



GRAMEEN COMMUNICATIONS
Proud to serve those who serve the poorest and the poor themselves

Technical Features of Web Based Microfinance Management System

gBanker⁺
Micro-banking Never Easier, Try it.



Grameen Communications

Proud to serve those who serve the poorest and the poor themselves

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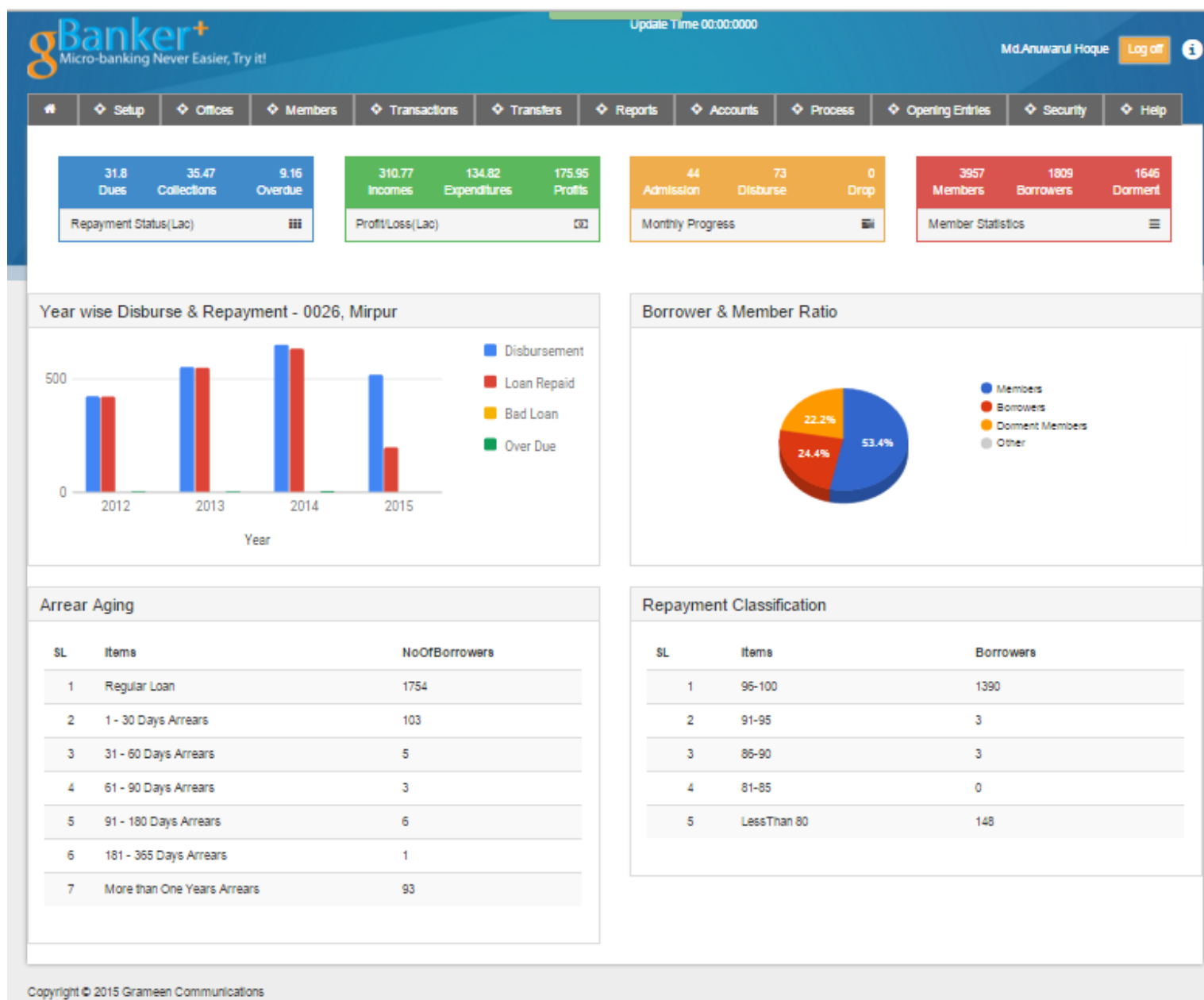
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1 Overview

- Web Based Solution which is accessible from anywhere by internet
- Central Monitoring System
- Third-party integration possibilities
- Complete Monitoring Dashboard

The Dashboard





2 Modules:

gBanker+ Core Modules	gBanker+ Auxiliary (Value Added) Modules
2.1 Portfolio	2.3 Member Portal
2.2 Accounting	2.4 Report Writing Tools
Three (03) mode of interest calculations:	2.5 SMS Integration
<div>FLAT</div> <div>DECLINED</div> <div>AMORTIZATION</div>	2.6 Integration to any Payment Gateway. <i>Fully integrated with 'PayNearMe', USA</i>
	2.7 HR & Payroll
Security Modules	
2.7 Comprehensive Role based with Privilege	
2.8 Advanced Access Control	
2.9 Audit Trail	
2.10 Sandbox Test Environment	

2.1 Key Features of Portfolio / Branch Loan Monitoring

Branch loan monitoring or Portfolio provides full information for loan and savings activities of borrowers. It helps:

- Member Profiling
- Loan Management
- Savings Management

2.1.1 Forms for Portfolio:

Admin	Utility	Process
Configuration	Loan Correction	Start Work Process
Application Settings	Product Transfer	Voucher Collection
Business	Loan reschedule	Work End
Family grace	Member transfer	Monthly Process
Group Information	Expiree Info.	Month Closing
Holidays	Category Scaling	Pre year closing
Investors	GPS/Center House transfer	Post to GL
Organization Setup	Savings Correction	Year Closing Process
Chart of Accounts	Savings Installment Update	December Closing
Note Entry		Cumulative Pro.
Recon Purpose		Data process of consolidation
Products	Member Admission/Drop	Opening
Admission	Process Log	Loan
Employees		savings
Samity/Center	Transaction	
Members	Loan Collections	
Member family details	Savings Collection	
Member Approvals	Loan Approvals	
Security	Loan Disbursements	
Security Permission	Exceptional Loan Collection	
User List	Exceptional Savings Collection	
Employee office Mapping	Savings Withdrawal	
Change Password		
Application Log		

2.1.2 Preset customized MIS Reports for Portfolio:

Daily	Monitoring
<ul style="list-style-type: none"> ▪ Daily loan Collection ▪ Daily savings Collection ▪ Today Summary (Branch overview Item-wise) ▪ Today Summary (Branch Overview Borrower-wise) ▪ Paid Off list ▪ Recoverable Report ▪ Loan approval List ▪ Loan Disbursement List ▪ Loan & Savings Statement 	<ul style="list-style-type: none"> ▪ Office Info ▪ staff info ▪ Samity/Center Info ▪ Member's Profile ▪ Advance Adjustment (Date range) ▪ Rebate Statement ▪ Business-wise Report ▪ Staff-wise special savings ▪ Weekly Staff-wise Statement ▪ Weekly Samity/Center wise Statement
Monthly	
<ul style="list-style-type: none"> ▪ Loan Collection Sheet(Fortnightly) ▪ Loan Collection Sheet(Combined) ▪ Loan Collection Sheet (PL & SC) ▪ Savings Collection Sheet ▪ Loan Ledger (Individual & Samity/Center) ▪ savings Register (Member/Samity/Center) ▪ Quarterly Balance (Decline/Flat) ▪ Account Close Information ▪ Loan & savings balance (Item/Samity/Center wise) ▪ Loan balance (Samity/Center/item) ▪ Savings Balance (Samity/Center/Item) ▪ Negative Ledger Balance ▪ Daily recoverable & recovery Statement ▪ Payable savings interest(Item wise) ▪ Payable savings interest(Member wise) ▪ Yearly Loan Closing ▪ Yearly savings Closing ▪ Overdue wise Borrower list ▪ Samity/Center-wise recovery Statement ▪ Organizer- wise recovery Statement ▪ Overdue Borrower list (all/new) ▪ Transaction Summary (Consolidated/Samity/Center) ▪ Dead Member list ▪ Overdue aging 	<ul style="list-style-type: none"> ▪ POMIS-01(Savings Statement) ▪ POMIS-02(loan Statement) ▪ POMIS-03(Overdue Classification) ▪ POMIS-04 (Income Expenditure Statement) ▪ POMIS-05 (Balance Sheet) ▪ POMIS-05A_03(Gender-wise Savings Balance) ▪ POMIS-05A_04(Gender-wise Loan Balance) ▪ POMIS-06 (Receive Payment Statement) ▪ Suppli_01 (Quarterly Loan Savings Statement) ▪ Suppli_02 (Cash at Bank & Cash in Hand Balance Statement) ▪ Suppli_03 (Disaster Management Fund) ▪ Suppli_04 (Plan, Budget and Achievement) ▪ Staff profile
	Consolidation
	<ul style="list-style-type: none"> ▪ POMIS-01(Savings Statement) ▪ POMIS-02(loan Statement) ▪ POMIS-03(Overdue Classification) ▪ POMIS-04 (Income Expenditure Statement) ▪ POMIS-05 (Balance Sheet) ▪ POMIS-05A_03(Gender-wise Savings Balance) ▪ POMIS-05A_04(Gender-wise Loan Balance) ▪ POMIS-06 (Receive Payment Statement) ▪ Staff profile
<p>MRA-01 (Borrower-wise detailed loan Classification)</p> <p>MRA-02 (Borrower-wise concise loan Classification)</p> <p>MRA-03 (Samity/Center-wise loan Classification)</p> <p>MRA-04 (Staff-wise Loan Classification)</p> <p>MRA-05 (Product-wise Loan Classification)</p> <p>MRA-06 Provision Calculation</p> <p>MRACDB=01 (Year-wise Loan & Savings Statement)</p> <p>MRACDB02-B (Gender-wise Loan & Savings Statement)</p> <p>MRACDB03 (District-wise Loan Disbursement & Recovery Statement)</p> <p>MRA-MIS-03A (Client Savings Report)</p> <p>MRA-MIS-03B (Savings Classifications Statement)</p> <p>MRA-MIS-04A (Recovery Rate Statement)</p> <p>MRA-MIS-04B</p>	Others
	<p>Weekly monitoring report</p> <p>Monthly Statistical report</p> <p>Monthly project Statement</p> <p>Pending disburse list</p> <p>Loan monitoring report</p>

2.2 Accounting

The accounting module is more powerful now - because it collects all transactions of other modules related to accounting through an automated process. So it reduces time for data entry such as one operator can input data of approximately 1500 borrowers in one hour. Daily voucher collection procedure is automatically produced by the system.

2.2.1 Forms for Accounting:

Opening
Initial balance
Transaction
Voucher Entries
Provision Calculation
Budget

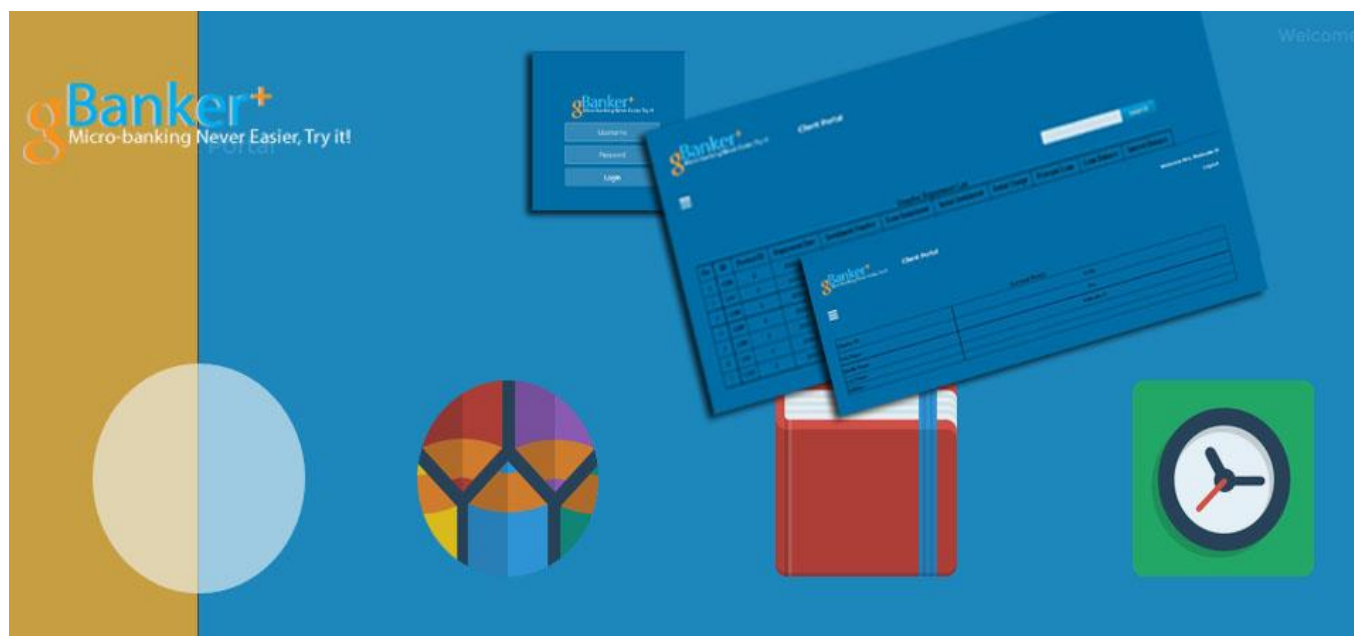
Preset Customized Reports for Accounting:

- Vouchers
- Cash book
- Clean Cashbook
- Daily Transaction
- Cash at Bank
- Cash-flow Statement
- Trial Balance
- Statements of Affairs
- Statement Of Closing Affairs
- Income Expenditure Statement
- Balance Sheet
- Receive Payment Statement
- Budget variance
- General Ledger

2.3 Borrower/Member Portal

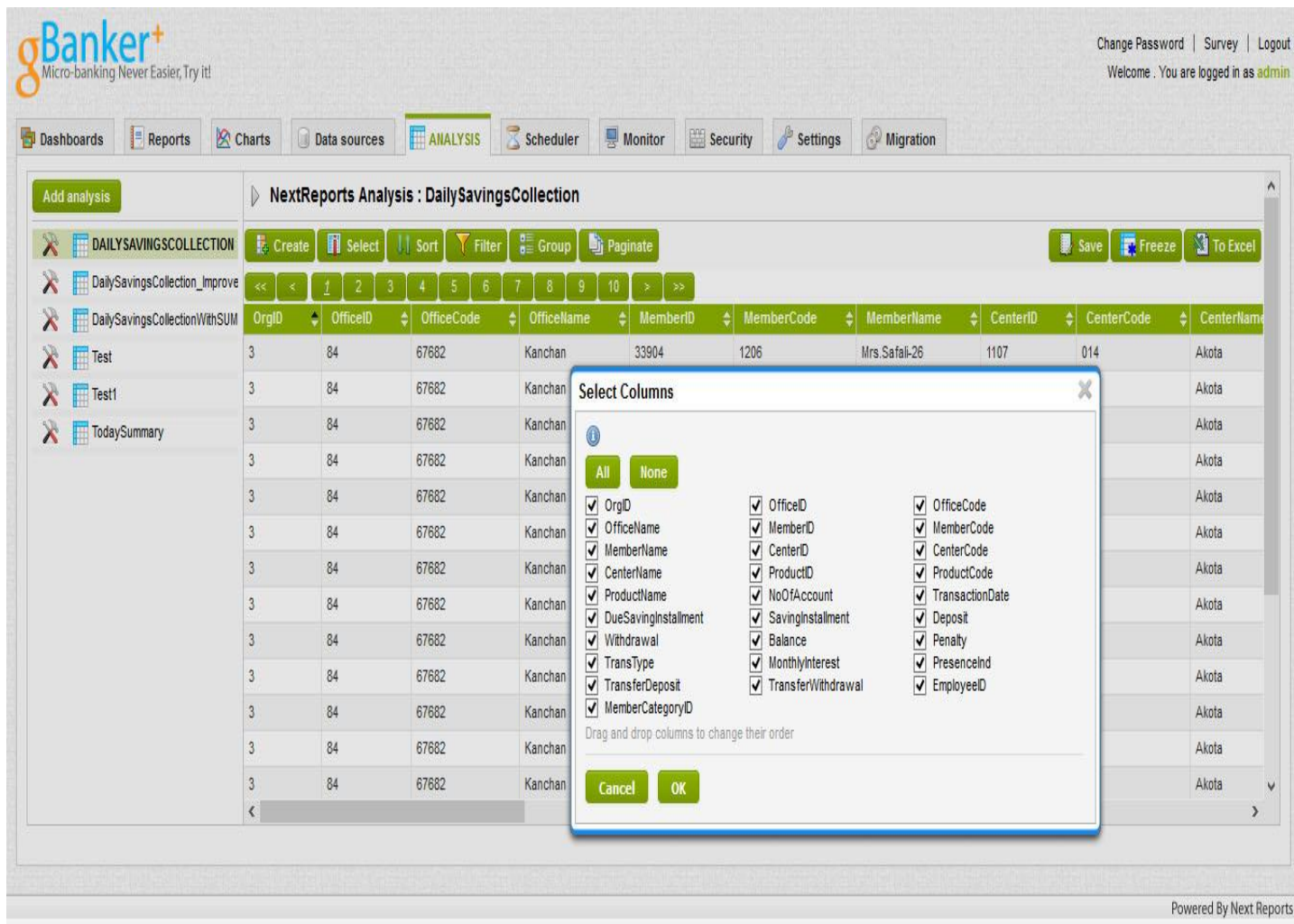
This features enables borrower to access their information through web. Borrower will have the option to:

- Viewing their profile online
- Viewing their updated payment schedule with payment as per accessing date.



2.4 Report Writing Tools

Apart from built-in MIS reports, client will now experience to generate their customized reports by 'Report Writing Tools'.



The screenshot displays the 'NextReports Analysis : DailySavingsCollection' interface. The table shows data for 'Kanchan' across multiple rows. A 'Select Columns' dialog box is open, allowing users to choose which columns to include in the report. The dialog has 'All' and 'None' buttons, and a list of columns with checkboxes. The 'All' button is selected, and all columns are checked. The dialog also has 'Cancel' and 'OK' buttons.

By using this tool, you can perform the followings but are not limited to:

- Group by options
- Derived run-time Columns generation
- Create/Select/Filter options
- Export data to spreadsheet for further analysis

2.5 SMS Integration



Sends transaction notifications by SMS to borrowers. Transactions can be either 'disburse' or 'collections'. *It is fully integrated with 'TWILIO'.* A sample of SMS sending during disbursement below:

Loan Disbursement List

Office Code	Center Code	Member Info	Product Code	Purpose Name	Princ Loan	st. StartDate	Disburse Date	SMS		
0026	001	0026001001 - Mrs Farida Begum	01	Mortageee	5000	15-02-15				
0026	001	0026001021 - Imrul Ashan Rubel	01	Mortageee	5000	15-02-15				
0026	001	0026001004 - Mrs Alaya Begum	01	Mortageee	600	15-02-15				
0026	001	0026001002 - Mrs Anowara Begum	04	Mortageee	700	10.4	72.8	15	2	2015-02-15
0026	001	0026001002 - Mrs Anowara Begum	05	Mortageee	650	25	0	14	2	2015-02-15
0026	001	0026001011 - Mrs Sopna Begum	01	Mortageee	5000	13.07	653.5	1000	0	2015-02-15
0026	010	0026010001 - Mrs Parul-2 Begum	02	Mortageee	2000	27	0	44	6	2015-02-15
0026	001	0026001010 - Mrs Shafaly Begum	02	Mortageee	600	27	0	13	2	2015-02-15
0026	001	0026001002 - Mrs Anowara Begum	02	Mortageee	1000	27	0	22	3	2015-02-15
0026	001	0026001007 - Mrs Josna Begum	02	Mortageee	1000	27	0	22	3	2015-02-15

Setup	Offices	Members	Transactions	Transfers	Reports	Accounts	Process	Security	Help
Security Permission	User List	Employee Office Mapping	Change Password	Application Log	SMS Config	SMS Loig	PNM Loig		

SMS List

Date From	Date To	Member Code	SMS Type	SMS Status	
08-Feb-2015	08-Feb-2015		View All	View All	Search

Member	Sent Date	Receiver	SMS Text	Type	Status
0026001010, Mrs Shafaly Begum	8-Feb-2015	01711212121	Thank You Mrs Shafaly Begum, your principal amount is 600 for Mortgagee on 08 Feb 2015. Your Loan Installment is 13 and Interest Installment is 2. Your Installment start date is 15 Feb 2015	Disburse	Fail
0026001002, Mrs Anowara Begum	8-Feb-2015	01711212121	Thank You Mrs Anowara Begum, your principal amount is 1000 for Mortgagee on 08 Feb 2015. Your Loan Installment is 22 and Interest Installment is 3. Your Installment start date is 15 Feb 2015	Disburse	Sent
0026012001, Mrs Parvin Akter	8-Feb-2015	01716677618	Thank you Mrs Parvin Akter, for your repayment of 656 on 08-Feb-2015. Your Loan balance is 1192 and you have 656 remaining installments.	Collection	Fail
0026001007, Mrs Josna Begum	8-Feb-2015	+16463097471	Thank you Mrs Josna Begum, your principal amount is 1000 for Mortgagee on 08 Feb 2015. Your Loan Installment is 22 and Interest Installment is 3. Your Installment start date is 15 Feb 2015	Disburse	Sent
0026001007, Mrs Josna Begum	8-Feb-2015	+16463097471	Thank you Mrs Josna Begum, your principal amount is 1000 for Mortgagee on 08 Feb 2015. Your Loan Installment is 22 and Interest Installment is 3. Your Installment start date is 15 Feb 2015	Disburse	Sent

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2.6 Integration with PayNearMe



Fully integrated with 'PayNearMe'.

gBanker Saitul Islam Log off i Grameen America

Setup Offices Members Transactions Transfers Reports Accounts Process Security Help

PayNearMe Log

Date From: 08-Feb-2015 Date To: 08-Feb-2015 Member Code: Search

Center	Loan No	Date	Currency	Amount	Withheld	Payment Identity
GM	83658831505	8-Feb-2015	USD	650	26	488546628426

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2.7 Comprehensive Role based with Privilege

2.8 Advanced Access Control

2.9 Audit Trail

2.10

Local MFI Quantitative Roll-out Statistics

PKSF Supported

- Total MFI (53)
- Total No. of Branch (1305)
- Total Branch Under Contract (1294)
- Already Implemented Branches (963)
- Branches Under Implementation Pipeline (208)

Non-PKSF Supported

- Total MFI (26)
- Total No. of Branch (169)
- Total Branch Under Contract (169)
- Already Implemented Branches (131)
- Branches Under Implementation Pipeline (29)

2.11



2.12 URL

<http://www.gbanker.net/>

User ID and Password would be provided upon mutual agreement of both parties

3 Cost & Resources

Category	Detail	Amount	Remarks
One Time License Fee	Per Branch	10000/Br.	This is one-time fee for its whole lifecycle per Branch.
Data Migration	Per Branch	1500/Br.	Old/existing data migration
Monthly Charge	Per Branch	1100/Br.	Hosting/data bandwidth/maintenance
New Requirements Fee		1000/Man-hour	
SMS Services	Its optional to send SMS to borrowers when a transaction made (Disburse/Collection)	1.5/SMS	
Member Portal		*FREE	Free up to 100000 Borrowers
Report Writing Tool	Business Intelligence	*FREE	Free up to 3 Instance

4 Technology for Core gBanker+

We recommend Microsoft ASP.NET MVC 5 applications using the **Entity Framework 6** solutions to minimize total cost of ownership. Client won't need to bother about recurring cost like yearly license fee from the aspect of soul proprietary of the framework

Operating System	: Windows Server Family 2012
Web Application Server	: IIS 7.0 and later
Technology	: Microsoft ASP.NET ,JavaScript, AJAX,HTML5, Web Services, Crystal Report
Database	: MSSQL Server 2012
Framework	: ASP.NET MVC5 with Entity Framework 6

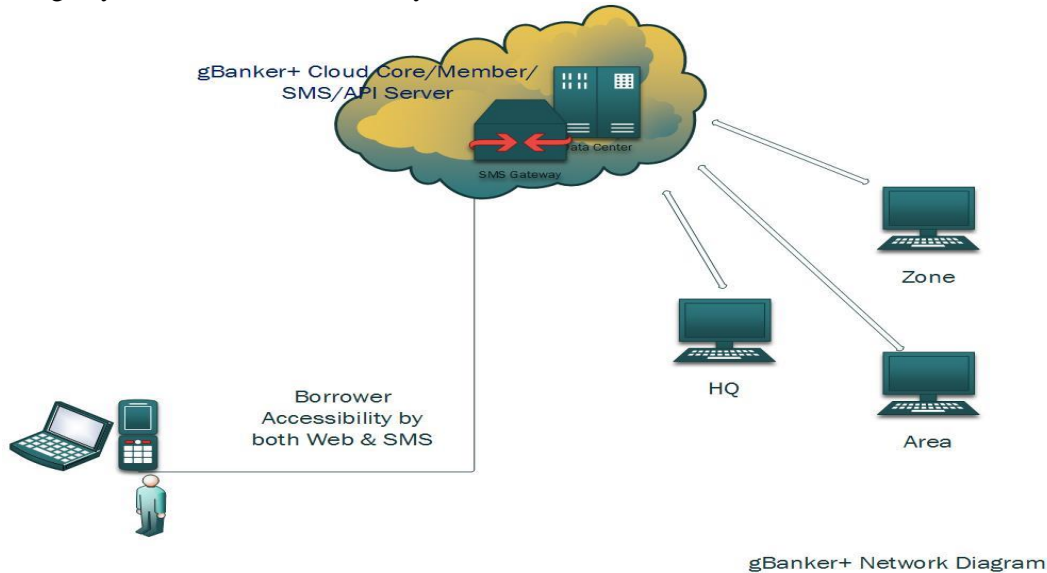
4.1 Technology for Member Portal over gBanker+

We recommend Microsoft ASP.NET MVC 5 applications using the **Entity Framework 6** solutions to minimize total cost of ownership. Client won't need to bother about recurring cost like yearly license fee from the aspect of soul proprietary of the framework

Operating System	: Linux
Web Application Server	: Apache Tomcat
Technology	: Java EE ,JavaScript, AJAX,HTML5, Web Services, iReport
Database	: MSSQL Server 2012
Framework	: Spring MVC with Hibernate

4.2 Deployment View

gBanker+ core application can be deployed either SaaS or on demand client premises. It is not mandatory to install Borrower/Member Portal on client premises. Borrower/Member Portal is value added supplementary services which is optional. All the end user will have the access to both the system by using any internet browser from any device.



5 Corporate Profile

Overview

Grameen Communications is a leading IT solutions provider in Bangladesh, concentrated in software development & implementation, hardware support, training etc. With the leadership of Nobel laureate Professor Muhammad Yunus, the organization gained traction serving more than 70 national & international organizations. It has been providing 360 degree IT solutions to more than 4000 branches of various Micro-Finance organizations including Grameen Bank, a Nobel peace prize winning micro-credit organization. In order to provide services effectively and efficiently, Grameen Communications has established 426 data management centers throughout the country.



**We specialize in
Micro-credit Software solutions**

Major Achievements

- ▶ Pioneered tele center movement in Bangladesh through its Village Computer & Internet Program (VCIP) project. The movement helped reach ICT to the furthest corner of Bangladesh.
- ▶ Developed 1st ever 360 degree micro banking software named gBanker that helped Micro Finance Institutions (MFIs) automate loads of manual works resulting in huge savings in terms of time, money and labor.
- ▶ Started computerizing operations of microcredit organizations for the 1st time in the world, until now, GC computerized operations of around 70 microcredit organizations including Grameen Bank.
- ▶ Provided IT training to around 7000 youths who either started new ventures or has been doing jobs in different organizations.
- ▶ Invented a Social Information Infrastructure model for developing countries in collaboration with Kyushu University, Japan.
- ▶ Developed a web portal named 'Social Business Pedia', a web encyclopedia for social business activities throughout the world.
- ▶ Built 1st ever Social Business Monitoring System called 'gNum'

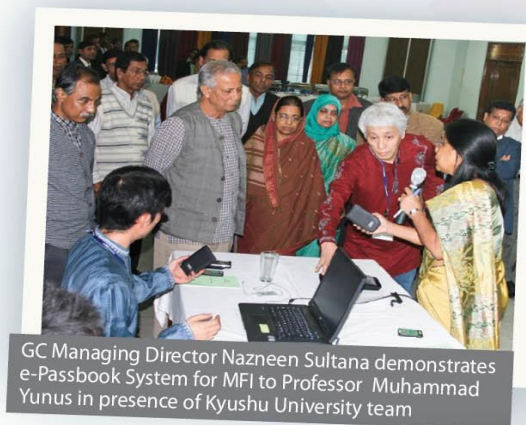
What We Do



OUR TEAM

GC now has many experienced human resources working in different team

- > Core management
- > Software development and user interface
- > Software customization
- > Hardware trouble shooting
- > Networking solution provider
- > Solution deployment
- > Capacity Building
- > Rural ICT Project Development and Implementation



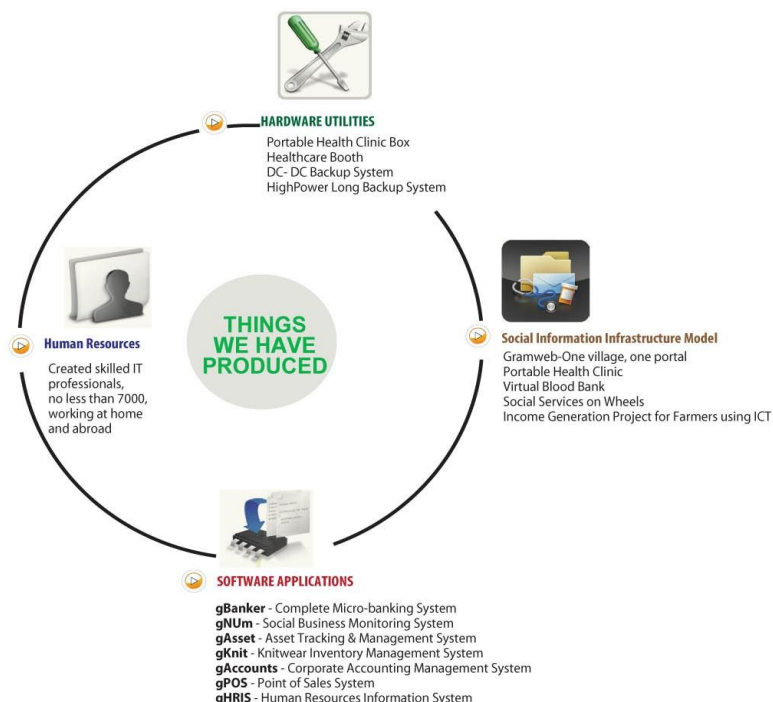
GC Managing Director Nazneen Sultana demonstrates e-Passbook System for MFI to Professor Muhammad Yunus in presence of Kyushu University team



A village lady gets info-medicine service from a specialist city doctor at Portable Health Clinic service camp



Dr. Jamilur Reza Choudhury and M Khalid Shams in Grameen Digital Center at Mirzapur



Services We Provide

- ✓ Develop Software Applications
- ✓ Provide Network Solutions
- ✓ Service for Hardware Maintenance
- ✓ Provide Internet Service
- ✓ Data Management Center Establishment
- ✓ IT Oriented Training
- ✓ Video Conferencing

Our Privileged Clients

MAJOR LOCAL CLIENTS

- Grameen Bank
- Grameen Shakti
- Jagorani Chackra Foundation
- Grameen Trust
- Grameen Uddog
- Dushta Shastha Kendra(DSK)
- PIDIM Foundation
- SHEVA Nari o Shisu Kalyan Kendra
- MAMATA, Chittagong
- Alho Social Services
- Ad-Din Welfare Centre
- PLAN Bangladesh
- Radda MCH-FP
- YWCA of Bangladesh

GLOBAL CLIENTS

- Grameen America, USA
- Grameen Aval, Colombia
- CASHPOR, India
- Grameen Koota, India
- IMSE, India
- Gonesha Foundation, Indonesia
- Moris Rasik, East Timur.
- Ahon Sa Hirup (ASHI), Philippines
- Micro Credit Project (TGMP), Turkey

OUR RESEARCH

Global Communication Center (GCC)

A joint research initiative with Kyushu University, Japan to build a Social Information Infrastructure (SII) model in developing countries to ensure the following services to the unreached society –



GramWeb

A platform of village websites aggregating social information of all the villages throughout the country to create a complete picture of the nation; Currently 80+ village websites are being operated by a VIE for each of them



Portable Health Clinic (PHC)

An easy portable box serving in the rural keeping in connection to urban medical expert using GramHealth i.e. ICT based platform for doctors and patients facilitating Tele-medicine and health record management; Currently giving service to 2000+ people)



Income Generation project for Farmers (IGPF)

To support farmer's producing semi-organic healthy vegetables by planting knowledge dissemination and real-time communication with the agro expert and the market ensuring higher price, with the help of IFMS i.e. ICT based Farming and Marketing Support system;



E-Agriculture

Technically supporting the Grameen Yukiguni Maitake Limited, a Japan-Bangladesh joint venture Social Business, who are producing a large volume of export quality Mung Bean in Bangladesh, with the help of the IFMS system; Currently the system is handling activities of 7000+ farmers'



Social Services on Wheels (SSW)

A portable internet kiosk developed in collaboration with Toyota and Kyushu University, Japan, carrying the above services to the rural people)



Village Communication Center (VCC)

A test bed internet kiosk model supporting all the other researches and services aforementioned. Currently we are operating 2 VCCs, one at Ekhlaspur, Chandpur and the Other one is at Kapasia, Gazipur.



Professor Muhammad Yunus meets Japanese researchers visiting Bangladesh under IROP program

OPPORTUNITY WE OFFER

- **International Research Opportunity Program (IROP)**

We have a program called International Researchers Opportunity Program (IROP) declared within the scope of GCC project which creates opportunities for the students, professionals, researchers, interested in developing social business. We arrange research tour programs to the fields to identify social problems and gather unique ideas to solve social issues.

Currently we are collaborating with Institution of Innovation Research (IIR) of Hitotsubashi University, Japan and hosting 100 researchers per year. Grameen Yukiguni Maitake Ltd. (GYM), a joint venture social business between Yukiguni Maitake Co. Ltd., Japan and Grameen Krishi Foundation, Bangladesh, was born through this program.

- **Student Industrial Attachment (SIA)**

GC offers the students from various academies and institution, a wide range of opportunity for achieving industrial attachment in technical domains like hardware, software, networking etc. domains as relevant.

Our Research Partners



Hitotsubashi University
Institute of Innovation Research



KYUSHU UNIVERSITY



UeC The University of Electro-Communications



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