



# USER MANUAL

## Table of Contents

<b>1.0 Introduction</b>	3
1.1 MERITS OF XARA CBS	3
1.2 SYSTEM REQUIREMENTS	4
1.3 SYSTEM INSTALLATION	4
1.3.1 On Windows OS	4
1.3.2 On Linux OS	6
<b>2.0 GETTING STARTED WITH XARA CBS</b>	7
<b>3.0 SYSTEM MODULES</b>	8
3.1 ORGANIZATION MANAGEMENT	9
3.2 SYSTEM MANAGEMENT	10

3.3 MEMBER MANAGEMENT .....	12
3.4 LOAN MANAGEMENT.....	13
3.5 SAVINGS MANAGEMENT .....	14
3.6 SHARES MANAGEMENT .....	15
3.7 CHARGE MANAGEMENT .....	15
3.8 ACCOUNTING MANAGEMENT .....	11
3.9 CSS (channel server system).....	16
3.10 REPORTS MANAGEMENT .....	17

## 1.0 Introduction

Xara CBS is a core banking financial and accounting software with its application scope covering Sacco's and Micro-finance Institutions (MFIs). Xara CBS is integral in the management of loans, savings, shares, clients, dividend processing and generation of comprehensive reports for individual transactions and clients including Sassra Reports.

The system is also available as a cloud based service allowing members to access services using laptops or smartphones from any location with internet access.

XARA CBS allows for both Front Office Operations (FOSA) and Back Office Operations (BOSA).

## 1.1 MERITS OF XARA CBS

1. It offers robust accounting.
2. It is flexible and easily configurable.

3. Provides automatic back-ups of all transactions and activities.
4. Has a client's portal that enable them to apply loans, view their savings and also shop (CSS).
5. User friendly with just basic computer skills required.

## 1.2 SYSTEM REQUIREMENTS

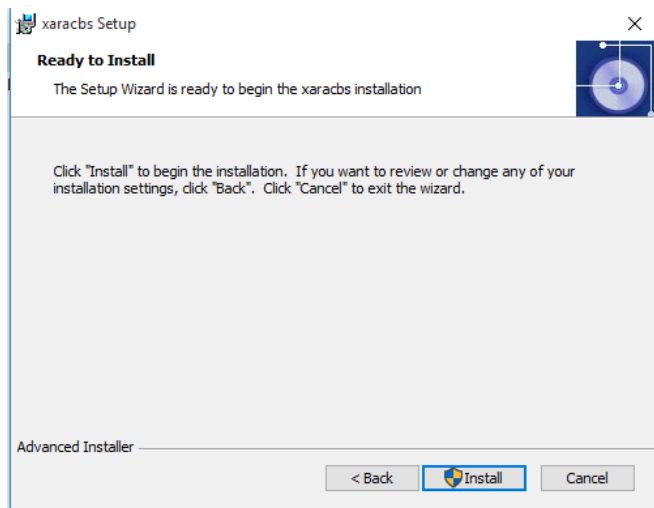
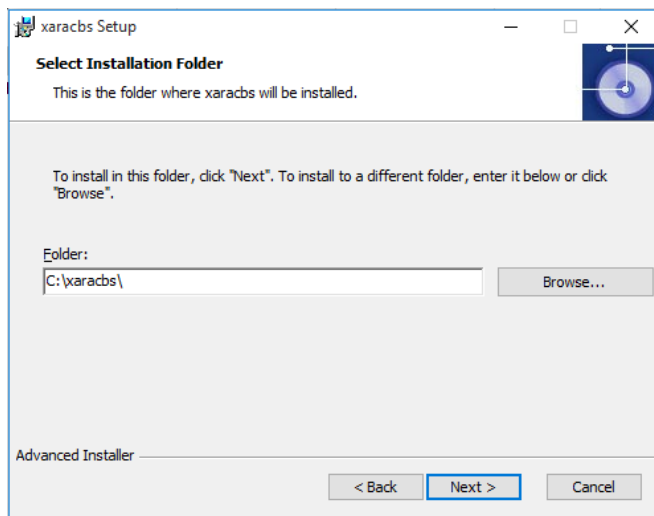
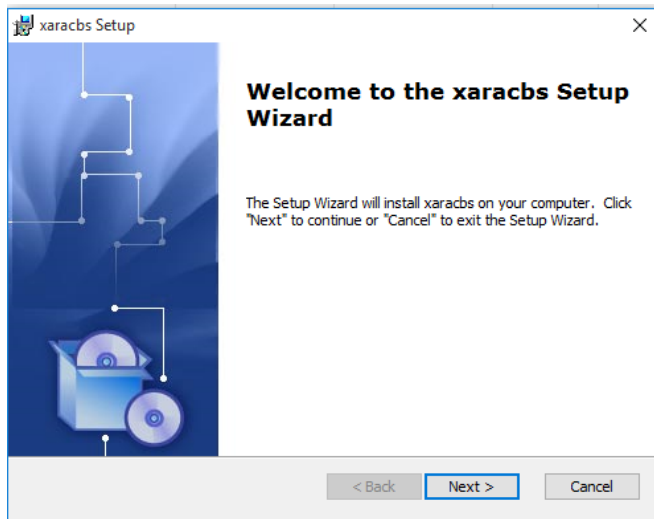
1. Minimum of 2GB RAM.
2. Minimum of 100GB HDD.
3. Operating systems:
  - ✓ Windows Vista, 7, 8, 10
  - ✓ Linux (all distributions)
  - ✓ Mac OS

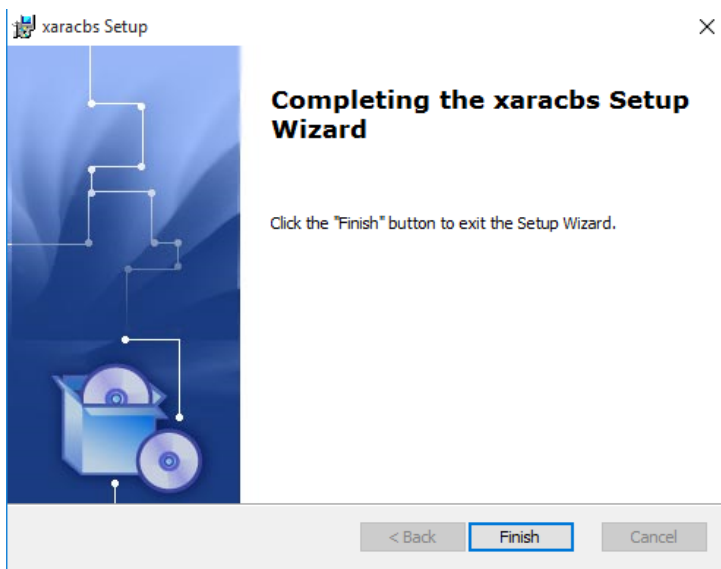
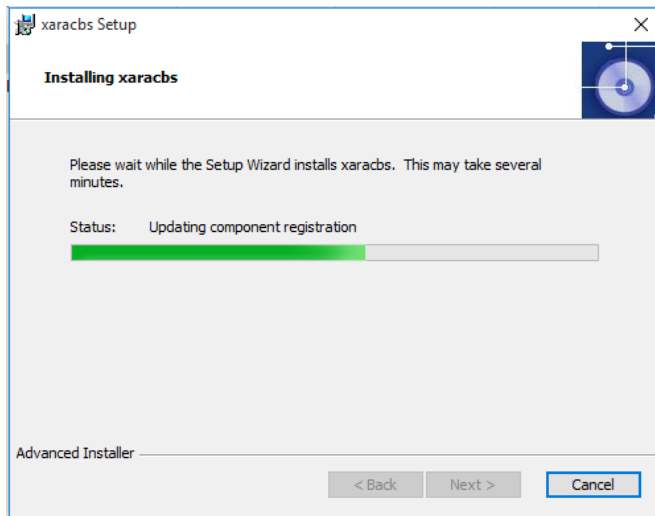
## 1.3 SYSTEM INSTALLATION

### 1.3.1 On Windows OS

Double click on the executable file to begin the process.

Follow the prompts as given by clicking on Next > Next > Install > Finish.





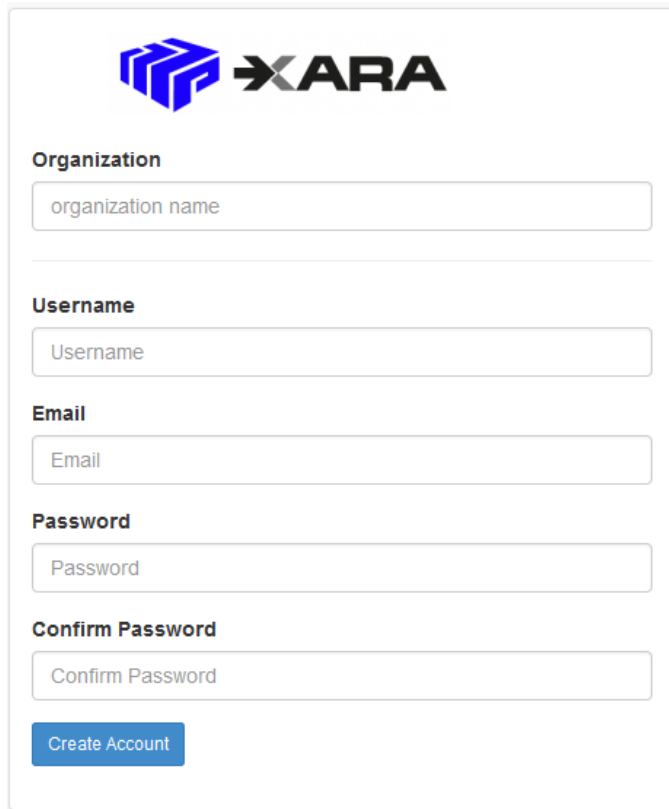
### 1.3.2 On Linux OS


- ✓ First install the LAMP (*Linux Apache, MySql, PHP*) stack in your computer.
- ✓ Copy the xaracbs files folder into *html* directory by accessing it through the path *computer/var/www/html*.
- ✓ This will install the xaracbs system into your localhost apache web server.
- ✓ Access your installed system by typing the url *localhost/xaracbs* on your browser.

## 2.0 GETTING STARTED WITH XARA CBS

Once the installation is complete on your windows OS, double click on the desktop icon to access the system.

This will open the system on your browser and prompt you for registration as shown below.

A registration form for XARA. At the top left is the XARA logo, which consists of a blue 3D cube icon followed by the word "XARA" in black. Below the logo are five input fields, each with a label to its left: "Organization" (placeholder: "organization name"), "Username" (placeholder: "Username"), "Email" (placeholder: "Email"), "Password" (placeholder: "Password"), and "Confirm Password" (placeholder: "Confirm Password"). At the bottom left of the form is a blue button with the text "Create Account".

XARA

**Organization**

organization name

**Username**

Username

**Email**

Email

**Password**

Password


**Confirm Password**

Confirm Password

Create Account

Fill in the details as required above and create a login username and password and then click on create account (*NB: use a valid email address*).

After the registration, you will be taken to the system's login page whereby you can log into the system using the username and password you have created.



Email

Password

[\(forgot password\)](#)

☐ Remember me

The login will take you to the system's dashboard as shown below:

Lixnet Sacco

DashboardMembersAccountingCSSReportsAdministration▼cris▼

Members

Manage membersManage LoansManage SavingsManage SharesManage Accounting

Members

Show 10▼ entriesSearch:

#▲▼	Member Number	Member Name	Member Branch				
No data available in table							

Showing 0 to 0 of 0 entriesPreviousNext

## 3.0 SYSTEM MODULES

Our XARA CBS system is composed of the following major components.

1. Organization management.
2. System management.



3. Member management.
4. Loan management.
5. Savings management.
6. Shares management.
7. Charge management.
8. Accounting management.
9. CSS.
10. Reports management.

### 3.1 ORGANIZATION MANAGEMENT

This is where you fill in your organization's name and contact details, update the logo, create organization branches, groups and also change the currency.

To access the organization management, click on the *Administration Tab* and then select *Organization (Administration > Organization)*.

ports

Administration

Organization

Loan Management

Savings Management

Share Management

Charge Management

System

Lixnet Sacco

Dashboard

Members

Accounting

CSS

Reports

Administration

cris

Organization


Branches

Groups

Currency

update logo

update details



Name	Lixnet Sacco
Email	
Phone	
Website	
Address	

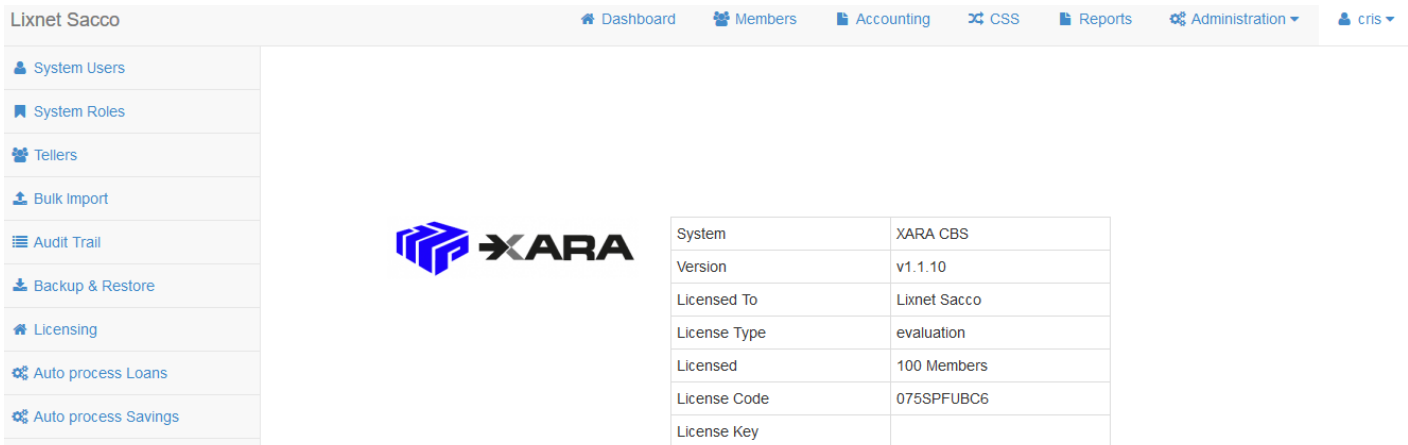
You just click on the respective links to accomplish the changes.

## 3.2 SYSTEM MANAGEMENT

System management enables you to create the system roles whereby different roles have different privileges and access levels on the system.

Once you have created the roles, you can then create the system users with individual users falling under the various created roles.

You can also create Tellers from the users list by clicking on the action button on the specified user and then clicking on make teller (*applicable to FOSA*).



The screenshot shows the Lixnet Sacco system interface. The top navigation bar includes links for Dashboard, Members, Accounting, CSS, Reports, and Administration. The left sidebar lists various system management options: System Users, System Roles, Tellers, Bulk Import, Audit Trail, Backup & Restore, Licensing, Auto process Loans, and Auto process Savings. The main content area displays the XARA logo and a table with license information.

System	XARA CBS
Version	v1.1.10
Licensed To	Lixnet Sacco
License Type	evaluation
Licensed	100 Members
License Code	075SPFUBC6
License Key	

System management also enables you to check the Audit Trails and monitor every single activity within the system and the person responsible for every activity.

You are also able to auto process individuals loans and savings.

### 3.3 ACCOUNTING MANAGEMENT

Under this link you are able to create new chart of accounts for multiple transactions, update and view existing chart of accounts.

You are also able to add new journal entries and view existing journal entries for individual transactions within the system.

Lixnet Sacco

Dashboard Members Accounting CSS Reports Administration cris

Chart of Accounts

Journal Entries

Add Journal Entry

new account

Show 10 entries

Search:

#	Account Category	Account Name	Account Code	Active	Action
1	ASSET	Bank Account	1001	Active	Action
2	ASSET	Cash Account	1002	Active	Action
3	ASSET	Emergency Loan	1003	Active	Action
4	INCOME	Emergency Loan Interest	2001	Active	Action
5	INCOME	Emergency Loan Fee	2002	Active	Action
6	INCOME	Emergency Loan Penalties	2003	Active	Action
7	EXPENSE	Emergency Loan Written Off	3001	Active	Action
8	LIABILITY	Member Savings	5001	Active	Action
9	LIABILITY	Emergency Loan Overpayment	5002	Active	Action
10	LIABILITY	Emergency Loan Offset	5003	Active	Action

Showing 1 to 10 of 10 entries

Previous 1 Next

## 3.4 MEMBER MANAGEMENT

Under this link you are able to create new members, update existing members, view member details, add member next of kin, apply, approve and disburse loans for individual members.

You can access this link by either clicking on the *dashboard* tab and then on *Manage Members* or by clicking on the *Administration Tab* and then on the *Member Management* link.

*Dashboard > Manage Members* or *Administration > Member Management*

Lixnet Sacco

Dashboard Members Accounting CSS Reports Administration cris

New Member

Members

new member

Show 10 entries

Search:

#	Member Number	Member Name	Member Branch	Action
1	LTL1	John Doe	Head Office	Manage

Showing 1 to 1 of 1 entries

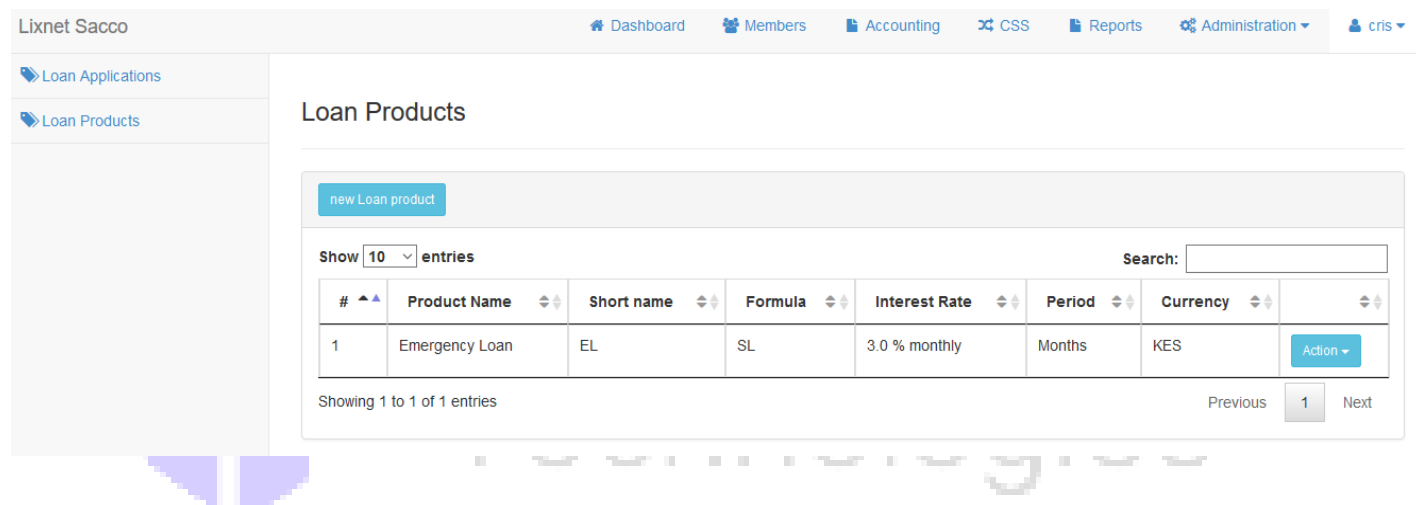
Previous 1 Next

## 3.5 LOAN MANAGEMENT

Under this link you are able to create new loan products, update existing loan products, view loan applications, approve loans and also disburse loans.

You can access this link by either clicking on the *dashboard tab* and then on *Manage Loans* or by clicking on the *Administration Tab* and then on the *Loan Management* link.

*Dashboard > Manage Loans* or *Administration > Loan Management*



Lixnet Sacco

Dashboard Members Accounting CSS Reports Administration cris

Loan Applications

Loan Products

### Loan Products

new Loan product

Show 10 entries Search:

#	Product Name	Short name	Formula	Interest Rate	Period	Currency	
1	Emergency Loan	EL	SL	3.0 % monthly	Months	KES	Action

Showing 1 to 1 of 1 entries Previous 1 Next

To view, approve and disburse loan applications, click on the *Loan Applications* link on the sidebar.

## Loan Accounts

[New Applications](#)
[Approved Applications](#)
[Disbursed Loans](#)

### New Applications

Show  entries

Search:

[Member](#)
[Loan Type](#)
[Date Applied](#)
[Amount Applied](#)
[Period \(months\)](#)
[Interest Rate \(monthly\)](#)

No data available in table

Showing 0 to 0 of 0 entries

[Previous](#)
[Next](#)

## 3.6 SAVINGS MANAGEMENT

Under this link you are able to create new saving products, update existing saving products, and view member savings.

You can access this link by either clicking on the *dashboard tab* and then on *Manage Savings* or by clicking on the *Administration Tab* and then on the *Savings Management* link.

*Dashboard > Manage Savings* **OR** *Administration > Savings Management*

## Saving Products

[new Saving product](#)

Show  entries

Search:

<#>
[Product Name](#)
[Short name](#)
[Opening Balance](#)
[Currency](#)

No data available in table

Showing 0 to 0 of 0 entries

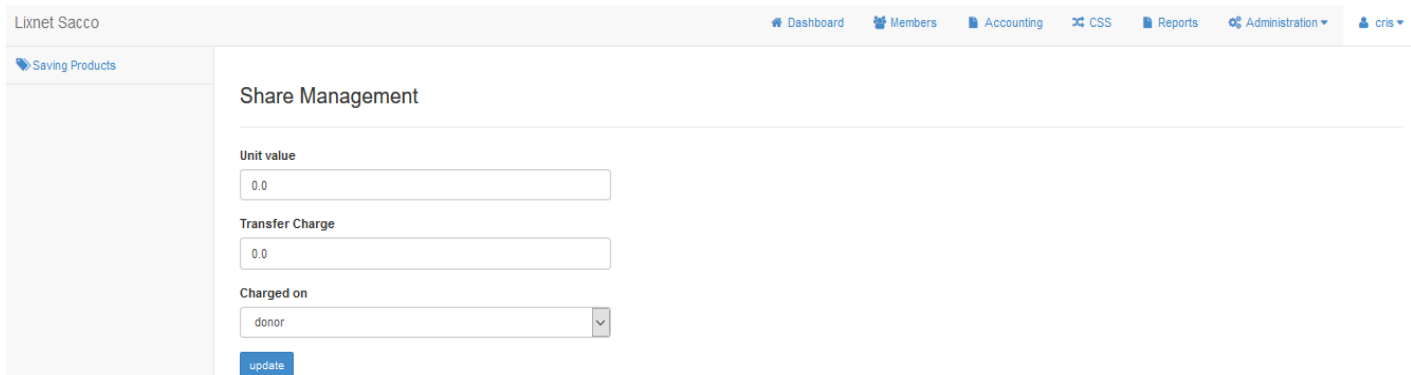
[Previous](#)
[Next](#)

### 3.7 SHARES MANAGEMENT

Under this link you are able to create new shares, update existing shares and view shares.

You can access this link by either clicking on the *dashboard tab* and then on *Manage Shares* or by clicking on the *Administration Tab* and then on the *Shares Management* link.

*Dashboard > Manage Shares* **OR** *Administration > Shares Management*



The screenshot shows the 'Share Management' interface within the 'Lixnet Sacco' system. The top navigation bar includes links for Dashboard, Members, Accounting, CSS, Reports, and Administration. The left sidebar shows 'Saving Products'. The main content area has a title 'Share Management' and three input fields: 'Unit value' (0.0), 'Transfer Charge' (0.0), and 'Charged on' (donor). An 'update' button is located below the 'Charged on' field.

### 3.8 CHARGE MANAGEMENT

Under this link you are able to create new charges for loans or savings transactions and also on the members. You can also update existing charges and view charges.

You can access this link by clicking on the *Administration Tab* and then on the *charge Management* link.

*Administration > Charge Management*

Lixnet Sacco

Dashboard Members Accounting CSS Reports Administration cris

Charge

## New Charge

Charge Category

Charge Name

Calculation Method

Payment Time

Percentage of

Value/ Amount

is Fee ☐

Create Charge

### 3.9 CSS (channel server support)

This is the shopping end of the Xara CBS system whereby you can create multiple products and vendors of the products which will enable the members of the Sacco to acquire products on loan from the vendors you have partnered with.

The members can access there CSS shop end after being activated by clicking on the action button and then activate. This will send an email to the user giving the login details.

From the CSS end, the user is able to apply loans, get products on loan, manage their loans, view loan statements and receipts and also view their savings.



Lixnet Sacco

Dashboard Members Accounting CSS Reports Administration cris

Members

Vendors

Products

Orders

## Members

Active Members

Show 10 entries

Search:

#	Member Number	Member Name	
1	LTL1	John Doe	<a href="#">Action</a> <ul style="list-style-type: none"> <li>Activate</li> <li>Reset Password</li> </ul>

Showing 1 to 1 of 1 entries

1 Next

## 3.10 REPORTS MANAGEMENT

This enables you to generate member, saving, loan and financial reports.

You can access this link by clicking on the *Reports Tab* on the top menu and then selecting on the individual reports.

Lixnet Sacco

Dashboard Members Accounting CSS Reports Administration cris

Member Reports

Saving Reports

Loan Reports

Financial Reports

## Member Reports

- Members Listing report
- Members monthly Remittance Schedule report
- Blank report template
- Combined Member Statement