



## BUSINESS PROCESS DOCUMENT

## INTRODUCTION

Mphushe! is a short term loan that is advanced for clients who have short term financial needs to meet essential personal or family obligations; these could be to cover funeral expenses, buy gas for the family cooker, purchase electricity, meet urgent medical bill etc. With Mphushe!, the company pays the supplier directly and recovers the advance from the client through the employer. Depending on the amount advanced and terms agreed with the client, the advance may be recoverable in 30 to 90 days.

Mphushe clients are divided into two groups, Non-Loan clients and Loan Clients, Loan clients are those that would use our services in the form of a loan and pay later. Non loan clients are those that pay cash upfront for the services offered.

## **SCOPE**

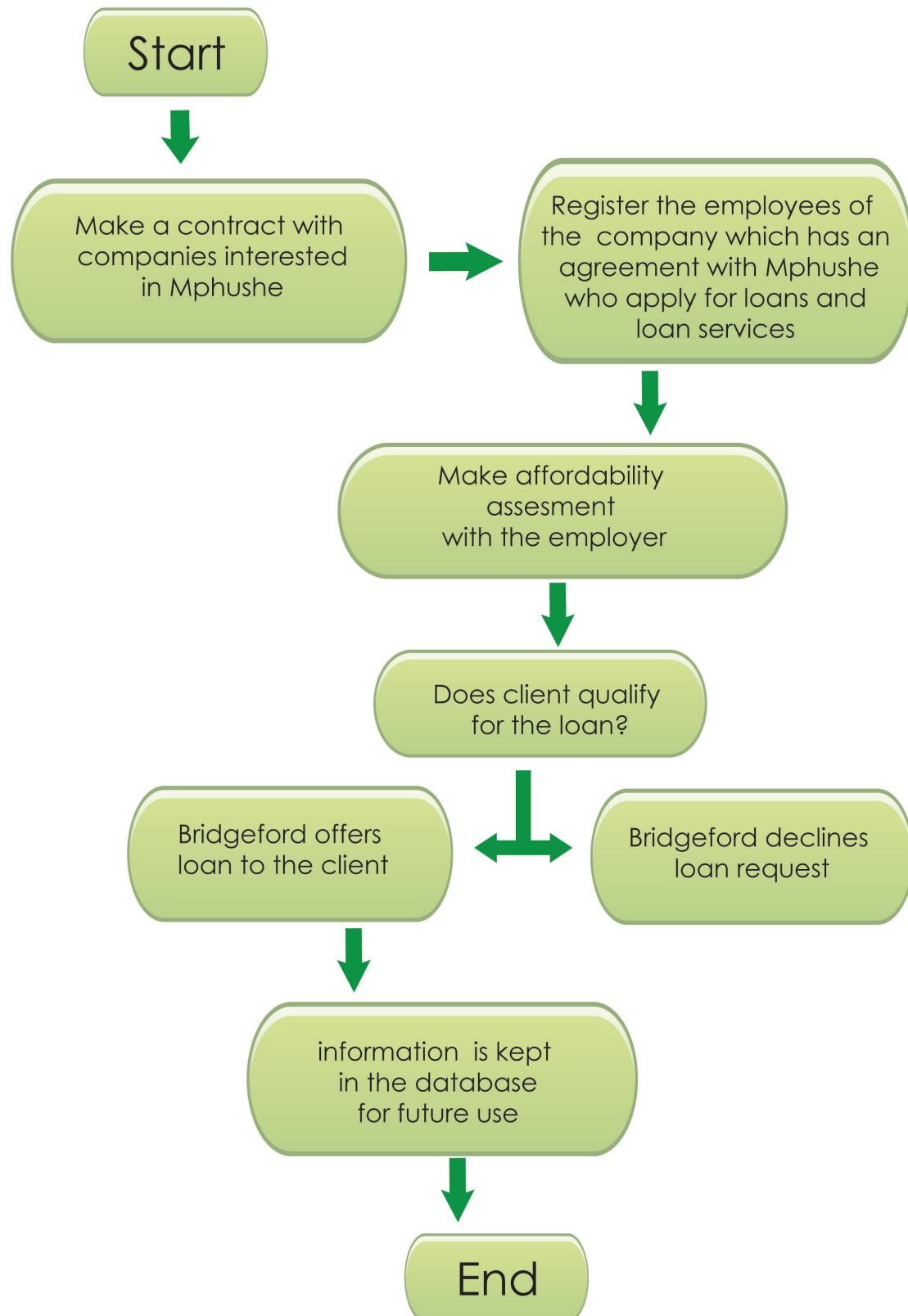
Mphushe services will be enjoyed by all those who registered to be our clients, especially Loan-services. Non-Loan services will be offered to anyone who needs them as there will not be any financial ties to them. Loan services are for registered clients who are capable of paying back the loans. The amount of loans offered and payment period will vary from one client to another depending on their financial status.

## 1. BUSINESS PROCESSES

### i. LOAN CLIENTS

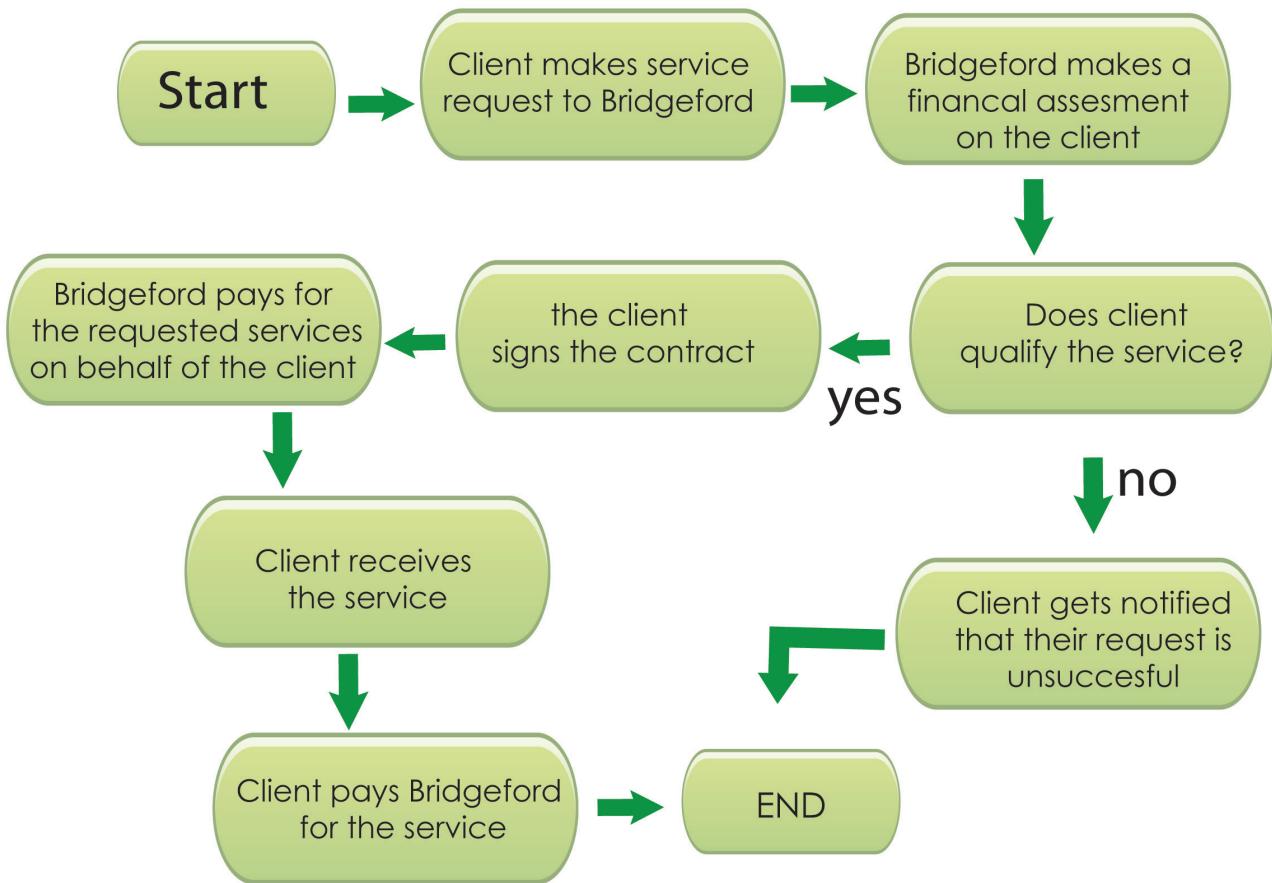
Name of Process:	CLIENT REGISTRATION
Process Purpose:	The purpose of client registration is to ensure that we have a pool of clients we work with and to acquire all the relevant information that will be required before administering a loan to an individual.
Process Scope:	This process pertains only to individuals who have a regular income/salary and an active bank account.
Process Input:	The process input for client registration is the personal details and financial details of an individual who is interested in our services.
Process Flow:	<ol style="list-style-type: none"><li>1. Bridgeford does an agreement with a company to offer services to their employees.</li><li>2. Interested employees sign up for Mphushe services.</li><li>3. Registered employees' information is stored into the Mphushe database for future reference.</li></ol>
Process Output:	Output for the process is a database of clients registered with Bridgeford.
Exception to Normal Process Flow:	<ol style="list-style-type: none"><li>1. In step 1, if a company does not want to work with us we move to the next company.</li></ol>

## 1. CLIENT REGISTRATION FLOW CHART



<b>Name of Process:</b>	<b>SERVICE DELIVERY PROCESS</b>
<b>Process Purpose:</b>	The purpose of this process is to assist loan clients who are in need of immediate financial assistance so that they can pay later, with an interest for the services offered.
<b>Process Scope:</b>	This process pertains only to registered clients who have a regular income/salary and an active bank account and their current financial state allows them to get a loan.
<b>Process Input:</b>	The process input is a client in need of financial assistance for personal expenses, automobile expenses, education expenses and utility expenses.
<b>Process Flow:</b>	<ol style="list-style-type: none"> <li>1. Client makes a service request to Bridgeford.</li> <li>2. Bridgeford makes a financial assessment of the client.</li> <li>3. Bridgeford approves service request.</li> <li>4. The client is notified of request approval.</li> <li>5. Bridgeford forwards request to service providers with payment for processing.</li> <li>6. Client receives service or goods requested.</li> </ol>
<b>Process Output:</b>	Output for the process is a happy client who got a services from Bridgeford..
<b>Exception to Normal Process Flow:</b>	<ol style="list-style-type: none"> <li>1. In step 2, if the client does not qualify for the service their request is denied.</li> <li>2. In step 3 if request is not approved a client is notified.</li> </ol>

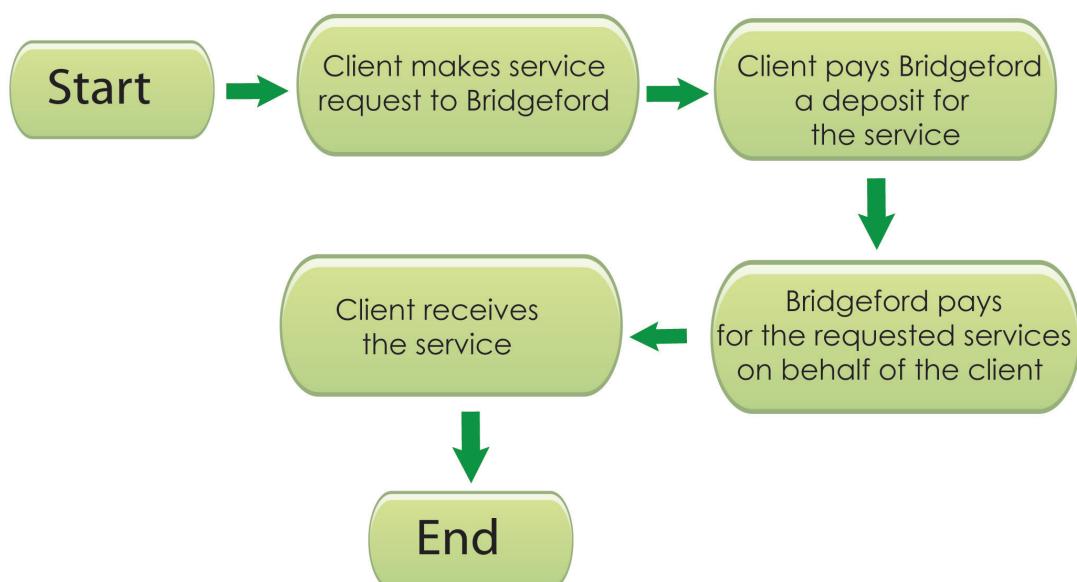
## 1. SERVICE DELIVERY FLOW CHART



## i. NON-LOAN CLIENTS

Unlike Loan Clients, Non-Loan clients are those that pay for the services upfront, therefore they do not need to do registration as there are no financial ties involved.

Name of Process:	SERVICE DELIVERY PROCESS
Process Purpose:	The purpose of this process is to clients who are in need of our services and are ready to pay upfront for the service, or have the money ready to pay for the service.
Process Scope:	This process applies to all clients who need our services and can afford to pay for them without a loan.
Process Input:	The process input is a client in need of services.
Process Flow:	<ol style="list-style-type: none"><li>1. Client makes a service request with a payment for the service involved to Bridgeford.</li><li>2. Bridgeford forwards request to service providers with payment for processing.</li><li>3. Client receives service or goods requested.</li></ol>
Process Output:	Output for the process is a happy client who got a services from Bridgeford..
Exception to Normal Process Flow:	







**Plot 22211 Phase 4, Gaborone**  
**Tel: +267 3162 182**  
**Fax: +267 3162 182**  
**Cel: +267 7676 4118 / +267 73 400 400**