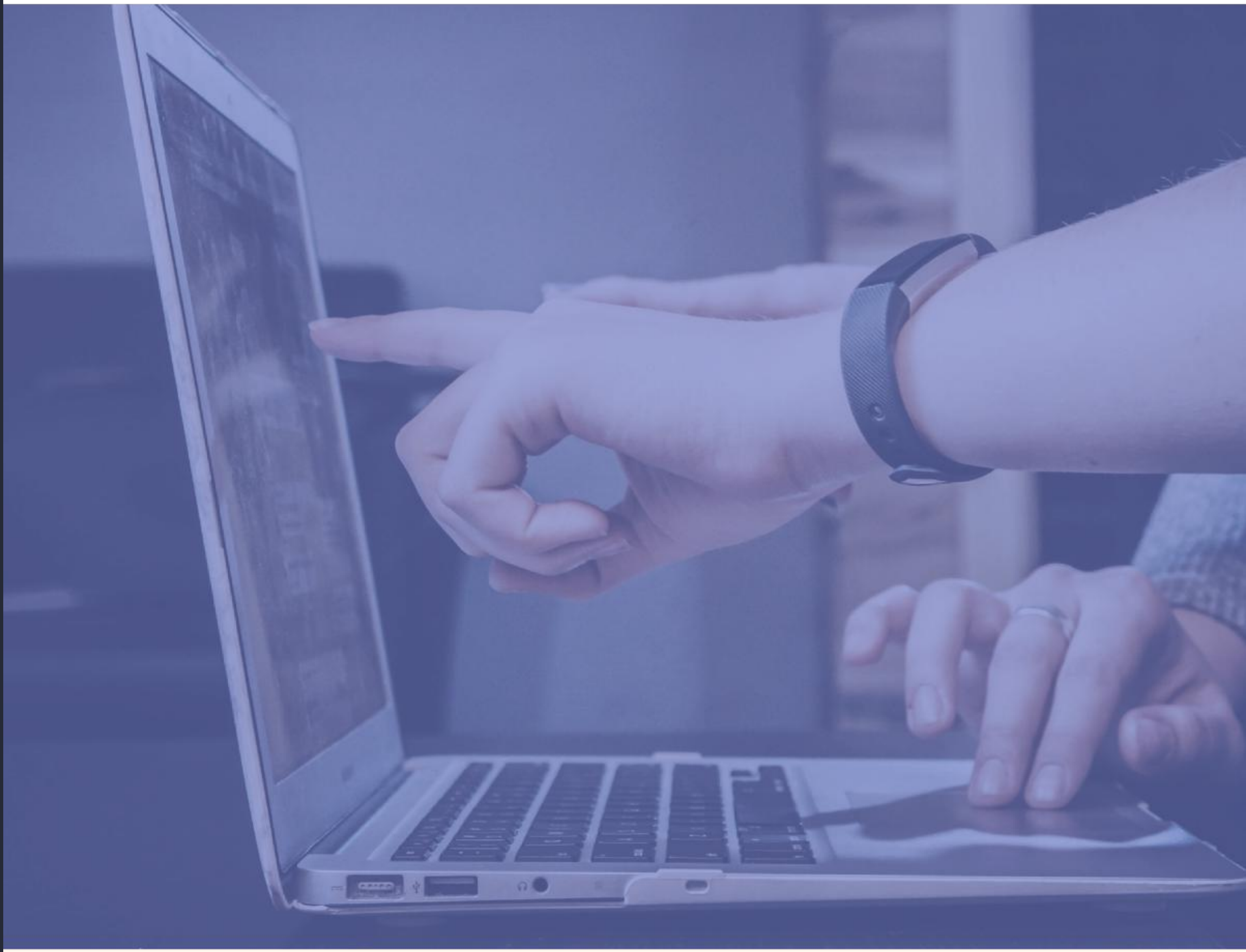
MFI EXPERT

CORE BANKING PLATFORM



DIGITAL TRANSFORMATION FOR MFI & SACCO

Modules

01 **Customer Relation Management (CRM)**

02 **Core-banking Module (FOSA & BOSA)**

03 **Mobile Applications (Agency Banking, Customer Self Serivce)**

04 **Mobile Wallet (M-Pesa) Integration**

05 **Document Archiving**

06 **Requisitions Processing**

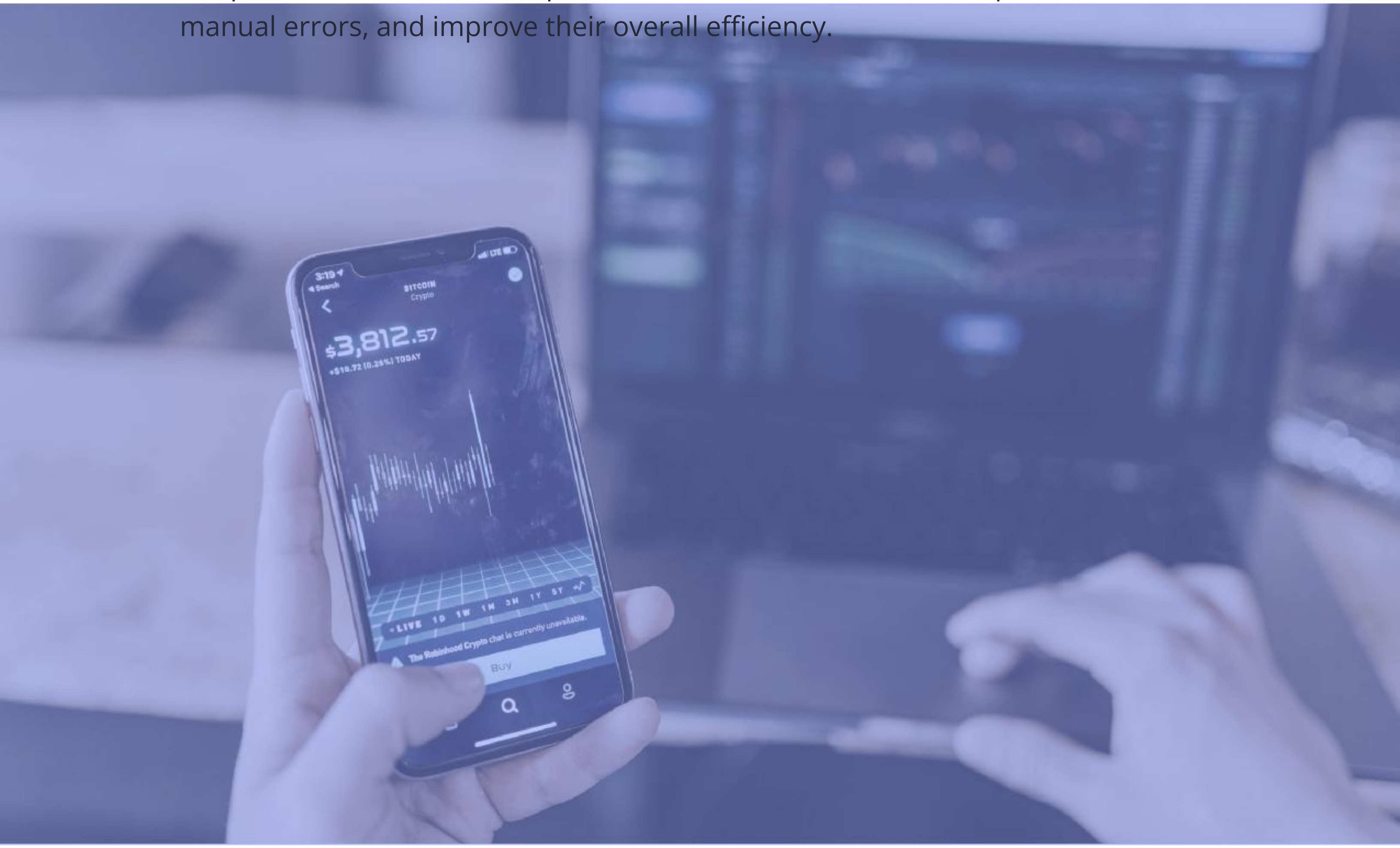
07 **Integrated Reconciliation**

08 **Business Intelligence**

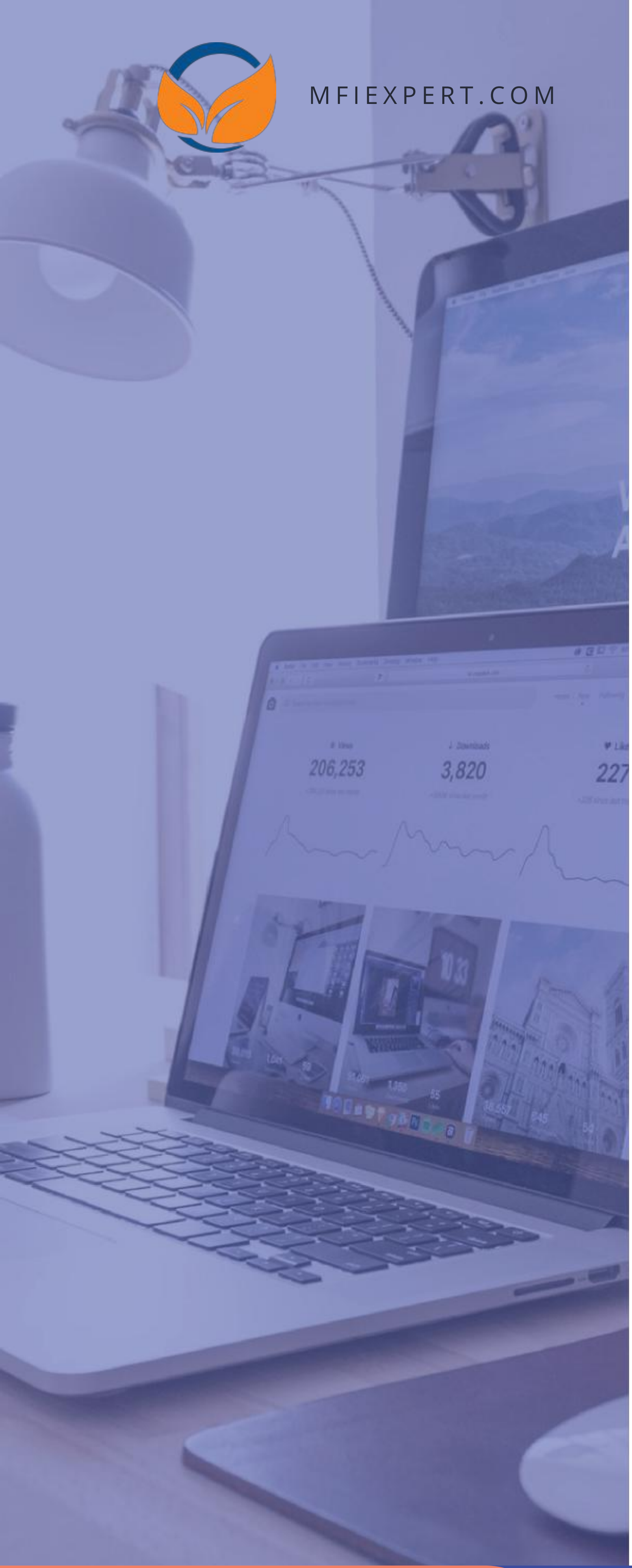
Overview

MFI Expert is a core-banking system designed specifically for microfinance institutions (MFIs) and Saccos. It is a comprehensive software solution that enables MFIs to efficiently manage their financial operations, including loan disbursement and repayments, savings accounts, and general ledger. MFI Expert is equipped with features that cater to the unique needs of MFIs, such as the ability to manage loan portfolios and repayment schedules for groups and individuals. It also includes features for managing client data, generating reports, and performing accounting tasks.

MFI Expert is user-friendly and can be customized to fit the specific requirements of each MFI, ensuring that the system is tailored to meet the organization's unique needs. With MFI Expert, MFIs can streamline their operations, reduce manual errors, and improve their overall efficiency.



MFIEXPERT.COM



Core-banking

BOSA

SHARES & DIVIDENDS
INVESTMENTS
LOANS PROCESSING
COLLATERAL MANAGEMENT
COLLECTIONS MANAGEMENT

FOSA

KYC MANAGEMENT
DEPOSITS
WITHDRAWALS
TRANSFERS
STANDING INSTRUCTIONS
INSTANT LOANS
SELF SERVICE MOBILE APP
SELF SERVICE USSD

MFI Expert Microfinance software offers customer relations management module to handle the on-boarding of clients and self-help groups. The BDO/Loan Officers can initiate on-boarding process, Collect KYC, Perform Appraisals and submit for Approvals.

Specialized features like Biometrics Collection, Facial Recognition, Mobile Number OTP verification are also available for use to increase the accuracy and security of the system. Clients are informed on their transactions and balances via SMS Notifications.

Proactive detection.

Validate customer's data, perform CRB checks, upload documents.

Customer care.

Provide timely responses to customer queries, self-service channels, SMS alerts

Onboarding assistance.

Onboard clients and groups with great ease, collect KYC, perform appraisals.

Hierarchical Approvals.

Flexible approval definitions, capture manager's notes on approvals.

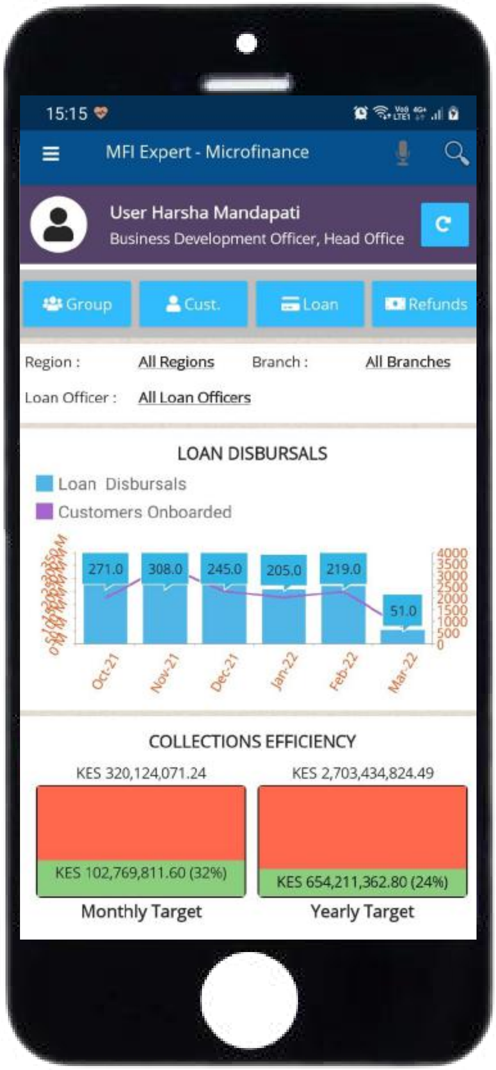
Mobile Apps

C2B (Customer to Business)

- Automated collection from customers via M-Pesa and notification via SMS alerts
- Validate payment requests before acceptance, configure if you want to accept unknown payments or not.
- STK Push requests to initiate the payment from customer’s mobile

B2C (Business to Customer)

- Fully automated Digital Lending solution via B2C Paybill and disburse loans instantly.
- Perform checks on Mobile line if indeed belongs to the borrower
- Additional layer of Approvals before money is sent out to borrowers
- Withdrawal charges are configurable to be included or excluded



- Digital signatures
- Fingerprints Auth
- Geocoding
- Offline Support
- Android & iOS

Mobile App for Field Staff

The Mobile App digitalizes the activities performed by Field staff including Business Development Officers, CSO, Branch Managers, Regional Managers and Top Management. Tasks such as Group/Customer on-boarding, Loan Origination, Upload digital documents, Loan Calculator, Input Collections, Refunds, Enquire customer loans/savings and friendly dashboards.

Self-service App for Customers

Enable your customers to access Banking transactions such as Balance Enquiries, Loan Application, Guarantees confirmation, Loan Eligibility checks, Loan calculator etc., using the Mobile App.

USSD App for Customers

Feature phone users can access banking functions via USSD and Interactive SMS.

Requisitions

MFI Expert - Requisition Management module is a unique solution to Microfinance institutions to process requisitions across the entire organization. Staff members can initiate a requisition routed through the approvals, quotation are collected, stored and purchases orders are created if required.

Date : 14-Mar-2022 PO. No. # **1000432**

Supplier : Ace Technologies Ltd Ship to Branch : Head Office

Valid Until : 14-Apr-2022

Quantity	Description	Estimated Cost (KES)
1	Samsung phone charging cable	1,740.00
	Total Estimated Cost (KES)	1,740.00

Remarks

NOTE: Juhudi Kilimo will accept responsibility for payment for goods and/or services and invoiced in its name ONLY where the provision of such goods and/or services has been covered by our official order signed by an authorised person. It is the suppliers responsibility to establish the identity and credibility of the receipient of the goods. Please return the Duplicate of this order with the goods.

Approvals

Authority	Date & Time	Signature
Procurement Officer	**APPROVED** 15-Mar-2022 10:07:00	
Chief Finance Officer	**APPROVED** 15-Mar-2022 16:53:00	

- ▢ **User Initiated**
- ▢ **Digital Signatures**
- ▢ **Flexible Approval Routing**
- ▢ **Email alerts to Approvers**
- ▢ **PO Emails to Suppliers**
- ▢ **Print and File Requisitions**
- ▢ **Upload Quotes**

Documents

MFI Expert provides a comprehensive document management system that allows financial institutions to store and manage a variety of documents, including Customer/Group KYC, Loan Application Forms, Insurance Forms, Collateral documents and other related information. Users can upload the documents from the Mobile App using the Camera without the need for manual scanning. This ensure complete data capture directly in the Field.

Documents are attached against the Group, Customer or Account records making it easier to search and trace. Once the document is uploaded, only the authorized users can retreive it back. The documents are opened on the server with out the need for downloading on the users computer thus complying with data privacy regulations.

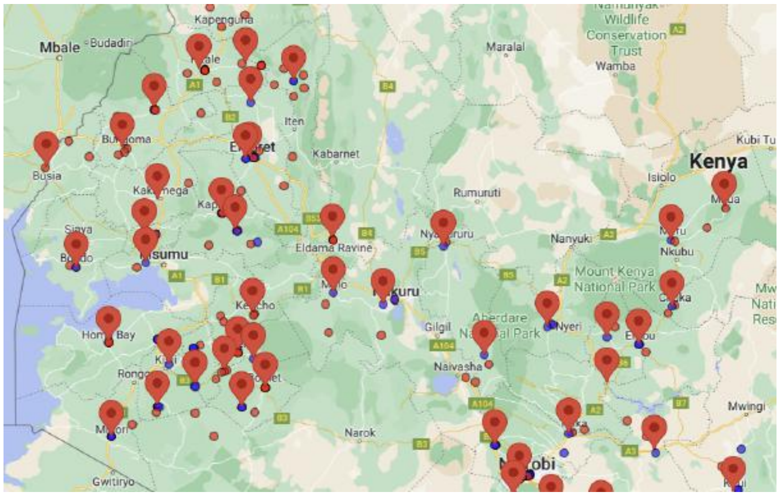
Business Intelligence

Region	Branch	Loan Officer	No. Of Cust.	Possible Drop Outs	%	Possible PAR
CENTRAL RIFT	Molo	Hillary Kipngetich	885	455	51	42,451.79
CENTRAL RIFT	Molo	Mercy Cheptoo Mitei	164	96	59	10,704.59
CENTRAL RIFT	Molo	Christopher Sergon Kiptui	463	447	97	0.00
CENTRAL RIFT	Molo	Collins Kiprotich Koech	4	4	100	0.00
CENTRAL RIFT	Molo	Gloria Jerop	338	336	99	0.00
CENTRAL RIFT	Molo	Bernard Kosgei	1,607	1,114	69	0.81
CENTRAL RIFT	Molo	MFI Expert System Admin	631	630	100	0.00
CENTRAL RIFT	Molo	Joyceline Jeptoo	767	311	41	211,220.77
CENTRAL RIFT	Molo	Kipkirui Cheruiyot	7	7	100	0.00
CENTRAL RIFT	Nakuru	Moses Kipkorir Kimutai	439	188	43	78,186.50
CENTRAL RIFT	Nakuru	MFI Expert System Admin	140	140	100	0.00
CENTRAL RIFT	Nakuru	Fridah Nallaka Nandasaba	159	106	67	0.00
CENTRAL RIFT	Nakuru	Mathew Kipchumba	1,015	620	61	105,382.62
CENTRAL RIFT	Nakuru	Edina Kemunto Nyakangi	484	235	49	133.64
CENTRAL RIFT	Nakuru	Grace Njoki Kinuthia	2	2	100	0.00
CENTRAL RIFT	Nakuru	Stephen Munyoki Mulwa	554	365	66	28,568.52
CENTRAL RIFT	Nakuru	Elijah Muraya Maingi	393	371	94	0.00
CENTRAL RIFT	Nakuru	Edwin Osodo	1	1	100	0.00
CENTRAL RIFT	Nyahururu	Margaret Wambui Thairu	17	16	94	0.00
CENTRAL RIFT	Nyahururu	Lucy Wangui Chege	814	441	54	31,430.24
			228,623	155,521		31,174,537.66

KPI's & Business Intelligence

Track your Key Performance Indicators, in-terms of Borrower per Loan Officer, Average Loan Size, Average Saving Size, Client Drop-out rates, Loan Turn-Around-Time. Provides timely in-sights into Portfolio-At-Risk, Delinquent Accounts, Disbursals, Collections, Onboarding, Loan Officers' Performance, Customer Service Requests, User Roles & Responsibilities, Audit Trail

Interactive Dashboards



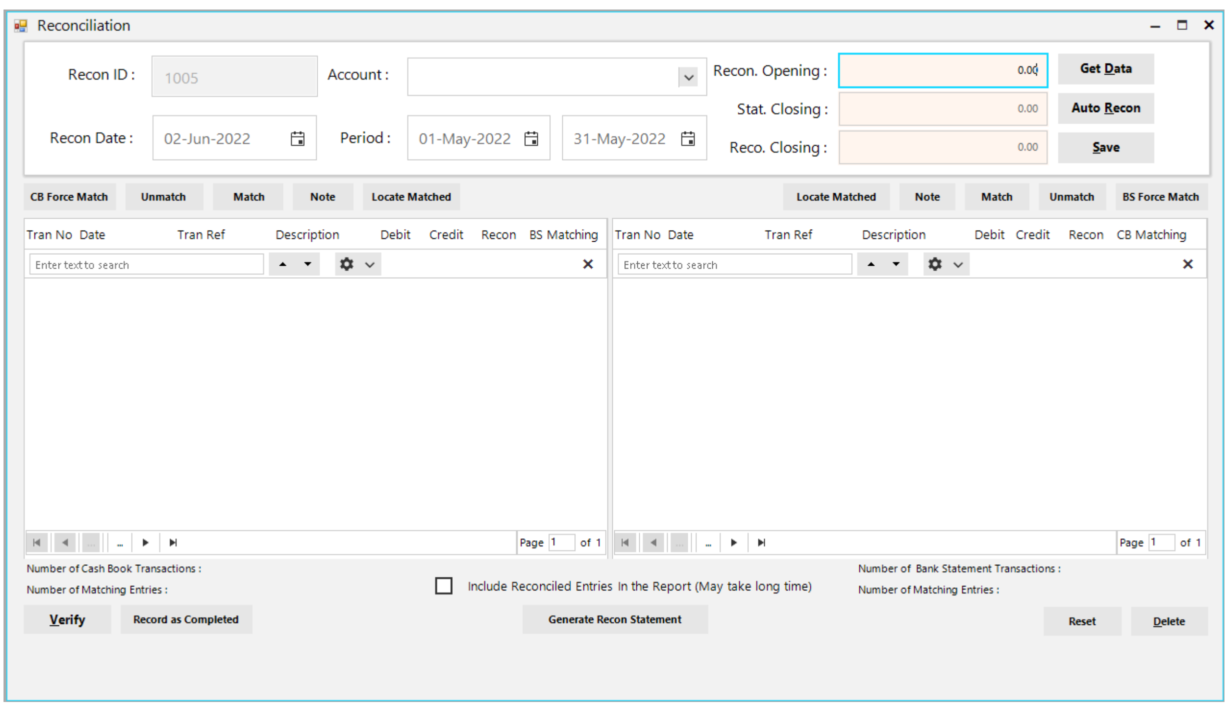
Geo-coding of Saving & Loans Portfolio

Visualize your Customers & Groups on an interactive map. Your Loan book and Saving Deposits are plotted to a map giving you in-depth knowledge of your customer base and serviced areas

Reconciliations

Reconciliation is a critical process for financial institutions, as it ensures that their records accurately reflect their financial transactions. Our reconciliation feature allows financial institutions to reconcile their bank accounts with their financial records quickly and automatically. Our platform automatically imports transactions from banks, and auto matches them to their financial records. Our system provides advanced matching options, including matching by transaction date, amount, and reference number.

One of the key benefits of our bank reconciliation feature is that it helps financial institutions identify and resolve discrepancies quickly. Our platform highlights unmatched transactions, making it easy for users to identify and investigate discrepancies. Additionally, our platform provides advanced reporting options, allowing users to generate reports on reconciled and unreconciled transactions, facilitating audit trail requirements.



MFI EXPERT

CORE BANKING PLATFORM

FOR MORE INFORMATION
VISIT MFIEXPERT.COM

PRODUCT OF

IMS Guru

CONTACTS:
IMS GURU LIMITED
MARUTI HEIGHTS, LANGATA
+254 743406231 / +254 705967918
+254 722554455 / INFO@IMSGURU.COM