



## NTGlobal Introduces Mifos

NTG is proud to introduce a one stop solution for Microfinance Banking sector. Mifos is an open source Microfinance tool developed by Grameen Foundation, NTG is a Mifos specialist capable of deploying and also further development of Mifos customized to you agency.

We have been analyzing the question of why Open Source product are not finding wide spread success in Africa. The analysis brought us to the fact that lack of support both deployment and developmental was the factor reducing the wide spread deployment of such products in Africa.

Mifos is fully supported both for further development and for deployment by the skilled and trained staff at NTGlobal. We ensure that your team is trained in using the system and also ensure that you get Support and Service like any other product.

We can provide test deployment environments for you to test and evaluate the system before actual deployment. This will however incur a nominal deployment charge.

This document is divided into three sections initial we provide an introduction to the system. Then we go on to make you understand how easy the system is to use and finally we introduce the integrated PPI system developed by the Grameen Foundation.

Our complete contact information can be found on our website <http://ntglobal.org> Also local phone numbers and contact person details can be found at the end of this document.

## What is the Mifos product?

Purpose-built for the microfinance industry, Mifos is a centralized management information system (MIS) platform featuring a user-friendly browser-based web interface running on top of a robust MySQL database. Flexible to meet your unique operational requirements and scalable to meet your rapid growth and outreach, our centralized model enables real-time access to data across your organization from any web browser. All key functionality is met including client management, loan and savings portfolio management, transaction processing, and social and business reporting & analytics.

Guided by open source development and harnessing a widespread global technology community and in-region ecosystem of experts, this robust platform

provides the precision to operate efficiently, the freedom to innovate, and the flexibility to extend new services that more effectively empower the poor.

## The Mifos Advantage

- **Efficiency & Ease of Use** - With unsurpassed ease of use and secure management of your portfolio, decrease the cost and length of your client acquisition cycle through streamlined business processes and increased loan officer productivity.
- **Social & Business Impact** – Through integrated social performance measurement with the Progress out of Poverty Index (PPI), monitor your clients rise from poverty and shape your offerings to truly deliver both social impact and business impact.
- **Growth & Scalability** – As a centralized web-enabled solution built on top of a MySQL database, rapidly open new branches and roll out new products and services instantly; all supported by a modern architecture with the robust capacity to scale to support 500,000s of clients.
- **Transparency & Insight** - Through real-time access to a consolidated view of your data and a powerful reporting engine, guide your strategy with business analytics and the transparency to satisfy external reporting requirements.
- **Security & Data Integrity** – Rest assured your priceless client data is secure from corruption and fraud through in-depth audit trails tracking all changes along with a granular role-based permissioning system.
- **Flexibility & Agility** – Proactively respond to competition and ever-changing client needs by rapidly innovating and creating new services through on-the-fly product definition, and the seamless connection to new technologies and broader financial networks delivered through our on-demand platform.
- **Innovation & Evolution** – Broaden your outreach and accelerate innovation by incorporating new front-end technologies and integrating with other systems and financial networks through our modern architecture on top of our common platform being developed and extended by our global community.

- **Intimacy & Outreach** – Capture deep client knowledge and deliver unique value-added services that help them rise out of poverty by mobilizing a field staff with a greater focus on customer interaction rather than data entry equipping them with client management tools like surveys.

## Unsurpassed Ease of Use

The Mifos user interface was designed by usability experts and tested across a subset of global MFIs to ensure the rapid uptake and adoption of Mifos across your organization.

Purpose-built for microfinance, Mifos provides an intuitive design and powerful tools to ensure more efficient management of your portfolio along with the secure entry of data free of fraud and human error:

- Familiar Browser-Based User Interface
- Bulk Entry of Collection Sheet Data
- Exception-based Data Entry
- Bulk Loan Creation, Disbursal & Approval

## Familiar Browser-Based User Interface

**Powerful Search**

**Familiar browser-based interface & bread-crumbs navigation**

**Performance Dashboards for Quick Monitoring**

**Intuitive menus with relevant quick links**

- ✓ Designed & usability-tested for MFIs
- ✓ Exception-based data entry
- ✓ Bulk entry of collection sheet data
- ✓ Bulk loan creation & approval

## Bulk Entry of Collection Sheet Data

Data entry can be done with ease and accuracy with our powerful bulk entry tool:

The screenshot displays the Mifos Bulk Entry interface. At the top, there is a navigation bar with the Mifos logo and menu items: Home, Clients & Accounts, Reports, and Admin. The main content area is titled "Bulk entry-Enter data" and includes a "Select Center" dropdown, "Enter data" button, and "Review & submit" button. Below the title, there is a form for entering data, including fields for Center (Center2), Date of transaction (07/10/2008), Branch Office (Office2), Loan officer (John Okoth), Mode of payment (Cash), Receipt ID, and Receipt date. The main table has columns for Client Name, Due/Collections (FLP1, tG2), Issues/Withdrawals (FLP1, tG2), A/C Collections, and Attn. The table lists several clients: Teja Kakaria, Aarif Mawani, Mutu Juma, and Anna Martin, along with their respective collection and issue amounts. Summary rows for Group, Center, and Total are provided. At the bottom, there are sections for Total Collections (Due, Other, Total) and Total Issues/Withdrawals (Loan disbursements, Withdrawals, Total), along with a Net Cash field.

Client Name	Due/Collections		Issues/Withdrawals		A/C Collections	Attn
	FLP1	tG2	FLP1	tG2		
Group2						
Client - Teja Kakaria	1098.0	1013.0			0.0	P
Client - Aarif Mawani				1000.0	0.0	P
Client - Mutu Juma		2431.0			0.0	P
Client - Anna Martin				2000.0	0.0	P
Group account					0.0	
Group Total	1098.0	4244.0	0.0	12000.0	0.0	
Center account					0.0	
Center Total	1098.0	4244.0	0.0	12000.0	0.0	

Total Collections		Total Issues/Withdrawals		Net Cash: -6658.0
Due collections:	5342.0	Loan disbursements:	12000.0	
Other collections:	0.0	Withdrawals:	0.0	
Total:	5342.0	Total:	12000.0	

## Exception-based Data Entry

Data entry within Mifos is exception-based so you only need to enter payment information for those figures that differ from the anticipated amount. With all the fields pre-populated, significantly risk the likelihood of human error by avoiding repetitive data entry.

Client Name	Due/Collections					Issues/Withdrawals					A/C Collections	Attn
	mbdc	mfic	mdb	msi	sa2	mbdc	mfic	mdb	msi	sa2		
Group_3												
GROUPCLIENT NO_33	1760.0	1834.0		20.0	110.0						0.0	P
GROUPCLIENT NO_34	1760.0			20.0							0.0	P
GROUPCLIENT NO_35	1760.0			20.0							0.0	P
GROUPCLIENT NO_36	1760.0			20.0							0.0	P
GROUPCLIENT NO_37	3520.0			20.0							0.0	P
jli govneto											0.0	P
Group account		1760.0									0.0	
Group Total	10560	1834.0	1760.0	100.0	110.0	0.0	0.0	0.0	0.0	0.0	0.0	

Client Name	Due/Collections					Due/Collections				
	mbdc	mfic	mdb	msi	sa2	mbdc	mfic	mdb	msi	sa2
Group_3										
GROUPCLIENT NO_33	1760.0	1834.0		20.0	110.0	1760.0	1834.0		20.0	110.0
GROUPCLIENT NO_34	1760.0			15		1760.0			15	
GROUPCLIENT NO_35	1760.0			20.0		1760.0			20.0	
GROUPCLIENT NO_36	1760.0			0		1760.0			0	
GROUPCLIENT NO_37	3520.0			20.0		3520.0			20.0	
Center Total	19360	1834.0	3520.0	200.0	110.0	19360	1834.0	3520.0	200.0	110.0


<b>Total Collections</b>		<b>Total Issues/Withdrawals</b>	
Due collections:	25024	Loan disbursements:	0.0
Other collections:	0.0	Withdrawals:	0.0
<b>Total:</b>	<b>25024</b>	<b>Total:</b>	<b>0.0</b>

Net Cash: 25024

Preview Cancel

## Bulk Loan Creation, Disbursal & Approval

New in Mifos 1.1, you can now reduce the length of your customer acquisition cycle with the ability to create, approve, and disburse new loan accounts in bulk:


Your settings | Logout

Home
Clients & Accounts
Reports
Admin

Search Clients Select Clients

**Create Loan Accounts - Search Clients**

Enter details and click Search. Click Cancel to return to Clients & Accounts without submitting information.

Loan instance name: Monthly Declining Balance for Clients

<input type="checkbox"/>	Account Owner	Loan Amount	Allowed Amount	No. of instalments	Purpose of Loan
<input type="checkbox"/>	Client: GROUPCLIENT NO_73: ID 0006-000000121 Loan officer: mifos_officer 5 BRANCH_OFFICE_2 / Center_Monthly4 / Group_11	15000	10000.0 - 1000000.0	12	0021-Fishery
<input type="checkbox"/>	Client: GROUPCLIENT NO_74: ID 0006-000000122 Loan officer: mifos_officer 5 BRANCH_OFFICE_2 / Center_Monthly4 / Group_11	10000.0	10000.0 - 1000000.0	12	0001-Cow Purchase
<input type="checkbox"/>	Client: GROUPCLIENT NO_75: ID 0006-000000123 Loan officer: mifos_officer 5 BRANCH_OFFICE_2 / Center_Monthly4 / Group_11	10000.0	10000.0 - 1000000.0	12	0001-Cow Purchase
<input type="checkbox"/>	Client: GROUPCLIENT NO_76: ID 0006-000000124 Loan officer: mifos_officer 5 BRANCH_OFFICE_2 / Center_Monthly4 / Group_11	10000.0	10000.0 - 1000000.0	12	0103-Fruit Selling
<input type="checkbox"/>	Client: GROUPCLIENT NO_77: ID 0006-000000125 Loan officer: mifos_officer 5 BRANCH_OFFICE_2 / Center_Monthly4 / Group_11	10000.0	10000.0 - 1000000.0	12	0103-Fruit Selling
<input type="checkbox"/>	Client: GROUPCLIENT NO_78: ID 0006-000000126 Loan officer: mifos_officer 5 BRANCH_OFFICE_2 / Center_Monthly4 / Group_12	10000.0	10000.0 - 1000000.0	12	0114-Meat Selling
<input type="checkbox"/>	Client: GROUPCLIENT NO_79: ID 0006-000000127 Loan officer: mifos_officer 5 BRANCH_OFFICE_2 / Center_Monthly4 / Group_12	10000.0	10000.0 - 1000000.0	12	--Select--
<input type="checkbox"/>	Client: GROUPCLIENT NO_80: ID 0006-000000128 Loan officer: mifos_officer 5 BRANCH_OFFICE_2 / Center_Monthly4 / Group_12	10000.0	10000.0 - 1000000.0	12	--Select--
<input type="checkbox"/>	Client: GROUPCLIENT NO_81: ID 0006-000000129 Loan officer: mifos_officer 5 BRANCH_OFFICE_2 / Center_Monthly4 / Group_12	10000.0	10000.0 - 1000000.0	12	--Select--
<input type="checkbox"/>	Client: GROUPCLIENT NO_82: ID 0006-000000130 Loan officer: mifos_officer 5 BRANCH_OFFICE_2 / Center_Monthly4 / Group_12	10000.0	10000.0 - 1000000.0	12	--Select--

# Social Performance Measurement

## Integrated Social Performance Measurement

Mifos is the first MIS for the microfinance industry to include built-in social performance metrics through the integration of Grameen Foundation's Progress out of Poverty Index (PPI™). With this groundbreaking new analytic tool you can conduct PPI surveys with all of your clients and track, measure and analyze the PPI results over time across your portfolio through reports generated within Mifos:



- **Monitor your clients' progress out of poverty** - Better define and adhere to your mission by being able to target the poorest of the poor and track as your services help them rise out of poverty.
- **Establish a measurable double bottom line for investors** - Provide timely and accurate information to socially responsible investors seeking to fund your

programs.

- **Shape your services and offerings to truly deliver social impact** - Identify and enhance the financial services products that achieve the most impact and are most effective in improving the livelihood of your clients.
- **Help clients target loans/livelihoods that help them rise out of poverty** - Increase your competitive edge, profitability, and ability to retain clients by responding more quickly and effectively to changes in their communities and by showing documented results.

## About the PPI™

Grameen Foundation, in partnership with CGAP, developed the Progress out of Poverty Index™ (PPI™) to provide a practical, accurate and transparent tool to measure social performance in the same way that financial tools measure operations. Modeled after the Grameen Bank's 10-Point System, a set of easily observable indicators that, if achieved, suggest a family has moved out of poverty and Prizma Microfinance's poverty scorecard, MFIs now have an innovative way to measure a "double bottom line"—both social and financial—in assessing the results of microfinance programs, and in using those results to better manage these programs.



## Sample PPI™ Survey in Mifos

PPI Survey India

Date of survey: 8 00 10 MM 2008 YY

Surveyed by: Loan Officer #3

- \*1. How many children aged 0 to 17 are in the household?  
 >=5     4     3     2     1     0
- \*2. How many electric fans does the household own?  
 None     One or two     Three or more
- \*3. What is the household's primary energy source for cooking?  
 Firewood and chips, charcoal, dung cake, or no cooking arrangement     Any other fuel arrangement
- \*4. Does the household own a television?  
 No     Yes
- \*5. How many hectares of land does the household own?  
 Urban, any amount     Rural, <=0.4 ha.     Rural, >0.4 and <=2     Rural, >2 ha.
- \*6. What is the principle occupation of the household?  
 Agricultural labourers     Operators and labourers, bricklayers, and construction workers     Cultivators, farmers, fishers, hunters, loggers, or unknown     Sales workers, service workers, and transport/equipment operators     Professional, technical, clerical, administrative, managerial, executive, and teachers
- \*7. How many almirah/dressing tables does the household own?  
 0     1     2 or more
- \*8. Does the household own a sewing machine?  
 No     Yes
- \*9. Is the residence all pucca?  
 Not all pucca     All pucca
- \*10. Does the household own a pressure cooker or pressure pan?  
 No     Yes

Clear All

Preview Cancel

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