

# PRISMA SYSTEMS

## SAVCO6 Software



**SAVCO® is a fully  
integrated MIS and  
software for MFIs and  
SACCOs.**

**Simple, clear and  
complete solution**



# It has the following:

## Back Office

- Loan Processing
- Collateral Saving Deposits
- Remittances & Others

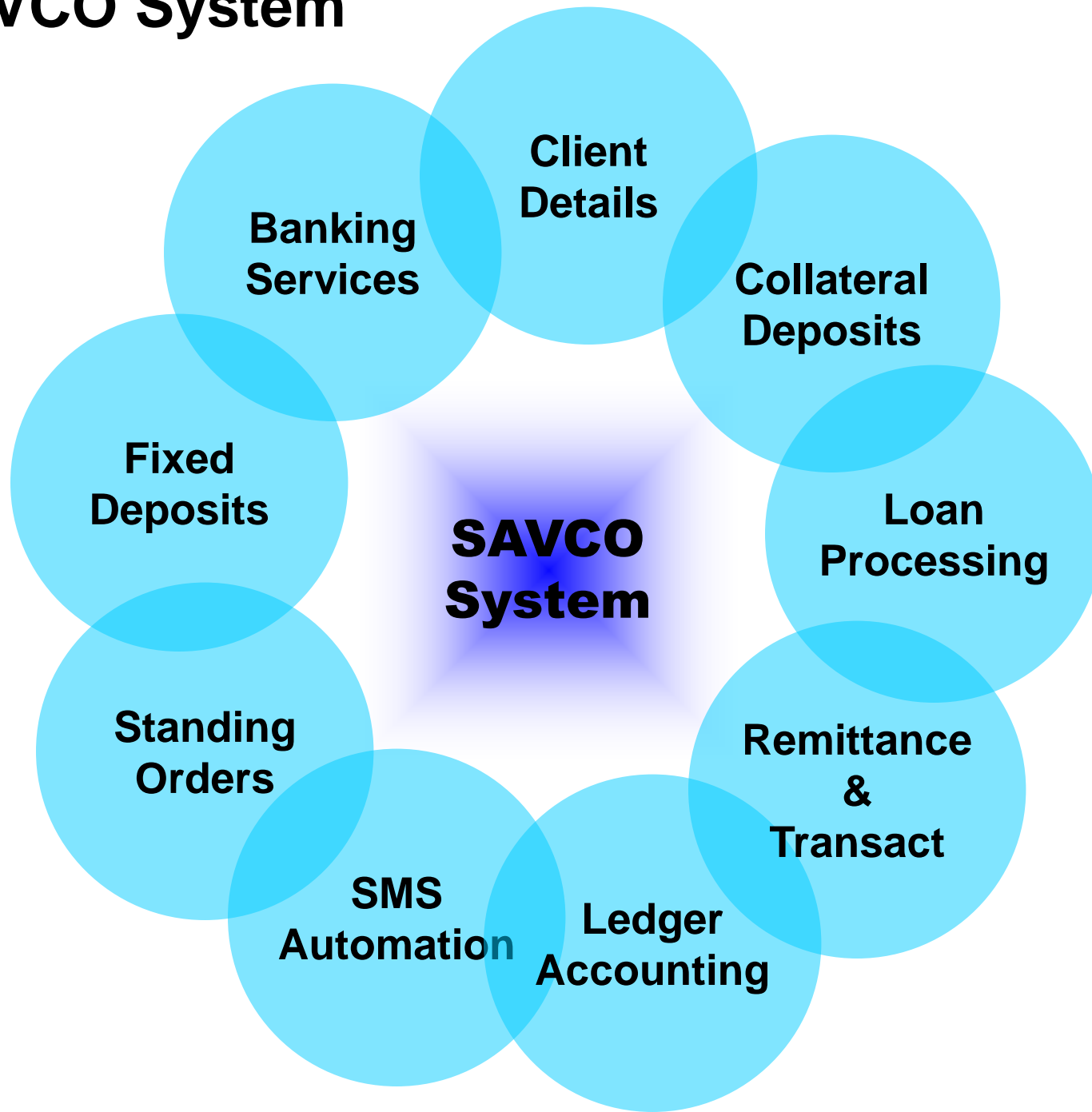
## Front Office

- Banking Services
- Fixed Deposits
- Standing Orders

**General Ledger Accounting**



# SAVCO System



# Client Details

## Captures

- **Basic Details**
- **Photos & Signatures**
- **Beneficiaries**
- **Collateral Properties**

## Others

- **Signatories**
- **Client Notes**
- **Statements**



# Client Details

Client Details

New  Existing Number  First Names  Surname

Details Additional Beneficiaries Signatories Properties Notes

Client Status

Client Type

Category Group

Pay Number/Ref.

National ID No.

P.I.N. Number

Is Part of Group  N Parent Group

Multi-Signatory  Y Add/Update

Main Location

Sub Location

Association/Org.

Association Number

Employer(Optional)

Accounting Officer

Post Address

City or Town

Residential Area



Gender Male/Female  Male  Female

Date of Birth

Organization Join Date

Date Left Organization

Date of Retirement


Marital Status

Email Address

Mobile Phone Number

Money Card Number

Card Amount Limit



Job/Occupation

Bank Account

Bank/Branch

Social Security No.

Can Take Loans  Y Can Transact Shares  Y

Can Do Banking  Y Authorize Withdrawal  N

By Authorizers Only  N Additional Check  N

Front Office Account

First Authorizer

Second Authorizer

Authorize Amount Above



# Loan Products

## Each Product is an Account

- Defined in Account Master
- No Limit to No. of Accounts

## Furter Defined in Settings

- Commission & Charges. Limits, Maximum & Minimum, and other Terms & Conditions



# Loan Applications

## Captures

- Basic Details
- Fees & Charges
- Guarantors
- Collaterals
- Appraisals

## You Distribute to Clients

- Partially
- Through Front Office





# Loan Applications

Loan Applications

Client No  Names  Selected Loan ##  Show Active Only

Loan Details | Fees and Charges | Guarantors | Collaterals | Appraisal | Amortisation

Loan Product Type

Servicing Methods

Interest Methods

Period Interest Rate %  PA %

Principal Amount  Rqst Date

Description

Repay Periods  Period In

Repay Amount  First Pay

Effective Date  Pay Start

Loan + Interest  Interest

Loan Fund Source

Disburse Amount  Tot Given

Bank/Credit Account

Last Cheque Number  Chq Date

Disburse Details

Field/Loan Officer  Ref Loan

**Related Loan Actions** **Recover Loan Through Schedule**  **Y**

Reject with reasons  Reject Loan  Cancel Loan Rejection

Print this loan reports  Print User Report  Preview Statement

Stop/Start Penalties  Stop Penalties  Start Penalties

LOAN NUMBER	DESCRIPTION	REQUEST DATE	LOAN AMOUNT	TOTAL DISBURSED	Balance	Repayment	CREDIT ACCOUNT	Periods	Int M	Statu
1174	Development Loan	2016-07-10	2,000,000 DR	2,000,000	2,448,381.7	33,333	202080	60	EPI	ACT
1158	House Investment	2016-05-30	2,000,000 DR	2,000,000	1,658,629.4	42,460	202080	64	INT	ACT



# Loans

## Method of Servicing

- Any Time Payment
  - Back Office
  - Front Office
- Generate Dues at Month End
- Front Office Journals
- Through Loan Scheduler



# Remittances

**One by one or Journal Batches**

**Entered Manually, Generated or Imported from Excel Worksheets**

- **Deposits, Shares, Loan & Interest Payment & Others**

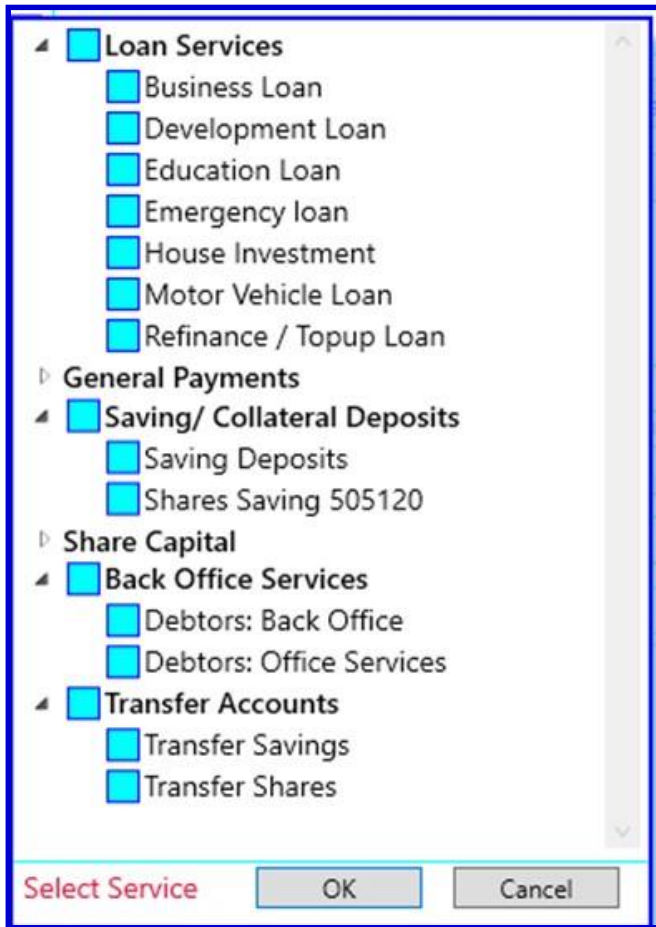
## Journals

- **Can be Recurrent**
- **Can be paid from FOSA**



# Remittance Transactions:

## Back Office Transactions



A screenshot of a software dialog box titled "Remittance Transactions" with a sub-section for "Back Office Transactions". The dialog box has a blue border and a scrollable list of services. At the bottom, there is a "Select Service" label and two buttons: "OK" and "Cancel".

- Loan Services
  - Business Loan
  - Development Loan
  - Education Loan
  - Emergency loan
  - House Investment
  - Motor Vehicle Loan
  - Refinance / Topup Loan
- ▷ General Payments
- Saving/ Collateral Deposits
  - Saving Deposits
  - Shares Saving 505120
- ▷ Share Capital
- Back Office Services
  - Debtors: Back Office
  - Debtors: Office Services
- Transfer Accounts
  - Transfer Savings
  - Transfer Shares

Select Service    OK    Cancel



# Front Office Service

**Provides clients with regular banking services which include cash deposits, withdrawals, funds Transfer, Bankers cheques, ATM transactions and Mobile banking. Savings also earn interest at prescribed rates.**



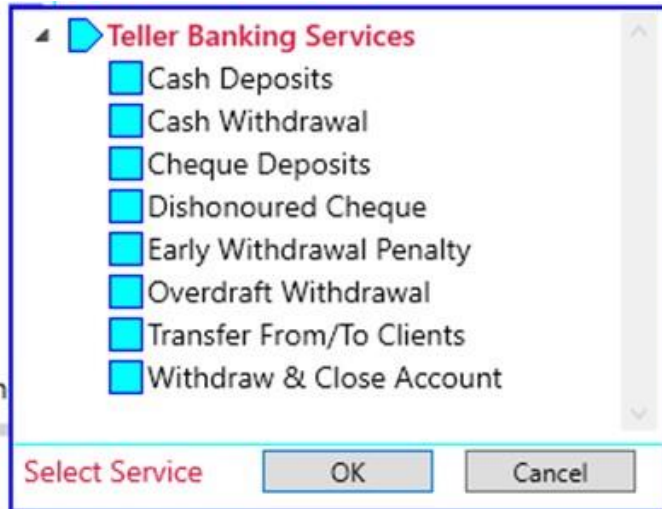
# Front Office May Include

- **Bankers Cheques**
- **Teller Banking Services**
- **Cheque Clearance**
- **Cash Withdrawal & Deposits**
- **Standing Orders**
- **Loan Payments**
- **Share Saving Payment**
- **Share Capital Payments**



# Front Office Transactions:

## Cashier's



▲ **Teller Banking Services**

- Cash Deposits
- Cash Withdrawal
- Cheque Deposits
- Dishonoured Cheque
- Early Withdrawal Penalty
- Overdraft Withdrawal
- Transfer From/To Clients
- Withdraw & Close Account

Select Service    OK    Cancel

## All Transactions Types



▲  Loan Payments

- Business Loan
- Development loan Payment
- Education Loan
- Emergency
- House Investment
- Motor Vehicle

▲  General Client Payments

- Loan Penalties
- Recovery from client

▲  Share Saving Payment

- Share Savings

▲  Share Capital Payments

- Share Capital

▲  Standing Orders

- In-house
- Other Banks

▲  Teller Banking Services

- Cash Deposits
- Cash Withdrawal

Select Service    OK    Cancel



# Standing Orders

Instruction to automatically & routinely pay other clients

Client No 783 Names Lydia Accorti

Receiving Client 888 Michael Adams Standing Order Service Standing Orders/In-house

Begin/Start Date 07/01/2015 End/Expiry Date 07/01/2017 Sending Frequency Monthly

Standing Amount 1000.00 Current Order Status Active

Description/Narration Standing Order to Michael Adams Recipient to Receive as Cash Deposits

Next Due Date 21/10/2016 15:00:4 payments up to now 7

RECIPIENT	START DATE	EXPIRY DATE	AMOUNT	DESCRIPTION	LAST PAID	NEXT DUE DATE	PAY COUN
888	2015-01-07	2017-01-07	1,000	Standing Order to Michael Adams	2016-09-21	2016-10-21	7
880	2015-01-07	2017-01-07	500	Standing Order to Michael Adams	2015-01-07	2015-01-07	





# Fixed Deposits

## High Interest Earning Saving Deposits for Fixed Periods

Client No: 329 Names: Dorothy Archer

Fixed Deposit Service: [Dropdown]

Effective/Start Date: 07/01/2015 Maturity Date: 07/04/2015

Deposited Amount: 500000.00

Cheque/Voucher No.: [Input] Type: [Dropdown]

Description/Narration: Fixed Deposits

Duration Periods: 3 In Months

Fixed Deposit Status: Newly Entered

Interest Received as: Cash Deposits

Interest Received By: Dorothy Archer

Reference Number: [Input] Type: [Dropdown]

AMOUNT	DESCRIPTION	DOCUMENT NUMBER	EFFECTIVE DATE	MATURE DATE	DURATION PERIOD	DURATION TYPE
500,000	Fixed Deposits		2015-01-07	2015-04-07	3	MTH



# Accounting & Budgetting

**Real Time Account Balances**

**One by one or Journals**

- Can be Recurrent
- Can Imported

**Reporting**

- Trial Balances, Balance Sheets,
- Income Statements, etc



# Reporting – Crystal Reports

**Fully Flexible and Customizable**

**Standard Reports**

- **All & Any Required**

**Client Reports**

- **Select a client and get all related Reports**



# Client Reports

Client Reports

Client No. 1880 Harrell Abbas

Select Report Selected Period October 2016 19/11/2016 End Range

- General Reports
  - Annual Loan Statement
  - Annual Saving Statement
  - Client Details Form
  - Client Ledger For Year
  - Current Client Ledger
  - Loan Guaranteed By Client
  - Loans Taken
  - Loans Taken Within a Year
  - Transactions for selected period
- Client Statements
  - Client Statement
  - Client Statement Closed Periods
  - Compact Statement
  - Current Banking Statement
  - Current Standard Statement
  - Detailed Loan(s) History
  - Loan Applications History
  - Loan Principal/Shares Statement
  - Loan Share Statement By Year
  - Previous Bank Statement
  - Previous Compact Statement
  - Previous Standard Statement
  - Saving Last 12 months



# Standard Reports

Standard Reports

Click Arrow to Open/Close Report Group

- ▶  Master Register & Details
- ▶  Accounts & Structure
- ▶  Client Transactions
- ▲  Client Monthly
  - Loan & Shares Summaries Current
  - Loan & Shares Summaries History
  - Loans Balances by Type
  - Summary Transaction by Account - Current
  - Summary Transaction by Account - History
  - Transaction by Account - Current Period
  - Transaction by Account - History
- ▶  Loan Transactions
- ▶  Loan Analysis Reports
- ▶  SASRA Required Reports
- ▶  General Ledger Common
- ▶  General Ledger Others
- ▶  Annual Reports
- ▶  Asset Register
- ▶  House Keeping

Report Name	Directory
account categories.rpt	C:\savco\reports6\ibmdb2
account summaries previous.rpt	C:\savco\reports6\ibmdb2
account summaries.rpt	C:\savco\reports6\ibmdb2
account summary chart.rpt	C:\savco\reports6\ibmdb2
active loan distribution chart.rpt	C:\savco\reports6\ibmdb2
approved loan charges.rpt	C:\savco\reports6\ibmdb2
assets by account.rpt	C:\savco\reports6\ibmdb2
assets by type.rpt	C:\savco\reports6\ibmdb2
assets lease expiring within a mont	C:\savco\reports6\ibmdb2
assets summary by type.rpt	C:\savco\reports6\ibmdb2
balance sheet previous.rpt	C:\savco\reports6\ibmdb2
balance sheet.rpt	C:\savco\reports6\ibmdb2
balance_sheet combined.rpt	C:\savco\reports6\ibmdb2
blt transaction by account history.r	C:\savco\reports6\ibmdb2
blt transaction by account.rpt	C:\savco\reports6\ibmdb2
blt transaction summary by accoun	C:\savco\reports6\ibmdb2
blt transaction summary by accoun	C:\savco\reports6\ibmdb2
calculated_monthly_interest.rpt	C:\savco\reports6\ibmdb2
cashier current transactions.rpt	C:\savco\reports6\ibmdb2
client accounts by month.rpt	C:\savco\reports6\ibmdb2
client accounts by year.rpt	C:\savco\reports6\ibmdb2



# Questions ?

## Asset Register?

- Available

## Security?

- User Profiles, Roles & Accesses
- Database Security

## Interface to Other Systems?

- Excel and Text imports

## Any Other Questions?



**THE END**

