



# **Association of Asian Confederation of Credit Unions**

**User guide of**

## **Credit Union Microfinance Innovation Banking System**

# **ACCUCUMI Banking System 2007**



## Content

	Page
i. About the System .....	3
ii. Human performance Indicators .....	5
1. Login to the system .....	09
2. CU Basic Data .....	10
3. Operators .....	10
4. Languages .....	11
5. Language Edits .....	11
6. Customer Basic Data .....	11
7. Savings Types .....	13
8. Personal Savings.....	13
9. Share Account .....	14
10. Loans Type .....	15
11. Loans Issue	
1) Applications .....	15
2) Issue of Loan .....	16
12. Receipts .....	17
13. Withdraw .....	18
14. HR Indicators .....	19
15. Reports	
1) Personal Ledgers.....	20
2) Personal Ledgers for previous date .....	20
3) Human Performance Reports .....	21
4) Daily Reports .....	21
16. Day End.....	23
17. Month End .....	23



## **About the System**

CUMI Banking System design for measure member performance and their status and reporting and analysis their personal accounts as follows.

1. Personal accounts
  - 1) Shares
  - 2) Savings
  - 3) Loans
2. Daily Customer transactions
3. Human performance

Create a ratio for customer by 17 Indictors
4. Reporting of above

## **Design for**

This system mainly designs for small scale micro finance credit union and social service organizations.



## **System License and ownership**

CUMI system is developed by Association of Asian Confederation of Credit Unions (ACCUCU) for give Micro finance Credit unions.

### **Association of Asian Confederation of Credit Unions**

#### **ACCUCU**

# 24 Soi 60 Ramkhamhaeng Road, Bangkok,  
Bangkok 10240 Thailand

Tel: 662 374 3170; 374 5101 Fax: 662 374 5321

Email: [accu@accu.coop](mailto:accu@accu.coop) Website: <http://www.aaccu.net>



## CUMI Indicators for customer ratio

Marks

### 1. Home Status Information

- 1) Ownership
  - 1) Illegal ..... 4
  - 2) Relative ..... 3
  - 3) Rent ..... 2
  - 4) Own property ..... 1
- 2) Roof
  - 1) Leaves ..... 4
  - 2) Tin ..... 3
  - 3) Sheet ..... 2
  - 4) Modern tile ..... 1
- 3) Wall
  - 1) Leaves ..... 4
  - 2) Wood ..... 3
  - 3) Mud wall ..... 2
  - 4) Bricks ..... 1
- 4) Floor
  - 1) Non ..... 4
  - 2) Mud ..... 3
  - 3) Cement ..... 2
  - 4) Floor tile ..... 1
- 5) Fixed Asset
  - 1) Not enough house hold equipment for  
day to day family ..... 4
  - 2) Has only basic House hold equipment ..... 3
  - 3) Some what more than Basic equipment tin home ..... 2
  - 4) Well enough house hold equipments ..... 1



## 2. Family and Health Information

1) Children Education	
1) No school .....	4
2) Drop out school.....	3
3) Irregular school.....	2
4) Regular school .....	1
2) Medical	
1) No access.....	4
2) Only some time.....	3
3) Only serious illness .....	2
4) Regular access.....	1
3) Drinking water	
1) No access.....	4
2) Access illegal .....	3
3) Access only specific time .....	2
4) Regular access drinking water .....	1
4) Toilet facilities	
1) No toilet.....	4
2) Use others toilet.....	3
3) Has toilet not hygienic.....	2
4) Has toilet with proper hygienic .....	1
5) Children Cloth	
1) Not buy at all.....	4
2) Buy at least once a year .....	3
3) Buy Occasionally .....	2



4) Buy regularly I .....	1
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### 3. Financial Resources

1) Out side loan For providential	
1) Regular loan from money lender .....	4
2) Time to time From money lender .....	3
3) Only emergency From money lender .....	2
4) Loan from only From CUs .....	1
2) Productive for loan	
1) Regular loan from money lender .....	4
2) Time to time From money lender .....	3
3) Only emergency From money lender .....	2
4) Loan from only From CUs .....	1
3) Family Income	
1) No regular income .....	4
2) Have income but no savings .....	3
3) Have regular income and savings not enough for emergency .....	2
4) Regular income and enough savings for emergency .....	1

### 4. Social Involments

1) Participation in the community	
1) Not at all .....	4
2) Participate SHG group .....	3
3) Attend the AGM CU .....	2
4) Elected as committee or board of CUs .....	1
2) Participation in Planning	
1) Not at all .....	4
2) Give some idea on SHG group Activities .....	3
3) Express the opinion and idea to AGM CU .....	2
4) Lead the planning committee of CU of CUs .....	1



## 5. Occupation and Business

- 1) Main source of income
  - 1) Unskilled labor no regular job..... 4
  - 2) Unskilled labor has job not permanent ..... 3
  - 3) Skilled labor has job not permanent ..... 2
  - 4) Skilled labor has permanent job ..... 1
  
- 2) Main source of income
  - 1) No any business no cash income ..... 4
  - 2) Has business in not regular ..... 3
  - 3) Has own business self employment ..... 2
  - 4) Has own business work more than one person..... 1



## 1. Login to the system

### 1) 1<sup>st</sup> Method

- a. Double click the "ACCU-CUMI System" shortcut Icon on the desktop

### 2<sup>nd</sup> Method

- a. Click on "Start" button
- b. Select "All Programs"
- c. Click on "ACCU-CUMI System"

### 2) Type 'User name' and 'Password'

**Note:** - When you enter the 'User Name', please check whether your Employee Name is correctly displayed on Login Dialogue Box (See Figure 1). Otherwise enter correct 'User Name'.

### 3) Click "OK" Button or Press Enter key

**Note:** - If you enter the incorrect Password for 'three' times, the System will lock and close automatically. Please follow step1 and step2 again to login to the system.

### 4) Check the system date

- a. If the date is correct Click "Yes" to continue
- b. if it is wrong Click "No"
  1. Set correct system date
    - (a) Double Click time/date icon in Windows status bar
    - (b) Select correct date
    - (c) Click on "Ok"
  2. Open the System again

### 5) System will process Loans and Savings Updates

### 6) **Ok** the "Updating Complete" Message box to continue

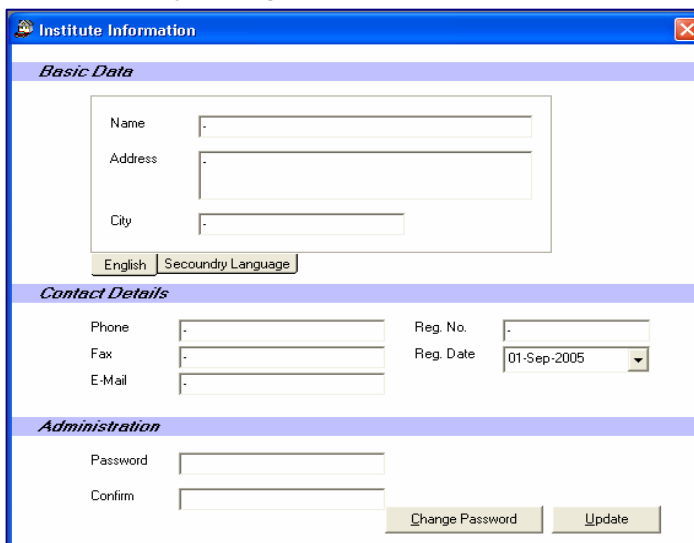
**Note:** - If any other messages pop up during the process see



**Figure 1**

**2. Credit Union Basic Information - (Figure 1. 0)**

- 1) Click on "Tools" menu
- 2) Click on "CU Basic Data" Sub Menu
- 3) Type your Administrator password
- 4) Click "OK"
- 5) You can do any changes and Click Update

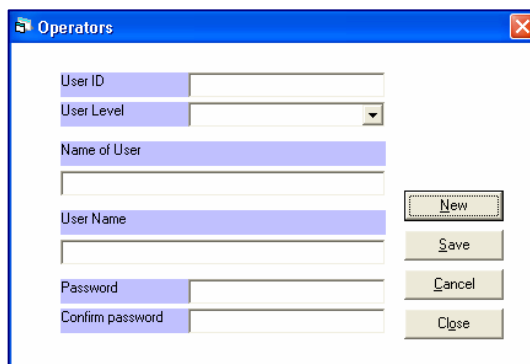


The screenshot shows a window titled "Institute Information" with a blue header bar. It contains three main sections: "Basic Data", "Contact Details", and "Administration".

- Basic Data:** Includes input fields for Name, Address, and City. Below these is a language selection area with "English" selected and "Secoundry Language" as an option.
- Contact Details:** Includes input fields for Phone, Fax, and E-Mail. It also has fields for Reg. No. and Reg. Date (set to 01-Sep-2005).
- Administration:** Includes input fields for Password and Confirm. At the bottom right are buttons for "Change Password" and "Update".

**Figure 1. 0****3. Operators (Users to operate the system) - (Figure 1. 1)**

- 1) Click on "Master Data" menu
- 2) Click on "Operators" Sub Menu
- 3) Click "New" to get new operator no.
- 4) Fill Operator application
- 5) Click "Save"



The screenshot shows a window titled "Operators" with a blue header bar. It contains several input fields and buttons:

- User ID:** Input field.
- User Level:** Dropdown menu.
- Name of User:** Input field.
- User Name:** Input field.
- Password:** Input field.
- Confirm password:** Input field.
- Buttons:** "New", "Save", "Cancel", and "Close" are located on the right side of the window.

**Figure 1. 1**

#### **4. Change working language**

- 1) Click on "Tools" menu
- 2) Click on "Language" Sub Menu
- 3) Choose your language (English or Secondary language)
- 4) Click "Update"

#### **5. Amendments of Secondary language data**

- 1) Click on "Tools" menu
- 2) Click on "Language Edits" Sub Menu  
*Their are 3 Tabs to display language data (Main menu and Submenu to control menus, HR Indicators to control Indicators)*
- 3) Click on required tab
- 4) You can do amendments using "Previous" and "Next" Buttons
- 5) Click on "Close" when you finish the edits

#### **6. Customer Basic data - (Figure 1.2)**

##### **Add a New Customer**

- a. Click on "Master Data" menu
- b. Click on "Customer Basic Data"
- c. Choose 'Customer Category'
- d. Click "New Customer No" Button to add a new Customer and automatically generate Customer No.

##### **Note: -**

- *The system will automatically generate a New customer number including the CU Code, Branch ID and customer category*
  - *If you want to see a customer list of selected category you can click "Preview" Button*
- e. Fill Other customer details (Name and address in both language)
  - f. Click "Save" Button
  - g. Click "Ok" Button

##### **Find a Customer Detail**

- a. Click on "Master Data" menu
- b. Select "Customers Basic Data" Sub Menu

**Method - 1**

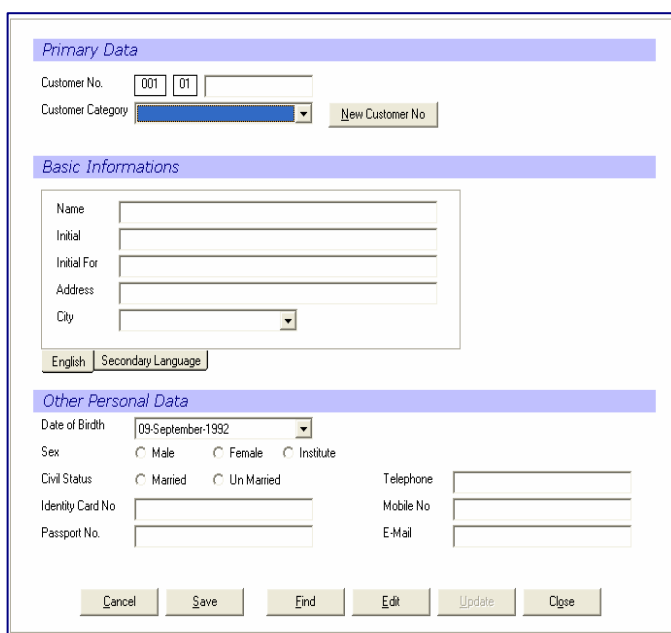
- c. Click "Find" Button
  - d. Type the full Customer No (including branch code) you want to Find and click "OK"
- Then you can display the customer information's of you have selected

**Method - 2**

- e. Click "Find" Button
  - f. Choose Customer Category (Member, Non Member)
  - g. Type the Customer No (Last 5 digits eg-00001) you want to Find and click "OK"
- Then you can display the customer information's of you have selected

**Amendments of Customer Details**

- a. Click on "Master Data" menu
- b. Select "Customers Basic Data" Sub Menu
- c. Click "Find" Button
- d. Type the Customer No you want to Edit and click "OK"
- e. Click on "Edit" button
- f. Do any amendments changes
- g. Click on "Update" Button
- h. Click "Yes" to confirm



The screenshot displays a web-based form for managing customer details, organized into three main sections: Primary Data, Basic Informations, and Other Personal Data.

- Primary Data:** Includes fields for Customer No. (split into 001 and 01), Customer Category (a dropdown menu), and a New Customer No. button.
- Basic Informations:** Includes fields for Name, Initial, Initial For, Address, and City (a dropdown menu). Below these is a tabbed interface with 'English' and 'Secondary Language' tabs.
- Other Personal Data:** Includes fields for Date of Birth (a dropdown menu), Sex (radio buttons for Male, Female, and Institute), Civil Status (radio buttons for Married and Un Married), Telephone, Mobile No., E-Mail, Identity Card No., and Passport No.

At the bottom of the form, there are buttons for Cancel, Save, Find, Edit, Update, and Close.

**Figure 1. 2**

## 7. Personnel Savings category – (Figure 1. 3)

### Add New Savings Type

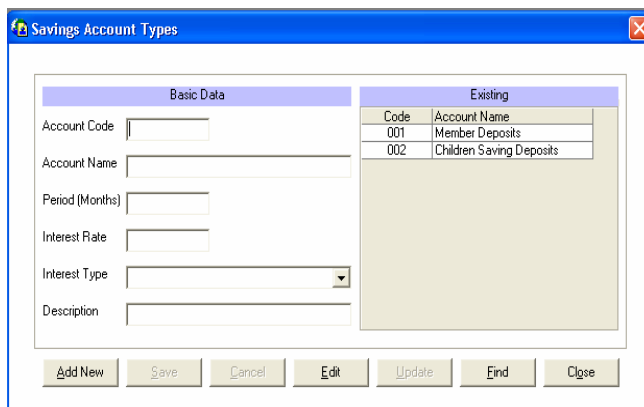
- a. Click on "Ledgers" menu
- b. Select "Savings Types"
  1. Click "Add New" (Account ID is automatically generated)
  2. Enter savings type details (Name in English and secondary language, Interest rate and policy, ...)
- c. Click "save"

### Locate any category

- a. Select Savings type in the 'Existing' list
- b. Click "Find" Button

### Amendments

- a. First find any account type
- b. Click "Edit" Button
- c. Do any amendments
- d. Click "Update" Button



Code	Account Name
001	Member Deposits
002	Children Saving Deposits

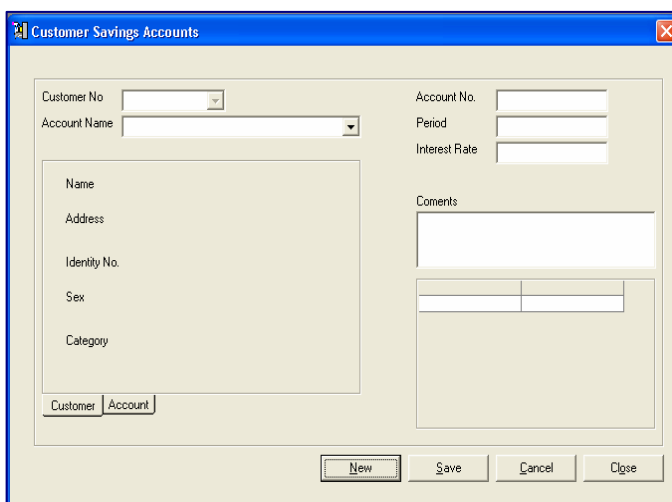
**Figure 1. 3**

## 8. Personnel Savings Accounts - (Figure 1. 4)

- a. Click on "Ledgers" menu
- b. Click on "Personal Savings" Sub menu
- c. Click "New"
- d. Select customer no., Account name fill other details

**Note: -**

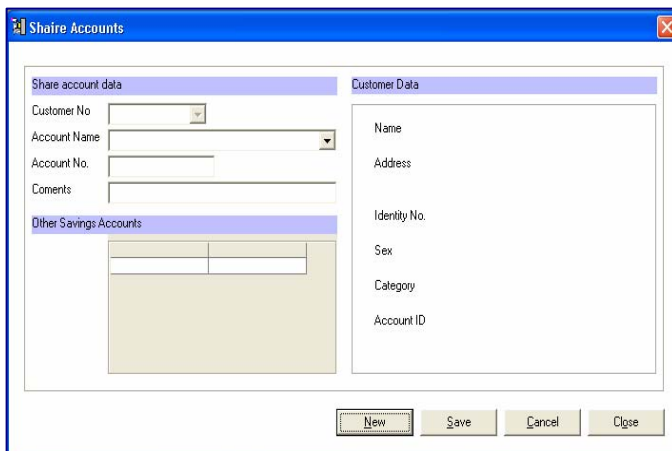
- When you select 'Account Name' please make sure correct once is selected. Otherwise create new Savings type by using "Saving Account Types" window (See 'Personnel Savings category' under the '**Personnel Savings**')
  - Account No Automatically generate by the system
- e. Click on "Save"



**Figure 1. 4**

**9. Open Share Accounts - (Figure 1. 5)**

- a. Click on "Ledgers" menu
- b. Click on "Shares" Sub menu
- c. Click "New"
- d. Select customer no., Share Account and fill other details
- e. Click "Save"
- f. Choose "Yes" to confirm



**Figure 1. 4**

## 10. Personnel Loans categories – (Figure 1.6)

- Click on “Ledgers” Menu
- Click on “Loans Types”

### **Add New Loan Type**

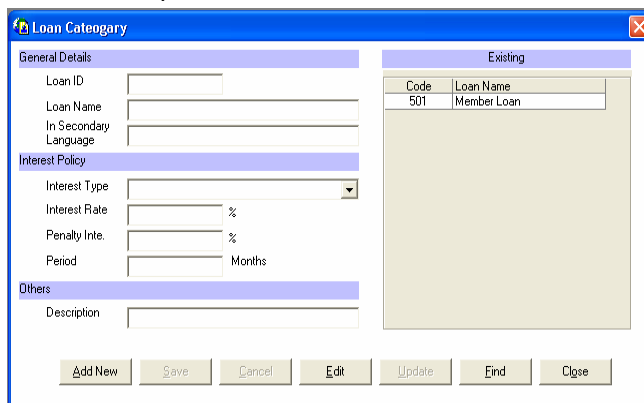
- Click “Add New” (Loan ID is automatically generated)
- Fill Loan type details (Name, Interest rate and interest policy, ...)
- Click “save”

### **Locate any category**

- Select Loan type in the ‘Existing’ list
- Click “Find” Button

### **Amendments**

- First find any Loan type
- Click “Edit” Button
- Do any amendments
- Click “Update” Button

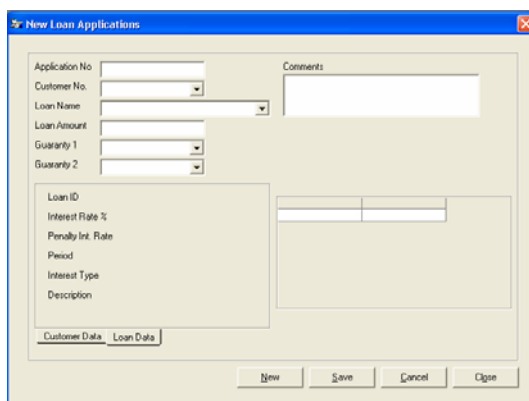


**Figure 1. 6**

## 11. Issue of Loans

### a. Save Loan application – (Figure 1.7)

1. Click on “Ledgers” from the menu bar
2. Click on “Loan Applications” Sub Menu
3. Click “New”
4. Select customer no, loan name, Required amount, guarantees and description
5. Click “Save”



**Figure 1.7**

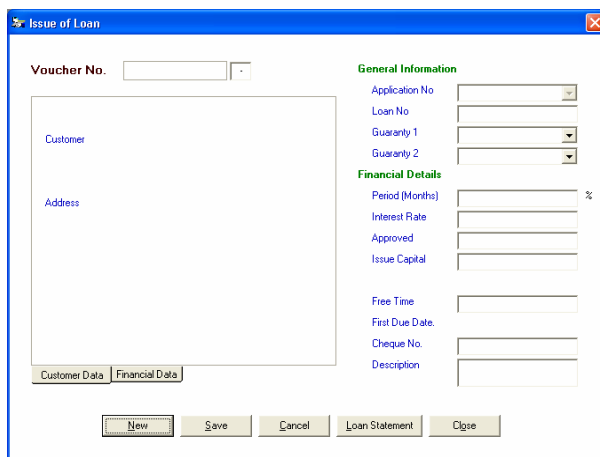
### b. Issue Loan to existing loan application – (Figure 1.8)

1. Click on “Ledgers” menu
2. Click on “Issue Loan” Sub menu
3. Click “New”
4. Choose “Yes” to get new voucher number or Select “No” to use it no.
5. Select ‘Application No’ to issue loan
6. Change Guarantors if necessary
7. Type Issue amount, period, interest and other details
8. Click “Save”

#### **Note: -**

- *To view the Loan Recovery Statement for new Loan please click on “**Loan Statement**” Button. Please note your new loan details are fully completed. Otherwise the system will not allow viewing Loan Recovery Statements.*

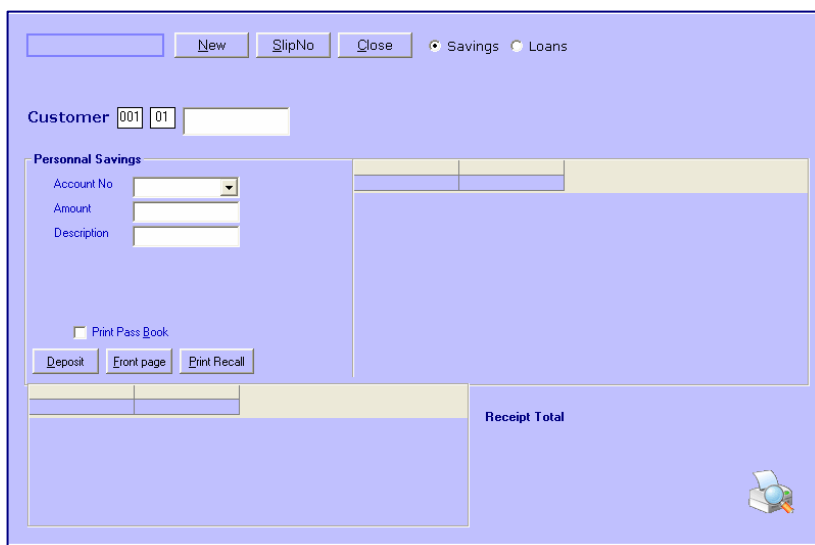




**Figure 1. 8**

## **12 . Personnel Transactions (Receipts) - (Figure 1.9)**

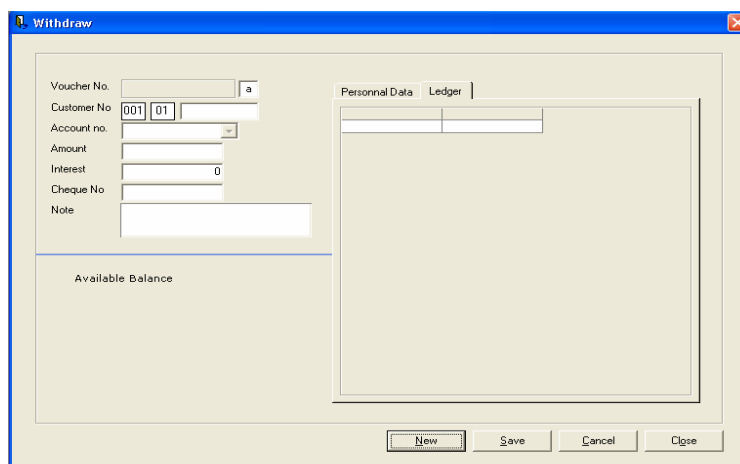
- a. Deposits and Loan recovery
  1. Click on "Transactions" menu
  2. Click on "Receipts" Sub Menu
  3. Click "New"
  4. Select "Yes" for new receipt no or Select "No" to use same no
  5. Type Customer Number in the 'Customer No' Box  
(Customer no. format, Member – 1#####, Non member – 2#####, Children – 3#####)
  6. Choose 'Savings' option (Top of the window)
    - (a) Select account number and Type deposit amount
    - (b) Click on "Deposit" Button
  7. Choose 'Loans'
    - (a) Type recovery amount on Payment column
    - (b) Click "Edit Complete" Button
    - (c) Click "Recovery" to recover
    - (d) Click "OK" to confirm
  8. After do all of customer transaction Click Print icon  
(Bottom of the window) to Print the receipt



**Figure 1.9**

### 13 Withdraw - (Figure 1.9)

1. Click on "Transactions" menu
2. Click "Withdraw" Sub Menu
3. Click "New"
4. Select "Yes" for new Slip no or Select "No" to use same no
5. Choose savings account number
6. Type amount and other details
7. Click "Withdraw"



**Figure 2.0**

**14. Human Resource Indicators – (Figure 2.1)**

1. Click on “Indicators” menu
2. Click on “Human Performance” sub menu
3. Choose customer no and check the name is correct
4. Click “OK”  
*Customer HR application appear*
5. Fill HR application using option buttons, Click Next button when you finish the each performance category
6. Click “Finish”
7. Click “OK”

Month	2007-Sep
Customer	00101100001 Hendry

Home Status Informations	
<b>Ownership</b>	
<input type="radio"/> Illegal	<input type="radio"/> Relative
<input type="radio"/> Rent	<input type="radio"/> Own property
<b>Roof</b>	
<input type="radio"/> Leaves	<input type="radio"/> Tin
<input type="radio"/> Sheet	<input type="radio"/> Modern tile
<b>Wall</b>	
<input type="radio"/> Leaves	<input type="radio"/> Wood
<input type="radio"/> Mud wall	<input type="radio"/> Bricks
<b>Floor</b>	
<input type="radio"/> Non	<input type="radio"/> Mud
<input type="radio"/> Cement	<input type="radio"/> Floor tile
<b>Fixed Asset</b>	
<input type="radio"/> Not enough house hold equipment for day to day family	
<input type="radio"/> Has only basic House hold equipment	
<input type="radio"/> Some what More than Basic equipment tin home	
<input type="radio"/> Well enough house hold equipments	

**Next >>**

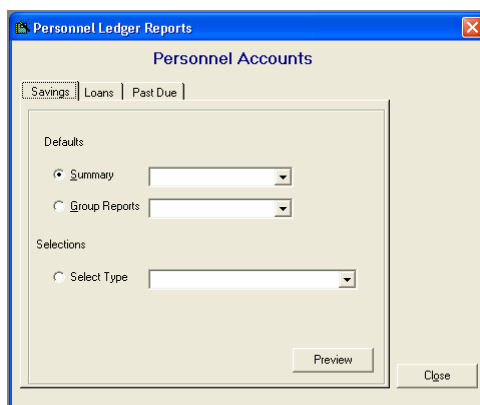
Home   Family   Finance   Social   Occupation

**Figure 2.1**

## 15. Reports

### 1. Personal ledgers - (Figure 2.2)

- a. Ledger Balances For the system date
  1. Click on "Reports" menu
  2. Click on "Personal Ledgers" Sub Menu
  - \* Personal Savings
    - (a) Click 'Savings' Tab
    - (b) Select a report you want
    - (c) Click 'Preview' Button
  - \* Personal Loans
    - (a) Click 'Loans' Tab
    - (d) Select a report you want
    - (b) Click 'Preview' Button
  - \* Pass due Report
    - (c) Click 'Pass Due' Tab
    - (e) Click By customer option
    - (d) Click 'Preview' Button



**Figure 2.2**

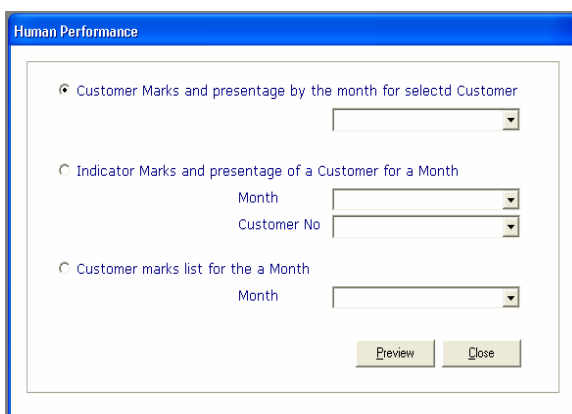
### 2. Ledger Balances For previous date

1. Click on "Report" menu
2. Click on "Personal Ledgers for Previous Date"
3. Select date you want to get Personnel ledger balances
4. Click Update Button
5. Click 'Savings' or 'Loan' Tab

6. Select a report you want
7. Click 'Preview' Icon

### 3. Human Performance - (Figure 2.4)

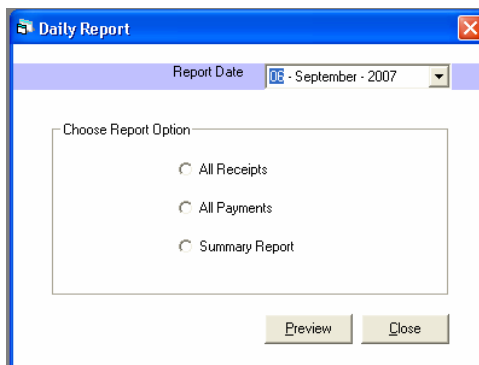
1. Click on "Report" menu
2. Click on "Human Performance"
- \* Human Performance report window appear
3. Choose any report option you want
4. Select Customer no. / Month
5. Click "Preview" Icon

The screenshot shows a window titled "Human Performance". It contains three radio button options. The first option, "Customer Marks and presentage by the month for selectd Customer", is selected and has a dropdown menu next to it. The second option, "Indicator Marks and presentage of a Customer for a Month", has two dropdown menus labeled "Month" and "Customer No". The third option, "Customer marks list for the a Month", has a dropdown menu labeled "Month". At the bottom right of the window are "Preview" and "Close" buttons.

**Figure 2.4**

### 4. Daily Reports – (Figure 2.5)

- b. Click on "Reports" menu
- c. Click on "Daily Reports" Sub Menu
- d. Choose Date from the 'Report Date' box
- e. Select any report you want
- f. Click "Preview"

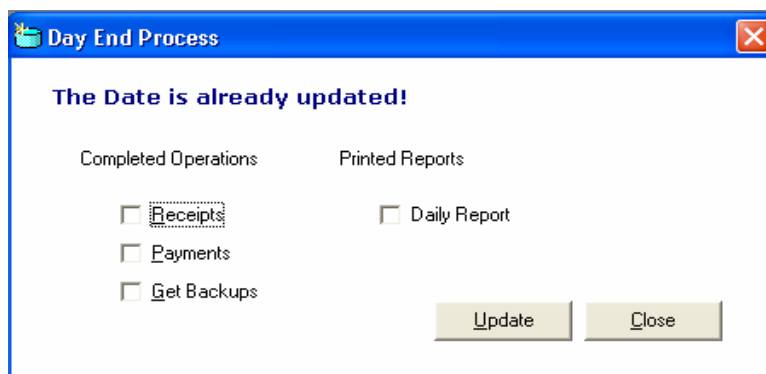
The screenshot shows a window titled "Daily Report". At the top, there is a "Report Date" label followed by a date picker showing "September - 2007". Below this is a section titled "Choose Report Option" containing three radio button options: "All Receipts", "All Payments", and "Summary Report". At the bottom right of the window are "Preview" and "Close" buttons.

**Figure 2.5**

## 16. Day End – (Figure 2.6)

Complete the all of transactions before do the day end process. Remember when you complete the day end you can't do any transactions for that date

1. Click on "Transaction" Menu
2. Click "Day End" Sub Menu
3. Put a tick on every check boxes after complete that operations (Receipts, Payments, Backups, Daily Reports)
4. Click on "Update" Button



**Figure 2.6**

## 17. Month End – (Figure 2.7)

End of the month Update "Month end" process for Monthly interest updating and register next month. Complete the all of operations before do the month end process.

1. Click on "Transaction" Menu
2. Click "Month End" Sub Menu  
To print savings interest report Click on "Interest Report" Button
3. Click "Update Month" Button to update the month
4. Click "Yes"



Month End Process

Journal No  2007-Oct

Are you Print Following Reports

☐ Cash Book ☒ Daily Report ☐ Interest Reports

Work Dates		Monthly Interest	
Account No	Lowest Bal	Int Rate	Interest

Figure 2.7