the GPS co-ordinates.

MUTETHIA GICHANINE GROUP

edit details
group information
members
accounts
validations
gps location
history

ID #: <input type="text" value="200000382"/>	Code: <input type="text" value="JKL200000382"/>
Group Name: <input type="text" value="MUTETHIA GICHANINE GROUP"/>	Status: <input type="text" value="Partial Application"/>
Branch: <input type="text" value="Maua"/>	Loan Officer: <input type="text" value="Jerry Mwenda Gatobu"/>
Meeting Week: <input type="text" value="1ST"/>	Meeting Day: <input type="text" value="TUESDAY"/>
Group Type: <input type="text" value="NORMAL"/>	Location: <input type="text" value="-1.2921"/> <input type="text" value="36.8219"/>
Referral Type: <input type="text"/>	Referral Value: <input type="text"/>

Main Features:

- Comprehensive data collection
- Upload relevant documents
- Monitor Validations and skip if necessary (only by authorized users)
- Assign a Loan Officer
- Geo-tagging of Groups
- Print Collection sheet for the Group
- Generate Review Sheet to assist in Loan approvals
- Multi-level Approvals
- View the members of the Group
- Capture member designations
- View all the accounts (both savings and loans) of the group
- Create Notes for any updates in the Group
- History of all Changes in the group details.

Customers

Detailed customer information is collected the time of registration. Personal Details and Next of kin information is collected. Fields can be defined as Mandatory or optional fields. Customer documents (like National ID, Photo Graph) are uploaded. System automatically performs CRB checks and stores the Credit Report. Frequency for credit report will be defined in the system. Customer can be marked as Group Member or Individual customer. It is also possible to change the customer from Group Member to Individual.

Winnie Cheruto Rono

edit data	customer data	customer accounts	guaranteed loans	charges
crb checks	validations	history		

ID #: <input type="text" value="1080127"/>	Code: <input type="text" value="256545"/>
Name: <input type="text" value="Winnie Cheruto"/> <input type="text" value="Rono"/>	Status: <input type="text" value="Active"/>
Nick Name: <input type="text"/>	Customer Type: <input type="text" value="GROUP MEMBER"/>
Branch: <input type="text" value="Kitale West"/>	Group: <input type="text" value="BAIGAA SHG-KITALE"/>
Loan Officer: <input type="text" value="Mercy Kangogo"/>	Group Designation: <input type="text" value="MEMBER"/>
Referral Type: <input type="text"/>	Referral Value: <input type="text"/>

Personal Details

Date of Birth: <input type="text" value="25-Nov-1985"/>	Age: <input type="text" value="33"/>
Gender: <input type="text" value="Female"/>	Marital Status: <input type="text" value="Married"/>
National ID: <input type="text" value="24566592"/>	Huduma Number: <input type="text"/>
Mobile: <input type="text" value="0713849249"/>	Alternate Mobile: <input type="text"/>
Spouse ID: <input type="text"/>	Spouse Contact: <input type="text"/>

Next of Kin

Relation: <input type="text" value="Spouse"/>	Name: <input type="text" value="sammy rono"/>
ID: <input type="text"/>	Contact Number: <input type="text"/>

Main Features

- Comprehensive data collection
- Upload relevant documents
- Assign a loan officer
- Group Member or Individual Customer
- Monitor validation and skip if necessary
- View all customer accounts
- View loans customer has guaranteed
- Customer On-boarding charges (like registration fee)
- Perform auto CRB checks
- History of all changes on the customer details

Loan and Saving Products

Savings Products

MFI Expert allows creation of multiple saving products. The saving products can also be offered with Interest. This feature allows deposit taking Microfinance’s to track the customer balances on real time basis.

Main Features

- Multiple Saving Products
- Possibility to apply interest
- Attach a saving account as guaranteed towards the loan

Customer Saving Accounts

Each customer can have one or more saving accounts. System allows deposit and withdrawal transactions from the saving accounts. If any charges are configured to be deducted from savings, they will be automatically debited to the savings account.

Main Features

- Deposits & Withdrawals
- Forfeitures and Transfers
- Charges Deductions from Savings
- Statement & History

Suppliers & Stock Items

IMS Expert core-banking system facilitates loans based on physical products. The micro finance companies can link up with various suppliers to supply the items. The suppliers can directly logon to the system to see approved loans and dispatch the items. The system also facilitates returns and cancellation of loans.

The stock items from different suppliers can be defined along with their selling price. The Business development officers (BDO) can initiate the loan for any of these items and process it through the approval processes. Once approved, supplier will deliver the product and loan becomes active with its payment schedule.

Suppliers can be given access to the system to process the approved loans. This eliminates the need for Microfinance to maintain stocks at the respective branches.

- ⇒ View Loans approved for their respective items
- ⇒ Ship the Items to Branches/Customers
- ⇒ Monitor Delivered/Return Items

Loan Products

Customers can define flexible Loan Products. Loan products support different Interest Calculation Methods. Interest can be accrued on Daily, Monthly basis. Loan Products advances configuration allows you to specify Top-up, Partial Disbursals, Stock based parameters. You can also specify applicable charges for each loan product (Application Fees, Insurance fees, Chattel). The system also provides limits and terms for each loan product.

The screenshot displays a configuration window for a loan product. The window has three tabs: 'product details', 'charges', and 'loan limits & terms'. The 'product details' tab is active. The form contains the following fields and values:

- ID: 1007
- Code: LPC-0008
- Product: Agri Business 0 Months Grace
- Status: Active
- Product Category: Working Capital
- Product Level: LEVEL 1
- Allow Topup:
- Allow Partial:
- Stock Based:
- Track Serial:
- Charge Interest: YES
- Interest Rate % (Annual): 35.07
- Amortization Frequency: DAILY
- Instalment Frequency: MONTHLY
- Receivable A/C: Principle - Agri Business
- Interest A/C: Interest Income - Agri Busin
- Acc Interest A/C: Accrued Interest - Agri Busin
- Writeoff Principle A/C: Loans Write Off - Agribusine
- Writeoff Interest A/C: Interest Loans Write Off -- A
- M-Pesa Identifier: M
- Deliquency Grace (Days): 5.00

At the bottom of the form, there are buttons for 'Save', 'Docs', 'Notes', 'Approvals', and 'Close'.

Main Features

- Multiple Loan Products
- Applicable Charges and source of deduction for each Loan Product
- Loan limits and applicable terms
- Different Interest Calculation Methods
- Grace Period on each Loan Product

Loan Origination and Disbursal

Loan Application

Loan is initiated from the field offices either by the loan officer or the customer himself depending on the loan product. System automatically performs the validations and seeks the approvals from the respective officers.

LAI-04016731

edit data	account details	appraisal	guarantees	collaterals	charges	offset
validations	payment plan	disbursal	statement	history		

ID #: <input type="text" value="4016731"/>	Status: <input type="text" value="Active - Good Standing"/>
Code: <input type="text" value="LAI-04016731"/>	Registered On: <input type="text" value="08-Jun-2020"/>
National ID: <input type="text" value="11491059"/>	Customer: <input type="text" value="Wilfred Onsongo Obwoge"/>
Group: <input type="text" value="KAMURI MAENDELEO"/>	Branch: <input type="text" value="Molo"/>
Referral Type: <input type="text"/>	Referral Value: <input type="text"/>
Loan Officer: <input type="text" value="Patrick Kipkoech Mutai"/>	Disbursal Mode: <input type="text" value="M-Pesa"/>
Product: <input type="text" value="E-Loan"/>	Item: <input type="text"/>
Loan Purpose: <input type="text" value="E-Loan"/>	Amount: <input type="text" value="2,530.00"/>
No. of Installments: <input type="text" value="1.00"/>	Interest Rate % (Annual): <input type="text" value="0.00"/>
Deduct Charges From: <input type="text" value="SAVINGS"/>	Deduction Account: <input type="text" value="SAN-0000168109"/>
Top up: <input type="checkbox"/>	
Closed Awaiting Insurance: <input type="checkbox"/>	
Deliq. Amount: <input type="text" value="0.00"/>	Deliq. Days: <input type="text" value="0.00"/>

Main Features

- Simplified Data Entry
- Customer Appraisal at the time of loan booking
- Multiple Loan Disbursal modes (EFT, M-Pesa, Cheque etc.)
- Provision for nominating Guarantors and their approvals
- Provision for collaterals information
- Automatic and Ad-hoc Charges
- Top-up loan automatically closes and creates the new loan upon disbursal
- Monitor validations and skip
- Phased disbursals
- Instalment plan based on loan product setup
- Exceptions on instalments (Interest Only or No Instalment)
- Detailed loan statement (preview and print functions)

Loan Disbursal

Once the loans are fully approved, they can be disbursed Individually or in a Batch. Loans are categorized based on their disbursal modes. EFT and Cheque based disbursals and entered in the system with their respective transaction reference numbers. Each disbursal transaction can be configured with set of validations and approval procedures. Only the approved disbursal transactions will make the loan active.

New Disbursal

disbursal details

ID:

Date:

Mode:

Created By:

Allow Partial Disbursal:

Status:

Branch:

Account:

Approved By:

Sel	Code	Custome	Nationall	Group	Branch	Savings	Product	Inst.	Loan Amount	Bank	Branch	A/C	A/C Name
<input checked="" type="checkbox"/>	LAL-04000204	Japhet Kipruto Serem	2795312	KIMOLWE SELF HELP GROUP	Eldoret East	25,874.18	Agri Business 0 Months Grace	18	120,000.00	Equity Bank	Eldoret west	04901794	Japhet kipruto serem
<input checked="" type="checkbox"/>	LAL-04009181	Gladys Jerotich Ngetich	1287713	Kaptend Berur Group	Eldoret East	25,800.47	Agri Business 0 Months Grace	18	120,000.00	Kenya Commer Bank	KCB ELDORET	1211369	GLADYS JEROTICH NGETICH

Main features

- Single or Batch Disbursals
- Multiple Disbursal Modes
- Partial Loan Disbursal
- Flexible Approvals
- Automatic M-Pesa B2C Payments and Reference Number Updates

Mobile Money Payments (M-Pesa)

All the loans marked with M-Pesa disbursals will be processed automatically. Additional authentication can be defined if required by the institution. Upon confirmation from Safaricom of the funds transfer, the reference number is updated automatically in the system against the loan disbursed. You can only mark the loans as M-Pesa disbursal mode if their limit falls with-in the range of M-Pesa.

Interest Postings

Interest posting is fully automated in MFI Expert. The background process runs automatically at the defined time and each saving/loan account is posted with respective interest amount.

Collections Management

Group Collection

Group collection sheet is generated from the system and used by the loan officers to present it at the Group meetings for the collection. In the collection sheet each members saving and loan account is provided with the facility to enter savings deposit and loan payment amounts. The total amount is then deposited in the bank as a single amount. MFI Expert captures this entry exactly. Each customer account is updated with the respective amount. The bank account will only have the total amount received making it easier at the time of reconciliation of the banks.

Group Collection - New

collection details

ID #: NEW Banking Date: 08-Jun-2020

Mode: M-Pesa Received In: MPESA Collections

Branch: Vihiga Customer Group: UVWIHANI SELF HELP GROUP

Reference: Amount Deposited:

Customer	Loan	Saving Account	Next Due	Inst.	Loan	LGF	Membership	Pen/Rec	Writeoff	Total	
Alice Kananga Ongoyo		SAN-0003003581									✓ ✕
Beatrice Mmbone Igadwa	LAI-00277584	SAN-0000170642	25-Jun-2020	1,999.96	0.00	0.00	0.00	0.00	0.00	0.00	✓ ✕
Everlyne Andesia Amukono		SAN-0000160770									✓ ✕

Individual Collection

Collection can also be entered for each customer separately. This is particularly useful when the amounts are collection from Individual borrowers. This collection allows you to input the amounts for Savings, Loans, charges and penalties.

Mobile Money Receipts (M-Pesa)

MFI Expert can be linked with the Paybill account of the Microfinance. All the collection notified by M-Pesa is automatically credited to the customer's accounts. This eliminates manual data entry and reduces the number of mistakes.

Daily Collectables report

MFI Expert generate daily collectables report for the Loan officers to plan their daily activity. This will greatly assist the officers to decide on whom to contact or message regarding their payment.

Integration with Banks

Currently MFI Expert is in negotiation with the Banks to integrate with their systems. Though this facility is not immediately available, we are confident in the short future MFI Expert will also be integrated with the popular banks.

Backoffice Transactions

Transfers

Process funds transfer between two savings accounts. This transfer can be between the accounts of same customer (Current to FD) or different customers. Validations (for example not to have Active Loan, Group not in Arrears etc.) and Approvals can be defined as per the user requirements.

Forfeitures

You can capture forfeitures from Saving account towards the loan payments, penalties or charges. Forfeiture can be recorded for the loan of the same customer or for other loans the customer has guaranteed. Validations and Approvals can be defined for processing of these transactions.

Withdrawals/Refunds

Customers can withdraw funds from their savings. These withdrawals can be processed as M-Pesa payments, EFT or cheque based payments. Validations and Approvals can be defined for processing of these transactions.

Write offs

Non-performing loans can be written-off thus removing it from the Loan book. These amount will then be posted as expense/losses. Any insurance amounts or recoveries collected against the written-off loans are posted as Incomes. Validations and Approvals can be defined for processing of these transactions.

Adjustments

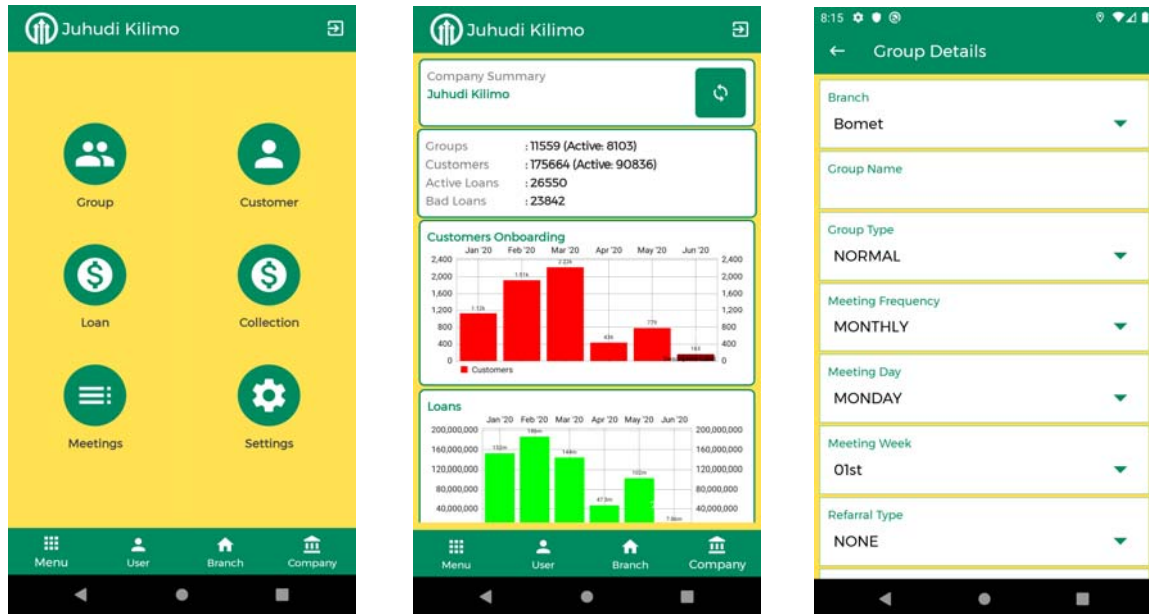
Adjustment transactions facilitate correction of wrong data entries. This includes moving a deposit from one account to another etc. Only authorized users can perform these transactions because of the sensitive nature of the entries. Validations and Approvals can be defined for processing of these transactions.

Branch Movements

Groups or Customers can be moved from One branch to another. This will facilitate movement of debt and liability to the respective branches. Validations and Approvals can be defined for processing of these transactions.

MFI EXPERT Mobile App

MFI Expert mobile application (Android) gives access to Loan Officers/Customer service executives of the microfinance to perform their regular tasks directly on their smart phone. Users can onboard Groups/Customers, Book a Loan, Input a collection, track the group meetings etc.



Main Features

- Interactive Dashboards
- Performance comparisons in-branch, company wide
- Group On-boarding
- Customer Ob-boarding
- Loan Application Initiation
- Collection Initiation
- SMS and STK Push functions to clients
- Customer/Group Searching
- Customer/Group Statements

Any transaction initiated on the Mobile device goes through the same approval process as it is done on the computer.

Tools & Integrations

M-Pesa Integration

MFI Expert is fully integrated with Safaricom M-Pesa Paybill Transactions. Once subscribed to this service MFI Expert will integrate with B2C Paybill for Loan Disbursals and C2B Paybill for Collections from Customers. MFI Expert can also initiate STK Push request to customers to inform them about the instalment payment. Customers have to only enter the M-Pesa PIN to complete the transaction.

CRB Credit Reports

MFI Expert is integrated with Metropol Credit Reference Service. The system automatically downloads and saves the customer credit report as and when required. The customer must open an account with Metropol to access this service.

Bulk SMS Providers

MFI Expert can integrate with any Bulk SMS Providers to transmit messages. You can also nominate which transactions should trigger an SMS alert to the customer. SMS Templates can be defined to schedule automated SMS to be sent at fixed intervals.

The screenshot shows a web interface for configuring an adjustment. The title bar reads 'adjustment details'. The form contains the following fields:

- ID #:** 1001
- Desc:** Customers with Arrears > 30 Days
- Source SQL:** Select Case when C.FirstName is not null then C.FirstName else C.LastName end as FirstName, C.Mobile, CA.CustAccountCode, round(CA.DelinquentAmount,2) as DelinquentAmount, CA.DueDays as
- Frequency:** MONTHLY
- Status:** ACTIVE
- SMS Template:** Dear {FirstName}, Your Juhudi Kilimo Loan is in Arrears, Pay Today to Avoid Penalties. Paybill 791222. Contact Your Loan officer for More Information.
- Time:** 25-Jan-2020 18:30

A 'Save' button is located at the bottom center of the form.

USSD Providers

MFI Expert USSD service allows the customers to access their account information from any feature phone. Authentication can be provided via OTP. The USSD platform can also be configured to accept loan applications directly from the customers.

Voice Service Providers

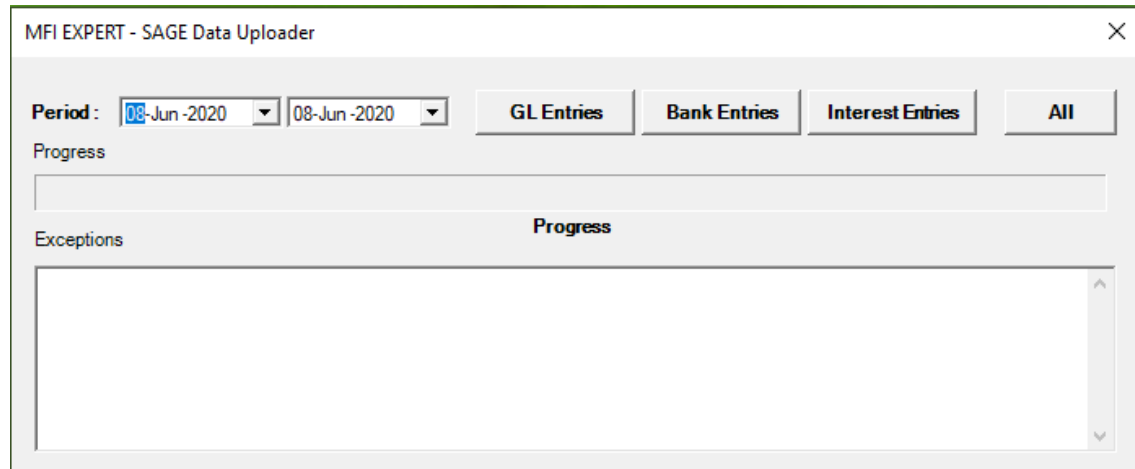
MFI Expert Voice service allows microfinance institutions to automatically initiate debt collection calls. Also the service gives you a provision to maintain a call centre service to answer customers calls. This will reduce the burden on Loan Officers and support staff and increase the efficiency in Debt Collection.

SAGE ERP, Dynamics NAV, Salesforce, Quick books

MFI Expert comes with dedicated tools to fully integrate with popular ERP products available in the market. These tools work without any user intervention and uses the respective software's API functionality. The Team at MFI Expert are specialized can provide integration to any ERP software that you may be using.

SAGE ERP

MFI Expert on daily basis can sync all financial entries to SAGE ERP. The integration is achieved through Accpac.Advantage Object Model of SAGE ERP.



Dynamics NAV

MFI Expert integrates with Dynamics NAV using the web services API provided by the ERP. All approved transactions are synched with the respective ledgers.

Salesforce

MIF Expert data can be pushed to Salesforce automatically.

Web Hooks

MFI Expert has the capacity to push the data/notifications automatically to any third party application. Web Hooks can be configured for any Object within the system. This includes, Customer Groups, Customers, Loan/Saving Account, Collections etc. etc.

MFI Expert can also provide customized API for any third party application if required.

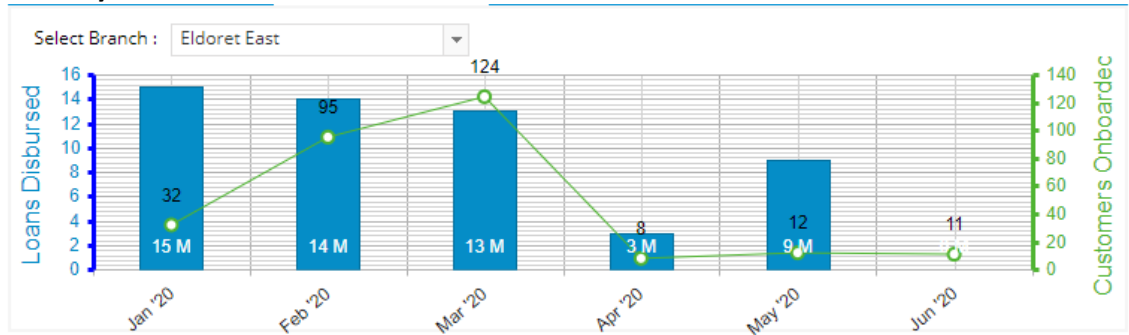
Reports & Analytics

Dashboards

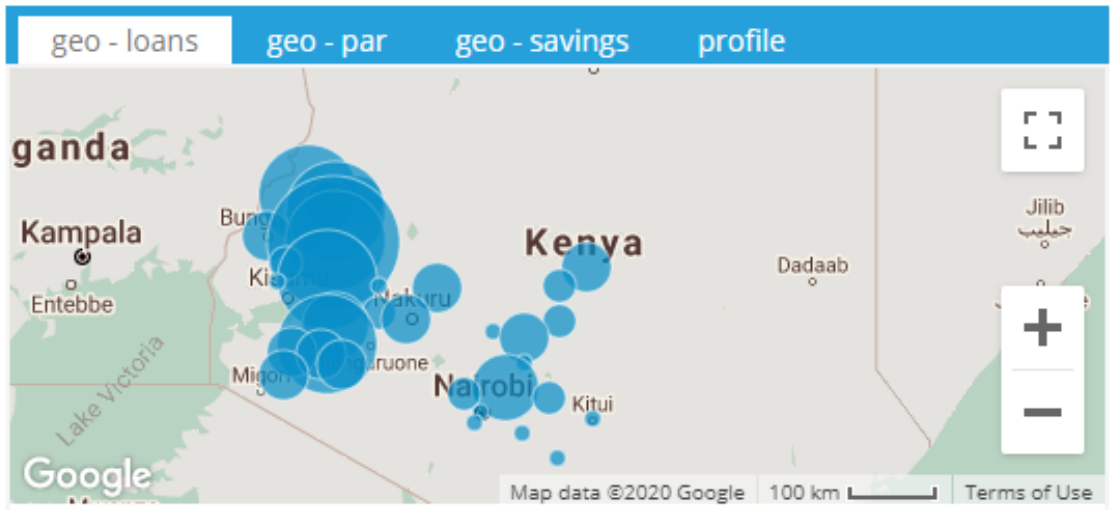
PAR Analysis

Description	Current	PAR 1-30	PAR 31-60	PAR 61-90	PAR 91-120	PAR 121-180	PAR 180+	Total	Count	PAR% > 0	PAR% > 30
Maua	13,530,679	6,078,326	5,688,206	6,881,288	4,321,468	3,873,219	1,219,565	41,592,751	1,295	67.47	52.85
Chuka	10,215,494	8,340,121	3,834,793	2,040,132	1,830,940	2,519,085	875,350	29,655,915	865	65.55	37.43
Engineer	7,640,546	1,701,096	1,066,230	315,106	1,559,965	988,729	1,043,798	14,315,470	438	46.63	34.74
Kerugoya	23,680,440	11,899,198	4,626,686	2,908,873	3,169,617	3,796,800	2,164,889	52,246,503	1,671	54.68	31.9
Meru	14,269,477	4,803,534	3,295,978	2,244,547	1,527,852	554,155	343,837	27,039,382	859	47.23	29.46
Kericho	30,305,314	14,721,756	5,952,567	6,478,152	2,456,250	1,617,562	1,296,002	62,827,604	1,872	51.76	28.33
Kenyena	28,936,759	10,321,293	6,439,405	4,735,572	1,727,357	1,818,171	495,483	54,474,040	1,922	46.88	37.93
Thika	37,954,044	8,683,797	8,723,330	5,476,005	684,261	1,644,077	827,232	63,992,746	1,435	40.69	27.12
Kitale East	47,876,561	27,364,007	10,398,960	5,878,549	2,539,229	3,355,818	2,834,389	100,247,512	2,895	52.24	24.95
Nyeri	10,678,704	2,707,941	2,010,681	1,375,630	382,908	446,919	232,167	17,834,950	575	40.12	24.94
Count : 38	1,041,702,400	317,814,178	120,341,841	81,848,996	41,847,997	37,309,458	24,176,823	1,665,041,693	50,376	37.44	18.35

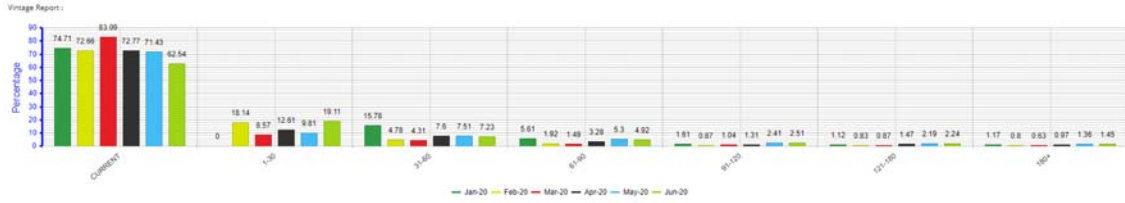
Monthly Loan Disburseals in a Branch



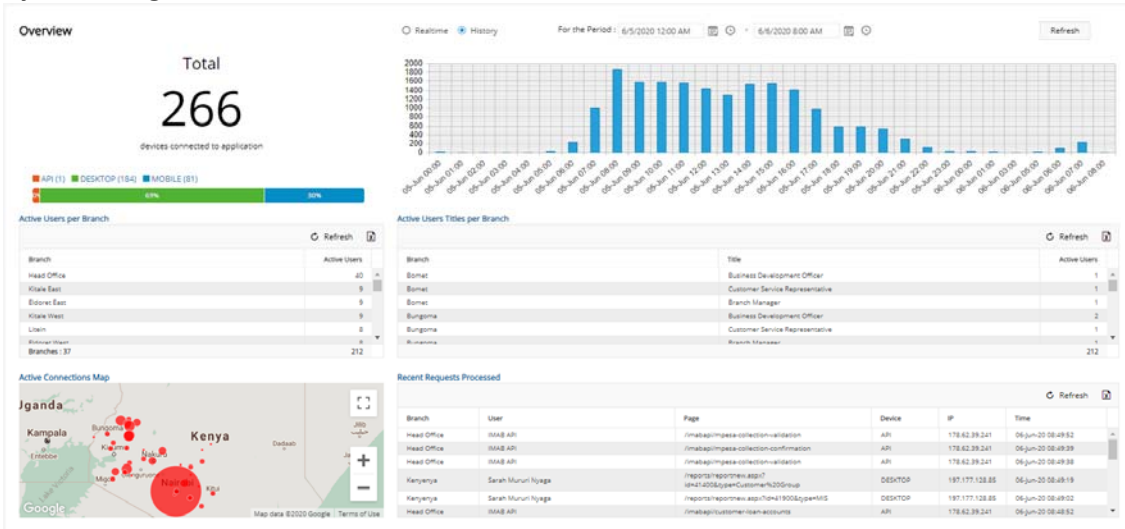
Geo coded Loan book



Vintage Analysis



System Usage Dashboard



Reports

Regional reports

- Regional PAR Report
- Regional Client Intake Summary
- Regional Disbursal Summary

Product Reports

- Product PAR Report
- Product Disbursal Summary

Branch Reports

- Branch PAR Report
- Branch Disbursal Summary
- Branch Client Intake Summary
- Loan Officer PAR Report
- Loan Officer Disbursal Summary
- Loan Officer Client Intake
- Loan Officer Collections

Customer Group Reports

- Group Listing Report
- Group Saving & Loan summary
- Group PAR Report

Customer Reports

- Customer Listing Report
- Customer Saving & Loan Summary
- Customer PAR Report
- Active Borrowers List

Saving Account Reports

- ✚ Saving Balances Report
- ✚ Savings Account Statement

Loan Account Reports

- ✚ Loan Balances Report
- ✚ Loan Account Statement
- ✚ Pending Loan applications
- ✚ Loans with Instalment Exceptions

Stock Reports

- ✚ Items Delivered Report
- ✚ Items Returned Report
- ✚ Stock Reconciliation Report

Transaction Reports

- ✚ Loan Disbursals Report
- ✚ Collections Reports
- ✚ Transfers Report
- ✚ Forfeitures Reports
- ✚ Refunds Report
- ✚ Write-offs Report
- ✚ Movements Report

MIS Reports

- ✚ User performance report

General Ledger Reports

- ✚ Trial Balance
- ✚ Account Ledgers

All reports in MFI Expert are fully customizable. Each user can select/deselect the columns. All reports can be exported to Excel, CSV and other portable formats. Additional custom reports can be created with great ease and speed.