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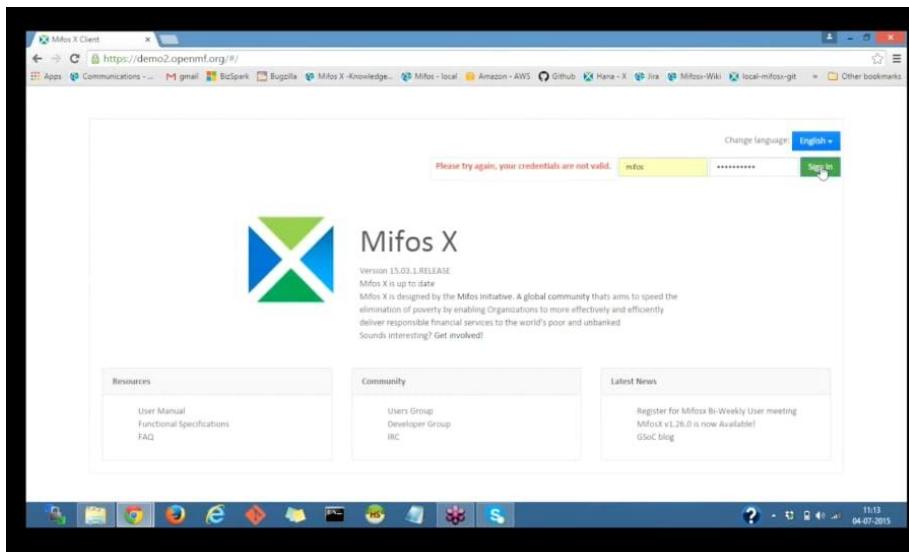
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The features provided by a banking platform are :

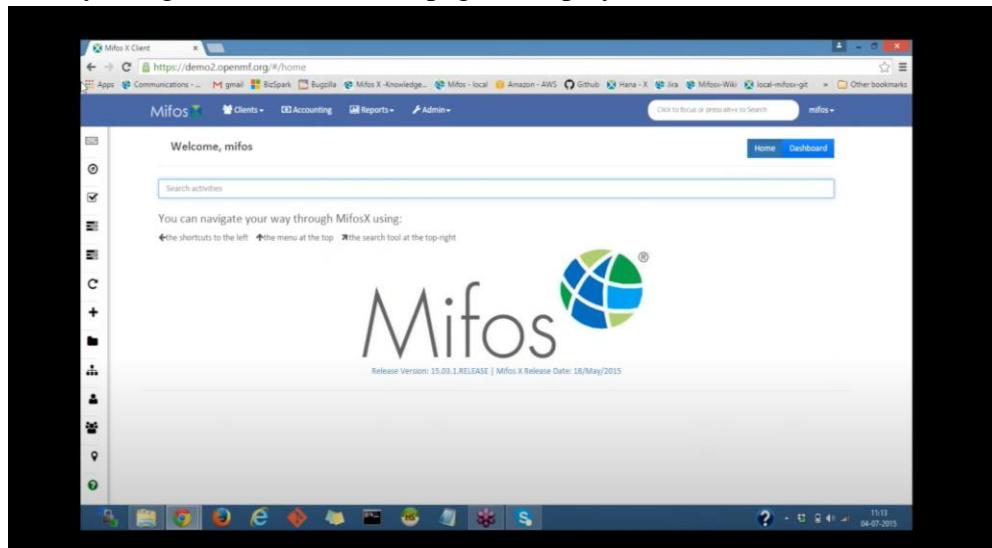
- ★ Banking operations
- ★ Loan origination
- ★ Management ,savings and deposit products
- ★ Client management
- ★ Accounting and reporting
- ★ Digital financial services like mobile banking and payment gateway

STEPS TO SETUP A PLATFORM:

1. Open a new window in any internet browser (e.g., Firefox, Chrome, Internet Explorer)
2. Enter the URL in the address bar
3. The Sign in page will be displayed, as shown in the picture above.
4. Enter your username in the username field (Default user name - mifos)
5. Enter your password in the password field (Default password - password)
6. Click Sign In as shown in fig below



6. Once you sign in, the Welcome page is displayed as shown below

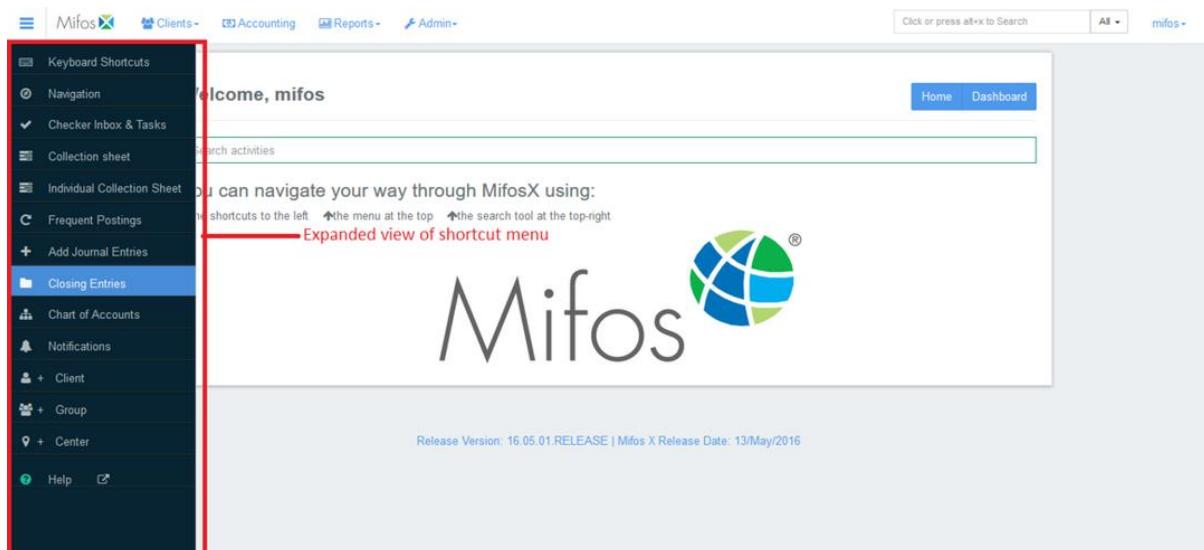


WELCOME PAGE:

- **logo**
Access the Welcome Page from anywhere in the Mifos X platform
- **Clients** menu
Access Clients, Groups, and Centers
- **Accounting** menu
Access the Accounting activities pages
- **Reports** menu
Access Clients, Loans, Savings, Funds, Accounting, and XBRL Reports
- **Admin** menu
Access the Administration menu
- **Search** tool
System-wide Search Tool—use the search tool to search for clients, groups, and centers
- **menu**
Access to **Help** (redirects to the User Manual), **Profile** (your user profile, including an option to change your password), **Settings** (to change user language and date format), and **Log Out** button.

DASHBOARD/HOME TOGGLE BUTTON :

- The **Home/Dashboard** toggle button on the top right switches between this page (Welcome page) and the Dashboard page.
- Your username will appear beside the word **Welcome**. If your username is not displayed correctly, contact your administrator.
- The **activity search** tool is a quick method to find and navigate to activities/pages in the platform. You can write keywords in the given textbox and search for related activities. For example, if you want to access an activity related to loans, type "loan" into the activity search field. Loan-related activities will be listed (i.e create loan product, loan products, bulk loan reassignment). You can then click on the desired loan activity. Similarly, you can access activities related to clients, savings products, groups, and more.
- The **navigation hints** point out navigation methods that are available to you wherever you are in , including:
 - ❖ Shortcut menu (sidebar)
 - ❖ menu bar
 - ❖ Search tool (located on the menu bar)
- The **Shortcut** menu is a sidebar menu of your favorite/most frequently used activities. You can personalize the Shortcut sidebar to suit your work style. The Shortcut sidebar will pop out when you hover the mouse over the menu area. The Shortcut sidebar is available on every page in the app.



- The Dashboard contents will be unique to each user. The page displays recent activities ,frequent activities ,amount disbursed for today,amount collected for today and client trends for head office with the help of graphs.

PROFILE PAGE :

- Click on mifos a drop a down list will be displayed in that select profile option a profile page will be displayed

LIST PAGE :

- The List page layout is used throughout Mifos X and is a method to view and access information.
- The Mifos menu bar and the Shortcut sidebar menu are available on list pages. The grey bar under the Mifos menu bar identifies the type of information presented in the list. One or more bright blue Activity buttons may be present below the grey bar.
- The label on the button tells you the activity that will be launched when you click it.
- The Filters allow you to narrow the listed information on the page. The text in the filter field informs you which fields will be filtered when you enter a filter. Page navigation buttons (<-Prev, Next ->) at the bottom of the page are used to scroll forward and backward through the list.

The screenshot shows the 'Clients' list page in Mifos X. The page is titled 'Clients' and is part of the 'Institution' section. The 'Mifos Menu Bar' is at the top, featuring a logo, navigation links for Institution, Accounting, Reports, Admin, Self Service, Configuration Wizard, and a search bar. A language dropdown shows 'English'. On the left is a 'Shortcut sidebar menu' with various icons. The main content area has a 'Type of Information Listed' header. A 'Filter' section contains a search input 'Search by client name' and a checkbox 'Show Closed Accounts'. Below is a table with columns: Name, Account #, ExternalID, Status, Mobile Number, Gender, OfficeName, and StaffName. Three rows of data are shown: 'balinda mike' (Status: green, Mobile Number: -24, OfficeName: Head Office), 'Client A FN Client A LN' (Status: orange, Mobile Number: -, OfficeName: Head Office), and 'Client B FN Client B LN' (Status: orange, Mobile Number: -, OfficeName: Head Office). To the right of the table is an 'Activity Button' labeled '+ Create Client'. At the bottom are page navigation controls and a footer with 'Version 0.0.0-' and 'Mifos X by Mifos'.

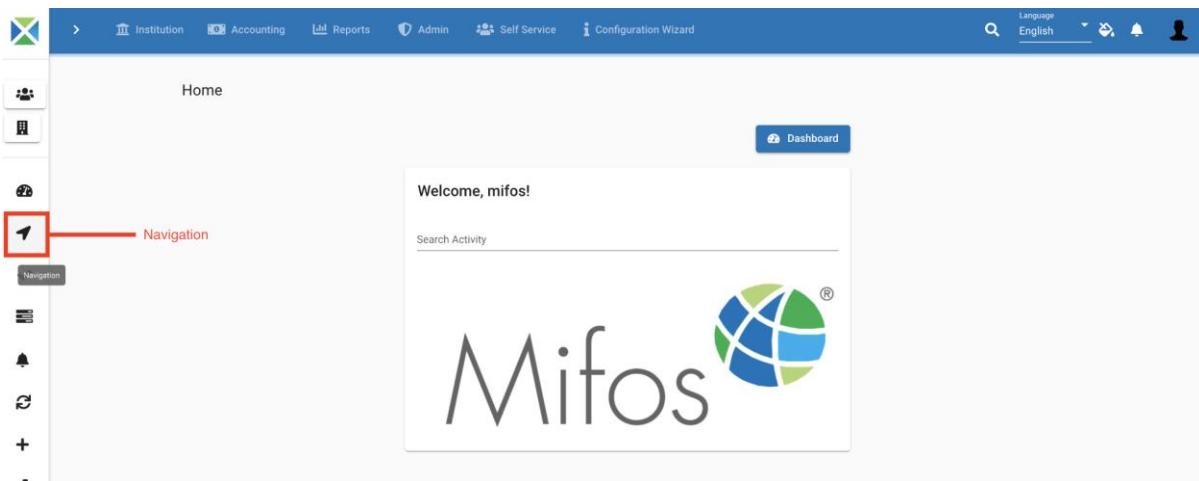
Name	Account #	ExternalID	Status	Mobile Number	Gender	OfficeName	StaffName
balinda mike	000000001		green	-24		Head Office	
Client A FN Client A LN	000000002		orange			Head Office	
Client B FN Client B LN	000000003		orange			Head Office	

NAVIGATION PAGE:

The **Navigation Tool** enables you to quickly navigate through Offices, Loan Officers, Centers, Groups and Clients within Mifos X. It provides a very efficient mechanism that allows you to quickly filter through and navigate to particular groups or clients under a specific office.

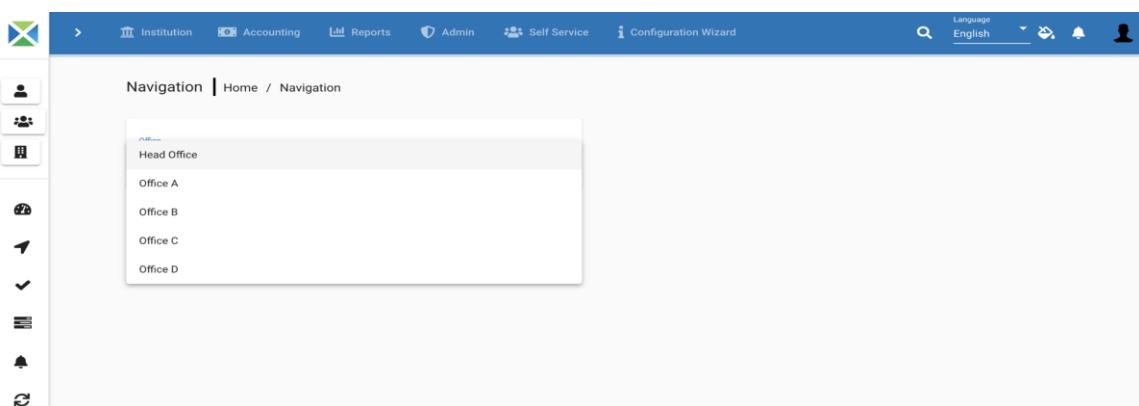
How to use navigation tool?

1. Click on the **Navigation** option in the Side Bar Menu.

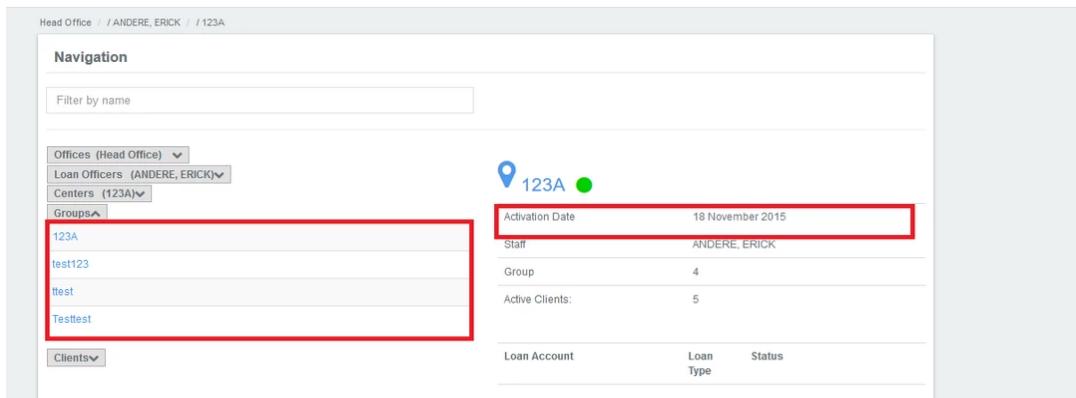


Once you click on the **Navigation** panel, the following window appears. This window has buttons that allow you to navigate through offices, loan officers, center, groups and clients.

Click on '**Offices (Head Office)**' to see the list of branch offices.

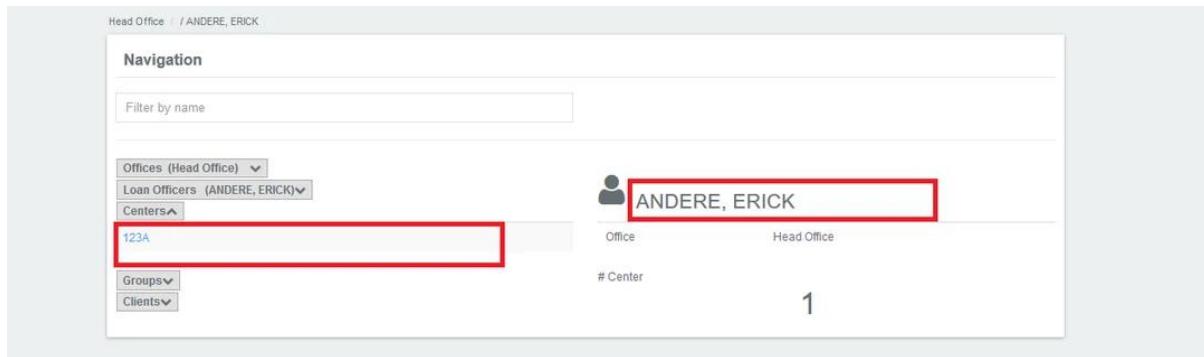


Here, click on any office (*for example: Head Office*) to see the list of loan officers.



The screenshot shows a navigation sidebar on the left with a 'Groups' section highlighted by a red box. The main content area displays a center named '123A' with a location pin icon. A red box highlights the 'Activation Date' field, which shows '18 November 2015'. Below this, there are fields for 'Staff' (Andere, Erick), 'Group' (4), and 'Active Clients' (5). At the bottom, there are tabs for 'Loan Account', 'Loan Type', and 'Status'.

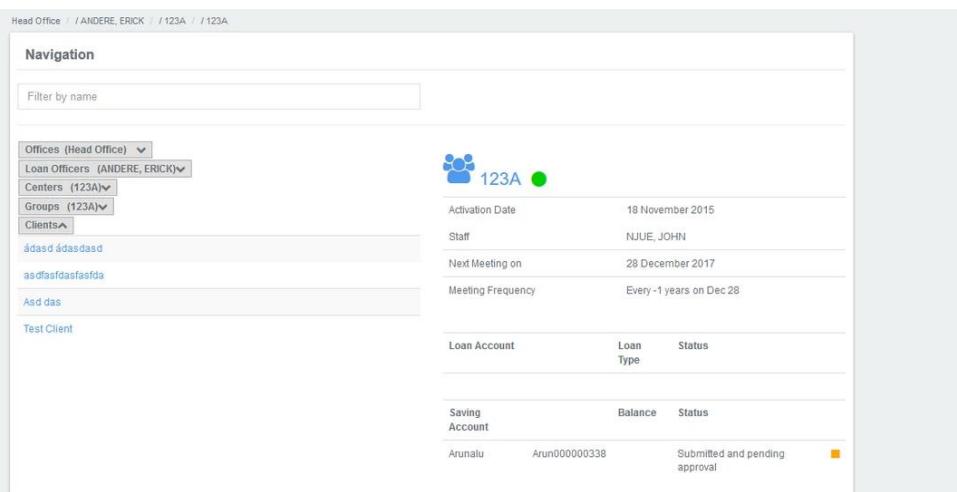
In this example, there is one loan officer (*Andere, Erick*) under our selected branch office (*Head Office*). Click on the loan officer's name (*Andere, Erick, in this example*) to see the list of centers managed by them.



The screenshot shows a navigation sidebar on the left with a 'Centers' section highlighted by a red box. The main content area displays a center named '123A' with a user icon. A red box highlights the 'ANDERE, ERICK' name. Below this, there are fields for 'Office' (Head Office) and '# Center' (1).

As shown in the screenshot below, there is one center which is managed by our selected loan officer (*Andere, Erick*). Click on any specific center to see the list of groups under that center.

You can now see that there are four groups and can also view the center activation date. Click on any group to see the list of clients under that group.

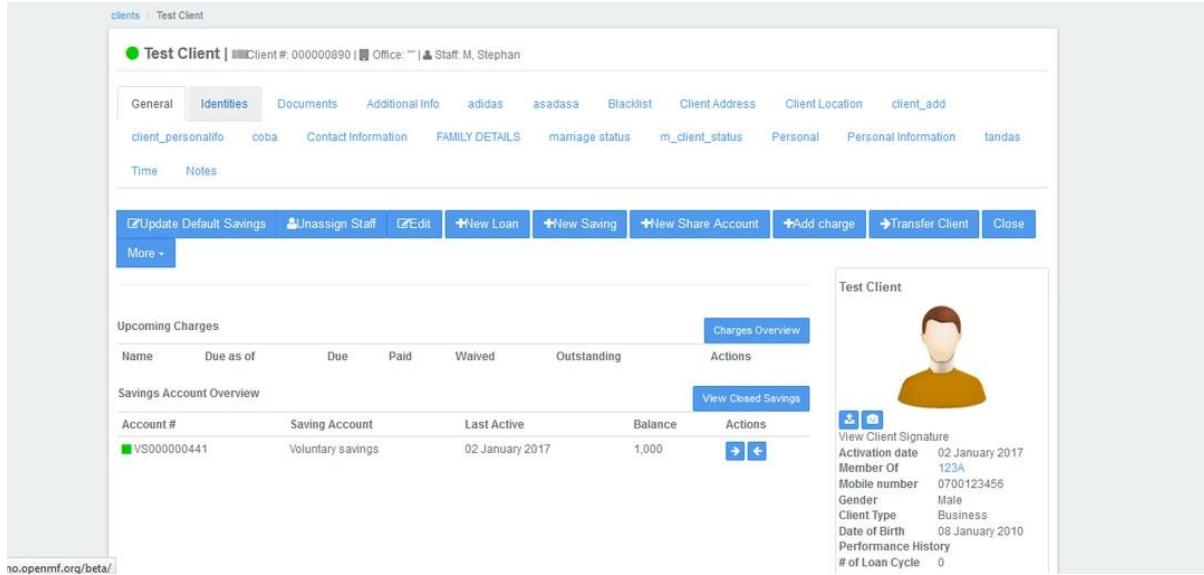


The screenshot shows a navigation sidebar on the left with a 'Groups' section highlighted by a red box. The main content area displays a center named '123A' with a group icon. A red box highlights the 'Activation Date' field, which shows '18 November 2015'. Below this, there are fields for 'Staff' (NJUE, JOHN), 'Next Meeting on' (28 December 2017), and 'Meeting Frequency' (Every -1 years on Dec 28). At the bottom, there are tabs for 'Loan Account', 'Loan Type', and 'Status'.

There are four clients under the group 123A. In order to see the overview of any particular client, click on the client's name.

In this example, the client 'Test Client' has been selected. The following is displayed: 1. Client's personal profile 2. List of loan accounts held by the client (and their overview) 3. List of savings accounts held by the client (and their overview)

If you click on the Client's name (*Test Client, in this example*), it redirects you to the client's profile.

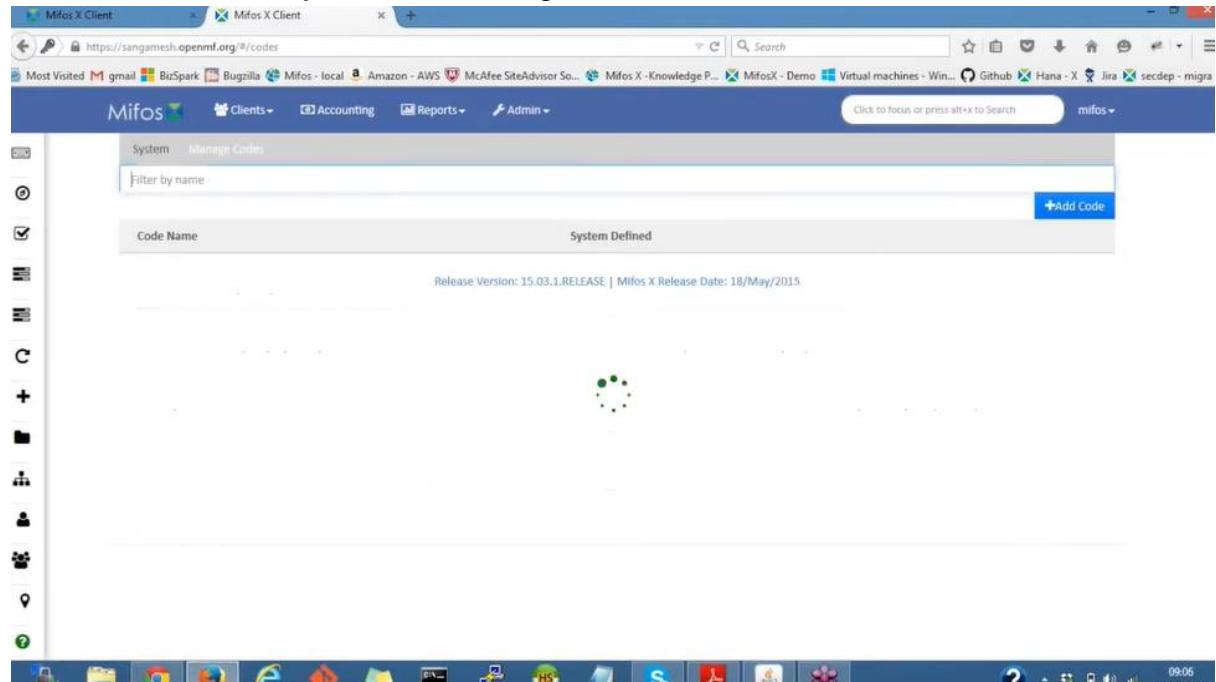


The screenshot shows the 'clients / Test Client' page. At the top, it displays the client's name 'Test Client' with the ID '000000890', office 'M', and staff 'M, Stephan'. Below this is a navigation bar with tabs: General, Identities, Documents, Additional Info, adidas, asadasa, Blacklist, Client Address, Client Location, and client_add. Under 'Identities', there are sub-tabs: client_personalinfo, coba, Contact Information, FAMILY DETAILS, marriage status, m_client_status, Personal, Personal Information, and tandas. Below the tabs are buttons for 'Update Default Savings', 'Unassign Staff', 'Edit', and actions like '+New Loan', '+New Saving', '+New Share Account', '+Add charge', '+Transfer Client', and 'Close'. A 'More' dropdown is also present. The main content area is divided into sections: 'Upcoming Charges' (table with columns: Name, Due as of, Due, Paid, Waived, Outstanding, Actions) and 'Savings Account Overview' (table with columns: Account #, Saving Account, Last Active, Balance, Actions). The 'Savings Account Overview' table shows one account: 'VS000000441' with 'Voluntary savings' as the account type, last active on '02 January 2017', and a balance of '1,000'. To the right is a sidebar for 'Test Client' with a user icon, 'View Client Signature' button, and detailed client information: Activation date 02 January 2017, Member Of 123A, Mobile number 0700123456, Gender Male, Client Type Business, Date of Birth 08 January 2010, Performance History # of Loan Cycle 0.

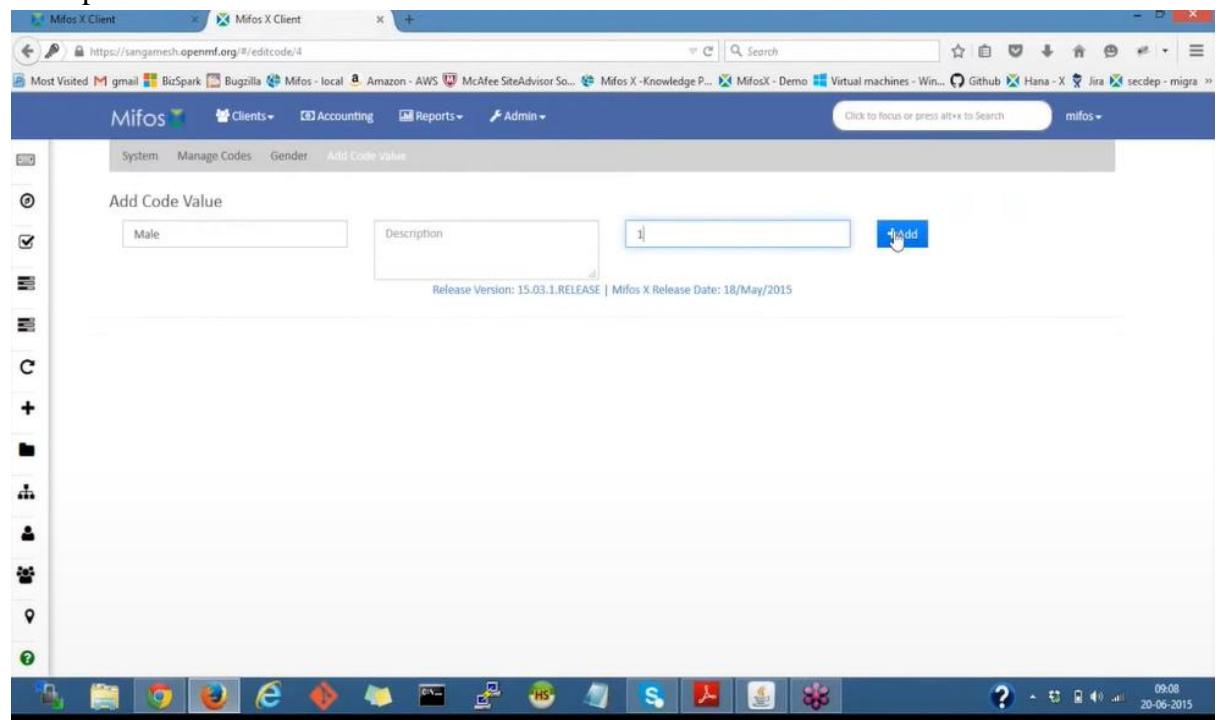
Mifos x manage code functions :

To find drop down fields and drop down values.

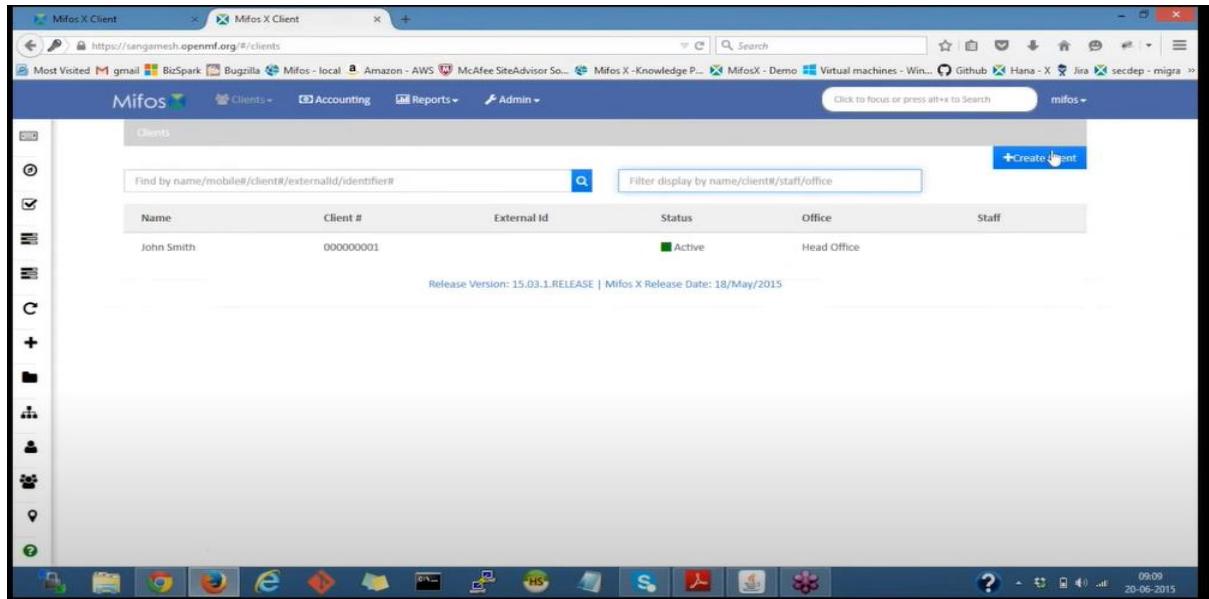
Goto Admin,click on system-select managa codes.



Click on +Add code and select the Add code value and below snapsopt page will appear
And provide the Name and Position.



We have to define code values by create client and client type, Goto the home page-click on create client and select gender, client type then submit.



Mifos X Client

https://sangamesh.openmifos.org/#/clients

Most Visited Gmail BizSpark Bugzilla Mifos - local Amazon - AWS McAfee SiteAdvisor So... Mifos X - Knowledge P... MifosX - Demo Virtual machines - Win... Github Hana - X Jira secdep - migra

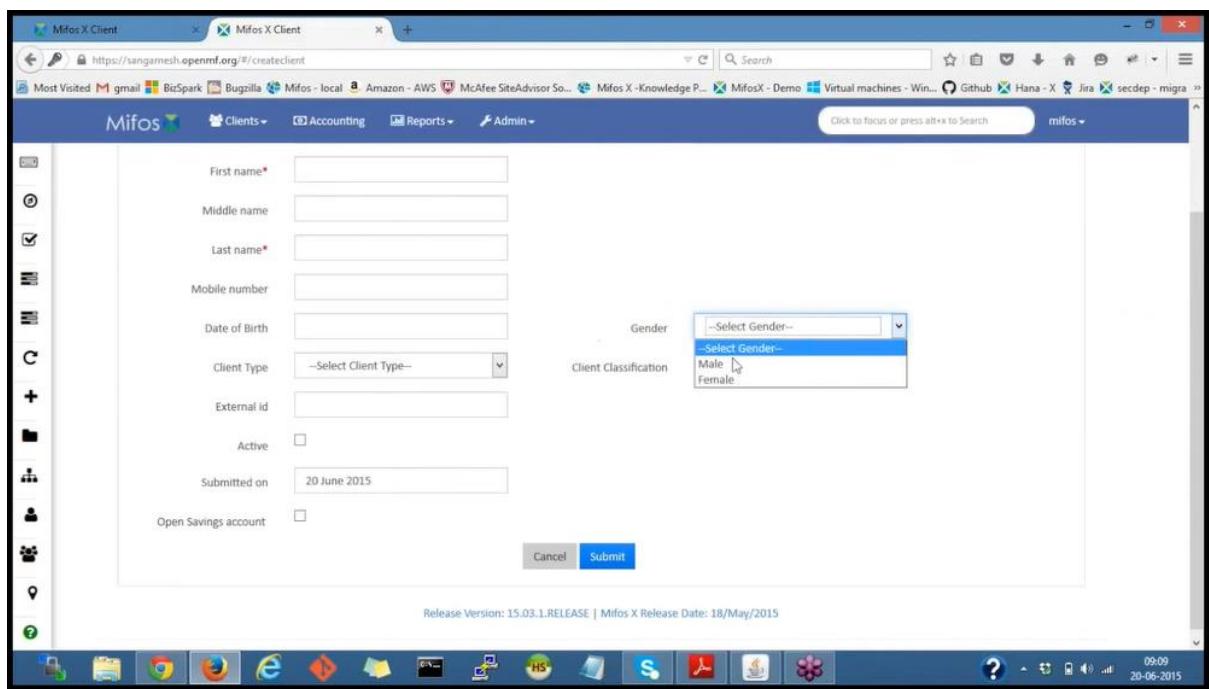
Mifos X Client

Clients Accounting Reports Admin

Click to focus or press alt+x to Search

John Smith 00000001 Active Head Office

Release Version: 15.03.1.RELEASE | Mifos X Release Date: 18/May/2015



Mifos X Client

https://sangamesh.openmifos.org/#/createclient

Most Visited Gmail BizSpark Bugzilla Mifos - local Amazon - AWS McAfee SiteAdvisor So... Mifos X - Knowledge P... MifosX - Demo Virtual machines - Win... Github Hana - X Jira secdep - migra

Mifos X Client

Clients Accounting Reports Admin

Click to focus or press alt+x to Search

First name*

Middle name

Last name*

Mobile number

Date of Birth

Client Type

External id

Active

Submitted on

Open Savings account

Gender

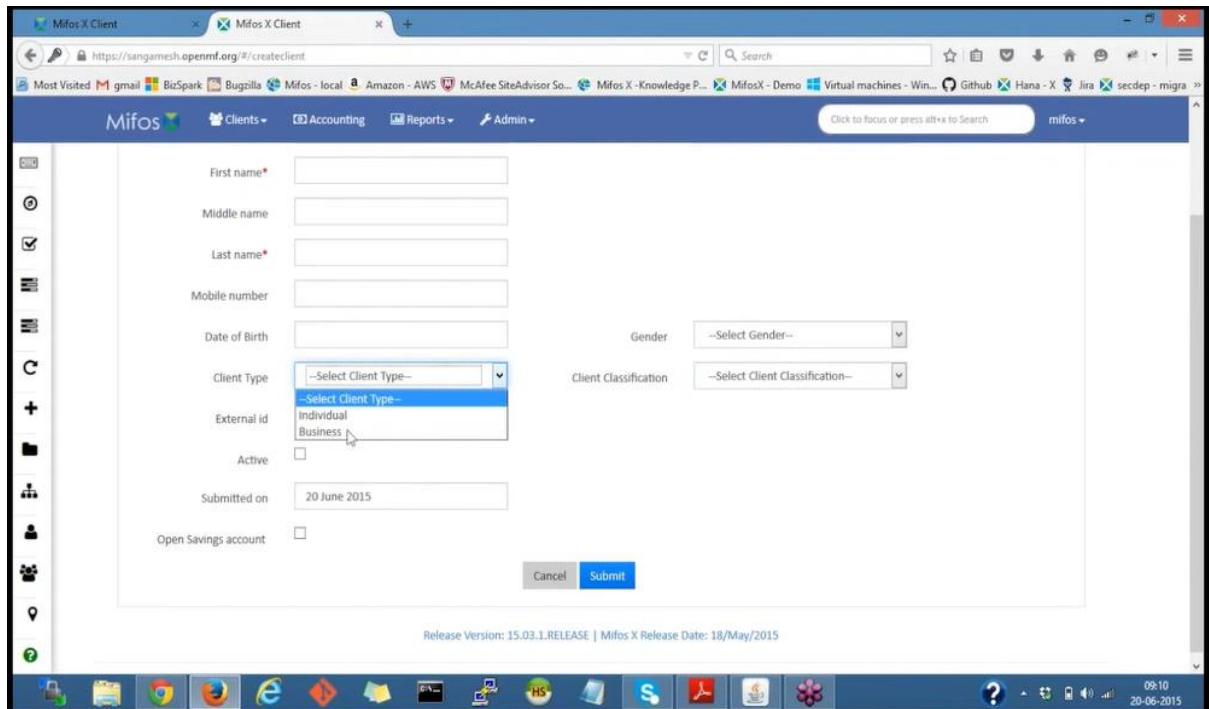
Client Classification

Male

Female

Cancel Submit

Release Version: 15.03.1.RELEASE | Mifos X Release Date: 18/May/2015



Mifos X Loan Fees & Charges v15.03:

About Charges:

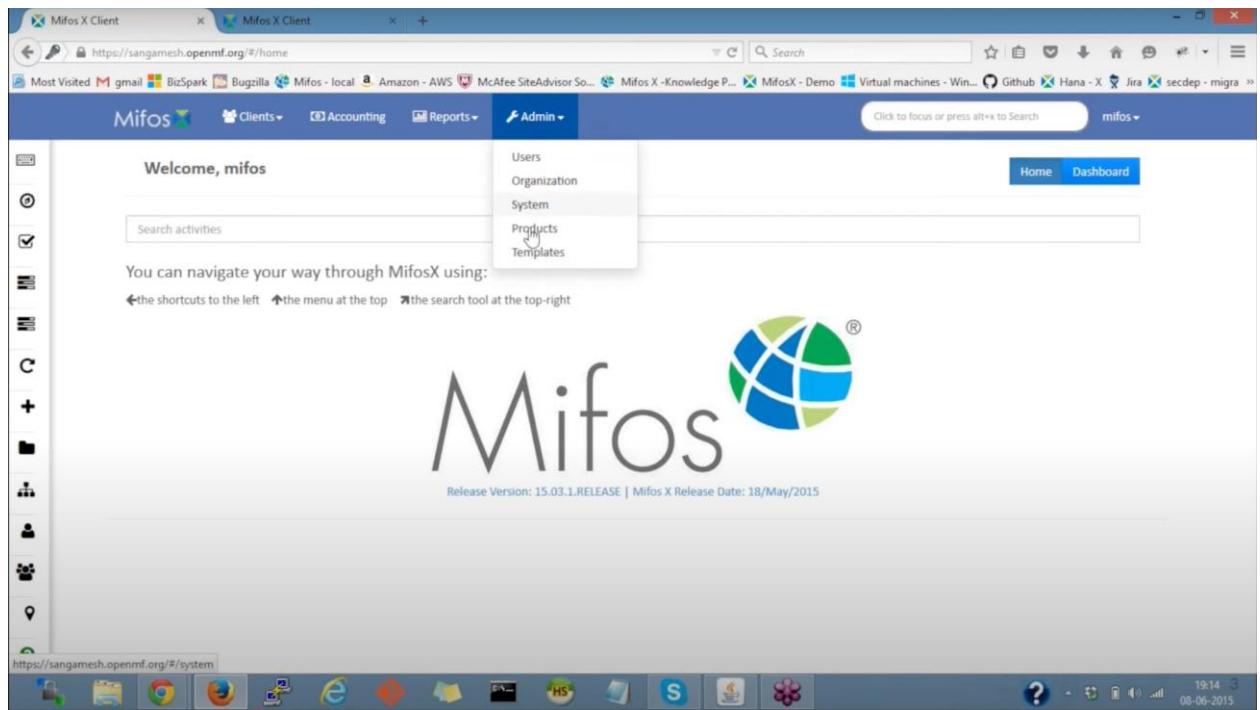
Mifos support 2 types of charges:

- Fees
- Penalties

Fees are charged for services for example, membership fees, loan disbursement fees, withdrawal fees. Penalties are charged to discourage clients from deviating from the terms of a product-for example, late payment penalty for a loan account, early withdrawal penalty for a fixed deposit

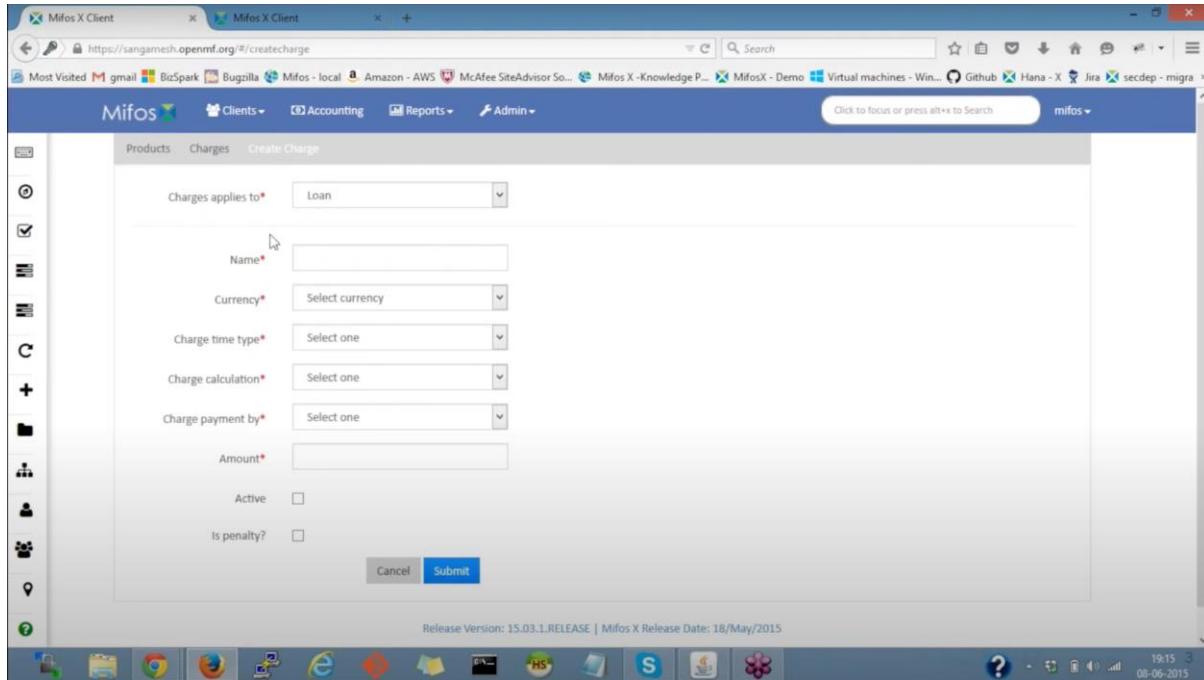
account. Charges may be associated with a product. When an account is opened based on a product that charges have been associated with, the account will include (inherit) all charges that are associated with the product. In addition, charges that are not defined for a product may be associated with individual client accounts.

Procedure



In the Mifos dashboard

- Click on Admin:
- In the dropdown, Click on Products.
- Create charges by clicking on the charges.sle
- There click on “+create charge”.



- Select ‘loan applies to’ and Select ‘loan’.
- Provide Name of the loan
- For eg: Loan processing Fee
- Select currency as ‘US dollar’
- Change time type

Now, What is ‘Change time type’?

They are four types:

- Disbursement
- Specific due date
- Installment fee
- Overdue installment

Disbursement: The fee is charged at the time of Loan Disbursement. - Ex: If the loan amount is \$1,000 and disbursement is on 5th Jan. With the Loan processing fee of \$1 - Flat. Then on the Loan disbursement date as on 5th jan, it would show in the transaction as:

Loan disbursement = \$1,000 & Fees = \$1.

Specified due date: These fees get collected at the provided date. - Ex: If the specified due date provided is on 10th Jan and the repayment date is on 15 Jan. The fees get collected as on 10th Jan.

Installment fee: The fee gets collected at every installment. Ex: If the installment fee is defined as \$1 and the loan repaid is every week. Then at the every installment i.e every week in this example fee of \$1 gets collected.

Overdue installment: This charge gets collected if there is an overdue in the installment. - Ex: If the penalty defined is 1% of the loan amount and if the loan installment was supposed to be paid on 15 Jan and client misses the payment for that particular installment, he will be penalized

1% of the loan amount.

- Select 'charge time type' as 'Disbursement'.
- Now go to 'Charge calculation'
- There are 4 types:

Flat - Provided amount

% Amount - % of loan amount

% loan amount + Interest

% Interest

- Select '%flat'

- Select charge payment by as 'Regular'

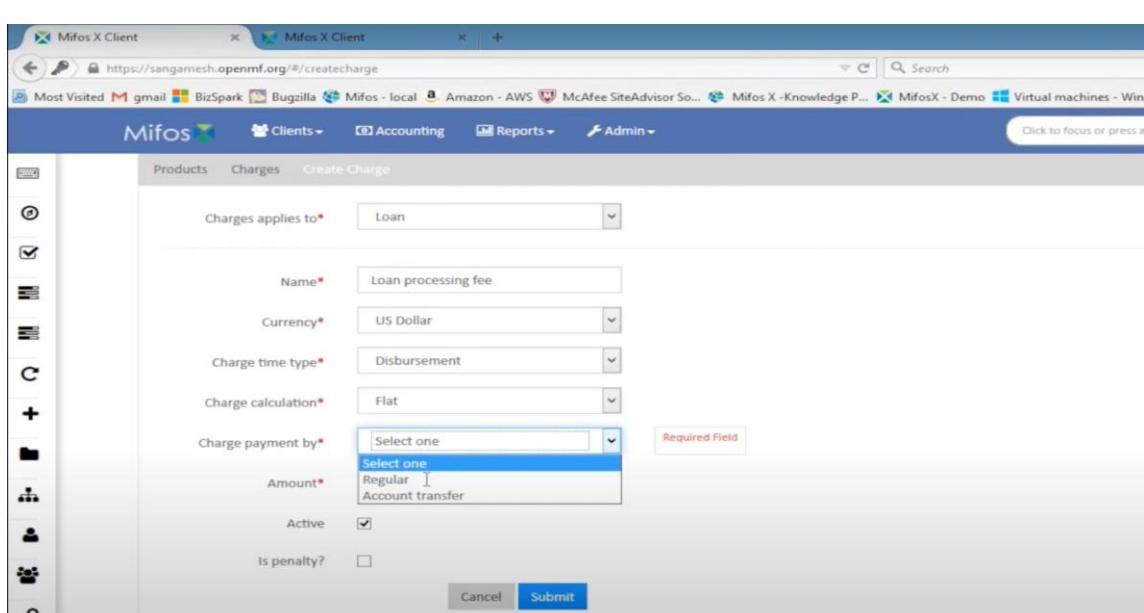
Regular for regular payment

Account transfer is for transferring through an account and link savings account.

- Fill amount as '1' it denotes the %.

- Check the 'Active' section.

- Do not check the 'is penalty' section.



The screenshot shows the 'Create Charge' form in the Mifos X Client. The 'Charge calculation' dropdown is open, showing 'Select one' as the current selection. Other options visible are 'Regular' and 'Account transfer'. The 'Charge time type' is set to 'Disbursement' and 'Charge calculation' is set to 'Flat'. The 'Charges applies to' field is set to 'Loan'.

- Then select ‘Submit’.

So now the loan processing fee is defined.

Charge Type	Charge
Currency	US Dollar
Amount	1
Charge Time Type	Disbursement
Charge Applies to	Loan
Charge Calculation Type	Flat
Active	Yes
Charge Payment Mode:	Regular

Now, we will go to ‘Charge’ page by clicking on ‘charge’

Name	Charge Applies to	Is Penalty?	Active
Loan processing fee	Loan	false	true

Now, we will create one more charge by clicking on ‘+Create Charge’

- In Charges applies to select ‘Loan’
- Now, enter the name as ‘Late payment fee’.
- Select Currency as ‘US Dollar’
- Select Charge time type as ‘Overdue Fees’ as it means Penalty.
- Select Charge calculation as ‘%Amount’ which means % of loan amount.
- Select Charge payment type as ‘Regular’.
- Select Amount as ‘1’ which is %1 of Loan amount.
- Check the Active check box
- Check the Is penalty? Check box
- Now click on ‘Submit’.

Now if we click on charges, it gives a list of Defined charges. Once these charges are created.

- We go back to the product, then Loan product.
- If there is already a loan product, edit it.
- If not, create new loan product by clicking on ‘+Create Loan Product’.
- Here, inside loan products give all the details required.
- Then in the bottom, select a charge ‘Loan processing fee’ and click on ‘add’ button to add the current loan product.
- We can also add ‘Late payment fee’ and click on ‘add’ button to add the charges which we had created in the beginning.
- Then click on ‘Submit’.

Charges

Name	Type	Amount	Collected On	Date	Actions
Loan processing fee,\$	Flat	1	Disbursement		

Overdue Charges

Name	Type	Amount	Collected On	Date	Actions
Late payment fee	% Amount	1	Overdue Fees		

Then if you scroll down and see, both these charges are added to the loan product.

Name	Type	Amount	Collected On
Loan processing fee	Flat	1	Disbursement

Overdue Charges

Name	Type	Amount	Collected On
Late payment fee	% Amount	1	Overdue Fees

Accounting

NONE

Release Version: 15.03.1.RELEASE | Mifos X Release Date: 18/May/2015

So whenever a client disburses a loan or an overdue the fees get charged.

Mifos x Savings Products

Savings products define the rules, default settings, and constraints for a financial institution's current/checking and passbook savings accounts. A saving product provides a template for multiple accounts that are or will be held by the financial institution's clients, groups and centers.

The categories of information required to set up a saving product includes:

- Identifying or descriptive information
- Terms
- Settings
- Charges
- Accounting

Beginning at the main screen, select **Admin**, then select **Products** from the drop-down menu. This will launch the **Products** menu.

Select Savings Products. Fixed Deposit Products defines the rules, default settings, and constraints for a financial institution's fixed deposit offerings (also referred to as term deposits). A fixed deposit product provides a template for multiple fixed deposit accounts for the financial institution's clients.

The information required to set up a fixed deposit product includes:

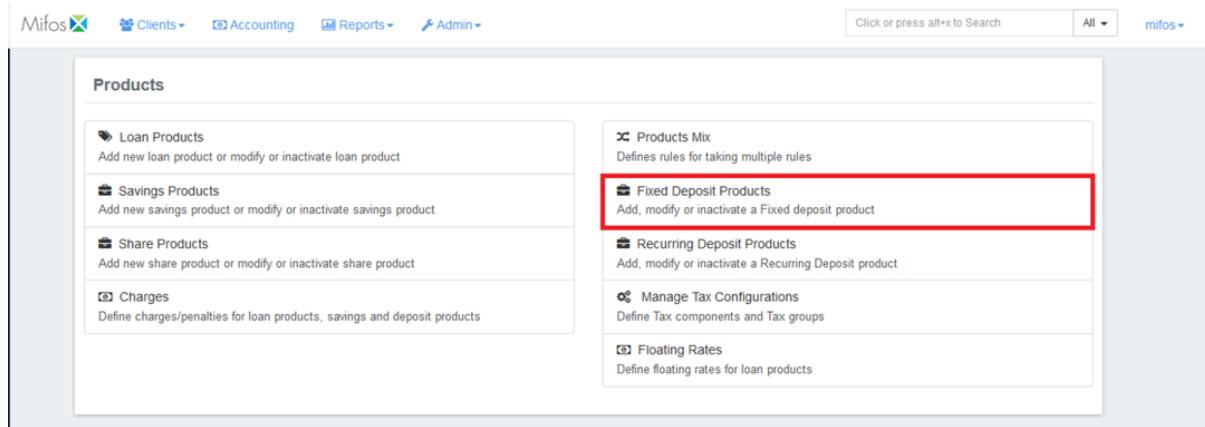
- Identifying descriptive information
- Terms
- Settings
- Charges
- Accounting

On this page:

Now Select Create Fixed Deposit Product
Details
Currency
Terms
Settings
Interest Rate chart
Charges
Accounting

Beginning at the main screen, select Admin, then Products from the drop-down menu. This will launch the Products menu.

Select Fixed Deposit Products.



The screenshot shows the Mifos X interface with the 'Products' section selected. The 'Fixed Deposit Products' option is highlighted with a red box. Other options shown include 'Loan Products', 'Savings Products', 'Share Products', 'Charges', 'Products Mix', 'Recurring Deposit Products', 'Manage Tax Configurations', and 'Floating Rates'.

Now Select Create Fixed Deposit Product :



The screenshot shows the 'Fixed Deposit Products' creation page. It displays a table with two rows:

Name	Short name
Bobo	test
FD001	FD

A blue button labeled '+Create Fixed Deposit Product' is located on the right side of the table.

Details :

Details



The screenshot shows the 'Details' form with three fields:

- Product name* (marked with a red '1')
- Short name* (marked with a red '2')
- Description* (marked with a red '3')

Please refer above Image for details, Details mentioned below are updated with respect to the provided fields number's.

- 1 - Provide Savings Product name .
- 2 - Provide Short name.
- 3 - Provide Description of this product.

Currency :

Currency

Currency*	Afghanistan Afgh	4	Decimal places*	2	5
Multiples of*		6			

- 4 - Select Currency. You need to have defined required currency: Currency Configuration
- 5 - Provide Decimal places.
- 6 - Provide Currency in multiples of. This is to provide the total rounding off amount. For example: 10, so Total amount gets rounded of to 10's.

Terms :

Terms

Default Deposit Amount*	7	Minimum Deposit Amount*	8	Maximum Deposit Amount*	9
Interest compounding period*	10	Interest posting period*	11	Days in year*	13
Interest calculated using*	12				

- 7 - Provide Default Deposit Amount
- 8 - Provide Minimum Deposit Amount
- 9 - Provide Maximum Deposit Amount
- 10 - Select Interest compounding period. For more information refer: Savings Interest Calculation and Posting
 - Daily
 - Monthly
 - Quarterly
 - Semi-Annual
 - Annually
- 11 - Select Interest posting period - Interest get posted for the selected frequency period. For more information refer: Savings Interest Calculation and Posting
 - Monthly
 - Quarterly
 - Semi-Annual
 - Annually

- 12 - Select Interest calculated using. For more information refer: Savings Interest Calculation and Posting
 - Daily Balance
 - Average daily balance
- 13 - Select Days in year - depending upon your financial days in a year practice.
 - 365 Days
 - 360 Days

Settings:

For detailed information on Fields refer: Fixed Deposit Product Fields

Settings

Lock-in period <small>?</small>	14	Select one	15 Minimum Deposit Term <small>?</small>	16	Select one
And thereafter, In Multiples of <small>?</small>	18	Select one	19 Maximum Deposit Term <small>?</small>	20	Select one
For Pre-mature <input type="checkbox"/> Apply penal interest Closure: <small>?</small> 22 (less)	23	on	Whole term	24	

14 - Provide Lock-in period value

Example: 12 Months (*15 - freq) so for the 12 months it doesn't allow withdrawal.

15 - Select frequency

Days

Weeks

Months

Years

16 - Provide Minimum Deposit Term value

Example: 12 months (*17 - Freq), can set a minimum deposit term.

17 - Select frequency

Days

Weeks

Months

Years

18 - Provide thereafter in multiples of value

Example: Let's say the provided deposit term is 12 months and Provide thereafter in multiples of value is 3 months. Then creation of Fixed Deposit account will only be allowed every after 2 months like 14, 16, 18th month.(*19 - freq)

19 - Select frequency

Days

Weeks

Months

Years

20 - Provide Maximum Deposit Term value

Example: 36 months (*21 - Freq), can set maximum deposit term.

21 - Select frequency

Days

Weeks

Months

Years

22 - Check the check box to enable penalty, if there is a premature closure.

23 - Provide the percentage - penalty for premature closure.

Example: 1(%) will be deduced by the selected deduction type(*24).

24 - Select type of deduction

Whole term - As originally defined term.

Till premature withdrawal - Till the date of premature withdrawal.

Interest Rate chart :

For info on amount range interest rate chart, please refer - Interest rate chart with amount range

For detailed information on Fields refer: Fixed Deposit Product Fields

Interest Rate Chart

Valid From Date*	<input type="text"/>	25	End Date	<input type="text"/>	26
Is primary grouping <input type="checkbox"/> by Amount*					
Period Type	27	Period From / To	28	Amount Range	Interest 29 Description 30 31 32
<input type="button" value="Remove"/>	<input type="button" value="Add"/>	<input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> Incentives

25 - Provide start date for the interest rate chart.

26 - Provide end date, in case if you want to stop the provided interest rates for the chart.

27 - Select period type

Days

Weeks

Months

Years

Example: Months

28 - Provide period value - From / To

Example: a) 1 - 12 months

b) 13 - 18 Months

29 - Provide rate of interest for the period.

Example: a) 8(%)

b) 8.5(%)

30 - Provide description for the table.

Example: a) 1 - 12 mnt - 8%.

b) 13 - 18 mnt - 8.5%.

31 - To add more interest on the interest rate table, click on Add button. To remove, click on remove button.

32 - Incentives - For detailed information on Fields refer: Fixed Deposit Product Fields

Incentives

Customer Attributes

Attribute	33		Value	34	Type	35	Interest	36	Add	37	
-----------	----	--	-------	----	------	----	----------	----	-----	----	--

Close

33 - Select Attribute from the drop down.

Example - Gender

34 - Select either one depending upon your needs:- Less then or Equal or Greater then or Not equal.

Example - Female

35 - Select Type:

Fixed - Provided value will be considered as the rate of interest. Example - 9%(*36).

Incentive - Provided value will be added to the interest rate chart. For example in the chart if it is defined as 8% and incentive is provided as 2%(*36) then the final interest value will be 10%.

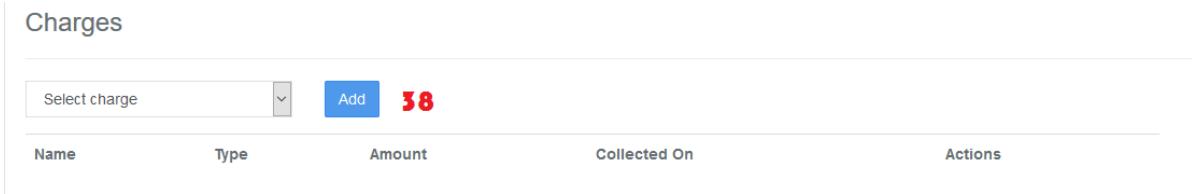
36 - Provide the rate of interest. Example: 9% as shown in (*35).

37 - Click on Add(+) button to define more.

Example 1) Attribute - Gender, Equal, Value - Female, Type - Fixed, Interest - 9(%) then close the button to save.

Example 2) Attribute - Age, Greater then, Value - 60, Type - Incentive, Interest - 2(%) then close the button to save.

Charges :



The screenshot shows a user interface for managing charges. At the top, there is a dropdown menu labeled "Select charge" with a downward arrow, a blue "Add" button, and a red "38" indicating the number of charges. Below this is a table with the following columns: Name, Type, Amount, Collected On, and Actions. The table is currently empty.

In order to use Add charge, you should have already defined it in charges. For more information on charges refer here: [Charges](#)

Accounting :



The screenshot shows a user interface for accounting settings. It features a heading "Accounting" followed by a red "39" and a horizontal line. Below this is a section with two radio buttons: a black one labeled "None" and a white one labeled "Cash".

By default, Accounting will be disabled - None:- This means If you are using this product for various transactions like deposits, withdrawals,etc, these transactions are not passed in the journal entry.

Enabling accounting for the savings product:-

>> You should have created chart of accounts, for more information refer:
<https://mifosforge.jira.com/wiki/display/docs/Chart+of+Accounts+and+General+Ledger+Setup>

>> To enable Accounting, you need to select cash accounting. As of now, Mifos x supports only cash accounting for savings product.

- Cash

>> Map accounts with respect to the savings product accounts. For information on these accounts refer: [A Possible accounting Spec - Accounting rules for savings](#).

Accounting

None Cash

Assets

Saving reference ?

Liabilities

Saving control ?

Savings transfers in suspense ?

Expenses

Interest on savings ?

Income

Income from fees ?

Income from penalties ?

Advanced Accounting Rule

On clicking on the show button it enables the Advanced accounting rule.

Advanced Accounting Rule [[hide](#)]

Configure Fund Sources for Payment Channels

Add

Payment Type	Fund Source	Actions
Map Fees to Income Accounts		Add
Fees	Income Account	Actions
Map Penalties to Specific Income Accounts		Add
Penalty	Income Account	Actions

If you click on **Add** button, it will expand and show up selection drop-downs.

- Configure Fund sources for Payment Channels.
Example: In the image shown above, Payment type - Cheque is mapped to Fund source - Bank. So whenever payment type is used for transaction. Journal entry for Account - Bank will be passed.
- Map Fees to Income Accounts.
- Map Penalties to Specific Income Accounts

Click on **Submit** button to Save/Create savings product.



Mifos X Accounting :

Step 1: Standard Financial Account Principles

Accounting

Standard Financial Account Principles

Real Accounts – related to Assets and Liabilities

- Debit – what comes in
- Credit – what goes out

Personal Accounts – related to people (or legal entities)

- Debit – the receiver
- Credit – the giver

Nominal Accounts – related to profits, losses, incomes and expenses

- Debit – all expenses and losses
- Credit – the giver

Accounting Entries – Examples

Business started with 3,000,000 as capital in Bank

- Bank account (Asset) Dr 3,000,000
- Capital account (Liability) Cr 3,000,000

Step 2: Here are some examples

Accounting

1,000,000 Cash withdrawn from bank

- Cash account (Asset) Dr 1,000,000
- Bank account (Asset) Cr 1,000,000

Bought office furniture for cash 100,000

- Fixtures and Fittings (Asset) Dr 100,000
- Cash Account (Asset) Cr 100,000

Paid electricity bill in cash 9,000

- Electricity Charges (Expense) Dr 9,000
- Cash Account (Asset) Cr 9,000

Salaries paid by bank transfer 50,000

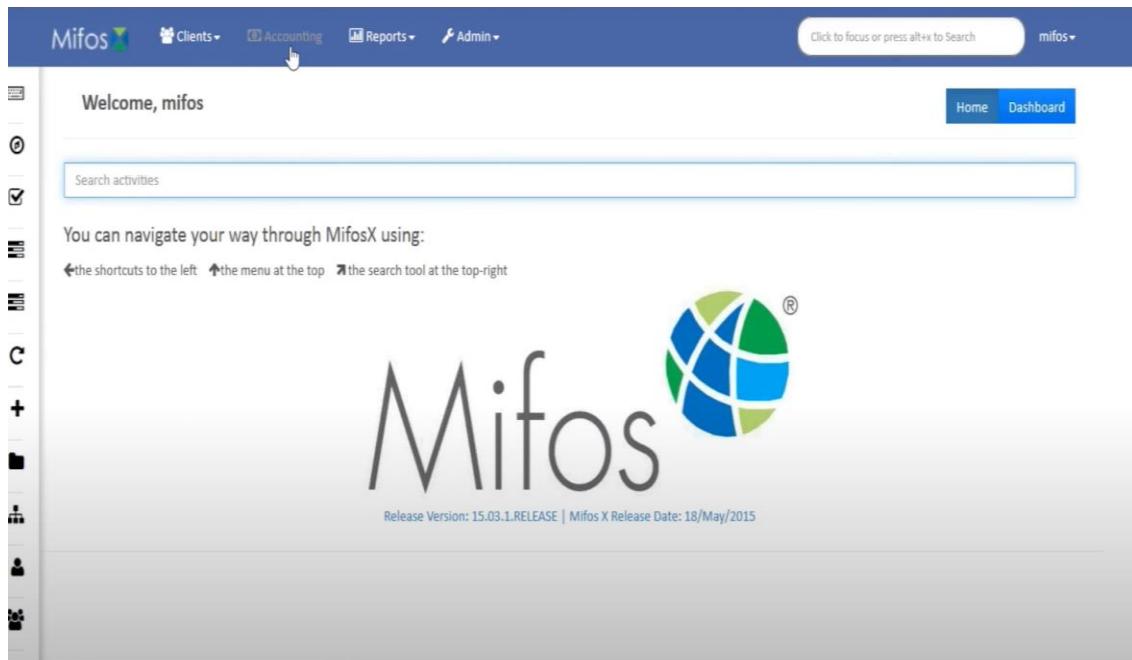
- Salaries and Wages (Expense) Dr 50,000
- Bank Account (Asset) Cr 50,000

Make provisions, example provision for bad debts for 200,000

- Bad Debts (Expense) Dr 200,000
- Allowance for Bad and Doubtful Debts (Asset) Cr 200,000

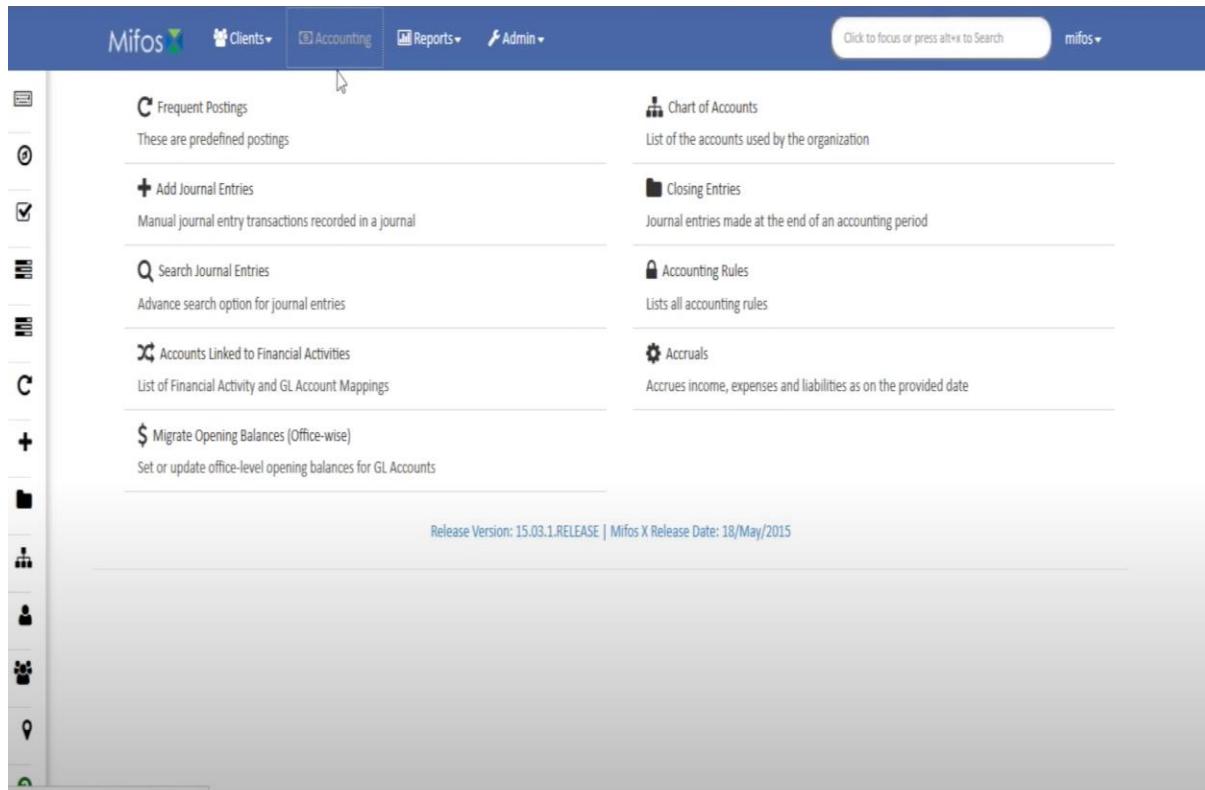
3:48 / 35:00 • Accounting Examples > Scroll for details

Step 3: Mifos Dashboard page



The screenshot shows the Mifos X dashboard. At the top, there is a blue header bar with the Mifos logo, a search bar, and a dropdown menu labeled 'mifos'. Below the header is a sidebar on the left with various icons and a 'Welcome, mifos' message. The main content area features a large 'Mifos' logo with a globe icon to its right. A search bar at the top of the content area contains the placeholder 'Search activities'. Below the search bar, a message says 'You can navigate your way through MifosX using: the shortcuts to the left the menu at the top the search tool at the top-right'. At the bottom of the content area, it says 'Release Version: 15.03.1.RELEASE | Mifos X Release Date: 18/May/2015'. The 'Accounting' menu item in the top navigation bar is highlighted with a blue background.

Step 4: Click on Accounting Section



The screenshot shows the 'Accounting' section of the Mifos X dashboard. The top navigation bar is identical to the previous screenshot, with the 'Accounting' item now being the active menu. The main content area is divided into two columns. The left column contains the following items: 'Frequent Postings' (described as predefined postings), 'Add Journal Entries' (described as manual journal entry transactions), 'Search Journal Entries' (described as an advanced search option), 'Accounts Linked to Financial Activities' (described as a list of financial activity and GL account mappings), and 'Migrate Opening Balances (Office-wise)' (described as setting or updating office-level opening balances for GL accounts). The right column contains: 'Chart of Accounts' (described as a list of accounts used by the organization), 'Closing Entries' (described as journal entries made at the end of an accounting period), 'Accounting Rules' (described as a list of all accounting rules), and 'Accruals' (described as accruing income, expenses, and liabilities as on the provided date). At the bottom of the content area, it says 'Release Version: 15.03.1.RELEASE | Mifos X Release Date: 18/May/2015'.

Step 5: Click on Chart of Accounts

Mifos X

Clients Accounting Reports Admin

Click to focus or press alt+X to Search

mifos X

C Frequent Postings
These are predefined postings

+ Add Journal Entries
Manual journal entry transactions recorded in a journal

Q Search Journal Entries
Advance search option for journal entries

Accounts Linked to Financial Activities
List of Financial Activity and GL Account Mappings

\$ Migrate Opening Balances (Office-wise)
Set or update office-level opening balances for GL Accounts

Chart of Accounts
List of the accounts used by the organization

Closing Entries
Journal entries made at the end of an accounting period

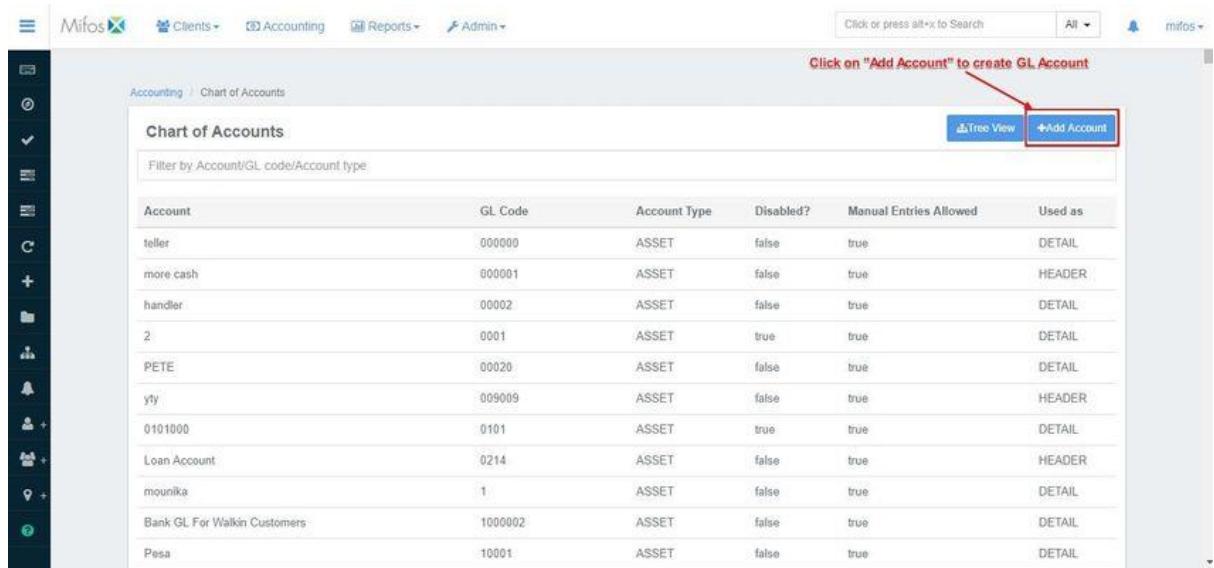
Accounting Rules
Lists all accounting rules

Accruals
Accrues income, expenses and liabilities as on the provided date

Release Version: 15.03.1.RELEASE | Mifos X Release Date: 18/May/2015

How to Create GL Account?

1. On the Chart of Accounts page, click the **+Add Account** button at the top-right of the screen:

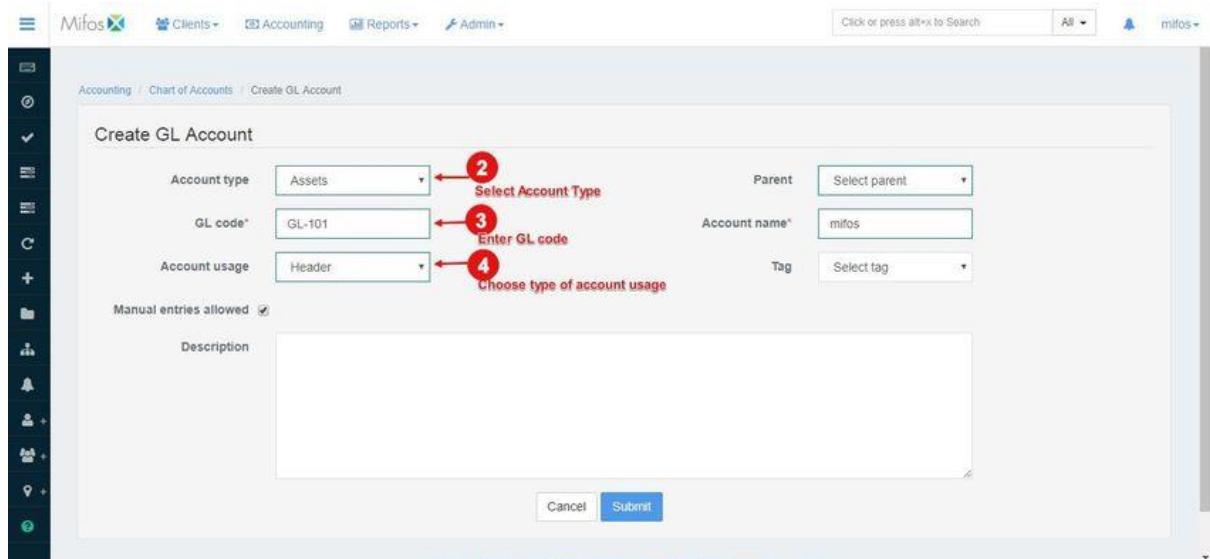


The screenshot shows the Mifos X interface for managing accounts. The top navigation bar includes 'Clients', 'Accounting' (which is the active tab), 'Reports', and 'Admin'. A search bar says 'Click or press alt+x to Search' and a dropdown says 'All'. On the far right, there are notifications and a user icon. The main content area is titled 'Chart of Accounts' and shows a table of existing accounts. The table has columns for 'Account', 'GL Code', 'Account Type', 'Disabled?', 'Manual Entries Allowed', and 'Used as'. The 'Account Type' column for most accounts is 'ASSET'. The 'Used as' column includes entries like 'DETAIL', 'HEADER', and 'HEADER/DETAIL'. At the top right of the table area, there is a blue button labeled '+Add Account' with a red box and a red arrow pointing to it. A red text overlay above the button says 'Click on "Add Account" to create GL Account'.

Account	GL Code	Account Type	Disabled?	Manual Entries Allowed	Used as
teller	000000	ASSET	false	true	DETAIL
more cash	000001	ASSET	false	true	HEADER
handler	00002	ASSET	false	true	DETAIL
2	0001	ASSET	true	true	DETAIL
PETE	00020	ASSET	false	true	DETAIL
yfy	009009	ASSET	false	true	HEADER
0101000	0101	ASSET	true	true	DETAIL
Loan Account	0214	ASSET	false	true	HEADER
mounika	1	ASSET	false	true	DETAIL
Bank GL For Walkin Customers	1000002	ASSET	false	true	DETAIL
Pesa	10001	ASSET	false	true	DETAIL

2. Select the **Account Type** from the drop-down menu. Furthermore, fill in the optional information on the right side of the screen if you wish to do so.
3. Type the GL (General ledger) Code.
For example: 10000

4. Select **Header** from the **Account Usage** drop-down menu.



Click or press alt+x to Search All mifos

Accounting / Chart of Accounts / Create GL Account

Create GL Account

Account type: Assets **2 Select Account Type**

GL code*: GL-101 **3 Enter GL code**

Account usage: Header **4 Choose type of account usage**

Parent: Select parent

Account name*: mifos

Tag: Select tag

Manual entries allowed

Description

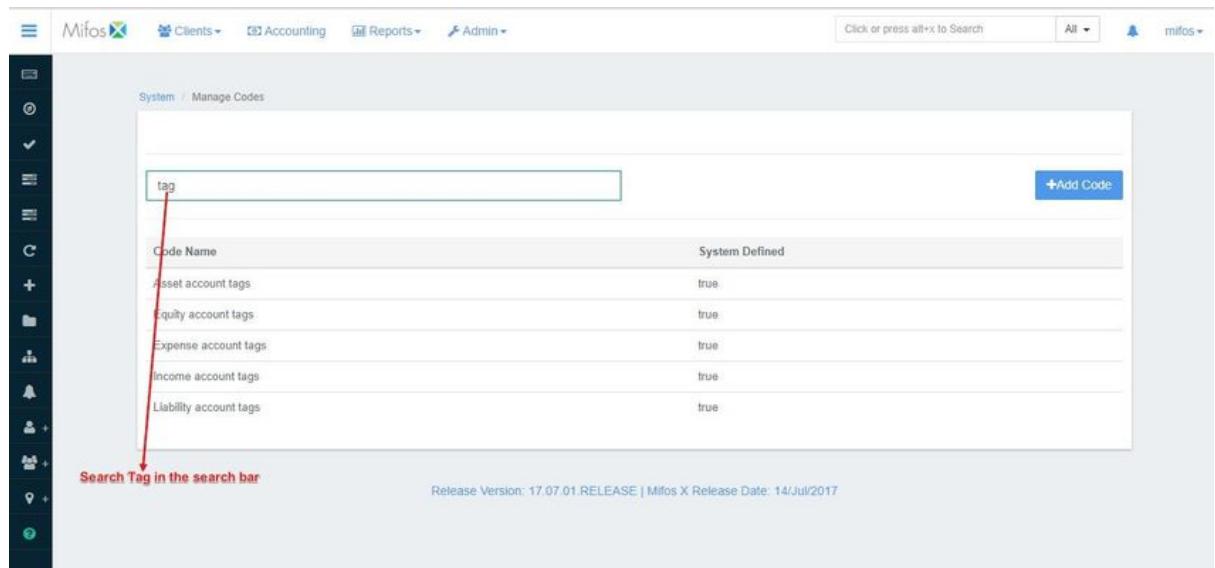
Cancel **Submit**

5. Select a **Parent** from the drop-down menu (*if required*).
6. Type the **Account name**.
For example: Cash & Bank
7. To allow **Manual Entries**, click on the check box next to it to make sure it is checked.
8. Select a **Tag** from the drop-down menu.

How to Create Tag?

Navigate to **System >> Manage Codes**

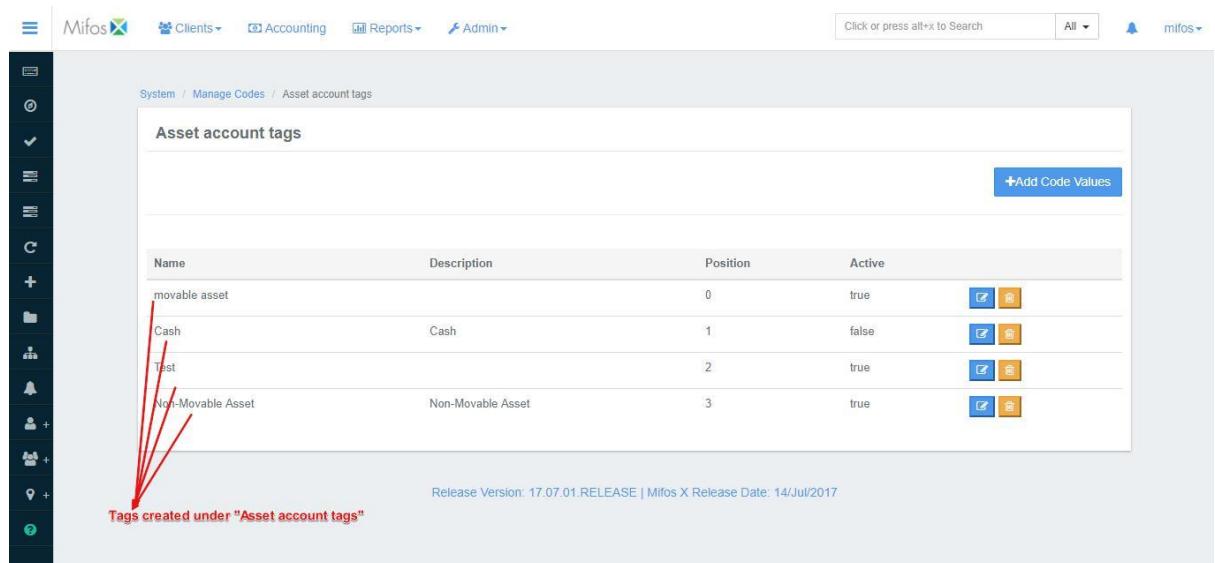
1. In the Search Bar on the top of the page, type "tags", and a list of tags associated with assets, equity, expenses, income and liability will be displayed:



The screenshot shows the 'Manage Codes' page with a search bar containing 'tag'. A red arrow points from the text 'Search Tag in the search bar' to the search bar. The results table shows five rows: 'Asset account tags', 'Equity account tags', 'Expense account tags', 'Income account tags', and 'Liability account tags', all marked as 'System Defined'.

Code Name	System Defined
Asset account tags	true
Equity account tags	true
Expense account tags	true
Income account tags	true
Liability account tags	true

2. Click on the required type of tag. In this example, I'll be selecting "**Asset account tags**" and will create two types of asset tags: "**Bonds**" and "**Jewelry**" (as shown in the screenshot below):

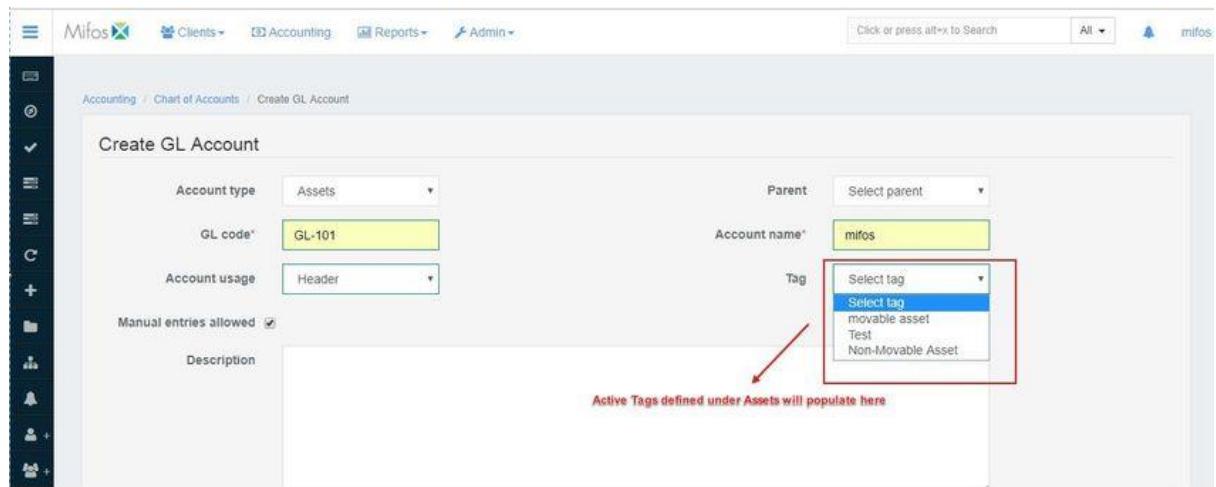


The screenshot shows the 'Asset account tags' sub-page with a table of tags. A red arrow points from the text 'Tags created under "Asset account tags"' to the table. The table has columns: Name, Description, Position, and Active. The data is as follows:

Name	Description	Position	Active
movable asset		0	true
Cash	Cash	1	false
Test		2	true
Non-Movable Asset	Non-Movable Asset	3	true

3. Once the tags are defined, go back to the GL Account Creation page and select "Account Type" as **Assets** under the "tags" drop-down menu. This will display the tags

associated with **Assets**:



Accounting / Chart of Accounts / Create GL Account

Create GL Account

Account type: Assets

GL code*: GL-101

Account usage: Header

Manual entries allowed:

Description:

Parent: Select parent

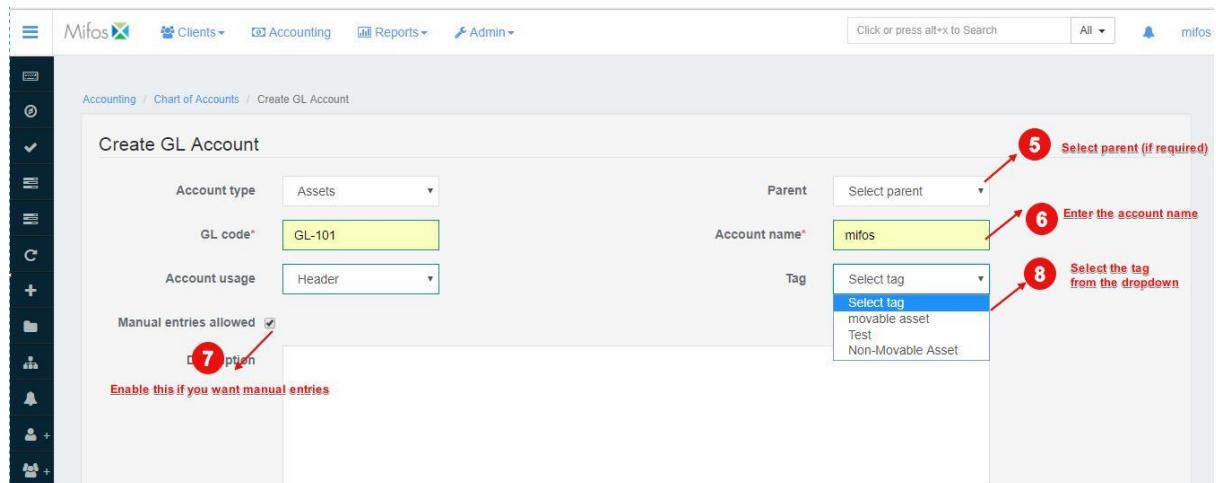
Account name*: mifos

Tag: Select tag

- Select tag (highlighted in blue)
- movable asset
- Test
- Non-Movable Asset

Active Tags defined under Assets will populate here

4. Type a **Description** in the text box provided:



Accounting / Chart of Accounts / Create GL Account

Create GL Account

Account type: Assets

GL code*: GL-101

Account usage: Header

Manual entries allowed: 7 option

Enable this if you want manual entries

Parent: Select parent 5

Account name*: mifos 6

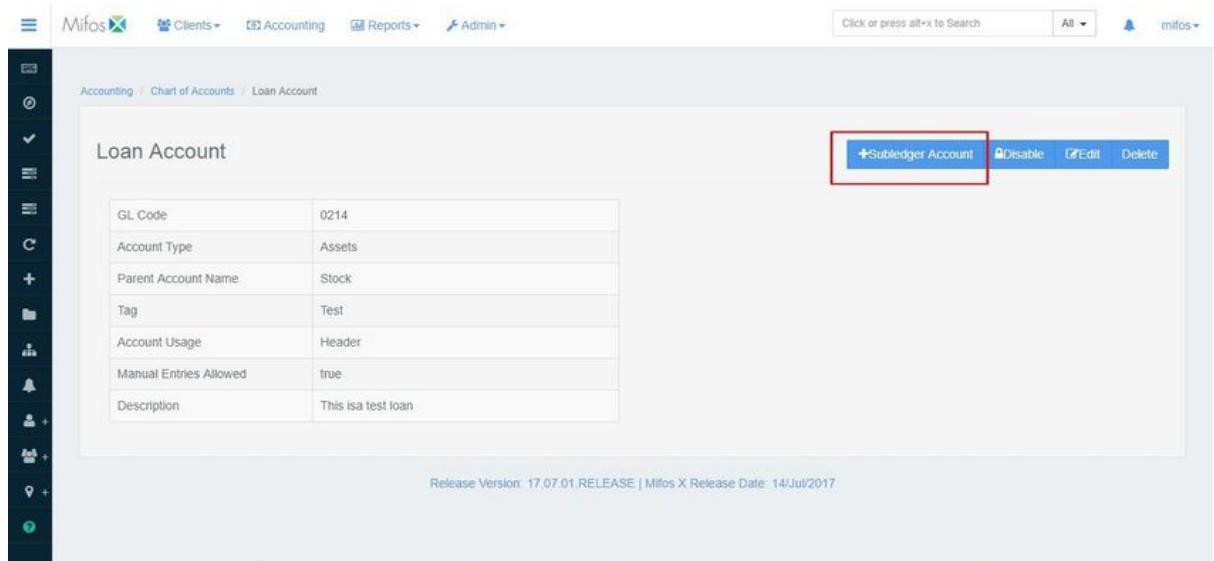
Tag: Select tag

- Select tag (highlighted in blue)
- movable asset
- Test
- Non-Movable Asset

5. When you are done with filling all the fields, click on **Submit**.

How to Create Sub-ledger Account?

1. From the Chart of Accounts page, click on the existing GL Account which has **Account Usage** set as as **Header**. This will redirect you to a new page. Click on **+Subledger Account**:

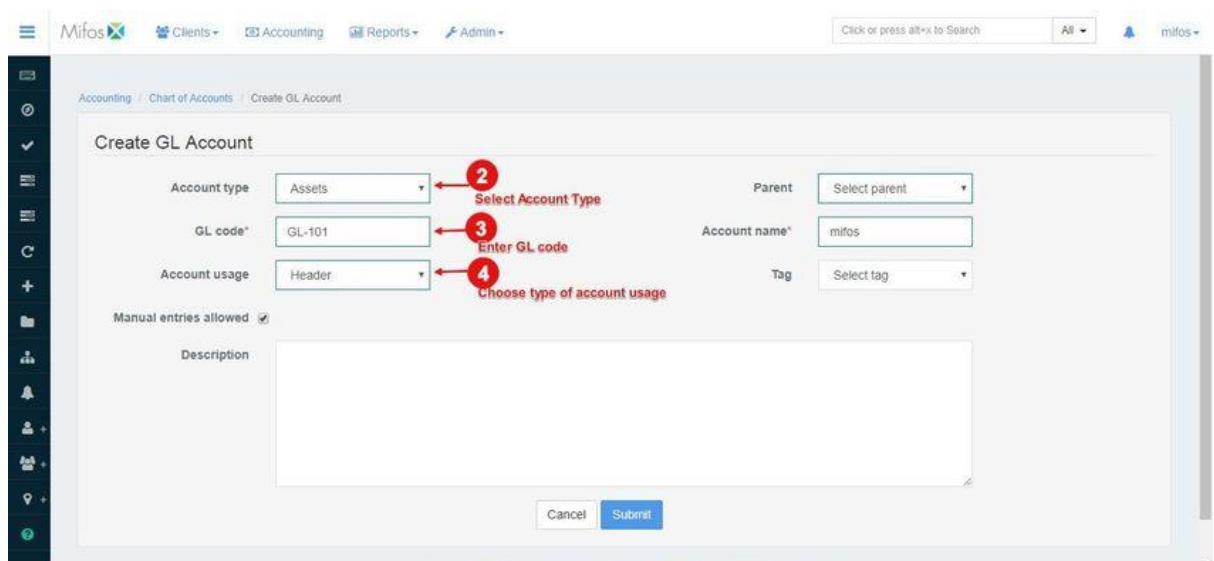


The screenshot shows the Miros X application interface. The top navigation bar includes 'Miros X', 'Clients', 'Accounting', 'Reports', and 'Admin'. A search bar says 'Click or press alt+x to Search' with a dropdown for 'All'. On the right, there are 'mifos' and a bell icon. The main content area is titled 'Loan Account'. It displays a table with the following data:

GL Code	0214
Account Type	Assets
Parent Account Name	Stock
Tag	Test
Account Usage	Header
Manual Entries Allowed	true
Description	This is a test loan

At the top right of this table, there are buttons for '+Subledger Account', 'Disable', 'Edit', and 'Delete'. A red box highlights the '+Subledger Account' button. The bottom of the page shows 'Release Version: 17.07.01.RELEASE | Miros X Release Date: 14/Jul/2017'.

2. Type the **Account name**.
3. Next, fill in the **GL Code**.
4. Select **Detail** from the **Account Usage** drop-down menu.
5. To allow **Manual Entries**, click on the check box next to it to make sure it is checked.



The screenshot shows the 'Create GL Account' form. The top navigation bar is the same as the previous screenshot. The form fields are:

- Account type:** Assets (with a red arrow pointing to it labeled '2 Select Account Type')
- GL code*:** GL-101 (with a red arrow pointing to it labeled '3 Enter GL code')
- Account usage:** Header (with a red arrow pointing to it labeled '4 Choose type of account usage')
- Manual entries allowed:**
- Parent:** Select parent (dropdown menu)
- Account name*:** mifos
- Tag:** Select tag (dropdown menu)

At the bottom, there are 'Cancel' and 'Submit' buttons.

6. Next, fill in the optional information on the right side of the screen if you wish to do so.
7. Select the **Account Type** from the drop-down menu.
8. Select a **Tag** from the drop-down menu (which has been further [documented in GL account creation](#)).
9. Select a **Parent** from the drop-down menu.
10. Type a **Description** in the text box provided:

5 Select parent (if required)

6 Enter the account name

8 Select the tag from the dropdown

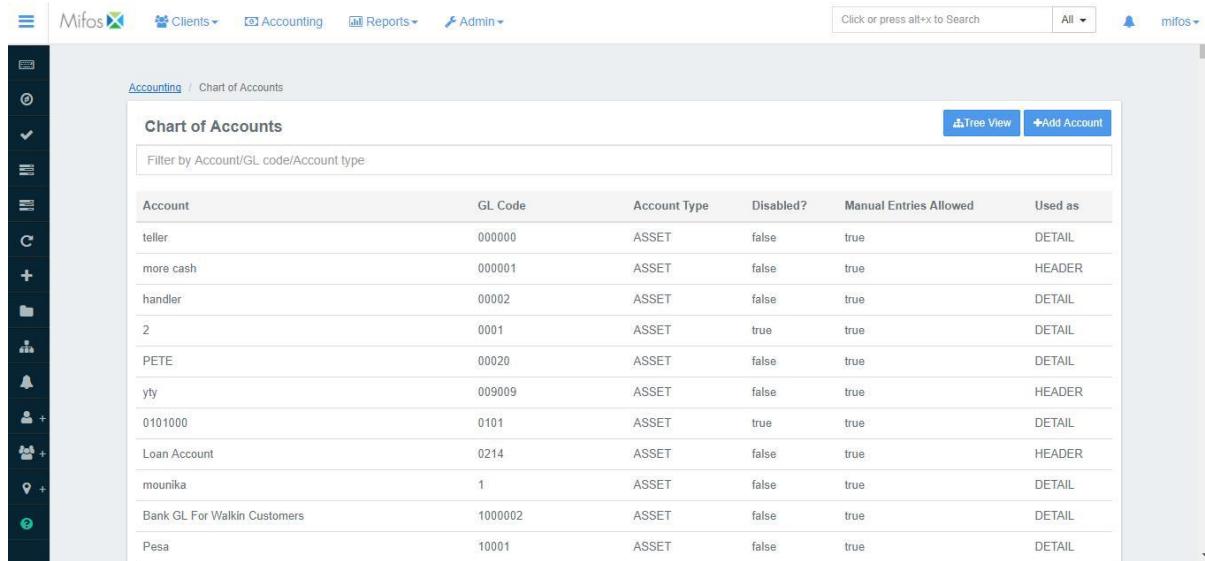
7 option

Enable this if you want manual entries

11. Click **Submit**

Overview of General Ledger Accounts :

Once you have navigated to the **Chart of Accounts** page, you will be presented with a chart of all the accounts being used by your organization. You may filter the results by typing any keyword in the **Filter by Account/GL Code/Account type** field. Alternatively, you may view this chart in a **Tree View** - please see the **View Chart of Account (Tree View)** section below to learn about this.



The screenshot shows the Mifos X accounting interface with the 'Chart of Accounts' page open. The top navigation bar includes links for 'Clients', 'Accounting' (which is active), 'Reports', and 'Admin'. A search bar and a 'Tree View' button are also present. The left sidebar features a vertical menu with icons for clients, accounting, reports, admin, and other system functions. The main content area displays a table titled 'Chart of Accounts' with the following data:

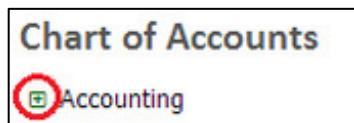
Account	GL Code	Account Type	Disabled?	Manual Entries Allowed	Used as
teller	000000	ASSET	false	true	DETAIL
more cash	000001	ASSET	false	true	HEADER
handler	00002	ASSET	false	true	DETAIL
2	0001	ASSET	true	true	DETAIL
PETE	00020	ASSET	false	true	DETAIL
yty	009009	ASSET	false	true	HEADER
0101000	0101	ASSET	true	true	DETAIL
Loan Account	0214	ASSET	false	true	HEADER
mounika	1	ASSET	false	true	DETAIL
Bank GL For Walkin Customers	1000002	ASSET	false	true	DETAIL
Pesa	10001	ASSET	false	true	DETAIL

View Chart of Accounts (Tree View):

There is an alternative way to view your accounts - using the **Tree View**. From the **Chart of Accounts** page, click the the blue **Tree View** button at the top-right of the screen.

Chart of Accounts					
Filter by Account/GL code/Account type					
Account	GL Code	Account Type	Disabled?	Manual Entries Allowed	Used as
teller	000000	ASSET	false	true	DETAIL
more cash	000001	ASSET	false	true	HEADER
handler	00002	ASSET	false	true	DETAIL
2	0001	ASSET	true	true	DETAIL
PETE	00020	ASSET	false	true	DETAIL
yty	009009	ASSET	false	true	HEADER
0101000	0101	ASSET	true	true	DETAIL
Loan Account	0214	ASSET	false	true	HEADER
mounika	1	ASSET	false	true	DETAIL
Bank GL For Walkin Customers	1000002	ASSET	false	true	DETAIL
Pesa	10001	ASSET	false	true	DETAIL

You will be taken to a new screen (with the same title as the previous one) having only one entry, with a small '+' sign on the left:



Click on the '+' sign to expand the tree. A typical result may look like the one shown in the screenshot below. This is an effective way to examine the structure of your organization's accounts within the Mifos system:

Chart of Accounts

[Expand All / Collapse All](#)

▫ Accounting

▫ ASSET

- (gl1) abcd
- (gl2) abcd1

● LIABILITY

● EQUITY

● INCOME

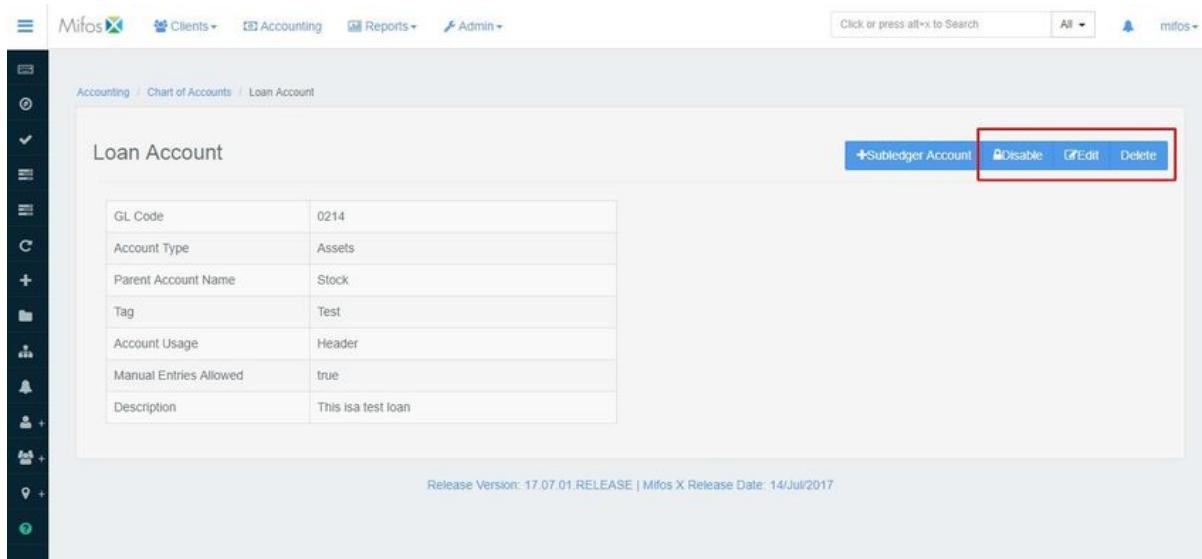
● EXPENSE

Edit, Disable or Delete an Existing Account:

You may edit, disable or delete an existing account by navigating to its **Detail page**. You can do this by clicking on an account on the Chart of Accounts screen. Search for the account you would like to edit and click on it - it will be highlighted in blue when the cursor is hovering over it:

CREDITS DEGRESSIFS	21112	ASSET	true	false	HEADER
INDIVIDUAL	211121	ASSET	true	false	DETAIL
SOLIDAIRE	211122	ASSET	false	false	DETAIL

Once you click on the desired account you will be taken to a screen with more details for that account. An example of this has been shown below (*note the three blue buttons to the right of the screen*):



- To **Disable** the selected account, click the blue **Disable** button at the top-right of the screen. To re-enable it, click the button again.
- To **Delete** the selected account, click the blue **Delete** button at the top-right of the screen. This will launch a pop-up window - click the blue **Confirm** button to confirm the deletion of the account.
- To **Edit** the selected account, click the blue **Edit** button at the top-right of the screen. This will launch the **Edit GL Account** page:

The screenshot shows the 'Edit GL Account' screen in the Mifos X application. The 'Account type' is set to 'Assets'. The 'GL code' field contains '0214'. The 'Parent' is 'Stock'. The 'Account name' is 'Loan Account'. The 'Tag' is 'Test'. The 'Description' field contains 'This is a test loan'. There are 'Cancel' and 'Submit' buttons at the bottom. A sidebar on the left contains various icons for navigation.

Once you are done making the necessary changes, click on **Submit**.

Accounts linked to Financial Activities:

Accounts linked to Financial Activities are mapped accounts which are needed to do system generating accounting transaction.

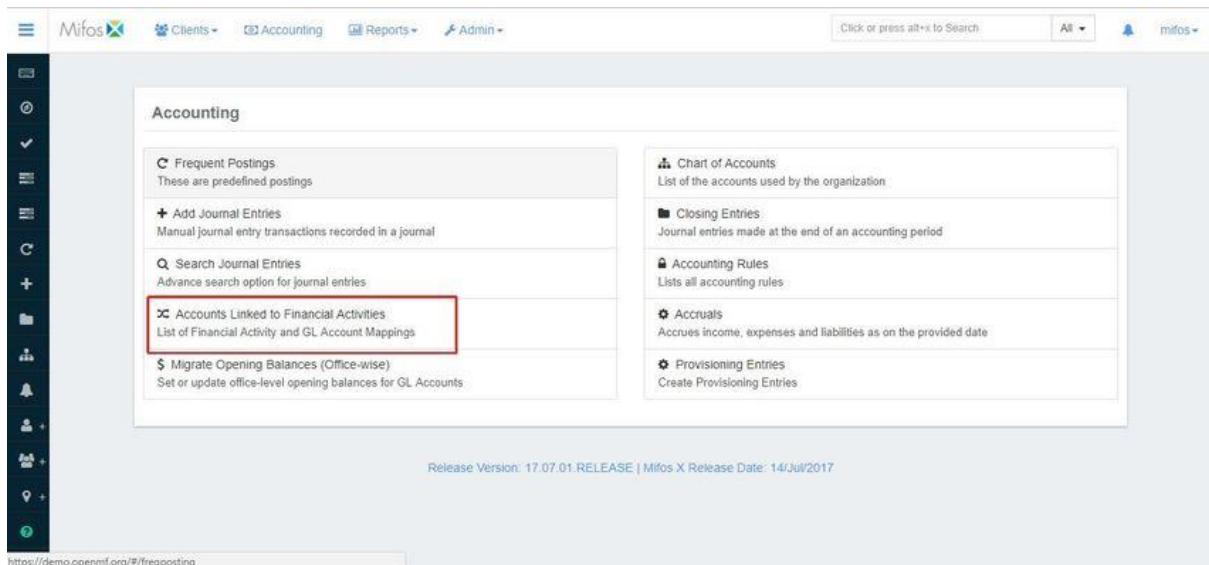
Below are the accounts which are needed to be mapped respectively

- **Asset transfer** - Should be an Asset - Account type.
- **Liability transfer** - Should be a Liability - Account type.
- **Main cash account or cash at vault** - Should be an Asset - Account type.
- **Cash at Tellers/cashier** - Should be an Asset - Account type, used for "Teller cashier management" feature.
- **Opening Balances transfer contra** - Should be an Equity - Account type, used for "Migrate opening balances" feature.
- **Fund source** - Should be an Asset - Account type.

Defining new mapping

Beginning at the main screen, click on **Accounting**. This will launch the **Accounting** menu.

Select **Accounts linked to Financial Activities**



The screenshot shows the Mifos X accounting interface. The top navigation bar includes links for 'clients', 'Accounting' (which is currently selected), 'Reports', and 'Admin'. A search bar and a dropdown for 'All' are also present. The main content area is titled 'Accounting' and contains several options: 'Frequent Postings', 'Add Journal Entries', 'Search Journal Entries', 'Accounts Linked to Financial Activities' (which is highlighted with a red box), and 'Migrate Opening Balances (Office-wise)'. To the right, there are sections for 'Chart of Accounts', 'Closing Entries', 'Accounting Rules', 'Accruals', and 'Provisioning Entries'. The bottom of the screen displays the release version '17.07.01 RELEASE' and the release date '14/Jul/2017'.

Defining new mapping

Click on "+Define New mapping"



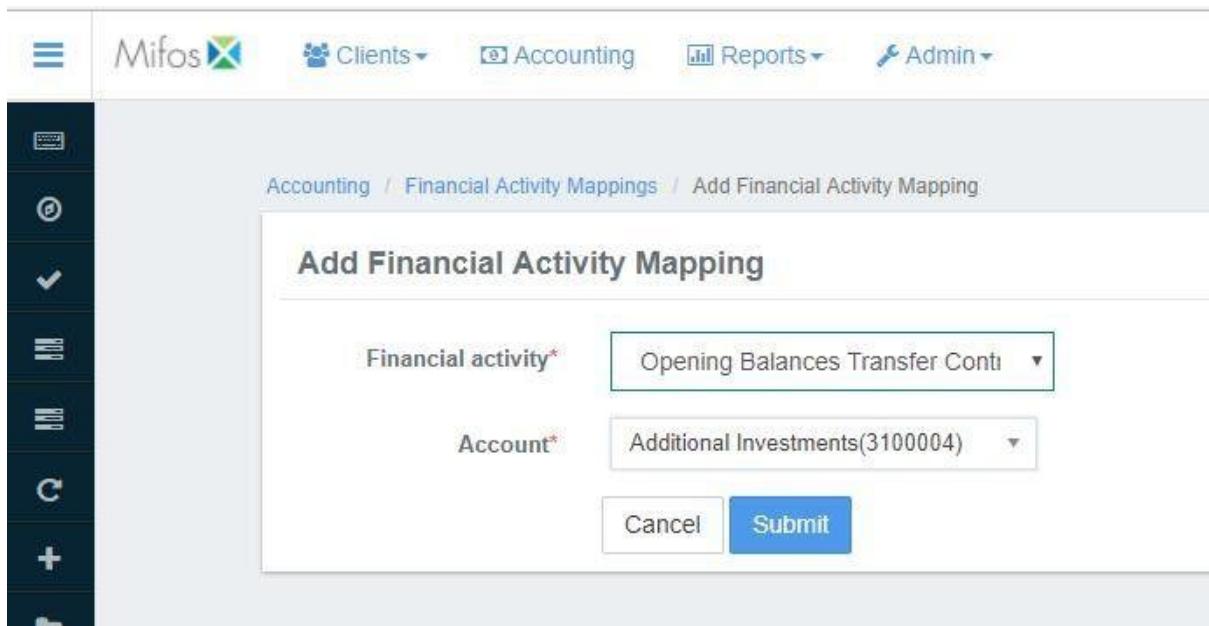
The screenshot shows the 'Financial Activity Mappings' page. The top navigation bar has 'Accounting' and 'Financial Activity Mappings' selected. Below the navigation, there are two columns: 'Financial Activity' and 'Account Name'. In the top right corner, there is a blue button labeled '+Define New Mapping' with a red box around it.

Select and edit the mapping as mentioned in the example below:-

Financial activity: Opening Balances Transfer Contra

Account: Opening Balances Contra Account(Equity account type)

Then click on **Submit**.



Accounting / Financial Activity Mappings / Add Financial Activity Mapping

Add Financial Activity Mapping

Financial activity*

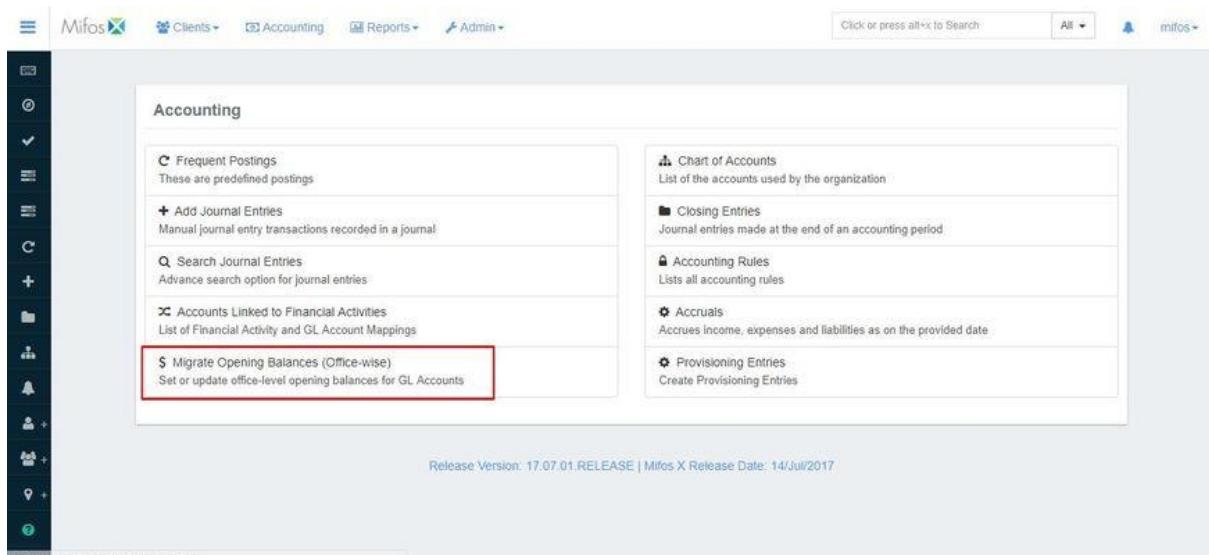
Account*

Migrate opening balances (Office-wise) :

As a Head Accountant, I wish to set the opening balances for GL (General Ledger) accounts for a branch or an entire organization. This makes it easier for an organization wanting to move to Mifos to transfer GL account balances (from their existing accounting application or manual system) to Mifos X Accounting.

Beginning at the main screen, click on **Accounting**. This will launch the **Accounting** menu.

Select **Migrate Opening Balances**



Click or press alt+x to Search All

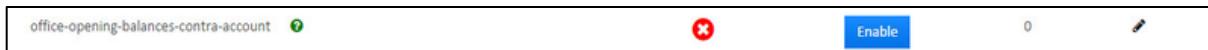
Accounting

- C** Frequent Postings
These are predefined postings
- +** Add Journal Entries
Manual journal entry transactions recorded in a journal
- Q** Search Journal Entries
Advance search option for journal entries
- AC** Accounts Linked to Financial Activities
List of Financial Activity and GL Account Mappings
- \$** Migrate Opening Balances (Office-wise)
Set or update office-level opening balances for GL Accounts

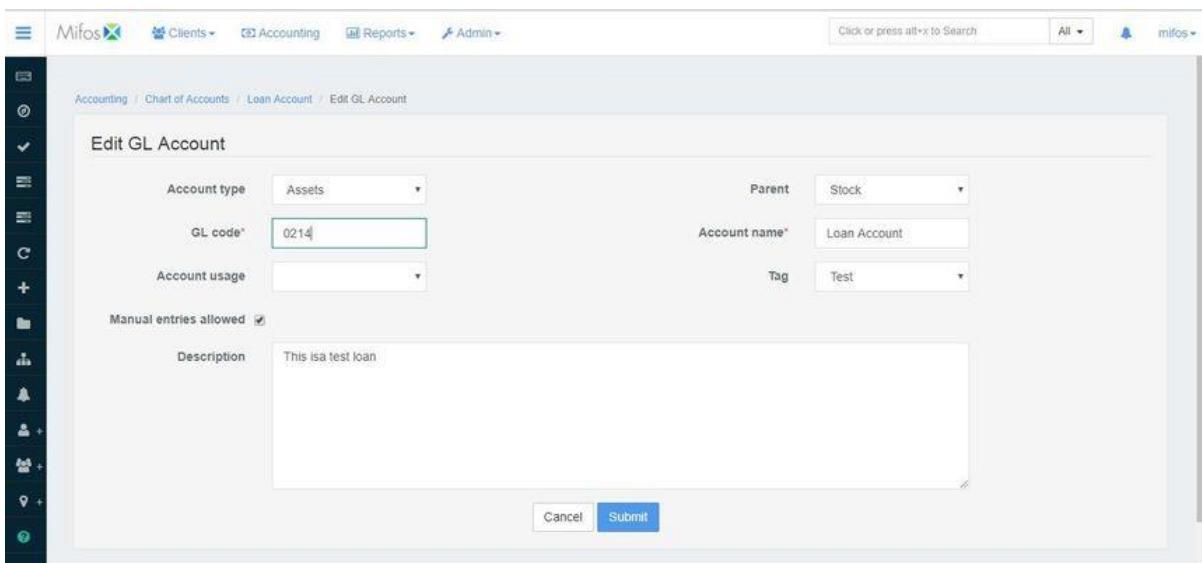
- AC** Chart of Accounts
List of the accounts used by the organization
- CE** Closing Entries
Journal entries made at the end of an accounting period
- AR** Accounting Rules
Lists all accounting rules
- AC** Accruals
Accrues income, expenses and liabilities as on the provided date
- PE** Provisioning Entries
Create Provisioning Entries

Release Version: 17.07.01.RELEASE | Mifos X Release Date: 14Jul/2017

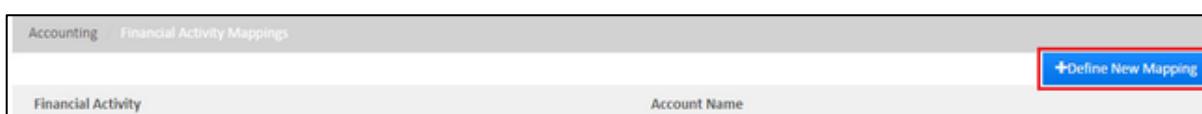
Step 1: Go to "Global configuration" (Admin>>System)
Enable "office-opening-balances-contra-account"



Step 2: Go to "Chart of accounts" (Admin>>Accounting) .Create a Contra-account (for example. Opening Balances Contra-account, which would be an Equity account



Step 3: Go to "Accounts linked to Financial Activities" (Admin>>Accounting)
a) Click on "Define New mapping"



b) Select and update the mapping as mentioned below:-
Financial activity: Opening Balances Transfer Contra
Account: Opening Balances Contra -account
Then click on Submit.

Accounting / Financial Activity Mappings / Add Financial Activity Mapping

Add Financial Activity Mapping

Financial activity*

Account*

Step 4: Go to Migrate opening Balances (Admin>>Accounting)

\$ Migrate Opening Balances (Office-wise)
Set or update office-level opening balances for GL Accounts

a) Select the desired office from the drop down

Accounting / Migrate Opening Balances

opening balances

Office*

- Select office
- Head Office
- Morogoro branch
- Katuba
- loan officer
- yay
- Office-1 P- M
- 322

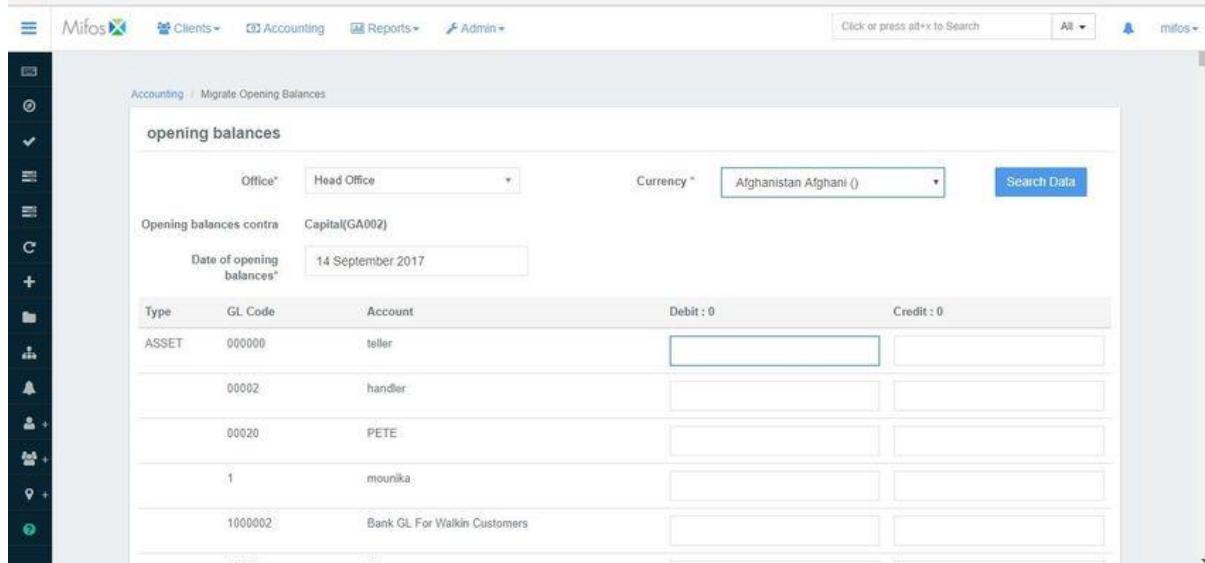
b) Select "Date of Opening Balance"

Select "Currency"

Enter Debit balance - Amount in the field box, with respect to your GL account.

Enter Credit balance - Amount in the field box, with respect to your GL account.

Then click on Submit button to pass the opening balance entries.



Accounting / Migrate Opening Balances

opening balances

Office: Head Office | Currency: Afghanistan Afghani () | Search Data

Opening balances contra: Capital(GA002)

Date of opening balances: 14 September 2017

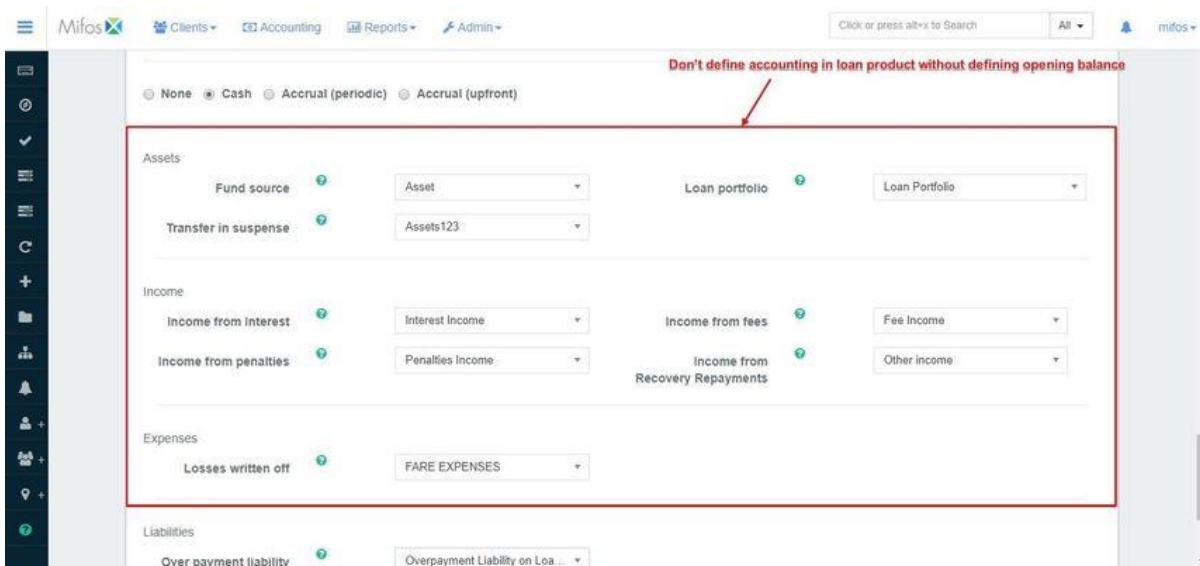
Type	GL Code	Account	Debit : 0	Credit : 0
ASSET	000000	teller		
	00002	handler		
	00020	PETE		
	1	mounika		
	1000002	Bank GL For Walkin Customers		

What happens if Opening balances are set after entering any journal entries in accounting system:

Be cautious that **Opening balances** are set before making any journal entry in accounting system. If you fail to do so, you won't be able to set the opening balance. Below are a few scenarios which should not be done before setting opening balance.

Scenario 1: Don't Define a Loan Product With Accounting Enabled:

- If you are setting up opening balances, make sure that you don't have any loan product with accounting enabled.



Click or press alt+x to Search | All | mifos*

Don't define accounting in loan product without defining opening balance

None Cash Accrual (periodic) Accrual (upfront)

Assets

Fund source: Asset | Loan portfolio: Loan Portfolio

Transfer in suspense: Assets123

Income

Income from interest: Interest Income | Income from fees: Fee Income

Income from penalties: Penalties Income | Income from Recovery Repayments: Other income

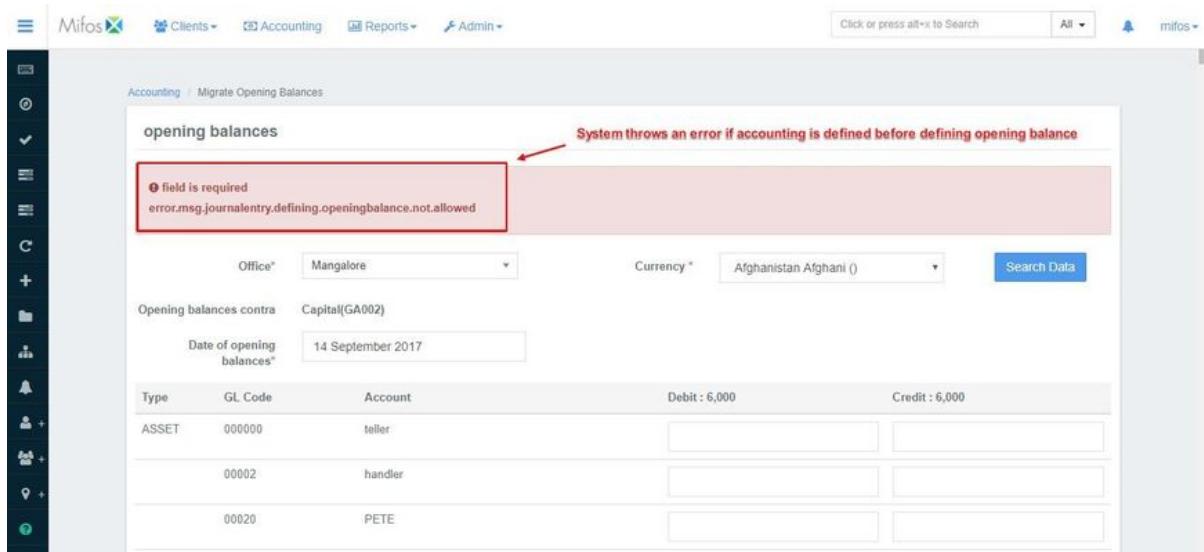
Expenses

Losses written off: FARE EXPENSES

Liabilities

Over payment liability: Overpayment Liability on Lo...

- In case you have loan product with accounting enabled and this loan product is linked with any of the clients, you won't be able to submit opening balances. So make sure that while setting up opening balances you don't have any loan product with accounting enabled.



The screenshot shows the 'Mifos X' application interface with the 'Accounting' tab selected. The page title is 'Accounting / Migrate Opening Balances'. A red box highlights an error message: 'System throws an error if accounting is defined before defining opening balance' and 'field is required error.msg.journalentry.defining.openingbalance.not.allowed'. The form fields include 'Office' (Mangalore), 'Currency' (Afghanistan Afghani), 'Opening balances contra' (Capital(GA002)), 'Date of opening balances' (14 September 2017), and a table for journal entries. The table has columns: Type, GL Code, Account, Debit: 6,000, and Credit: 6,000. It lists three rows: ASSET 000000 teller, ASSET 00002 handler, and ASSET 00020 PETE.

Scenario 2: Don't Define a Savings Product With Accounting Enabled:

- If you are setting up opening balances make sure that you don't have any savings product with accounting enabled.

Don't define accounting in saving product before defining opening balance

Assets

Liabilities

Expenses

Income

- In case you have savings product with accounting enabled and this savings product is linked with any of the clients, you won't be able to submit opening balances. So make sure that while setting up opening balances you don't have any savings products with accounting enabled.

System throws an error if accounting is defined before defining opening balance

Office* Mangalore

Opening balances contra Capital(GA002)

Date of opening balances* 14 September 2017

Type	GL Code	Account	Debit : 6,000	Credit : 6,000
ASSET	000000	teller		
	00002	handler		
	00020	PETE		

Accounting Rules:

Mifos X supports **Accounting Rules** to ease the accountant's tasks and reduce errors.

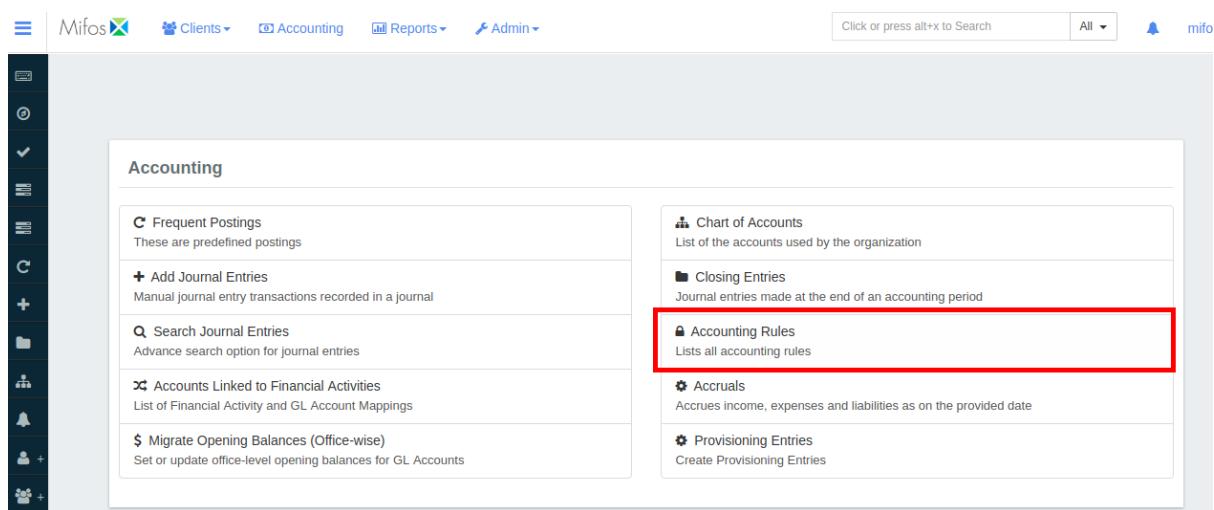
Accounting Rules are preconfigured accounting transactions in which debit and credit accounts available for posting are defined.

For example, you can configure an Accounting Rule for a payroll that will display only the expense accounts related to payroll debits and only the asset accounts available for credits.

Later you could use Frequent Postings to add an entry to your journal entry.

Beginning at the main screen, click on **Accounting**. This will launch the **Accounting** menu.

Select **Accounting Rules**



The screenshot shows the Mifos X main menu with the Accounting module selected. The Accounting menu is open, displaying several options: Frequent Postings, Add Journal Entries, Search Journal Entries, Accounts Linked to Financial Activities, and Migrate Opening Balances. On the right side, there are options for Chart of Accounts, Closing Entries, Accounting Rules, Accruals, and Provisioning Entries. The 'Accounting Rules' option is highlighted with a red box.

Category	Sub-Category	Description
Accounting	Frequent Postings	These are predefined postings
	Add Journal Entries	Manual journal entry transactions recorded in a journal
	Search Journal Entries	Advance search option for journal entries
	Accounts Linked to Financial Activities	List of Financial Activity and GL Account Mappings
	Migrate Opening Balances (Office-wise)	Set or update office-level opening balances for GL Accounts
Accounting	Chart of Accounts	List of the accounts used by the organization
	Closing Entries	Journal entries made at the end of an accounting period
	Accounting Rules	Lists all accounting rules
	Accruals	Accrues income, expenses and liabilities as on the provided date
	Provisioning Entries	Create Provisioning Entries

Create accounting rule :

Click on **+Add Rule** the page shown below opens.

Accounting Accounting Rules Add Rule

Create an Accounting Rule

Accounting rule name* Payroll posting rule Provide name

Office* Head Office Select office

Description

Affected GL entries*

Debit Account Details

Debit rule type Fixed Account List of Accounts

Salaries & wages

Credit Account Details

Credit rule type Fixed Account List of Accounts

Cash

Cancel Submit

As illustrated in the image above, you need to provide details and click on **Submit** button.

Multiple entries:

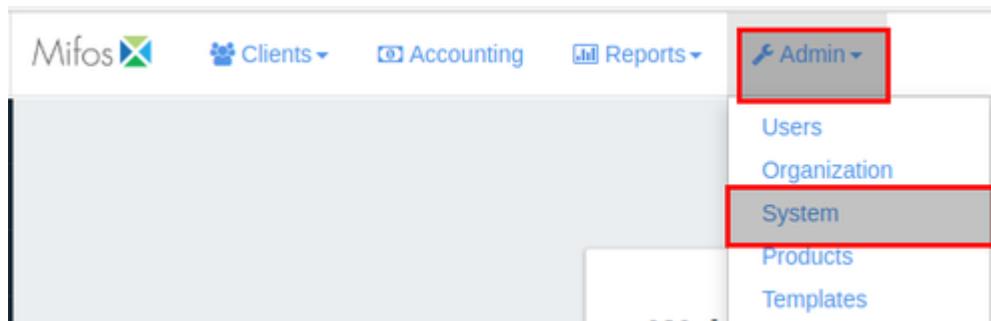
In case, you want to do multiple entries you need to create debit and credit Account Tags, and then assign the tags to expense and asset accounts. The tagged accounts can then be used to create an Accounting Rule.

For example: To create a payroll posting rule, create a debit Account Tag, “Payroll”, and assign it to each Expense Account you want available for payroll debits. Then create a credit Account Tag, “Cash,” and assign it to each Asset Account you want available for credits.

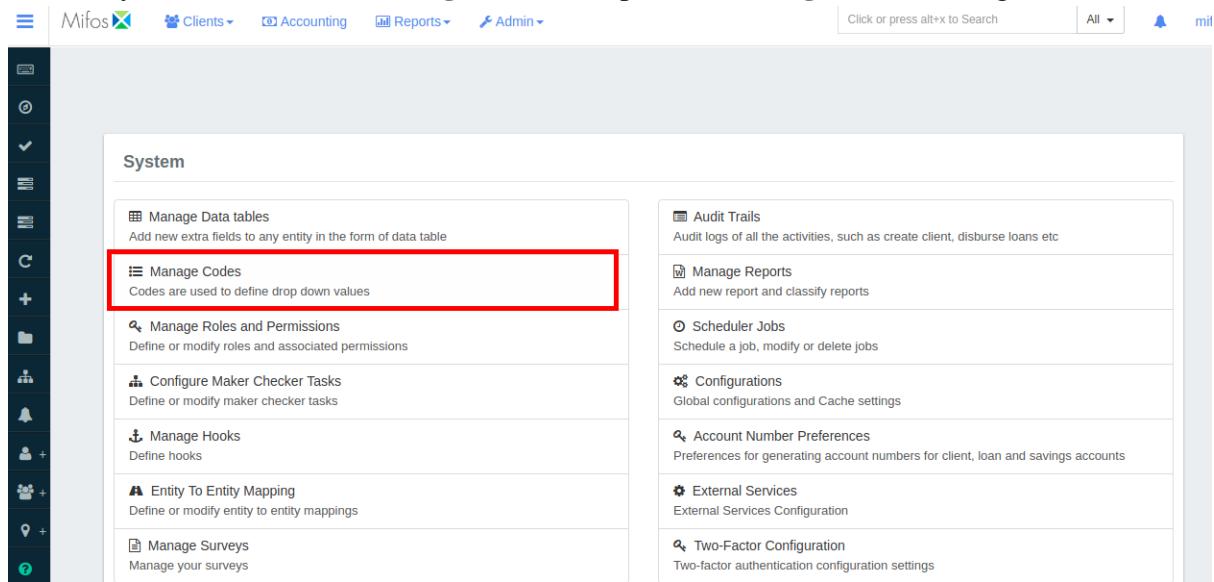
To tag an account to be debited, do the following:

1. Create a debit Account Tag:

- On the Mifos toolbar, click **Admin**, and then click **System** to open the System menu.



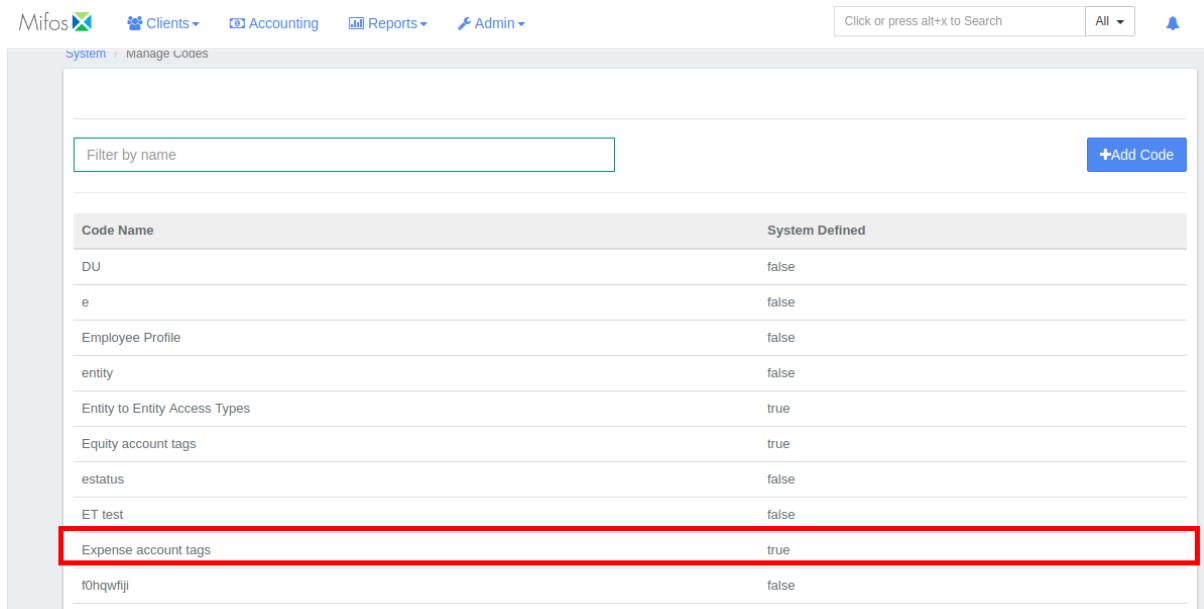
- b. On the System menu, click **Manage Codes** to open the **Manage Codes** dialog.



The screenshot shows the Mifos system menu on the left with various icons. The 'Manage Codes' option is highlighted with a red box. The main content area is titled 'System' and contains a list of system management options. The 'Manage Codes' option is also highlighted with a red box in this list.

System	Manage Data tables	Audit Trails
Manage Codes	Add new extra fields to any entity in the form of data table	Audit logs of all the activities, such as create client, disburse loans etc
Manage Roles and Permissions	Codes are used to define drop down values	Manage Reports
Configure Maker Checker Tasks	Define or modify roles and associated permissions	Scheduler Jobs
Manage Hooks	Define or modify maker checker tasks	Configurations
Entity To Entity Mapping	Define or modify hooks	Account Number Preferences
Manage Surveys	Define or modify entity to entity mappings	External Services
	Manage your surveys	Two-Factor Configuration

- c. In **Code Name** list, select **Expense Account Tags**.



The screenshot shows the 'Manage Codes' dialog. The 'Code Name' column lists various system codes, and the 'System Defined' column shows their status. The 'Expense account tags' row is highlighted with a red box.

Code Name	System Defined
DU	false
e	false
Employee Profile	false
entity	false
Entity to Entity Access Types	true
Equity account tags	true
estatus	false
ET test	false
Expense account tags	true
f0hqwfjji	false

- d. In the **Expense Account Tag** dialog, click **+Add Code Value**.



The screenshot shows the 'Expense account tags' dialog. The '+Add Code Values' button is highlighted with a red box.

- e. In the **Code value** box, enter a name for your debit Account Tag code value, and then click **+Add** in blue.

NOTE: To edit the code value, click the **Edit Code Value** button. To delete the code value, click the **Delete Code Value** button.

2. Assign Expense Account Tags to accounts you want available for debits using your Accounting Rule.
 - a. On the Mifos toolbar, click **Accounting** to open the Accounting menu.

- b. On the Accounting menu, click **Chart of Accounts**.

Accounting	
C Frequent Postings	These are predefined postings
+ Add Journal Entries	Manual journal entry transactions recorded in a journal
Q Search Journal Entries	Advance search option for journal entries
AC Accounts Linked to Financial Activities	List of Financial Activity and GL Account Mappings
\$ Migrate Opening Balances (Office-wise)	Set or update office-level opening balances for GL Accounts
Chart of Accounts	
List of the accounts used by the organization	
C Closing Entries	Journal entries made at the end of an accounting period
AR Accounting Rules	Lists all accounting rules
A Accruals	Accrues income, expenses and liabilities as on the provided date
P Provisioning Entries	Create Provisioning Entries

- c. In the **Chart of Accounts** list, click the account you want to tag.

NOTE: For debits, select from accounts with an Account Type EXPENSE.

Mifos  Clients  Accounting  Reports  Admin  Click or press alt+x to Search All  

Accounting / Chart of Accounts

Chart of Accounts

Filter by Account/GL code/Account type

Account	GL Code	Account Type	Disabled?	Manual Entries Allowed	Used as
EXPENSE ACCOUNT	1000	EXPENSE	false	true	HEADER
salary and wages	1001	EXPENSE	false	true	DETAIL
Office Expense	100234565	EXPENSE	false	true	HEADER
Vehicle Expenses	10400	EXPENSE	false	true	HEADER
Interest expenses	10500	EXPENSE	false	true	HEADER
jggjj	110022	EXPENSE	false	true	DETAIL
Office expense	121212	EXPENSE	false	true	DETAIL
Office Expense Test	13579	EXPENSE	false	true	DETAIL
office exp	20000	EXPENSE	false	true	DETAIL

d. Click **Edit**.

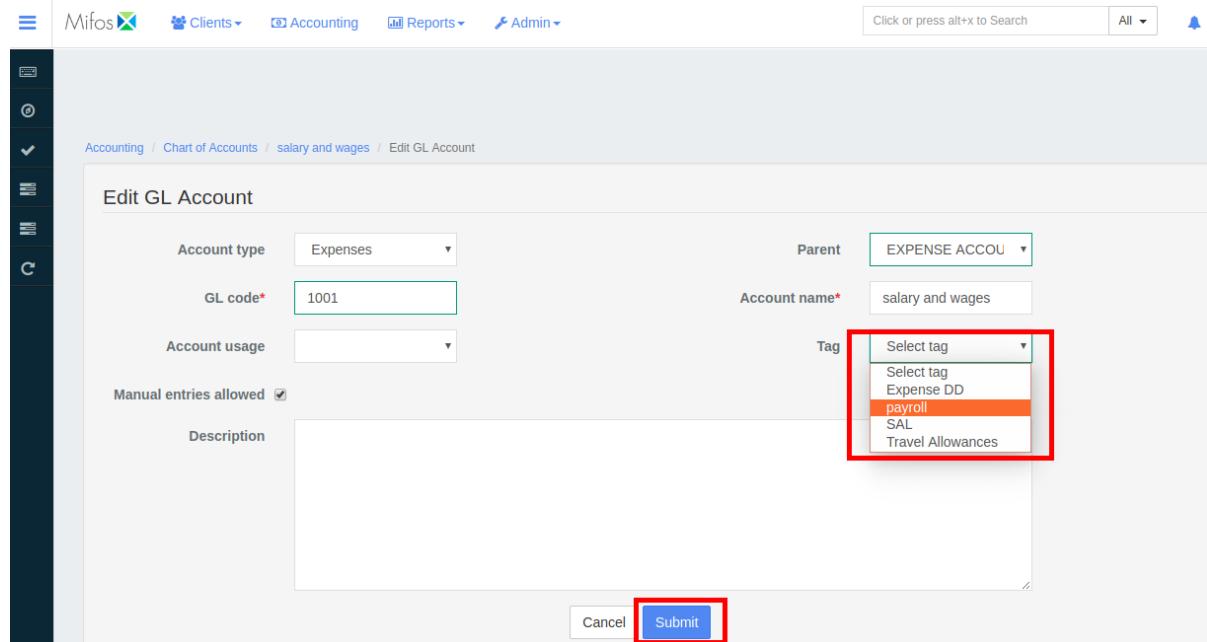
Mifos  Clients  Accounting  Reports  Admin  Click or press alt+x to Search All  mifos

Accounting / Chart of Accounts

Chart of Accounts

GL Code		 <input checked="" type="checkbox"/> Edit	 Delete
Account Type			
Account Usage			
Manual Entries Allowed			
Description			

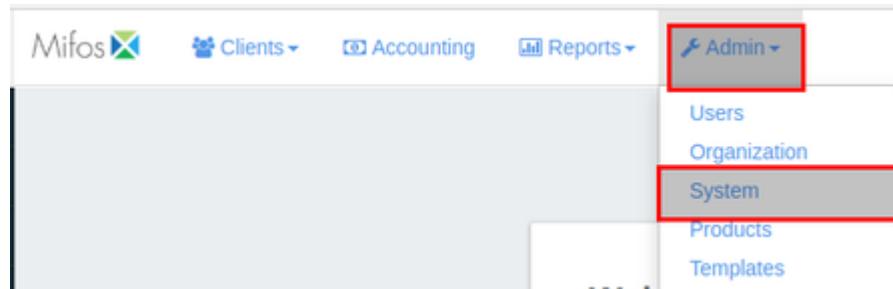
- e. In the **Edit GL Account** dialog, in the **Tag** list, select the expense account tag you want to assign to the account, and then click **Submit**.



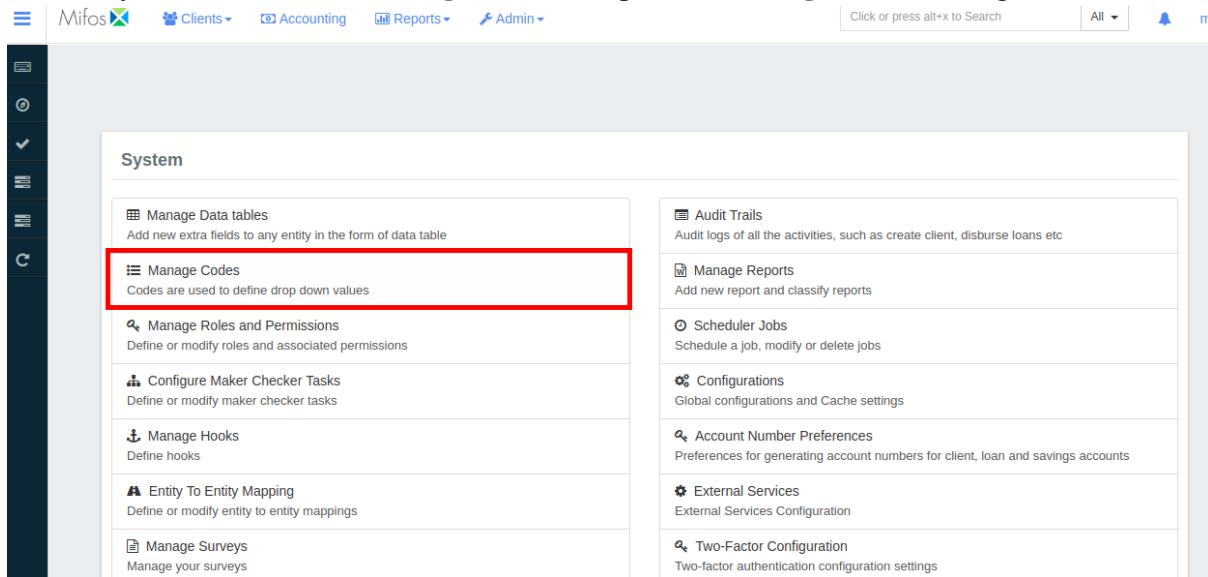
- f. Repeat for each Expense Account you want your Accounting Rule to make available for debits.

To tag an account to be credited, do the following:

1. Create a credit Account Tag.
 - a. On the Mifos toolbar, click **Admin**, and then click **System** on the drop down menu to open the System menu.



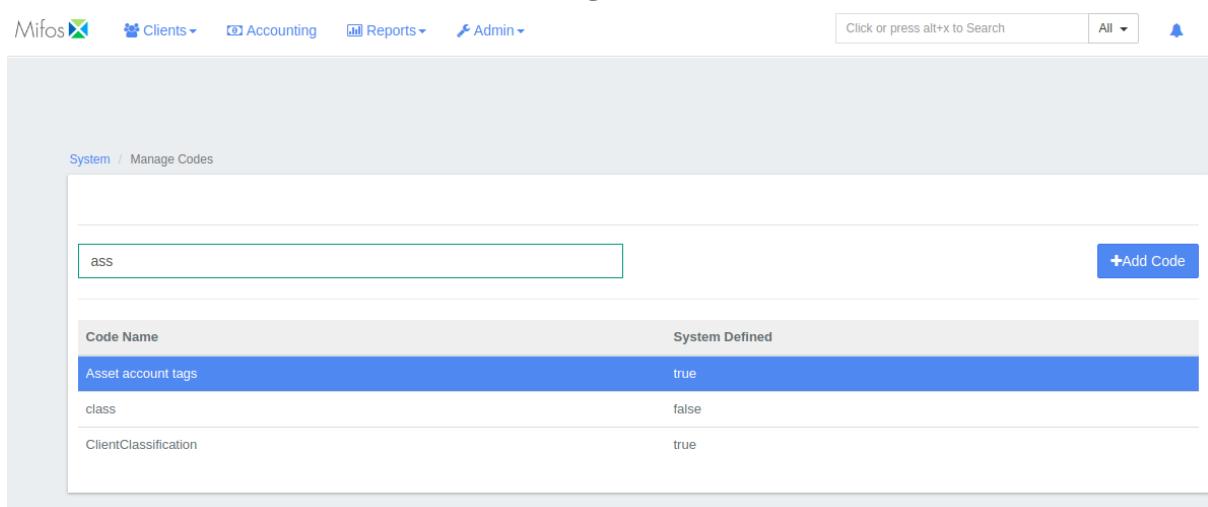
- b. On the System menu, click **Manage Codes** to open the **Manage Codes** dialog.



The screenshot shows the Mifos system menu. The 'System' section is open, displaying various system management options. The 'Manage Codes' option is highlighted with a red box. The menu items include:

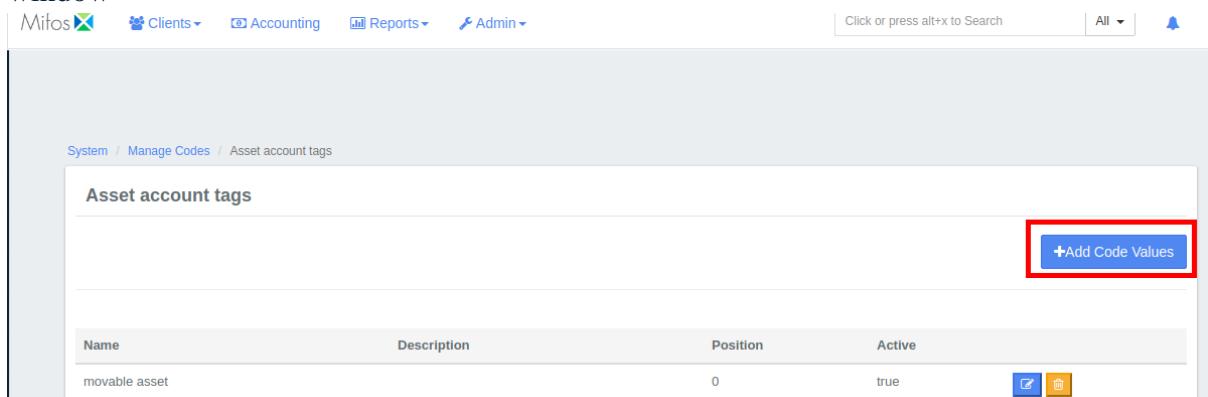
- Manage Data tables
- Manage Codes** (highlighted)
- Manage Roles and Permissions
- Configure Maker Checker Tasks
- Manage Hooks
- Entity To Entity Mapping
- Manage Surveys
- Audit Trails
- Manage Reports
- Scheduler Jobs
- Configurations
- Account Number Preferences
- External Services
- Two-Factor Configuration

- c. In **Code Name** list, select **Asset Account Tags**.



The screenshot shows the 'Manage Codes' dialog. The 'Code Name' list is displayed, and 'Asset account tags' is selected, highlighted with a blue background. The list also includes 'class' and 'ClientClassification'. At the top right of the dialog is a blue button labeled '+Add Code'.

- d. In the **Asset Account Tag** dialog, click **+Add Code Value** at the top right corner of the window



The screenshot shows the 'Asset account tags' dialog. At the top right is a blue button labeled '+Add Code Values', which is highlighted with a red box. Below it is a table with columns: Name, Description, Position, and Active. One row is visible: 'movable asset' with Position 0 and Active true. There are edit and delete icons at the bottom right of the table.

- e. In the **Code value** box, enter a name for your debit account tag code value, and then click **+Add**.

- f. **NOTE:** To edit the code value, click the **Edit Code Value** button. To delete the code value, click the **Delete Code Value** button.

System / Manage Codes / Asset account tags

Asset account tags

Name	Description	Position	Active	
movable asset		0	true	

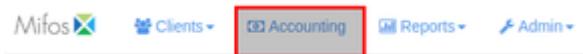
Edit Code Value +Add Code Values

Delete Code Value

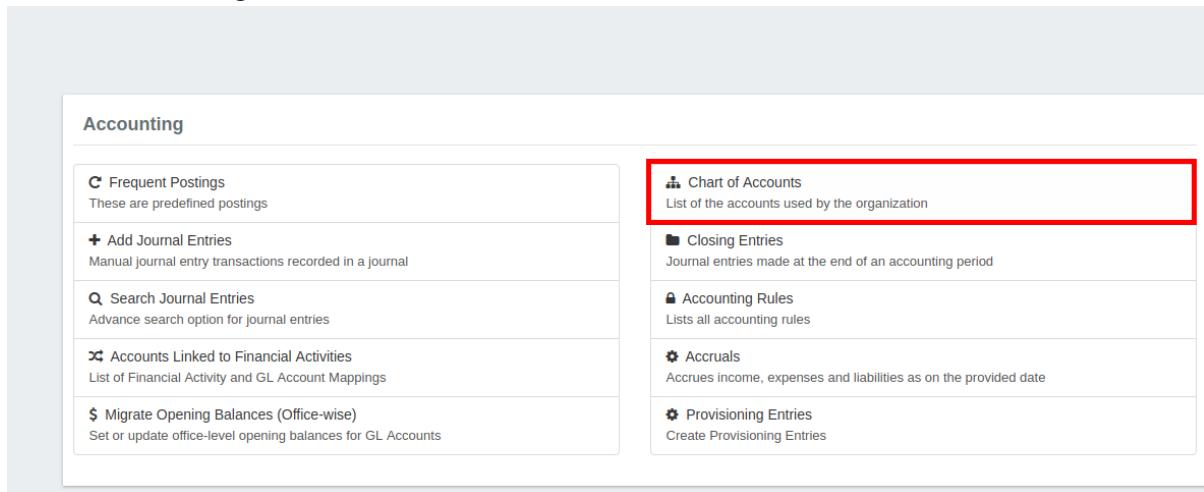
2. Assign Asset Account Tags to accounts you want available for credits using your.

Accounting Rule

- a. On the Mifos toolbar, click **Accounting** to open the Accounting menu.



- b. On the Accounting menu, click **Chart of Accounts**.

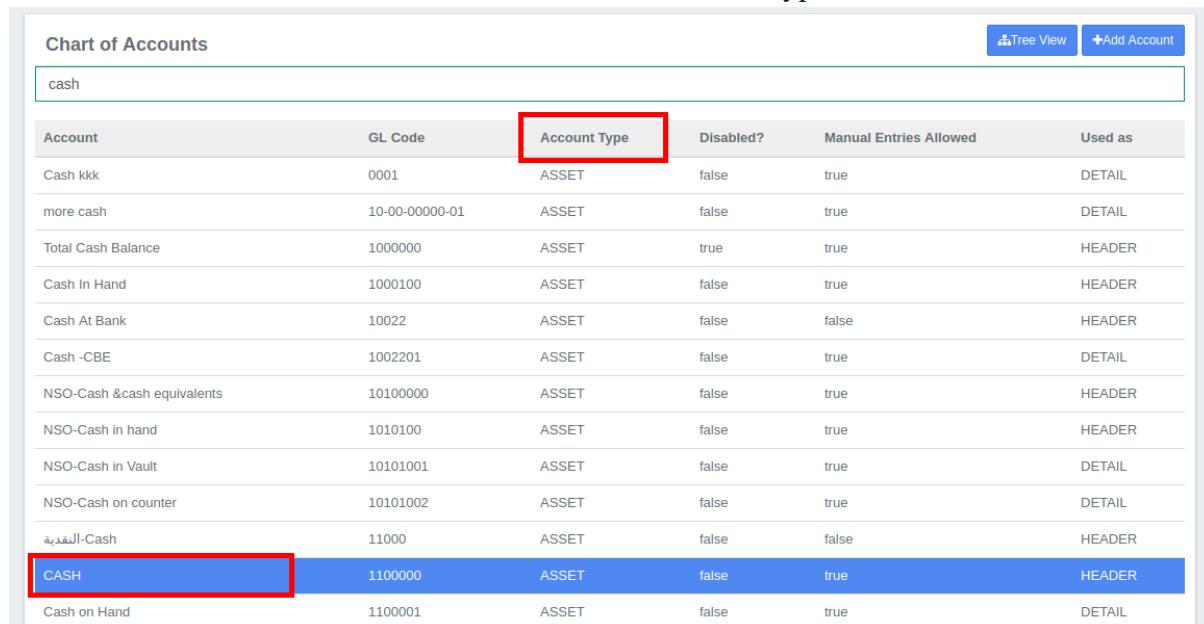


The screenshot shows the 'Accounting' menu with several options listed on the left and right sides. The 'Chart of Accounts' option is highlighted with a red box on the right side of the menu.

- C Frequent Postings**
These are predefined postings
- + Add Journal Entries**
Manual journal entry transactions recorded in a journal
- Q Search Journal Entries**
Advance search option for journal entries
- Accounts Linked to Financial Activities**
List of Financial Activity and GL Account Mappings
- \$ Migrate Opening Balances (Office-wise)**
Set or update office-level opening balances for GL Accounts
- Chart of Accounts**
List of the accounts used by the organization
- Closing Entries**
Journal entries made at the end of an accounting period
- Accounting Rules**
Lists all accounting rules
- Accruals**
Accrues income, expenses and liabilities as on the provided date
- Provisioning Entries**
Create Provisioning Entries

- c. In the **Chart of Accounts** list, click the account you want to tag.

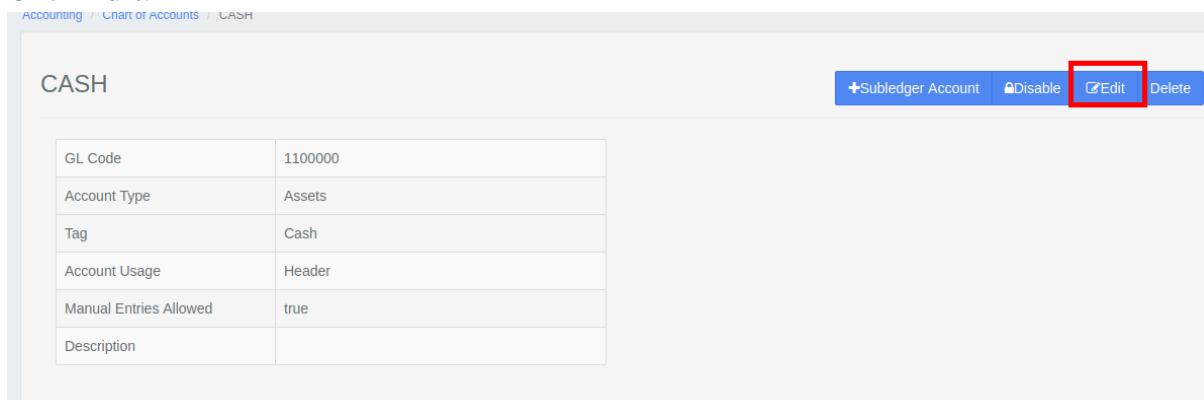
NOTE: For credits, select from accounts with an Account Type ASSET.



The screenshot shows the 'Chart of Accounts' list with a search bar containing 'cash'. The 'Account Type' column is highlighted with a red box. The 'CASH' account is selected and highlighted with a red box.

Account	GL Code	Account Type	Disabled?	Manual Entries Allowed	Used as
Cash kkk	0001	ASSET	false	true	DETAIL
more cash	10-00-00000-01	ASSET	false	true	DETAIL
Total Cash Balance	1000000	ASSET	true	true	HEADER
Cash In Hand	1000100	ASSET	false	true	HEADER
Cash At Bank	10022	ASSET	false	false	HEADER
Cash -CBE	1002201	ASSET	false	true	DETAIL
NSO-Cash &cash equivalents	10100000	ASSET	false	true	HEADER
NSO-Cash in hand	1010100	ASSET	false	true	HEADER
NSO-Cash in Vault	10101001	ASSET	false	true	DETAIL
NSO-Cash on counter	10101002	ASSET	false	true	DETAIL
النقدية-Cash	11000	ASSET	false	false	HEADER
CASH	1100000	ASSET	false	true	HEADER
Cash on Hand	1100001	ASSET	false	true	DETAIL

- d. Click **Edit**.



The screenshot shows the 'CASH' account edit screen. The 'Edit' button is highlighted with a red box.

GL Code	1100000
Account Type	Assets
Tag	Cash
Account Usage	Header
Manual Entries Allowed	true
Description	

- e. In the **Edit GL Account** dialog, in the **Tag** list, select the asset account tag you want to assign to the account and then click **Submit**.

Accounting / Chart of Accounts / CASH / Edit GL Account

Edit GL Account

Account type: Assets

GL code*: 1100000

Account usage:

Manual entries allowed:

Description:

Parent: Select parent

Account name*: CASH

Tag: Cash

Selected tag: Cash

movable asset

Non-Movable Asset

account receivable

Asset DD

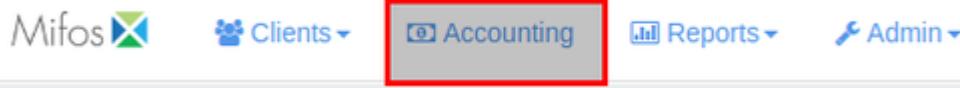
Payroll

Cancel Submit

- f. Repeat for each Asset Account you want your Accounting Rule to make available for credits.

Go to Accounting then go to Accounting rules; by doing the following:

1. On the Mifos toolbar, click **Accounting** to open the Accounting menu.



2. On the Accounting menu, click **Accounting Rules** to open the Accounting Rules dialog.

Accounting

Frequent Postings

Chart of Accounts

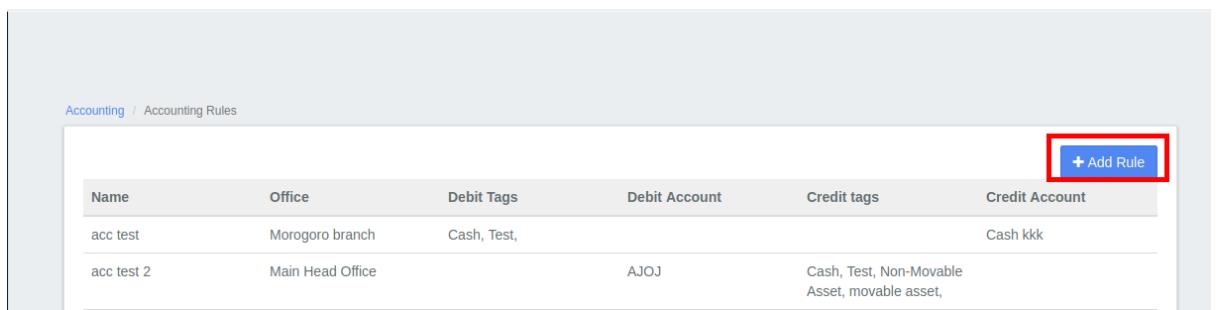
Closing Entries

Accounting Rules

Accruals

Provisioning Entries

3. Click **+Add Rule** to open the **Add Rule** dialog.



Mifos X Clients Accounting Reports Admin

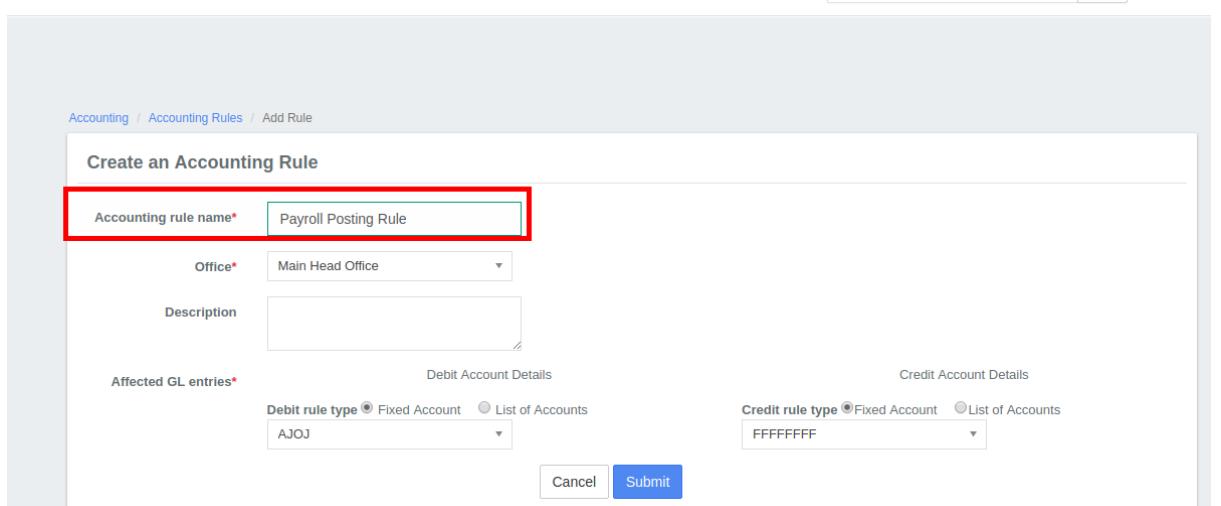
Click or press alt+x to Search All mifos

Accounting / Accounting Rules

+ Add Rule

Name	Office	Debit Tags	Debit Account	Credit tags	Credit Account
acc test	Morogoro branch	Cash, Test,			Cash kkk
acc test 2	Main Head Office		AJOJ	Cash, Test, Non-Movable Asset, movable asset,	

4. In the **Accounting rule name** box, enter a name for your new accounting rule.



Mifos X Clients Accounting Reports Admin

Click or press alt+x to Search All mifos

Accounting / Accounting Rules / Add Rule

Create an Accounting Rule

Accounting rule name* Payroll Posting Rule

Office* Main Head Office

Description

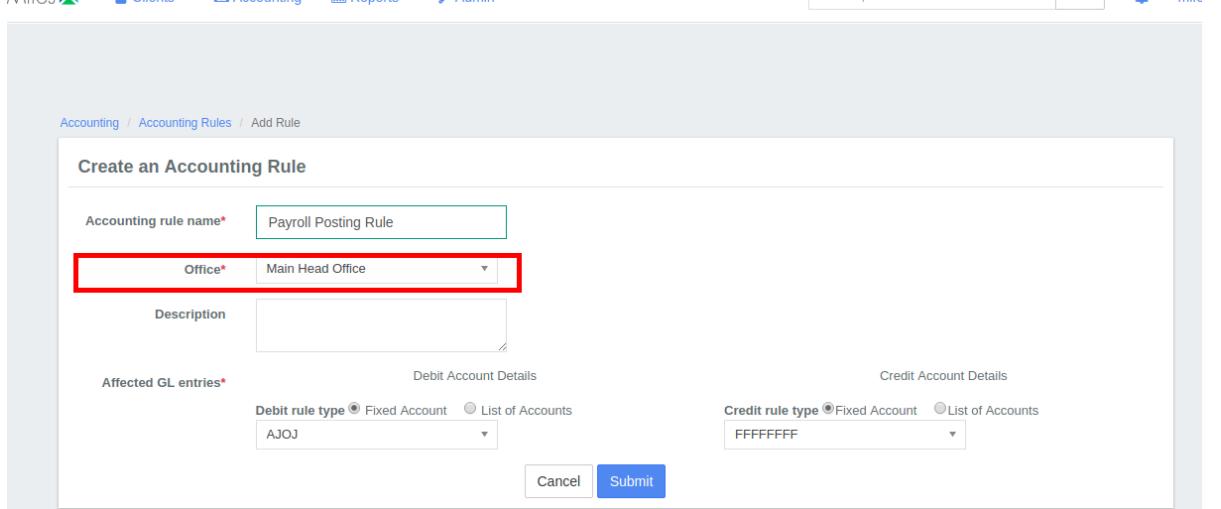
Affected GL entries* Debit Account Details Credit Account Details

Debit rule type Fixed Account List of Accounts Credit rule type Fixed Account List of Accounts

AJOJ FFFFFFFF

Cancel Submit

5. In the **Office** list, select an office.



Mifos X Clients Accounting Reports Admin

Click or press alt+x to Search All mifos

Accounting / Accounting Rules / Add Rule

Create an Accounting Rule

Accounting rule name* Payroll Posting Rule

Office* Main Head Office

Description

Affected GL entries* Debit Account Details Credit Account Details

Debit rule type Fixed Account List of Accounts Credit rule type Fixed Account List of Accounts

AJOJ FFFFFFFF

Cancel Submit

6. In the **Description** box, enter an optional description.

Accounting / Accounting Rules / Add Rule

Create an Accounting Rule

Accounting rule name* Payroll Posting Rule

Office* Main Head Office

Description For getting monthly salaries and wages of personnel

Affected GL entries* Debit Account Details Credit Account Details

Debit rule type Fixed Account List of Accounts Credit rule type Fixed Account List of Accounts

AJOJ FFFFFFFF

Cancel Submit

7. Under **Affected GL entries**, set the Credit and Debit rules.

To set the Debit rules:

- i. Under **Debit Account Details**, select **List of Accounts**.

Affected GL entries*

Debit Account Details

Credit Account Details

Debit rule type Fixed Account List of Accounts Credit rule type Fixed Account List of Accounts

Available debit tags Selected debit tags

Cash Payroll

Allow multiple debit entries

Cancel Submit

Select an account from the **Available debit tag** list, and then click the right arrow (**>>**) button to add the account to the **Selected debit tag** list.

NOTE: To allow multiple debit entries select **Allow multiple debit entries**.

Affected GL entries*

Debit Account Details

Credit Account Details

Debit rule type Fixed Account List of Accounts Credit rule type Fixed Account List of Accounts

Available debit tags Selected debit tags

Cash Payroll

Allow multiple debit entries

Interest Receivable

To set the Credit rules:

ii. Under **Credit Account Details**, select **List of Accounts**.

Affected GL entries*	Debit Account Details	Credit Account Details
	Debit rule type <input type="radio"/> Fixed Account <input checked="" type="radio"/> List of Accounts Available debit tags Cash > Payroll Allow multiple debit entries <input type="checkbox"/>	Credit rule type <input type="radio"/> Fixed Account <input checked="" type="radio"/> List of Accounts Available credit tags Cash > Payroll Allow multiple credit entries <input type="checkbox"/>

- iii. Select an account from the **Available credit tag** list, and then click the right arrow (**>**) button to add the account to the **Selected credit tag** list.

NOTE: To allow multiple debit entries select **Allow multiple credit entries**.

Affected GL entries*	Debit Account Details	Credit Account Details
	Debit rule type <input type="radio"/> Fixed Account <input checked="" type="radio"/> List of Accounts Available debit tags Cash > Payroll Allow multiple debit entries <input type="checkbox"/>	Credit rule type <input type="radio"/> Fixed Account <input checked="" type="radio"/> List of Accounts Available credit tags Cash > Payroll Allow multiple credit entries <input type="checkbox"/>

8. Click **Submit** to post your new accounting rule.

View Accounting rule:

Payroll posting rule					
Office	Head Office				
Description					
Allow multiple debit entries	false				
Allow multiple credit entries	false				
<table border="1"><thead><tr><th>Debit Account</th><th>Credit Account</th></tr></thead><tbody><tr><td>salaries & wages(10000)</td><td>cash(20000)</td></tr></tbody></table>		Debit Account	Credit Account	salaries & wages(10000)	cash(20000)
Debit Account	Credit Account				
salaries & wages(10000)	cash(20000)				
Edit Delete					

Edit or Delete Accounting rule:

Payroll posting rule					
Office	Head Office				
Description					
Allow multiple debit entries	false				
Allow multiple credit entries	false				
<table border="1"><thead><tr><th>Debit Account</th><th>Credit Account</th></tr></thead><tbody><tr><td>salaries & wages(10000)</td><td>cash(20000)</td></tr></tbody></table>		Debit Account	Credit Account	salaries & wages(10000)	cash(20000)
Debit Account	Credit Account				
salaries & wages(10000)	cash(20000)				
Edit Delete					

To **Edit**

Click on **Edit** button in blue, then modify necessary changes and click on Submit.

To Delete

Click on **Delete** button in red, then click on confirm.

Provisioning Entries

From the main screen, click on **Accounting**. This will launch the **Accounting** menu as shown below, from the menu Select Provisioning entries.

C Frequent Postings	These are predefined postings	Chart of Accounts List of the accounts used by the organization
+ Add Journal Entries	Manual journal entry transactions recorded in a journal	Closing Entries Journal entries made at the end of an accounting period
Q Search Journal Entries	Advance search option for journal entries	Accounting Rules Lists all accounting rules
XX Accounts Linked to Financial Activities	List of Financial Activity and GL Account Mappings	Accruals Accrues income, expenses and liabilities as on the provided date
\$ Migrate Opening Balances (Office-wise)	Set or update office-level opening balances for GL Accounts	Provisioning Entries Create Provisioning Entries

Note: You should have created **provisioning criteria** and once a loan falls under arrears, provisioning entries will work.

Create Provisioning Entries :

System generated - Once the provisioning criteria is created on the loan areas depending upon the criteria set, then provisioning entries will be created automatically. A scheduler job "Generate loan loss provisioning" will execute this process.

Creating Manually - Click on the blue **Create provisioning entries** button at the top-right of the screen.

+Create Provisioning Entry

This will launch a new page like the image shown below:

Take note that this field is mandatory as it has an asterisk(*)

Accounting View Provisioning Entries Create Provisioning Entries

Provisioning Criteria* 05 January 2016 Create Journal Entries **Submit**

Complete the required fields:

- Select Date.
- Optional field - Check the check box for **Create Journal Entries**.
- Click on **Submit** button.

View provisioning entry :

View Provisioning Entries						+Create Provisioning Entry
Provides created by details	Provides created date	Check box confirms journal entry created	Click on View button to view report	Click on recreate button to recreate provisioning	Click on view button to view journal entries	
Created By	Created On	Journal Entry Created	View Report	Recreate Provisioning	View Journal Entries	
system	Dec 8, 2015	<input type="checkbox"/>	view	Recreate	view	
system	Dec 9, 2015	<input type="checkbox"/>	view	Recreate	view	
system	Dec 10, 2015	<input type="checkbox"/>	view	Recreate	view	
system	Dec 11, 2015	<input type="checkbox"/>	view	Recreate	view	
mifos	Dec 14, 2015	✓	view	Recreate	view	Manually created entry
system	Dec 17, 2015	✓	view	Recreate	view	
system	Dec 18, 2015	✓	view	Recreate	view	System created entry
system	Dec 30, 2015	✓	view	Recreate	view	
system	Dec 31, 2015	✓	view	Recreate	view	

Complete the required fields:

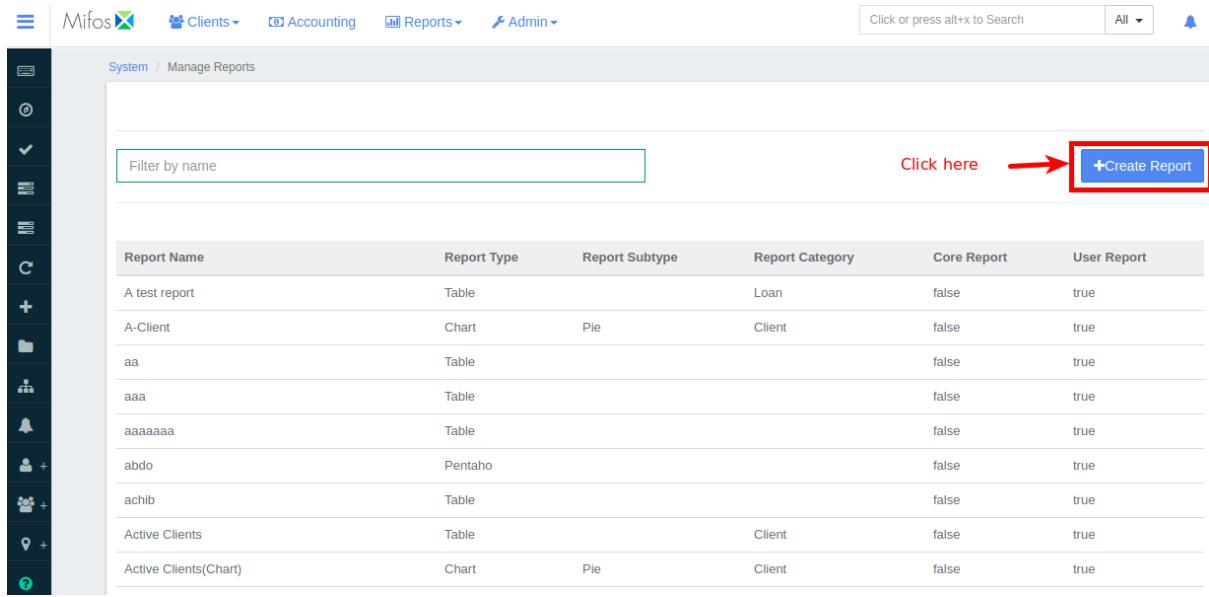
- Created By** - Provide details of created by .
- Created On** - Provide date of creation .
- Journal Entry Created** - Check box confirms journal entry created.
- View Report** - Click on view button to view report.
- Recreate Provisioning** - Click on recreate button to recreate provisioning.
- View Journal Entries** - Click on view button to view journal entries.
- Click on **Submit** button.

View Journal entry

Journal Entries								
Entry ID	Office	Transaction Date	Transaction ID	Type	Created By	Account	Debit	Credit
43	Branch office - Beach street	05 January 2016	P14	LIABILITY	mifos	Liability provisioning(2001)		₹ 100
44	Branch office - Beach street	05 January 2016	P14	EXPENSE	mifos	Expense provisioning(3001)	₹ 100	

Print General Ledger Listing:

1. Navigate to **Admin**, select **Systems** and click **Manage Reports**, now click on **+Create report** from the menu displayed which looks like the image shown below:



The screenshot shows the 'Manage Reports' page within the Mifos Admin interface. The top navigation bar includes 'Mifos' with a logo, 'Clients', 'Accounting', 'Reports', and 'Admin'. A search bar says 'Click or press alt+x to Search' with a dropdown for 'All'. On the left is a sidebar with various icons. The main area shows a table with columns: Report Name, Report Type, Report Subtype, Report Category, Core Report, and User Report. A red box highlights the '+Create Report' button in the top right corner of the table header. A red arrow points to this button. A 'Filter by name' input field is also visible.

Report Name	Report Type	Report Subtype	Report Category	Core Report	User Report
A test report	Table		Loan	false	true
A-Client	Chart	Pie	Client	false	true
aa	Table			false	true
aaa	Table			false	true
aaaaaaa	Table			false	true
abdo	Pentaho			false	true
achib	Table			false	true
Active Clients	Table		Client	false	true
Active Clients(Chart)	Chart	Pie	Client	false	true

2. Enter the details for '**Report Name**', '**Report Category**', '**User Report**' fields.

Report category must be specified as "Accounting"

Mifos X Clients Accounting Reports Admin

Click or press alt+x to Search All

Report Details

Report name * General ledger Listing

Report category accounting

Description

Report type * Table

Report sub type Select one

User report (UI)

Sql*

Specify the Reporting Category as "Accounting"

Report Parameters Select allowed parameter

Cancel Submit

1

2

3

Make User report as "Active"

3. Next in the field provided for 'Sql', paste the below query:

Query

select gl_code, name

From

acc_gl_account

Mifos X

Clients Accounting Reports Admin

Click or press alt+x to Search All

Report Details

Report name * General ledger Listing

Report type * Table

Report sub type Select one

Report category accounting

Description

User report (UI)

Sql*
select gl_code, name
From
acc_gl_account

Report Parameters Select allowed parameter +Add

Cancel Submit

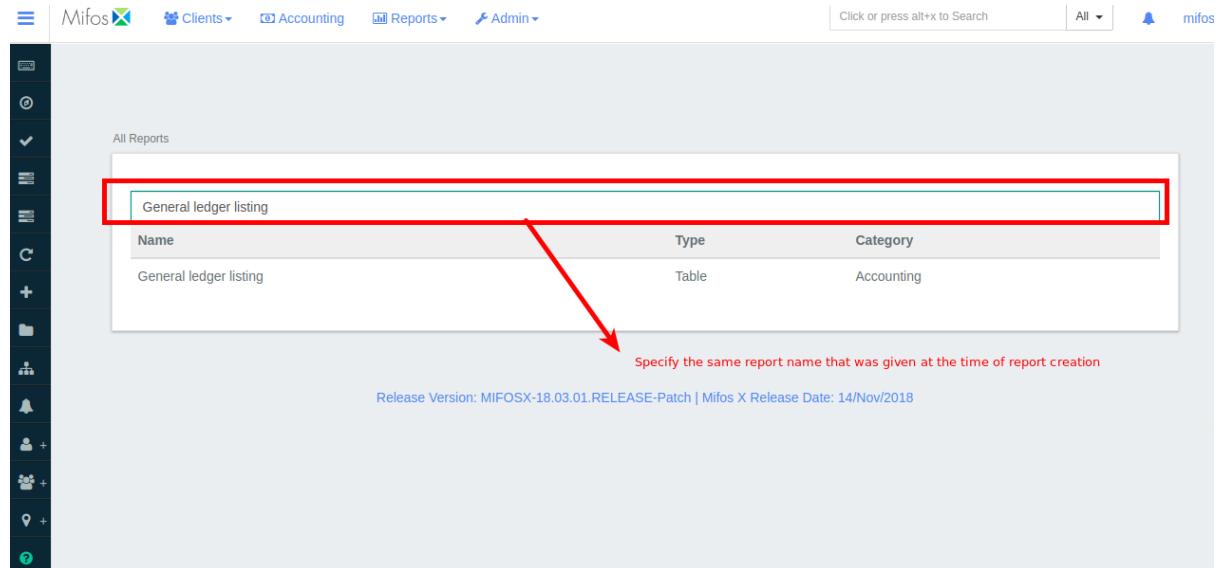
4

paste the query in the space provided

4. Click **Submit**

How to Print?

1. Navigate to **Reports** then select **All** from the drop down menu. In search bar "Specify the same report name provided at the time of report creation"

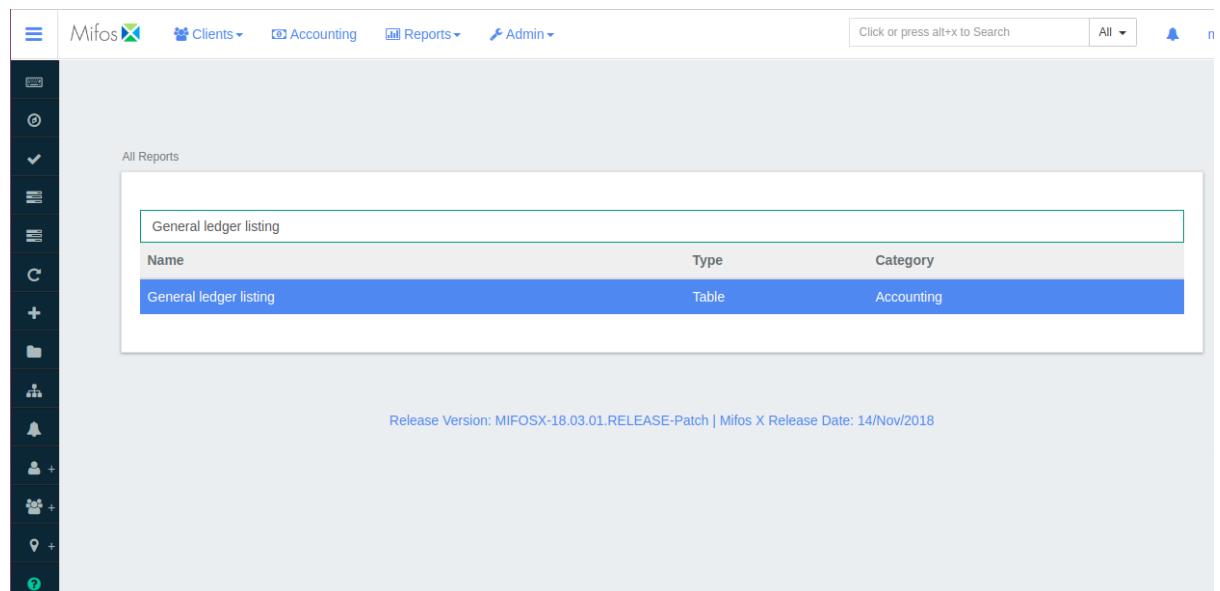


All Reports

Name	Type	Category
General ledger listing	Table	Accounting

Specify the same report name that was given at the time of report creation

2. Click on the report.

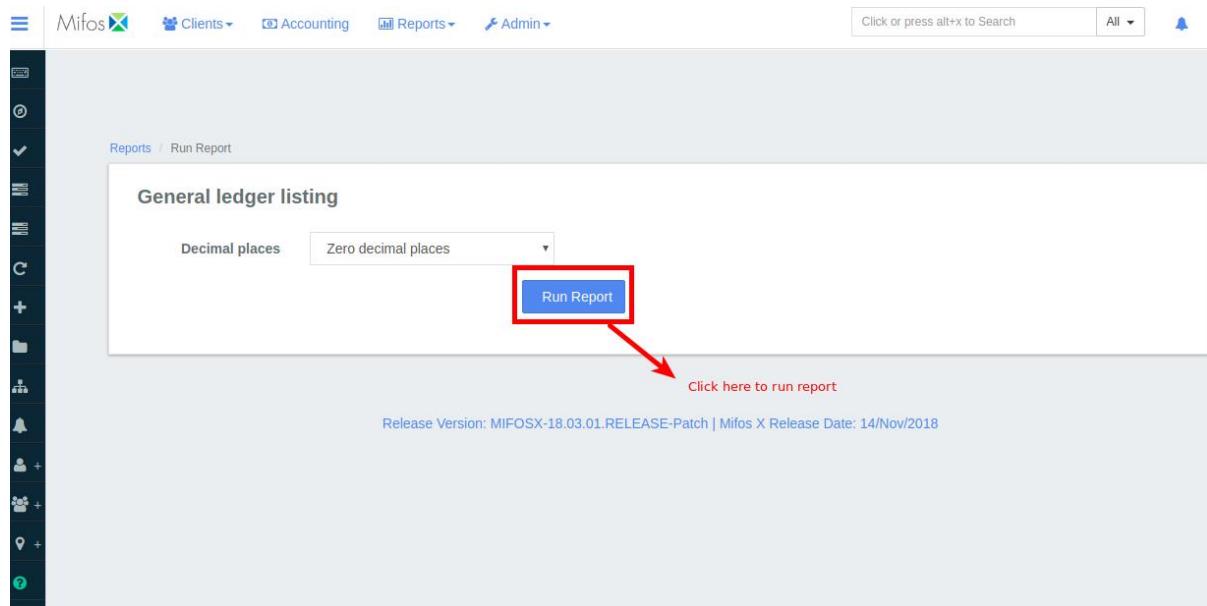


All Reports

Name	Type	Category
General ledger listing	Table	Accounting

Release Version: MIFOSX-18.03.01.RELEASE-Patch | Mifos X Release Date: 14/Nov/2018

3. Click **Run Report**



4. Once "Run Report" is clicked all the **Chart of Accounts** are displayed.

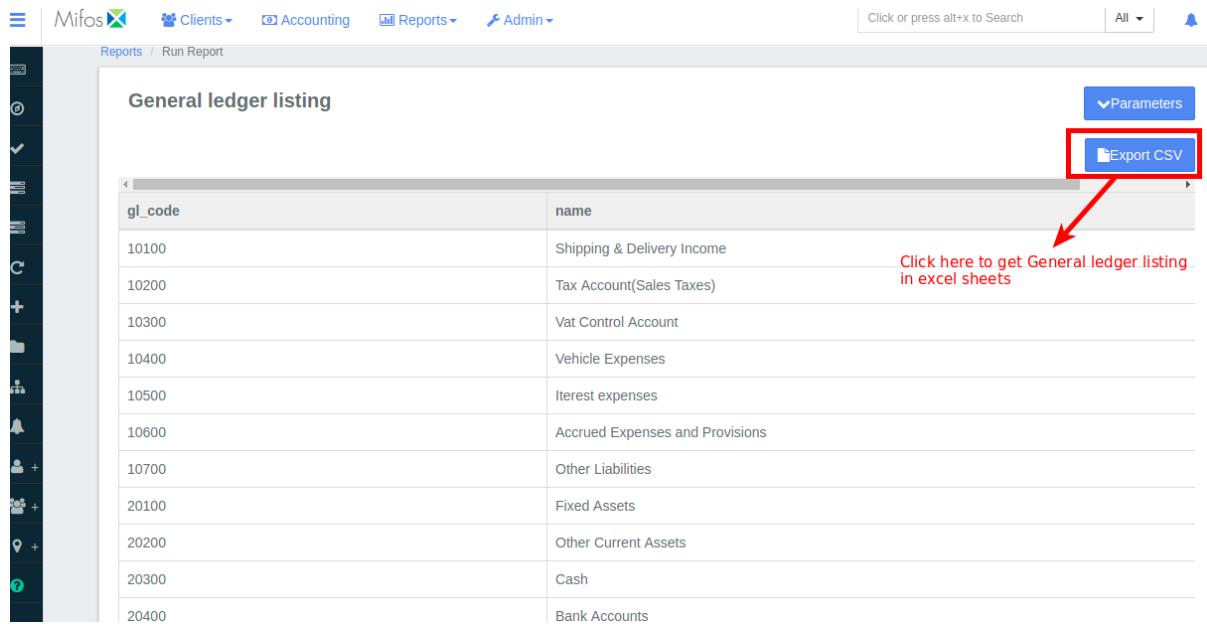
gl_code	name
10100	Shipping & Delivery Income
10200	Tax Account(Sales Taxes)
10300	Vat Control Account
10400	Vehicle Expenses
10500	Interest expenses
10600	Accrued Expenses and Provisions
10700	Other Liabilities
20100	Fixed Assets
20200	Other Current Assets
20300	Cash
20400	Bank Accounts

Parameters

Export CSV

All Charts of Accounts are displayed

5. To Print the general ledger listing click on **Export CSV**



gl_code	name
10100	Shipping & Delivery Income
10200	Tax Account(Sales Taxes)
10300	Vat Control Account
10400	Vehicle Expenses
10500	Interest expenses
10600	Accrued Expenses and Provisions
10700	Other Liabilities
20100	Fixed Assets
20200	Other Current Assets
20300	Cash
20400	Bank Accounts

How To Enter GL Opening Balance

The **opening balance** is the first entry in a firm's accounts, either when they are first starting up or at the start of a new financial year.

The **opening balance** can be found on the credit or debit side of the ledger, depending on whether or not the firm has a positive or negative balance.

Step 1: Navigate to **Accounting** then select **Chart of Accounts** from the menu which looks like the one shown below;

Mifos  Clients ▾ Accounting Reports ▾ Admin ▾ Click or press alt+x to Search All ▾ 

Accounting

- C Frequent Postings**
These are predefined postings
- + Add Journal Entries**
Manual journal entry transactions recorded in a journal
- Q Search Journal Entries**
Advance search option for journal entries
- ☒ Accounts Linked to Financial Activities**
List of Financial Activity and GL Account Mappings
- ">\$ Migrate Opening Balances (Office-wise)**
Set or update office-level opening balances for GL Accounts
- Chart of Accounts**
List of the accounts used by the organization
- ☒ Closing Entries**
Journal entries made at the end of an accounting period
- 🔒 Accounting Rules**
Lists all accounting rules
- ⚙ Accruals**
Accrues income, expenses and liabilities as on the provided date
- ⚙ Provisioning Entries**
Create Provisioning Entries

Step 2: Click on +Add account

Mifos  Clients ▾ Accounting Reports ▾ Admin ▾ Click or press alt+x to Search All ▾ 

Accounting / Chart of Accounts

Chart of Accounts

Account	GL Code	Account Type	Disabled?	Manual Entries Allowed	Used as
Cash kkk	0001	ASSET	false	true	DETAIL
more cash	10-00-00000-01	ASSET	false	true	DETAIL

Step 3: Create GL accounts for **Assets, Liabilities, Income, Expenses**, Here I am adding it for "**Assets**"

MifosX Clients Accounting Reports Admin Click or press alt+x to Search All m

Accounting / Chart of Accounts / Create GL Account

Select "Account type"

Assets

Define GL code

GL code* GL01

Provide "Account Name"

Asset

Account usage Detail

Parent Select parent

Tag Select tag

Manual entries allowed

Description

Submit it

Cancel Submit

Step 4: Similarly create GL accounts for Liabilities, Income, Expenses

MifosX Clients Accounting Reports Admin Click or press alt+x to Search All m

Chart of Accounts

cash

Tree View Add Account

Account	GL Code	Account Type	Disabled?	Manual Entries Allowed	Used as
Cash DD	DD001-2	ASSET	false	true	DETAIL
Cash in Hand	GA001	ASSET	false	true	DETAIL
CAsh	1212	EQUITY	false	true	DETAIL
Cash	20300	LIABILITY	true	true	HEADER

« < 1 2 3 > »

Step 5: Create a GL account "Opening Balances Contra Account" with account type "Equity"

Accounting / Chart of Accounts / Create GL Account

Create GL Account

Account type	Equity	Parent	Select parent
GL code*	OB21	Account name*	Opening Balances Contra Account
Account usage	Detail	Tag	Select tag

Manual entries allowed

Description

Cancel **Submit** Submit it

You can see this GL account in chart of accounts like in the image shown below:

Accounting / Chart of Accounts

Chart of Accounts

Account	GL Code	Account Type	Disabled?	Manual Entries Allowed	Used as
Opening balances contra account	10000	EQUITY	false	true	DETAIL
Open Bal contra	34345	EQUITY	false	true	DETAIL
NSO-Opening Balances Contra Account	NSO	EQUITY	false	true	DETAIL
Opening Balances Contra Account	OB21	EQUITY	false	true	DETAIL
OPERATING EXPENSES	5100000	EXPENSE	false	true	HEADER

Step 6: Next go to Accounting then click on **Accounts Linked to Financial Activities** from the menu

Accounting

- Frequent Postings
- Add Journal Entries
- Search Journal Entries
- Accounts Linked to Financial Activities**
- Migrate Opening Balances (Office-wise)

- Chart of Accounts
- Closing Entries
- Accounting Rules
- Accruals
- Provisioning Entries

Step 7: Click on **+Define New Mapping** to define financial activity

Step 8: In Financial Activity Mapping set "Financial Activity" drop down as "Opening Balance Transfer Contra" and set "Account" drop down as "Opening Balances Contra Account (OB21)"

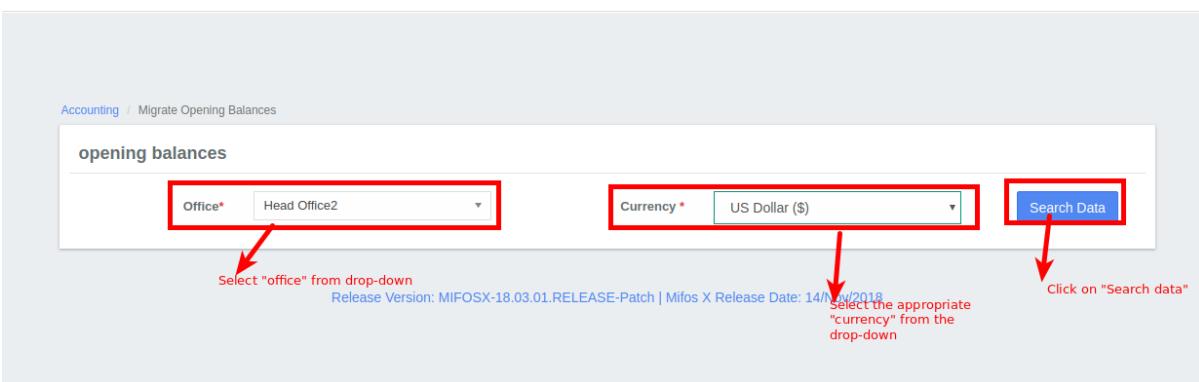
Step 9: Next navigate to Accounting then click on Migrate Opening Balances

Step 10: Select the appropriate Branch and Currency from the drop down and click on

Search Data

Mifos  Clients  Accounting  Reports  Admin 

Click or press alt+x to Search All   mifos 



Accounting / Migrate Opening Balances

opening balances

Office* Head Office2

Currency* US Dollar (\$)

Search Data

Select "office" from drop-down

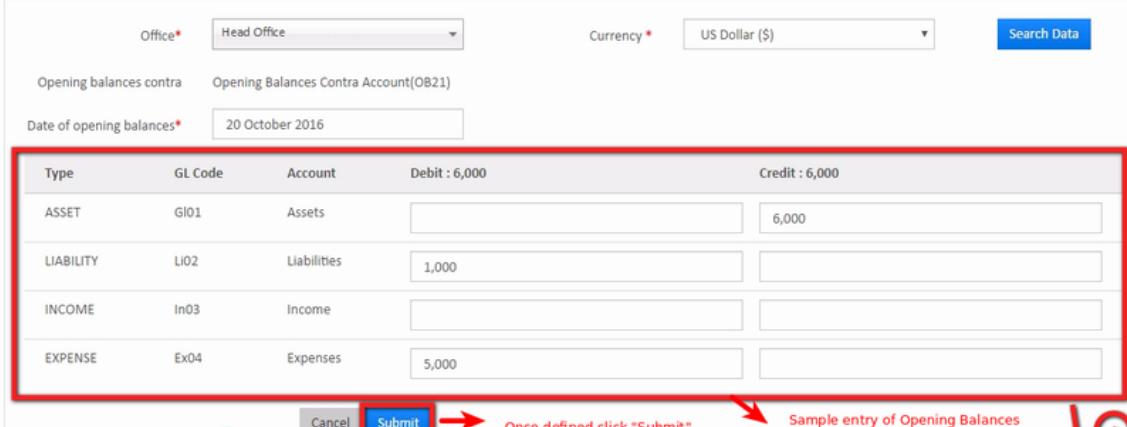
Select the appropriate "currency" from the drop-down

Click on "Search data"

Release Version: MIFOSX-18.03.01.RELEASE-Patch | Mifos X Release Date: 14/10/2018

Step 11: Next define the **Opening balances**, a sample entry is shown in the screenshot below:

Sum of all the credits must be equal to sum of all debits.



Office* Head Office

Currency* US Dollar (\$)

Search Data

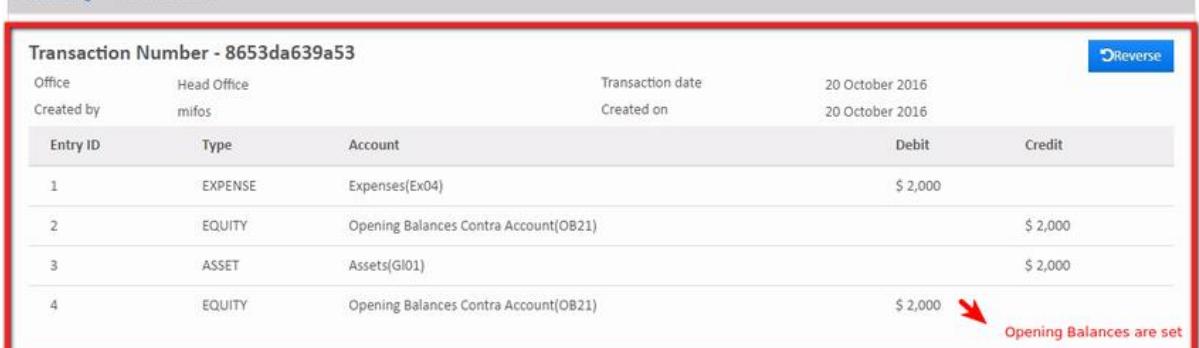
Opening balances contra Opening Balances Contra Account(0B21)

Date of opening balances* 20 October 2016

Type	GL Code	Account	Debit : 6,000	Credit : 6,000
ASSET	Gl01	Assets		6,000
LIABILITY	Li02	Liabilities	1,000	
INCOME	In03	Income		
EXPENSE	Ex04	Expenses	5,000	

Cancel **Submit** Once defined click "Submit" Sample entry of Opening Balances

Step 12: On clicking submit **Opening Balances** are set.



Transaction Number - 8653da639a53

Office	Head Office	Transaction date	20 October 2016	
Created by	mifos	Created on	20 October 2016	
Entry ID	Type	Account	Debit	Credit
1	EXPENSE	Expenses(Ex04)	\$ 2,000	
2	EQUITY	Opening Balances Contra Account(0B21)		\$ 2,000
3	ASSET	Assets(Gl01)		\$ 2,000
4	EQUITY	Opening Balances Contra Account(0B21)	\$ 2,000	

Reverse

Opening Balances are set

Configure Notifications:

This documentation provides instructions on how to integrate notifications within a functionality.

For example: We may want to notify a specific set of users about the creation of a new savings account so that those users can act upon those notifications and take specific actions like approve/activate the savings account.

First of all, let's configure notification for the example above, then we can take a few more examples to make you comfortable with configuring notifications.

Note :- It is imperative to understand that we need to send notifications only to those users who have some work related to that notification. Otherwise, it is not useful to send a notification to any user who can't do anything with that notification.

Events / Notification generated	Permissible actions / Permissions to be checked for the role of a user	Status
New client created	ACTIVATE CLIENT, READ CLIENT	Done
New loan created	READ LOAN, APPROVE LOAN	Done
New loan approved	READ LOAN, DISBURSE LOAN	Done
New share account created	APPROVE SHARE ACCOUNT	Done
New share account approved	ACTIVATE SHARE ACCOUNT	Done
New savings account created	READ SAVINGS ACCOUNT, APPROVE SAVINGS ACCOUNT	Done
New savings account approved	READ SAVINGS ACCOUNT, ACTIVATE SAVINGS ACCOUNT	Done
New fixed deposit account created	APPROVE FIXED DEPOSIT ACCOUNT	Done

New fixed deposit account approved	ACTIVATE FIXED DEPOSIT ACCOUNT	Done
New recurring deposit account created	APPROVE RECURRING DEPOSIT ACCOUNT	Done
New recurring deposit account approved	ACTIVATE RECURRING DEPOSIT ACCOUNT	Done
Dividend posted to account	READ DIVIDEND SHARE PRODUCT	Done
Interest posted to account	READ SAVINGS ACCOUNT	Done
Repayment made	READ SAVINGS ACCOUNT	Done
Deposit made	READ SAVINGS ACCOUNT	Done
Savings has gone into dormant	READ SAVINGS ACCOUNT	Done
Loan has been closed/paid off	READ LOAN	Done
Loan has been rescheduled	READ LOAN	Done
New group created	ACTIVATE GROUP, READ GROUP	Done
New center created	ACTIVATE CENTER, READ CENTER	Done
New loan product created	READ PRODUCT MIX	Done
Savings Account gets Overdrawn		?
Mobile Payment Received		?
Savings has gone into Inactive Status		?

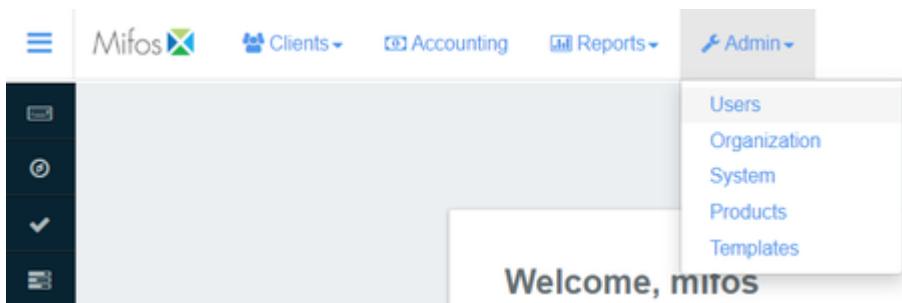
Loan Is Overdue by XX days		?
New Survey taken		?
Collection sheet submitted		?
Cashier drawer settled		?

Summary :

- For a user to get notification for an event, they will require a role containing the permission required to get that notification. For example: if a user wants to be notified whenever a new client is created, they will need a role having "ACTIVATE CLIENT" or "READ CLIENT" permissions.
- To assign a permission to a role, navigate to **Admin >> System >> Manage Roles and Permission** and then click on the name of the role for which you want to assign the permission to.

To assign a role to a user, navigate to **Admin >> Users** and then click on the name of the user to view his/her details, including roles. Every user in an organization has some role associated with him/her. To see which role is associated with a user, follow these steps:

1. Navigate to **Admin >> Users**.



2. This will display a list of Users. Click on the name of the user whose details you want to view (*NOTE: you can use the search bar on the top of the page to filter users by name*).

Now, if you want a user to receive a notification whenever a new savings account is created (*so that they can activate/approve that account*), you need to make sure that the role of that user contains the permission to either approve/activate the savings account.

You can see what permissions a role contains by navigating to **Admin >> System >> Manage Roles and Permission** and then clicking on the name of the role for which you want to see the permissions.

For our example above, we need the permissions "**ACTIVATE SAVINGS ACCOUNT**" or "**APPROVE SAVINGS ACCOUNT**" to be checked for the role of a user who will receive these notifications. Ensure that the user who will receive the notification should also have the permission to read the savings account because they have to activate/approve that savings account.

With this, our notification is configured and the user will be able to receive a notification whenever a new savings account is created. They can then act upon that notification to perform any permitted actions.

Following is the list of notifications which you can configure, and in front of it are the permissions of a role which need to be checked. Simply pick a notification which you think needs to be generated for a user then check the corresponding permissions in the role of that user.

Mifos X ,how to create clients,groups and centers:

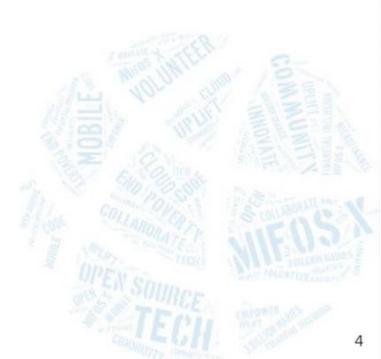
1.It has 6 child page

Documentation 

<https://mifosforge.jira.com/wiki/display/docs/Clients%2C+groups+and+centers>

6 Child Pages

- [Manage Centers](#)
- [Manage Groups](#)
- [Manage Group Meetings](#)
- [Manage Clients](#)
- [Client Relationship Management](#)
- [Client life cycle statuses](#)

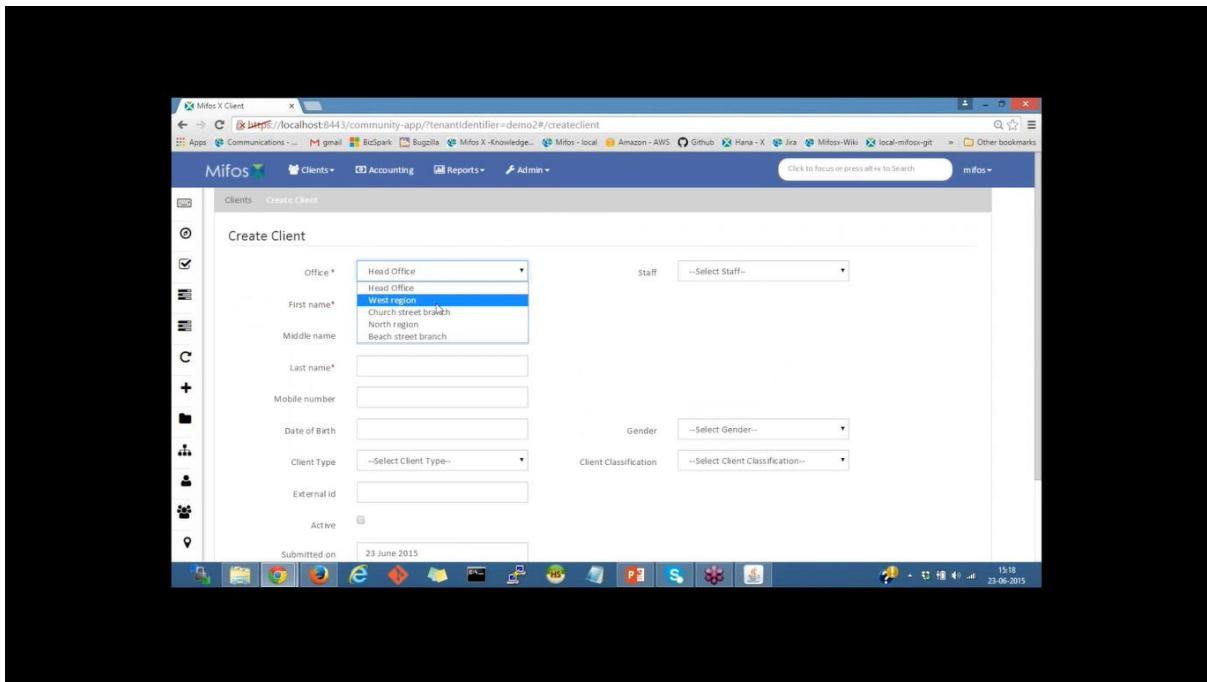


4

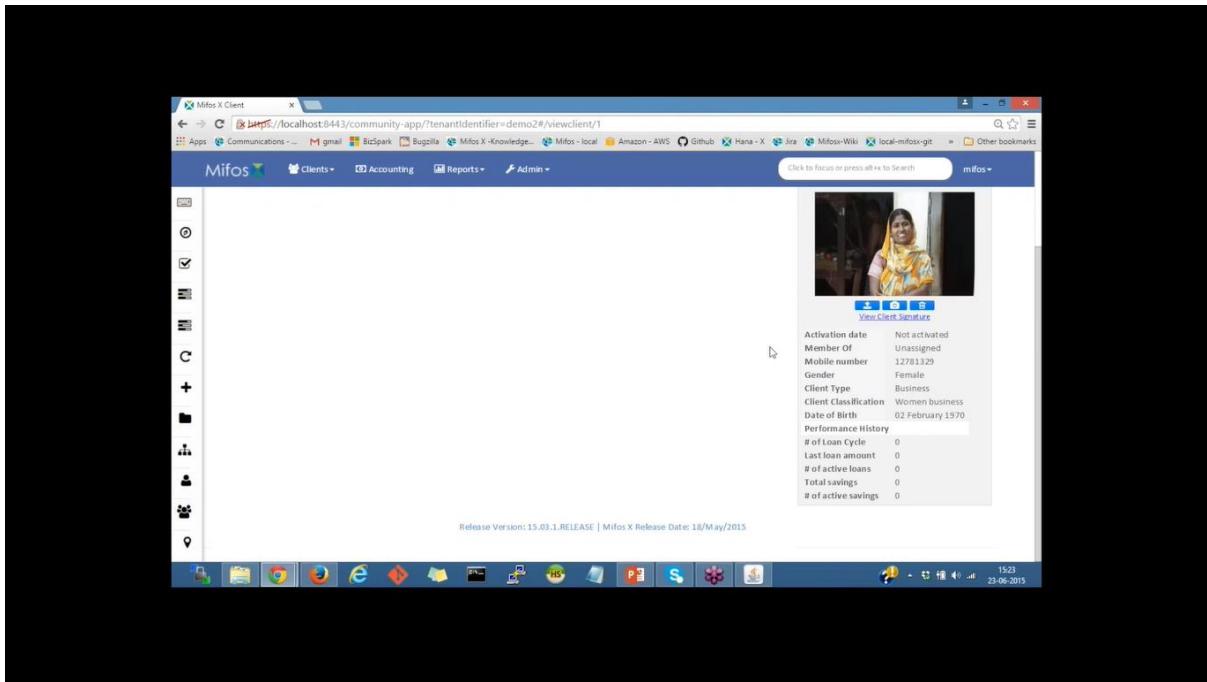
Create a Client :

- 1.Click on clients,then clients
- 2.Create client

- 1.select the office,give name and other detail.
- 2.add the number , gender and other details
- 3.select the client classification
- 4.select the activation date
- 5.click on submit



1. Click on click it would show pending.

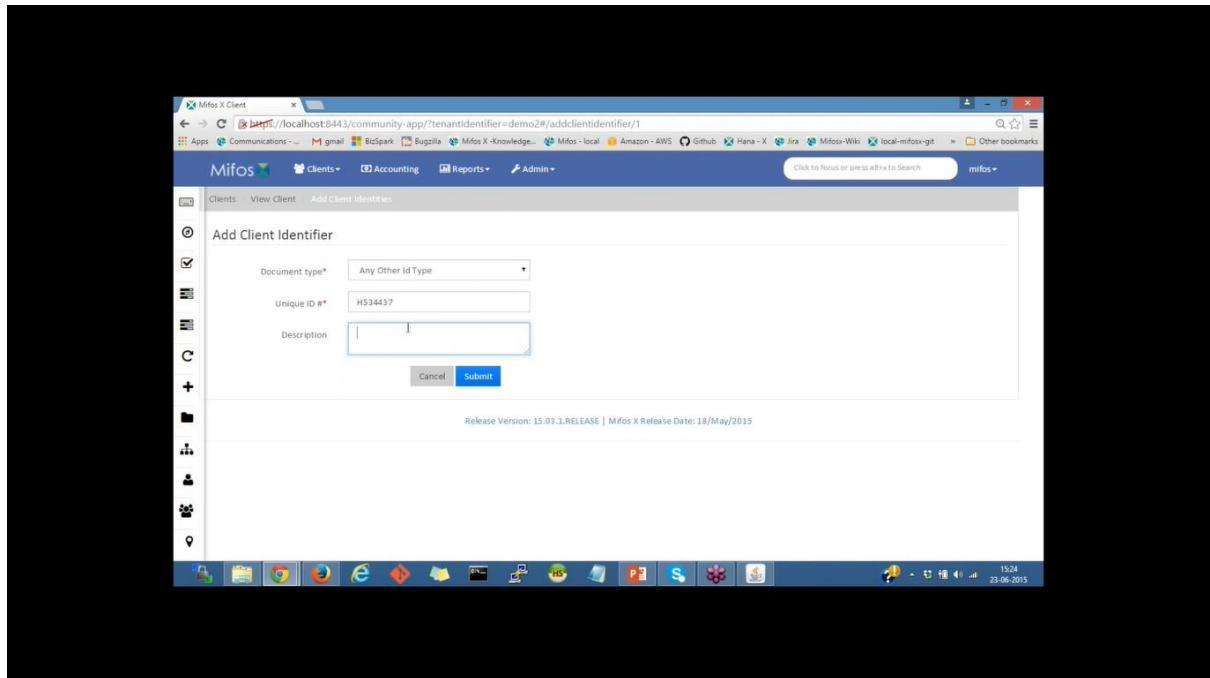


2. To make it active, click on activate button

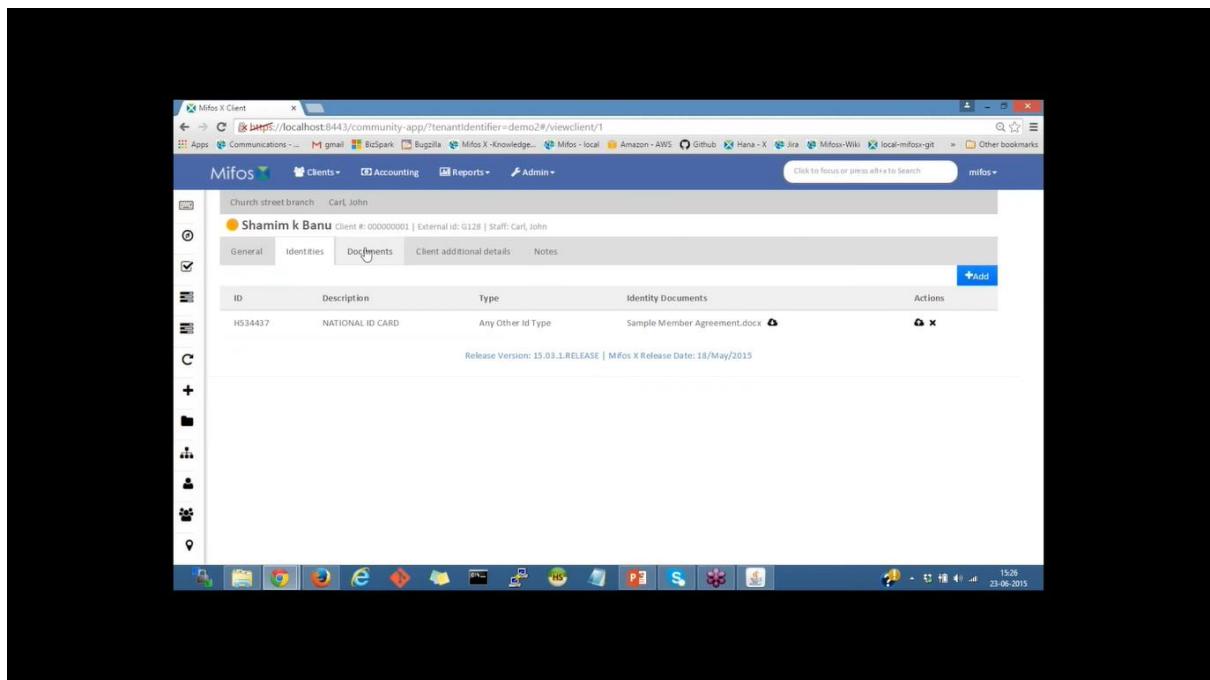
3. Provide the date

4. Update client image, we can also update the signature

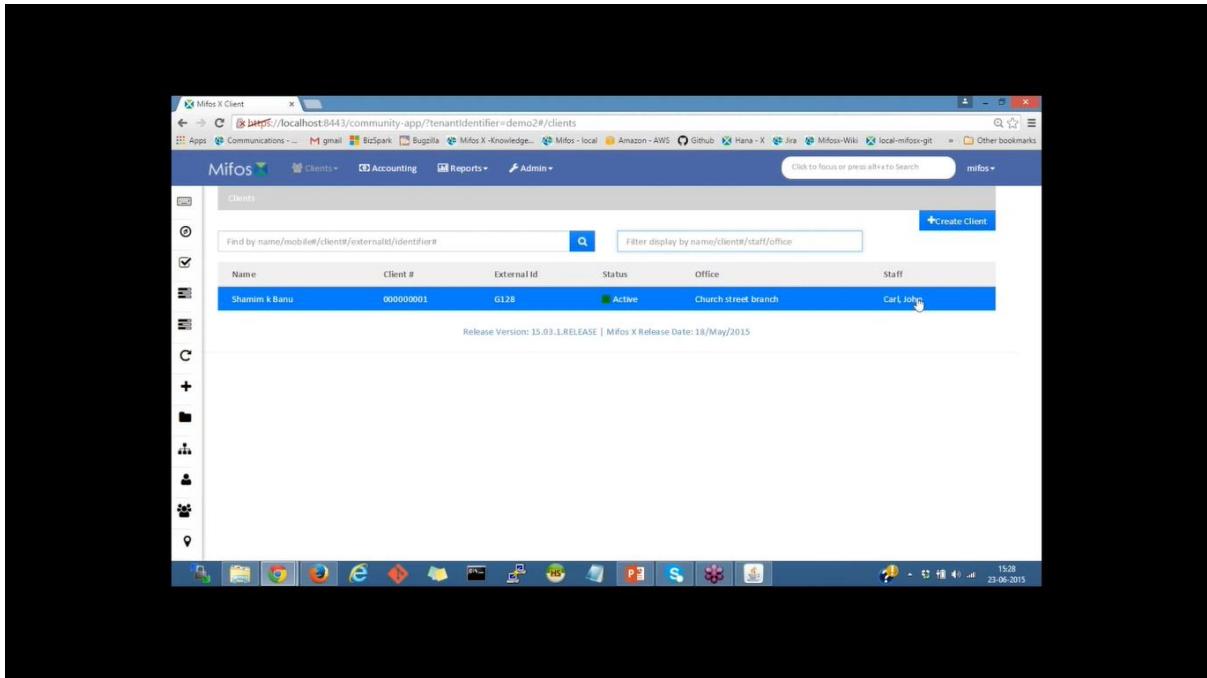
- 1.Identity-give the document, and give unique ID.
- 2.We can upload the document for the local system



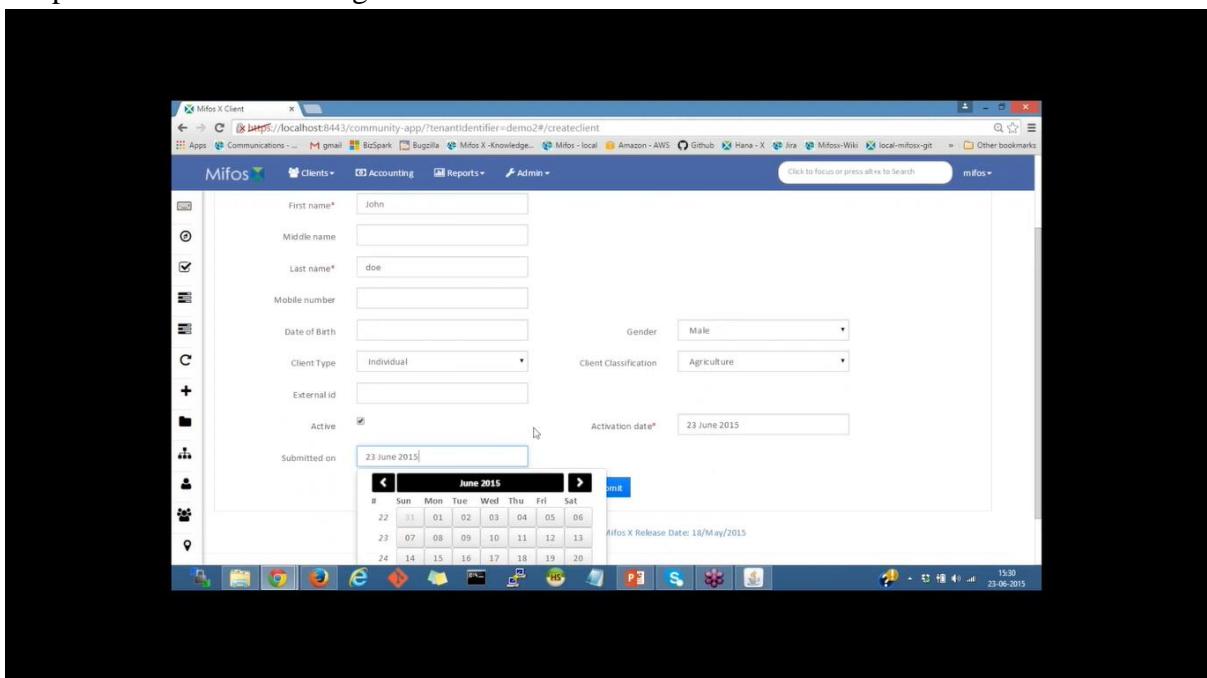
- 1.When we go back to identity, we can download the scan copy of it
- 2.There is a document section, where we can upload the other document



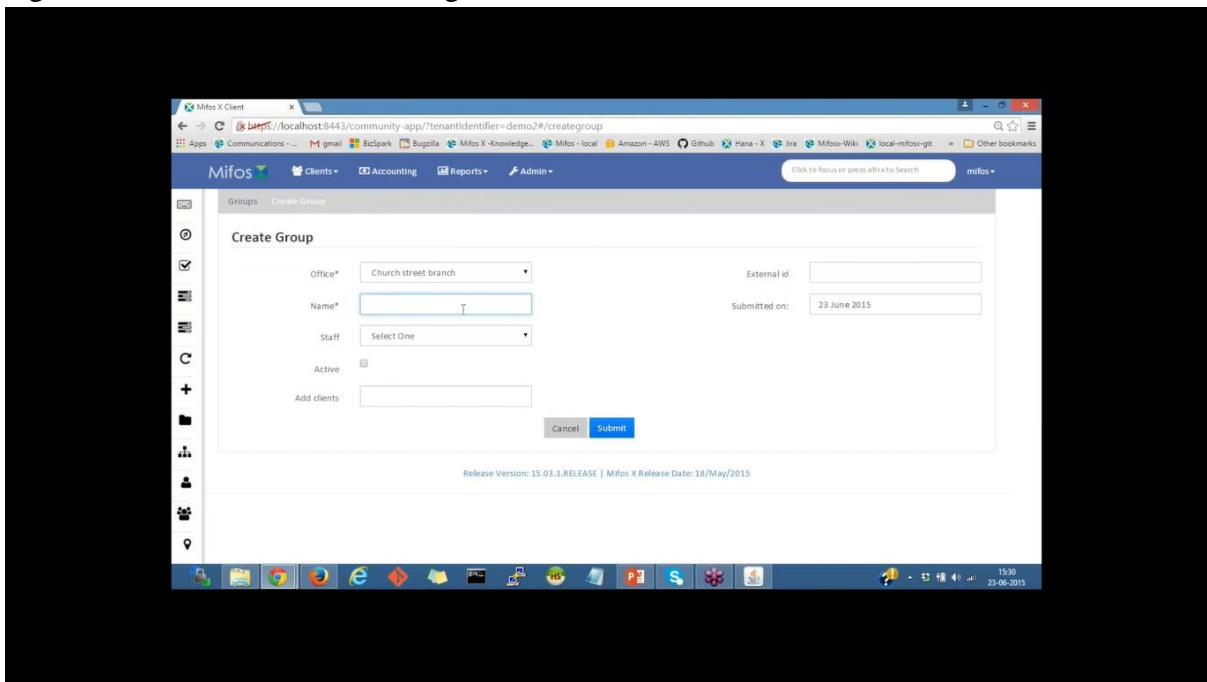
3. When we go back to identity, we can download scan copy
4. Client extra Detail and click on add, provide the address and click on submit
5. There is a note section where we can add note to the document
6. Go back to general tab and verify all the document provided and on activation, selected data and submit



1. Click on client again and provide the following detail and submit the detail
2. Upload the client the image

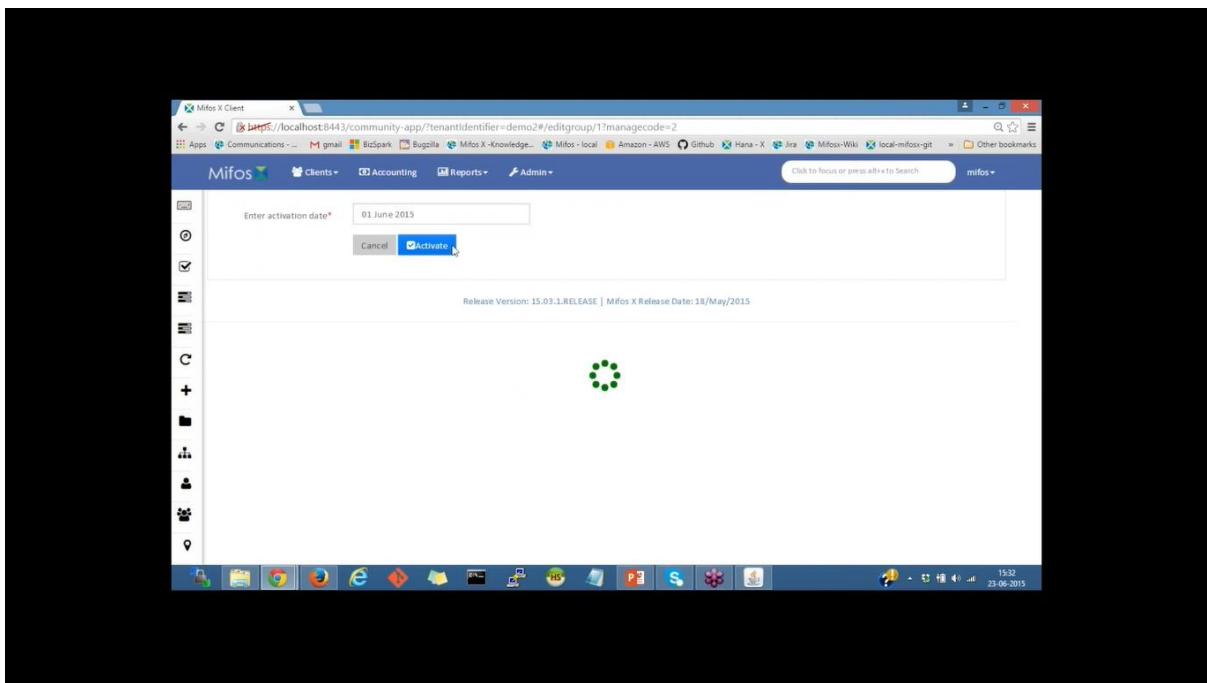


- 1.Click on client and create image
- 2.give the office detail,name,stuff,gender and other vital detail and submit

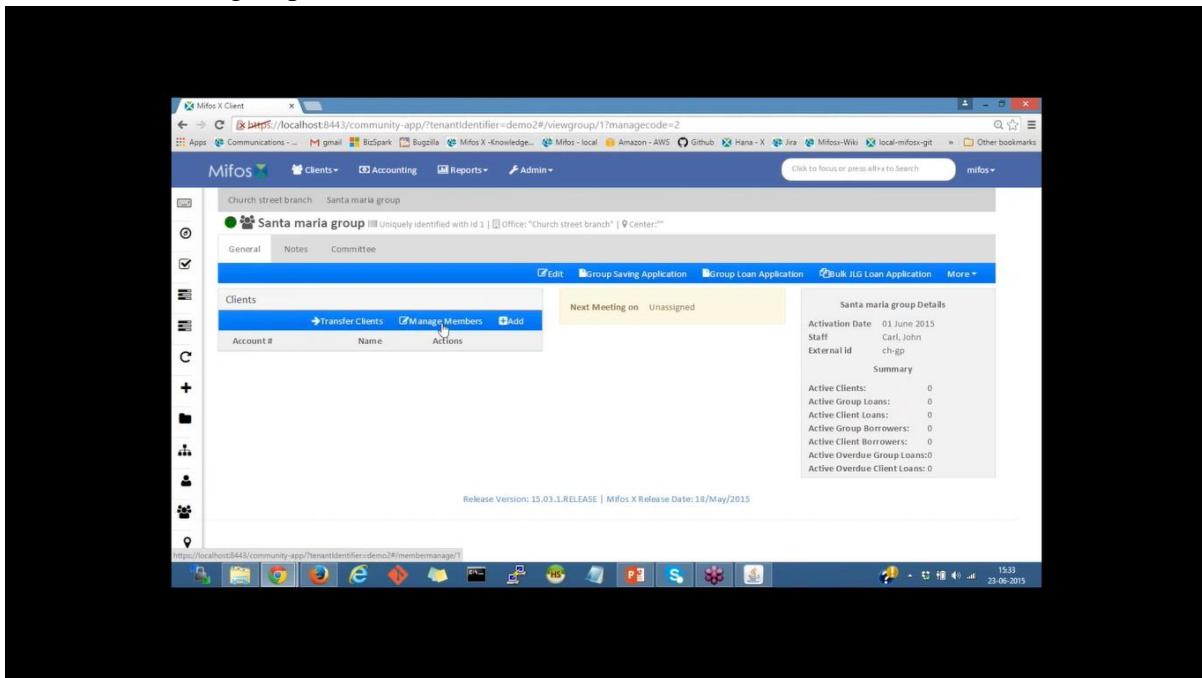


To create group :

- 1.click on client ,create group ,it would show pending
- 2.To make it active,click on activate button
- 3.Provide the date and click on submit



1. We can see the group name and office name and other detail



Church street branch: Santa maria group

Santa maria group Uniquely identified with id 1 | Office: "Church street branch" | Center: ""

General Notes Committee

Edit Group Saving Application Group Loan Application Bulk ILG Loan Application More

Clients

Transfer Clients Manage Members Add

Account #	Name	Actions
000000001	Shamim k Banu	<input type="button" value="ILG Loan Application"/>
000000002	John doe	<input type="button" value="ILG Loan Application"/>

Next Meeting on: Unassigned

Santa maria group Details

Activation Date	01 June 2015
Staff	Carl, John
External Id	ch-gp

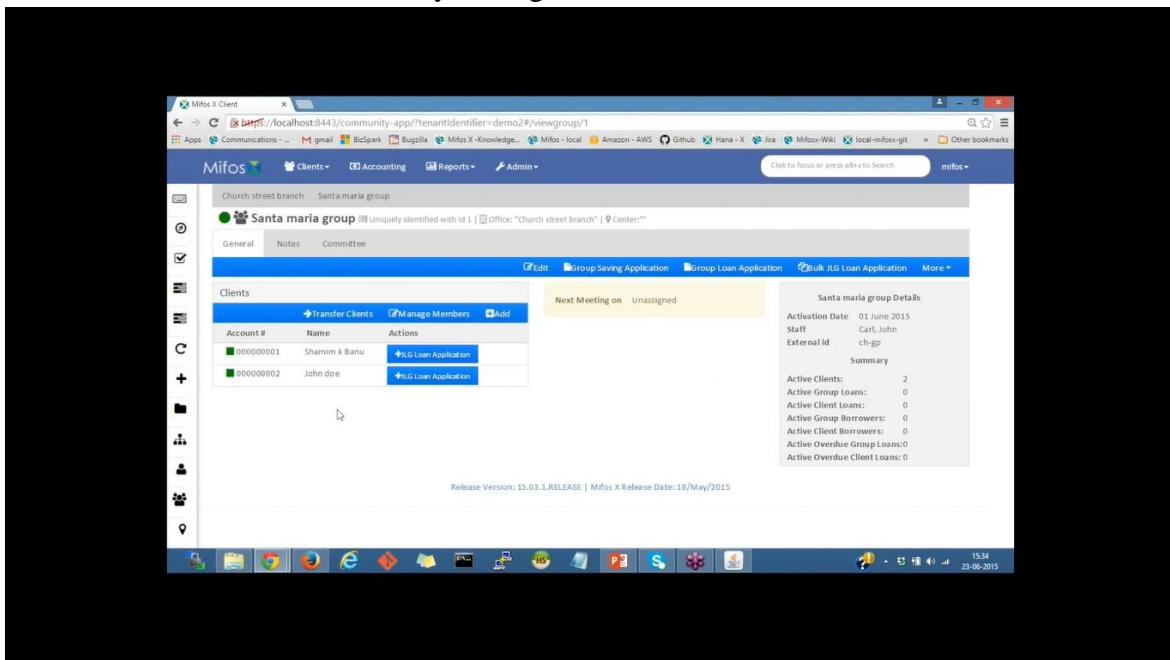
Summary

Active Clients:	0
Active Group Loans:	0
Active Client Loans:	0
Active Group Borrowers:	0
Active Client Borrowers:	0
Active Overdue Group Loans:	0
Active Overdue Client Loans:	0

Release Version: 15.03.1.RELEASE | Mifos X Release Date: 18/May/2015

1. We can also add member for the group-group-manage members, and type their name and enter

2. We can also create new client by adding



Church street branch: Santa maria group

Santa maria group Uniquely identified with id 1 | Office: "Church street branch" | Center: ""

General Notes Committee

Edit Group Saving Application Group Loan Application Bulk ILG Loan Application More

Clients

Transfer Clients Manage Members Add

Account #	Name	Actions
000000001	Shamim k Banu	<input type="button" value="ILG Loan Application"/>
000000002	John doe	<input type="button" value="ILG Loan Application"/>

Next Meeting on: Unassigned

Santa maria group Details

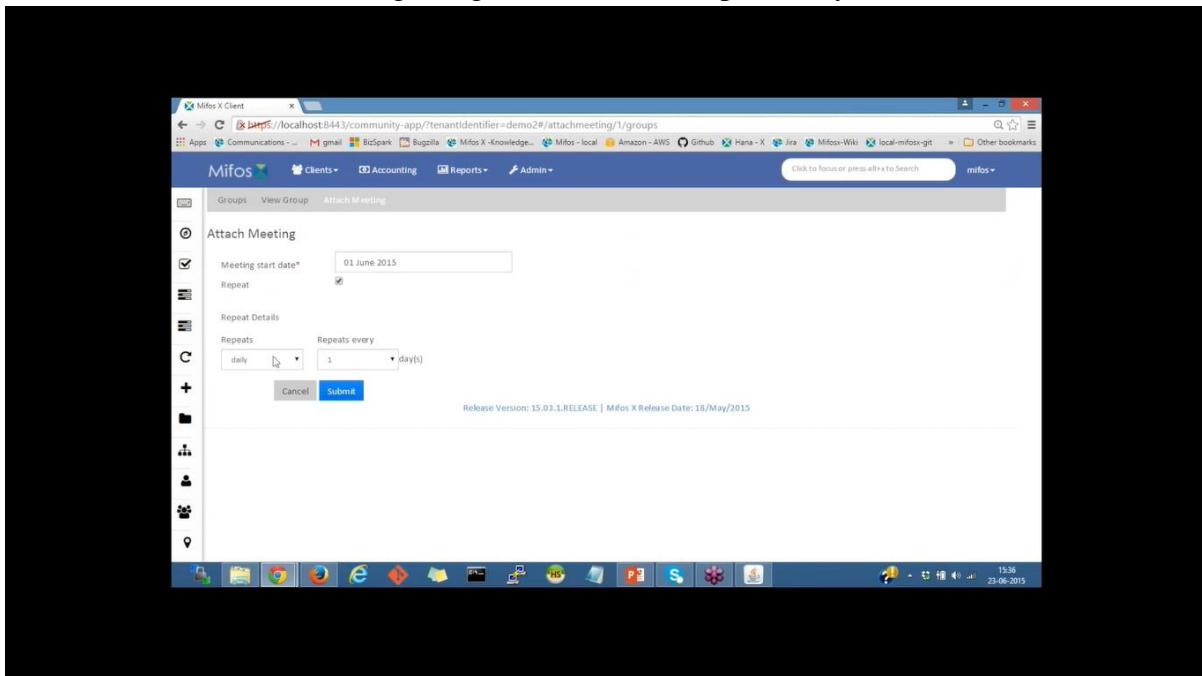
Activation Date	01 June 2015
Staff	Carl, John
External Id	ch-gp

Summary

Active Clients:	2
Active Group Loans:	0
Active Client Loans:	0
Active Group Borrowers:	0
Active Client Borrowers:	0
Active Overdue Group Loans:	0
Active Overdue Client Loans:	0

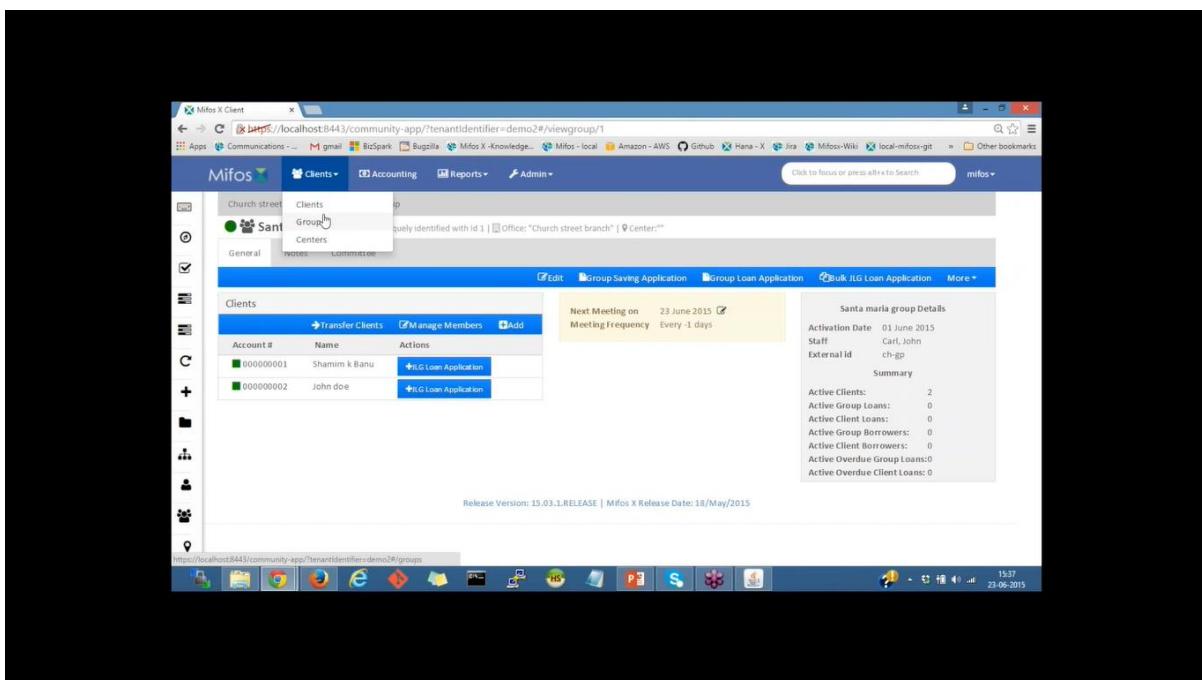
Release Version: 15.03.1.RELEASE | Mifos X Release Date: 18/May/2015

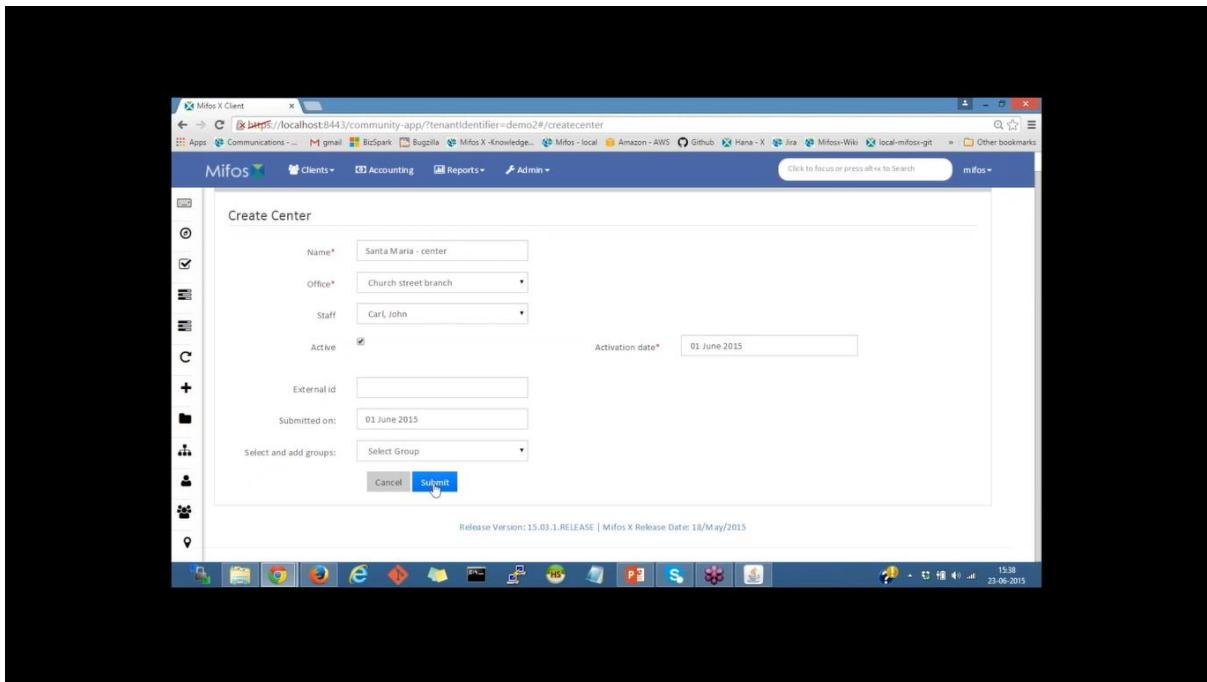
1.click on more ,attach meeting and give the date and repeatability



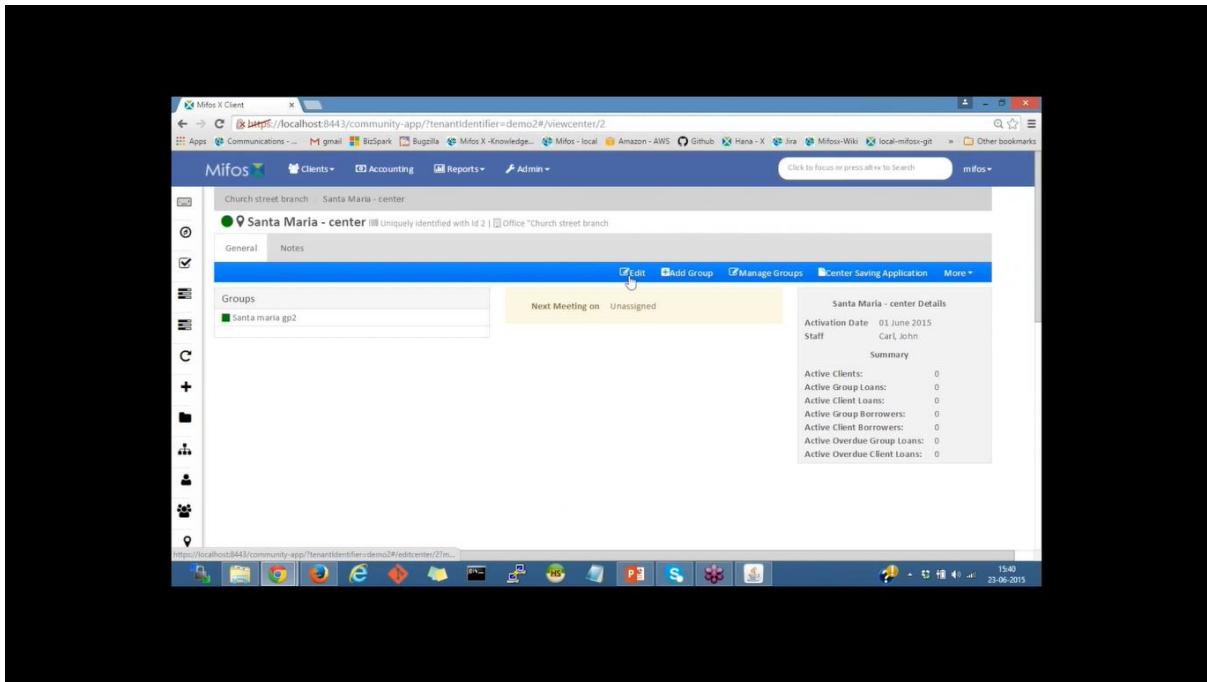
To create center:

- 1.click on client
- 2.create center
- 3.Give the following detail like name,office ,stuff and other detail required and press submit.

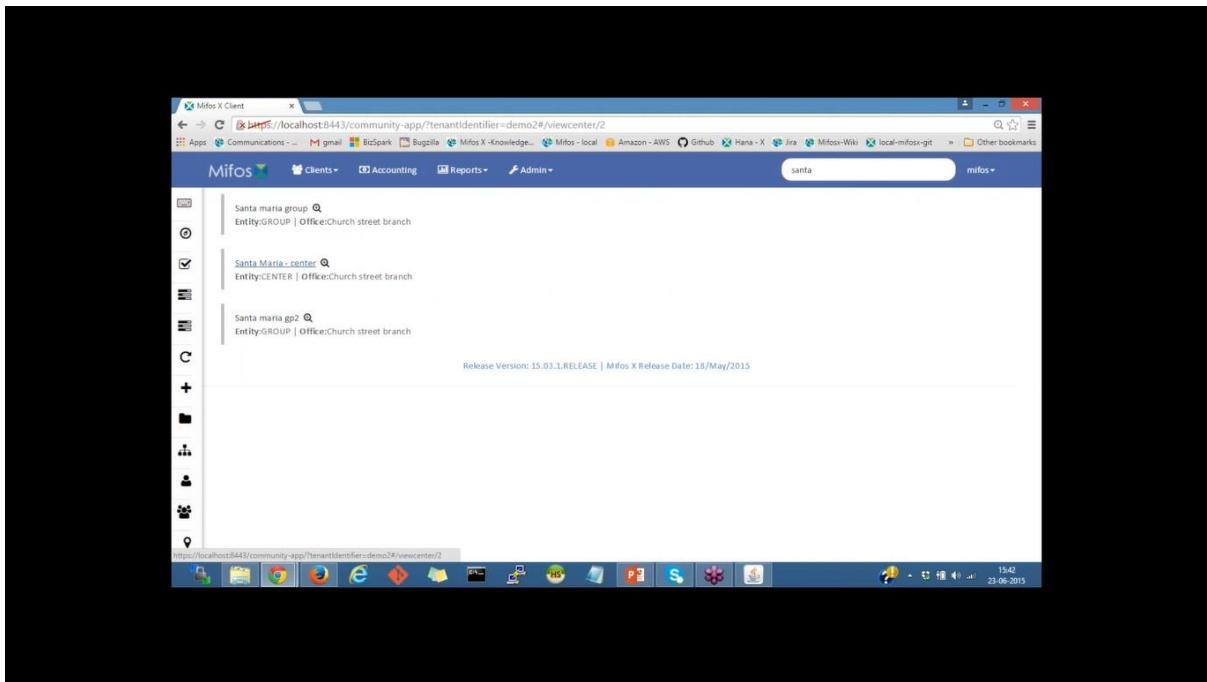




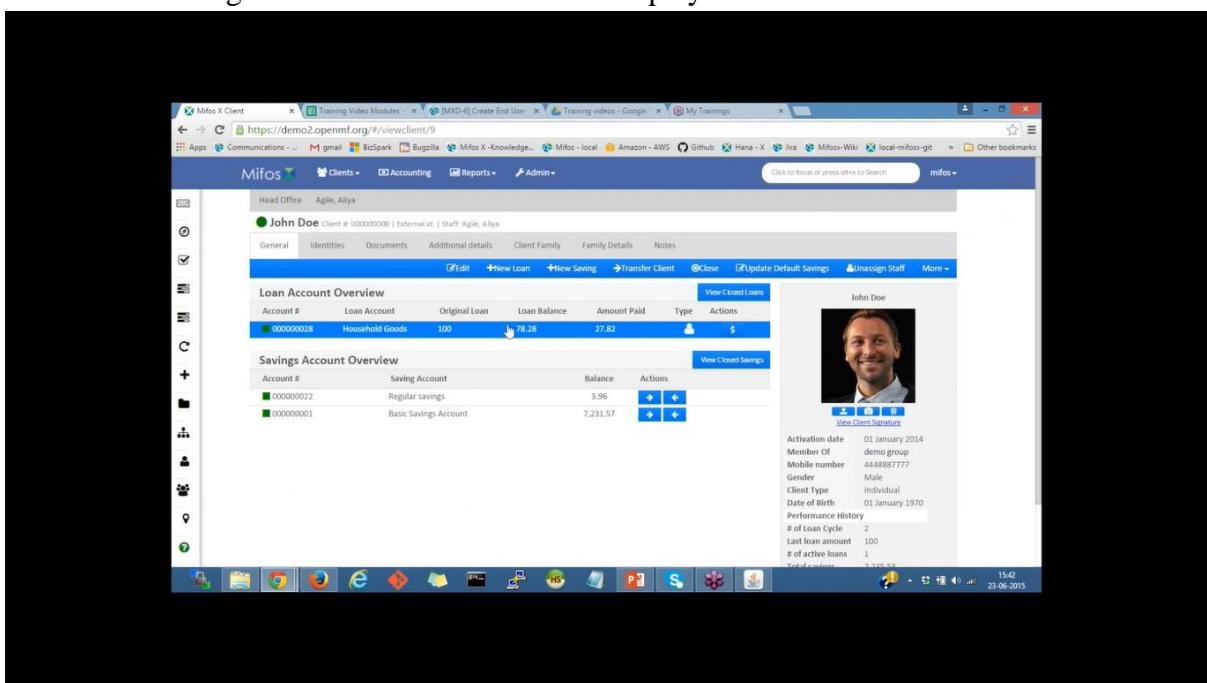
- 1.Click on client,center,it would provide the detail,we can edit add and manage the group
- 2.All the detail of the center would be display



- 1.if you type the name in the search box it would show you the detail like the entity and office name
- 2.And once you click it would take you that page



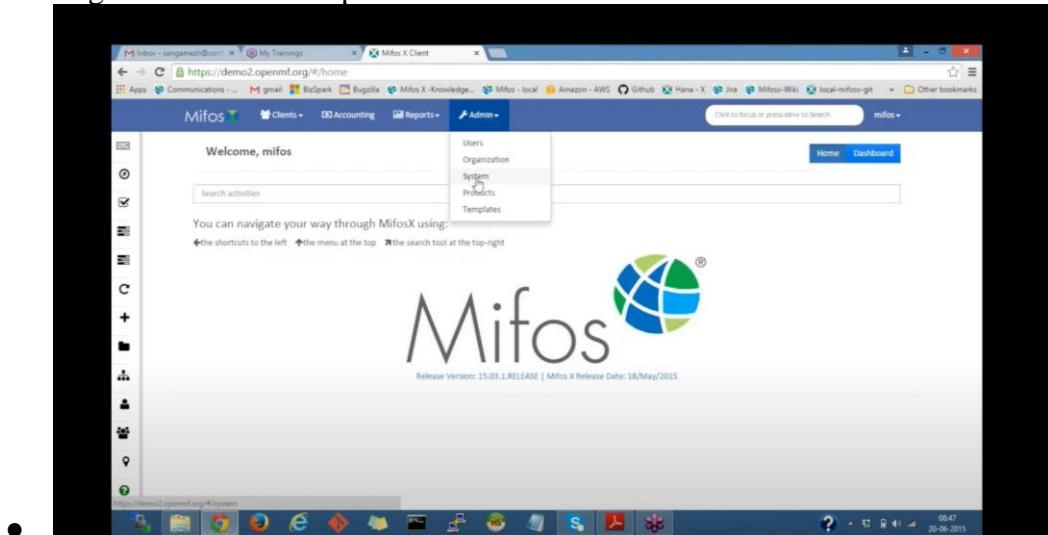
1.loans and saving account overview would be display



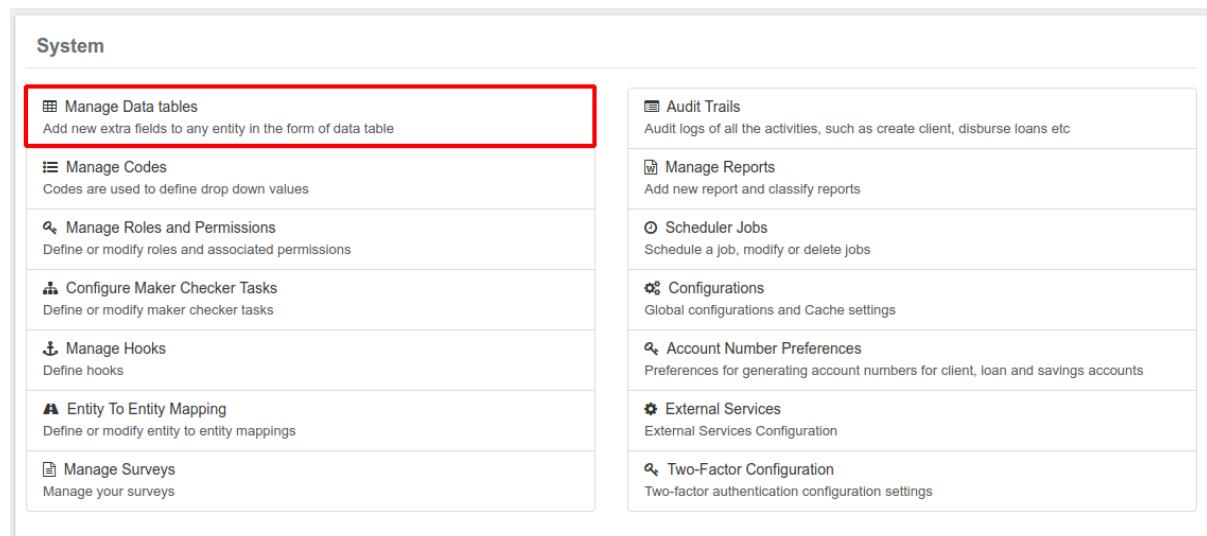
Mifos X manage data tables:

Mifos X data-tables allow the user to add custom fields in addition to the built-in fields to a client profile, loan/saving account, group, center or an office. For example, you may want to collect additional client details such as education and poverty level. You can do this in Mifos X by creating a data-table, choosing the client application table name and adding custom fields: education and poverty level... To manage tables in Mifos X, you can use the data management feature in the platform. This allows you to create, edit, and delete tables and the data they contain. Here are the steps to manage tables in Mifos X:

- Log in to the Mifos X platform as an administrator.



- Navigate to the "Data Management" section in the main menu.
- Select “Manage Data Tables” option to view a list of available tables.



The screenshot shows the 'System' section of the Mifos X admin menu. The 'Manage Data Tables' option is highlighted with a red box. Other options in the list include:

- Manage Codes
- Manage Roles and Permissions
- Configure Maker Checker Tasks
- Manage Hooks
- Entity To Entity Mapping
- Manage Surveys
- Audit Trails
- Manage Reports
- Scheduler Jobs
- Configurations
- Account Number Preferences
- External Services
- Two-Factor Configuration

System / Manage Data tables

		Filter by name	+Create Data table
Data table Name		Associated With	
A1		m_client	
A1_Test		m_client	
A2		m_client	
aaa Training by group		m_group	
aaaa		m_client	
aaaaaa		m_client	
Aabb		m_client	
aaccount		m_client	
abb		m_client	

- To edit an existing table, select the table and click the "Edit" button. Make your changes and click "Save". To delete a table, select the table and click the "Delete" button. Confirm the deletion when prompted.

System / Manage Data tables / A2

A2

Associated With m_client

Field Name	Type	Length	Code	Mandatory
Arun	INTEGER	0		false

Edit

Note: Be careful when making changes to tables as this can affect the data stored in the platform.

- To create a new table, click the "Create Table" button and enter the necessary information such as table name, description, and columns.

System / Manage Data tables

		Filter by name	+Create Data table
Data table Name		Associated With	
A1		m_client	
A1_Test		m_client	
A2		m_client	
aaa Training by group		m_group	
aaaa		m_client	
aaaaaa		m_client	
Aabb		m_client	

This will launch a page that will allow you to create a new data table as shown below

Create Data table

Data table name*

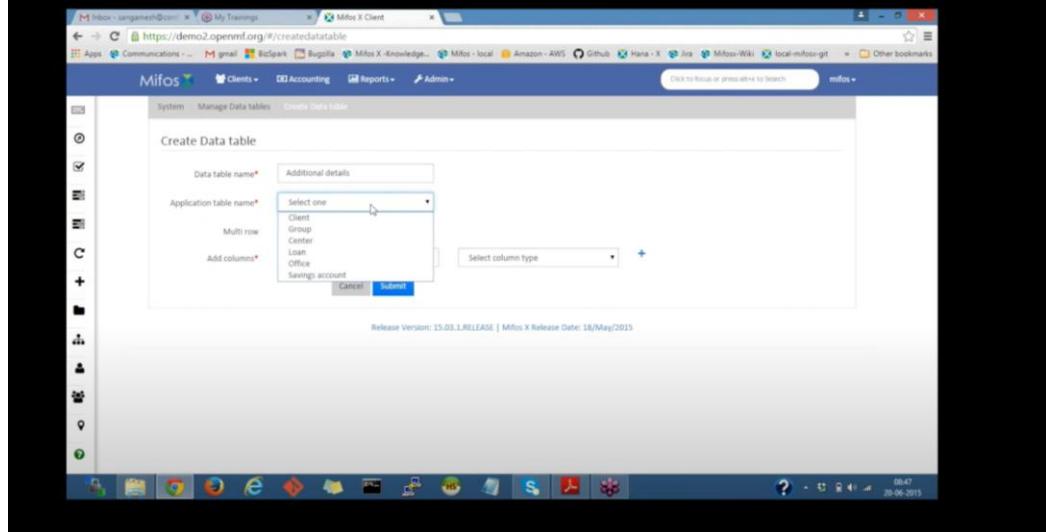
Application table name*

Multi row

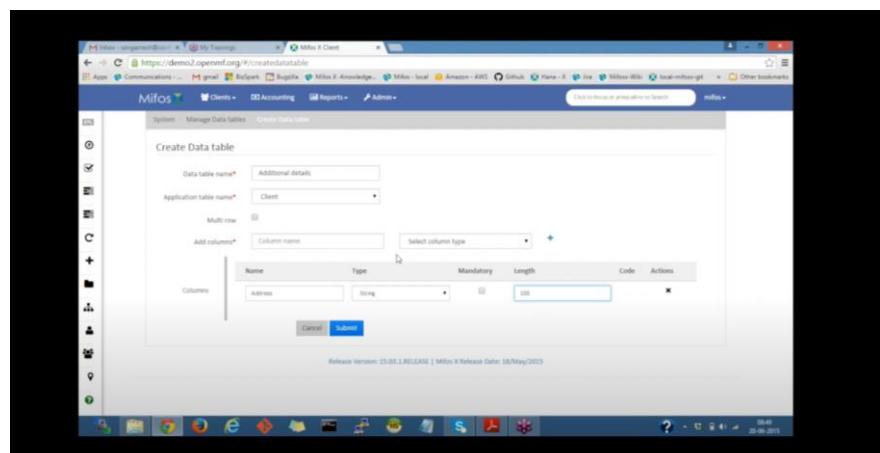
Add columns*

Give the Data Table an appropriate name of your choice.

- The **Application table name** field will provide a drop down of system functions the data table will affect. For example, if you are adding fields that will impact the Client level, click on **Client**.



- Under Add Columns, enter an appropriate name of your choice for the field in the **Column name** box. Then select a column type from the **column type** drop-down menu. Some options include Date, Number, String, Decimal. Click the plus (+) button to add your custom field.



From the screenshot above, you can make a field required by clicking the **Mandatory** checkbox next to the type. If you selected a **String** column type for any field, enter a maximum number of characters for the field in the **Length** box. For **Drop-down** column type, select a system defined code from the drop-down list. Column Types are listed below

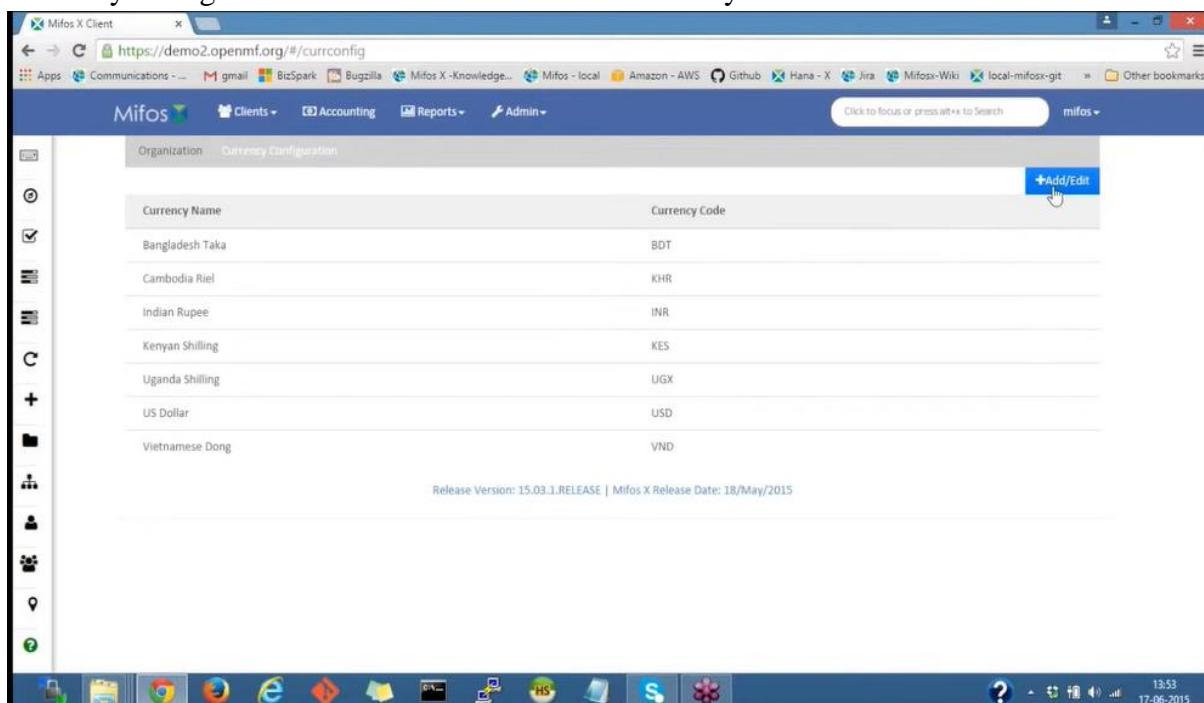
Type	Usage	Example values
String	To capture names, address line, email-id	ROOPESH,8a cross
Number	To capture age, number of children, number of earning members	23, 100000
Decimal	To capture income, monthly expense, interest rate, growth rate	20.366
Date	To capture date of birth, joining date	21-Jan-1983, 17-Jan-2013
Text	To capture person's description or business description	"hello I welcome you all to my business who are interested"

Check your inputs and then click the **Submit** button.

Go to the **clients** or the field you have selected and you can see the new table which you created then enter the details then go to checker inbox & tasks and approve the request for changes.

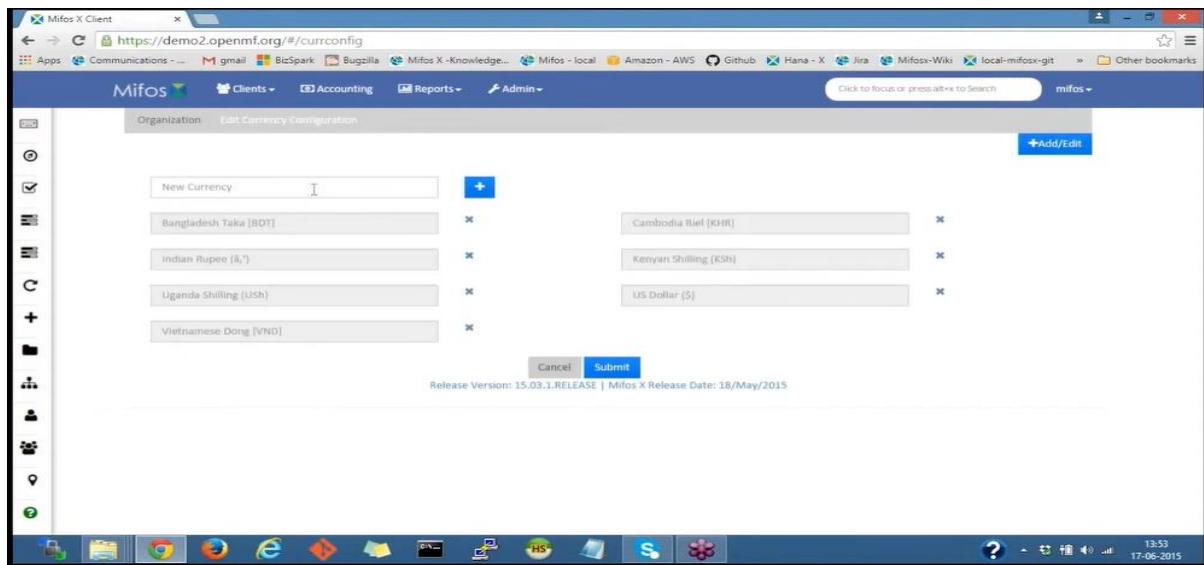
Mifos x currency configuration :

In order to change or select currency type goto the Admin-click on Organisation and select Currency configuration . It will search available currency.



Currency Name	Currency Code
Bangladesh Taka	BDT
Cambodia Riel	KHR
Indian Rupee	INR
Kenyan Shilling	KES
Uganda Shilling	UGX
US Dollar	USD
Vietnamese Dong	VND

Click on Add/Edit then next page will open.



Add the currency type and it will give available currency click on submit.

Mifos x Manage Office :

Enter Mifos Credentials

- Login using ID and password.
- Go to Admin, then go to the ‘Orginantion’ .
- Click on the ‘Manage offices ’ to create a new office..
- There on the right side of the page we have ‘create office’, click on the ‘create office’ button.
- Then Provide the office name. For eg: West region.
- In the parent office column select ‘Head Office’ .
- In the ‘Opening on’ column select a date.
- Next we have is the external ID, Give any ID or leave it as blank.
- Now click on the ‘Submit’ button.

Office*

Parent office*

Opened on*

External id

Cancel

Release Version: 15.03.1.RELEASE | Mifos X Release Date: 18/May/2015

Now the ‘West Region Office’ has been created under the ‘Head Office’.

- Let us go back to the ‘Manage Offices’ and click on the ‘Create Office’ button again.
- Now we will create a Sub-Office under the ‘West region Office’.
- In the Office Column fill the name of the sub-office. For eg: Church Street Branch.
- For the ‘Parent office Column’ select the ‘west region’.
- Fill in the desired date for the ‘Opened on’ column.
- Click on the ‘Submit’ button.

Church street branch	
Parent Office	West region
Opened On	01 June 2015
Name Decorated	Church street branch
External Id	

Now the sub-office ‘Church Street Branch’ is created under the parent office ‘West region’.

- Go back to the ‘Manage office’ again and click on the ‘Tree view’ as it is a List view.
- Inside there will be another Tree view. Click on the ‘+’ button on the Head Office it will provide the list of sub-offices under the Head office.

Expand All / Collapse All

- () Head Office
 - () West region
 - () Manila Regional
 - () Pasay Regional Office
 - () New Sample Office
 - () BEST

Mifos x Charges(savings and deposit fees) :

Mifos supports two types of charges—fees and penalties. Fees are charged for services—for example, membership fees, loan disbursement fees, withdrawal fees. Penalties are charged to discourage clients from deviating from the terms of a product—for example, late payment penalty for a loan account, early withdrawal penalty for a fixed deposit account.

It supports Loan charges, Savings & deposits charges and Client charges.

Charges may be associated with a product. When an account is opened based on a product that charges have been associated with, the account will include (inherit) all charges that are associated with the product. In addition, charges that are not defined for a product may be associated with individual client accounts.

On this page:

[Creating a Charge](#)

[Loan charge](#)

[Savings & deposit charge](#)

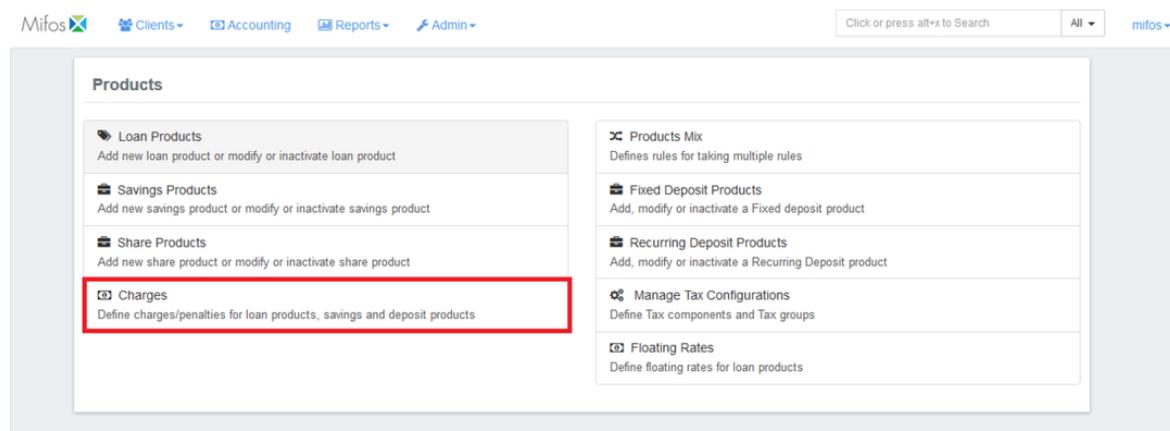
[Client charge](#)

[Share charge](#)

[Charge Fields](#)

Beginning at the main screen, select **Admin**, Products from the drop-down menu. This will launch the Products menu.

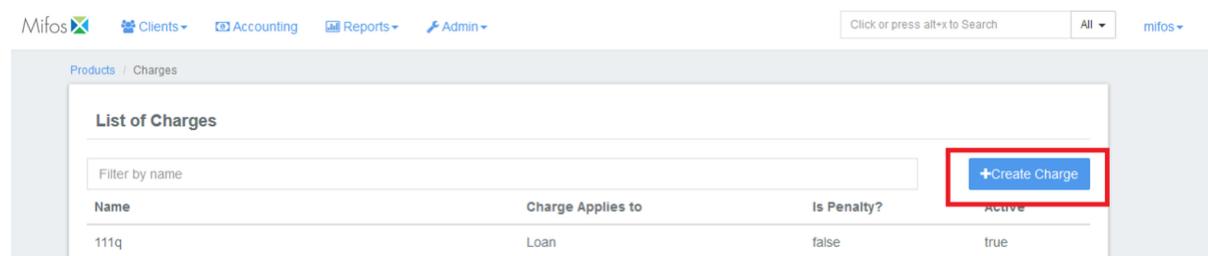
Select Charges:



The screenshot shows the Mifos X Admin interface with the 'Products' menu selected. The 'Products' menu includes options for Loan Products, Savings Products, Share Products, and Charges. The 'Charges' option is highlighted with a red box. Other menu items include Products Mix, Fixed Deposit Products, Recurring Deposit Products, Manage Tax Configurations, and Floating Rates. The top navigation bar includes links for Clients, Accounting, Reports, Admin, and a search bar.

Creating a Charge :

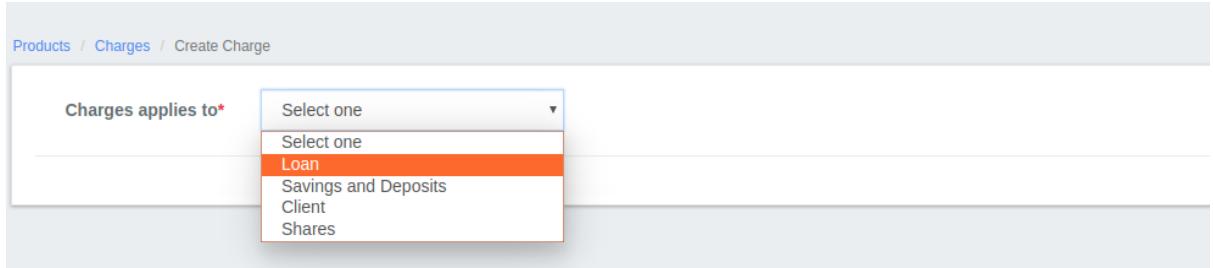
Click on +Create Charge.



The screenshot shows the 'List of Charges' page in the Mifos application. At the top, there are navigation links: 'Products', 'Charges', 'Clients', 'Accounting', 'Reports', and 'Admin'. A search bar says 'Click or press alt+x to Search' with a dropdown for 'All'. The main area is titled 'List of Charges' with a sub-section 'Filter by name'. A table lists charges with columns: 'Name' (111q), 'Charge Applies to' (Loan), 'Is Penalty?' (false), and 'Active' (true). In the top right corner of the table header, there is a blue button labeled '+Create Charge' with a red box drawn around it.

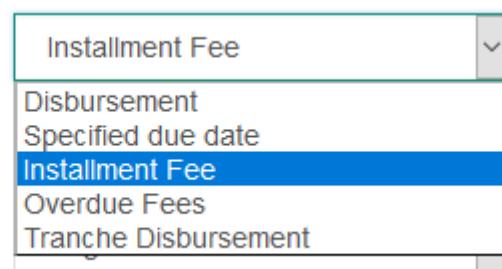
Loan charge :

1. Select Charges apply to as Loan.



The screenshot shows the 'Create Charge' page. The URL in the address bar is 'Products / Charges / Create Charge'. A dropdown menu is open under the 'Charges applies to*' label. The menu items are 'Select one', 'Select one', 'Loan' (which is highlighted with a red box), 'Savings and Deposits', 'Client', and 'Shares'.

2. Fill in the charge fields described in the **Charge Fields table** below.
3. Select Charge time type



The screenshot shows the 'Create Charge' page with a dropdown menu for 'Charge time type*'. The menu items are 'Installment Fee' (highlighted with a blue box), 'Disbursement', 'Specified due date', 'Installment Fee', 'Overdue Fees', and 'Tranche Disbursement'.

Disbursement: Gets charged at the time of loan disbursement, provide amount gets collected separately (Not from the loan amount).

Specified due date: Gets charged on the provided date.

Installment Fee: Gets charged on every loan installment.

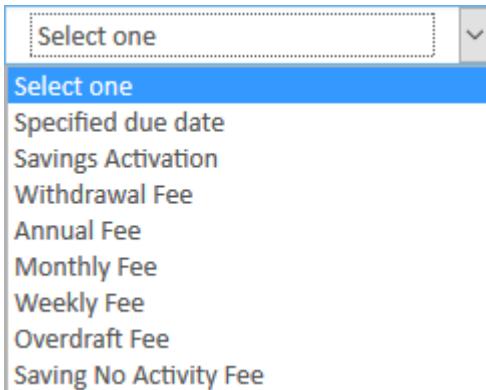
Overdue Fees: Gets charged if there is an overdue, this is a penalty charge.

Tranche Disbursement: Gets charged for Tranche loan disbursement.

4. Click Submit.

Savings & deposit charge :

1. Select Charges apply to as Savings & deposit.
2. Fill in the charge fields described in the **Charge Fields table** below.
3. Select Charge time type



Specified due date: Gets charged on the provided date.

Savings Activation: Gets charged at the time of Savings activation.

Withdrawal Fee: Gets charged at the withdrawal of savings amount.

Annual Fee: Gets charged every annually.

Monthly Fee: Gets charged every monthly.

Weekly Fee: Gets charged every weekly.

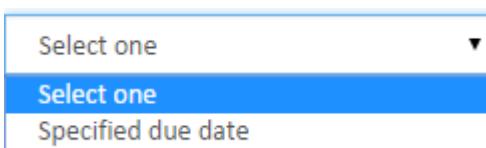
Overdraft Fee: Gets charged on Overdraft account.

Saving no activity fee: Get charged on no savings account activity.

4. Click Submit.

Client charge :

1. Select Charges apply to as Client charge.
2. Fill in the charge fields described in the **Charge Fields table** below.
3. Select Charge time type



4. Specified due date: Gets charged on the provided date.
5. Click Submit.

Share charge :

1. Select Charges apply to as Share charge.
2. Fill in the charge fields described in the **Charge Fields table** below.

Select Charge time type

Share Account Activate
Share Purchase
Share Redeem

Share Account Activate: Gets charged at the time of Share activation, charge calculation can be only be flat not % of amount.

Share Purchase: Gets charged at the time of share purchase.

Share Redeem: Gets charged at the time of redeeming of shares.

3. Click Submit.

Editing charge:

Select charge from the available charge list >> Click on Edit button

Edit Charge

Charges applies to*	Loan
Name*	1_percent
Currency*	US Dollar
Charge time type*	Disbursement
Charge calculation*	% Amount
Charge payment by*	Regular
Add Fee Frequency	<input type="checkbox"/>
Amount*	1
Active	<input checked="" type="checkbox"/>
Is penalty?	<input type="checkbox"/>
Tax Group	<input type="checkbox"/>
	<input type="button" value="Cancel"/> <input type="button" value="Submit"/>

Then click on Submit button.

Viewing charges :

Click on Admin>>Products>>Charges

List of Charges			
Filter by name			+Create Charge
Name	Charge Applies to	Is Penalty?	Active
1_percent	Loan	false	true
1per	Loan	false	true
1percent	Loan	false	true
343	Shares	false	true
activation fee	Savings and Deposits	false	true
Alkhair Murbha Advanc	Loan	false	true
ANTICIPATION JACKPOT	Savings and Deposits	false	true
asdf	Loan	false	true
cbu	Loan	false	true
changes	Loan	true	true
Charge-Mentors	Loan	false	true

Charge Fields :

Field Name (attribute)	Description	Example	Validations (if applicable)
Name	A descriptive name for the charge. The name provided in this field will populate charge selection lists on applicable product and account forms.	Service Fee	Required field Alphanumeric
Currency	Select the currency to be used when the charge is applied. The product and charge currency must be the same to be valid. Set up multiple charges if the same charge is required for products set up in different currencies. (Note: If you don't find the currency type you need from drop-down menu, you need to define it. Click Here to see How to define the currency)	Indian Rupee	Required field Select from list
Charge time type	Select the desired charge time type from the list. There will be different charge time types in the list depending on the product type selected in Charges applies to.	Specified due date	Required field Select from list
Charge calculation	Select the desired charge calculation from the list. There will be different charge calculation options in the list depending on the product type selected in Charges applies to.	Flat	Required field Select from list

Charge payment by	This field will display for loan product charges only. Select the desired charge payment method from the list.	Account Transfer	Required field for loan product charges Select from list
Add Fee Frequency (loan charges only)	This option will display for loan product charges only. To add a fee frequency, check Add Fee Frequency.	Checked	Check Add Fee Frequency to add a fee frequency; uncheck to remove a fee frequency
Charge Frequency	If Add Fee Frequency is checked the Charge Frequency and Frequency Interval fields will appear and must be filled in.	monthly 1	Select Charge Frequency from list Numeric
Frequency Interval			
Amount	The value in this field is used with Charge calculation to calculate the amount to be charged to the client. Example: Apply a service fee of 25 rupees (flat calculation) monthly by transferring the funds from another account.	25	Required Numeric
Active	If checked, this charge is available to associate with products and accounts. If	Checked	Checked indicates an Active charge

	unchecked, this charge is not available to associate with products and accounts.		
Is penalty?	If checked, this charge is marked as a penalty, rather than a fee.	Unchecked	Checked indicates that the charge is a penalty. Unchecked indicates that the charge is a fee.

Mifos x Windows Installation :

Prerequisite Software

- JAVA DEVELOPMENT KIT >> VERSION 1.8.0_231 & above
- MYSQL SERVER >> Version 5.5 or 5.6 only - Any version above or below is not recommended in a live production environment unless you have tested it your self
- TOMCAT >> Version 7.0.109.0 & above (version 7.0.xx.xx)

Install Java

1) Before beginning, uninstall any existing versions of Java currently on your computer.

2) In your web browser, go to

<http://www.oracle.com/technetwork/java/javase/downloads/jdk8-downloads-2133151.html>, to download JAVA 1.8.

3) Oracle requires that you read the license agreement, then click the button labeled *Accept License Agreement*.

Java SE Development Kit 8u73

You must accept the [Oracle Binary Code License Agreement](#) for Java SE to download this software.

[Accept License Agreement](#) [Decline License Agreement](#)

Product / File Description	File Size	Download
Linux ARM v6/v7 Hard Float ABI	77.73 MB	jdk-8u73-linux-arm32-vfp-hflt.tar.gz
Linux ARM v6/v7 Hard Float ABI	74.68 MB	jdk-8u73-linux-arm64-vfp-hflt.tar.gz
Linux x86	154.75 MB	jdk-8u73-linux-i586.rpm
Linux x86	174.91 MB	jdk-8u73-linux-i586.tar.gz
Linux x64	152.73 MB	jdk-8u73-linux-x64.rpm
Linux x64	172.91 MB	jdk-8u73-linux-x64.tar.gz
Mac OS X x64	227.25 MB	jdk-8u73-macosx-x64.dmg
Solaris SPARC 64-bit (SVR4 package)	139.7 MB	jdk-8u73-solaris-sparcv9.tar.Z
Solaris SPARC 64-bit	99.08 MB	jdk-8u73-solaris-sparcv9.tar.gz
Solaris x64 (SVR4 package)	140.36 MB	jdk-8u73-solaris-x64.tar.Z
Solaris x64	96.78 MB	jdk-8u73-solaris-x64.tar.gz
Windows x86	181.5 MB	jdk-8u73-windows-i586.exe
Windows x64	186.84 MB	jdk-8u73-windows-x64.exe

4) Click the link to download the version for your system architecture i.e. Windows x86 for 32bit or Windows x64 for 64bit.

Java SE Development Kit 8u73

You must accept the [Oracle Binary Code License Agreement](#) for Java SE to download this software.

[Accept License Agreement](#) [Decline License Agreement](#)

Product / File Description	File Size	Download
Linux ARM v6/v7 Hard Float ABI	77.73 MB	jdk-8u73-linux-arm32-vfp-hflt.tar.gz
Linux ARM v6/v7 Hard Float ABI	74.68 MB	jdk-8u73-linux-arm64-vfp-hflt.tar.gz
Linux x86	154.75 MB	jdk-8u73-linux-i586.rpm
Linux x86	174.91 MB	jdk-8u73-linux-i586.tar.gz
Linux x64	152.73 MB	jdk-8u73-linux-x64.rpm
Linux x64	172.91 MB	jdk-8u73-linux-x64.tar.gz
Mac OS X x64	227.25 MB	jdk-8u73-macosx-x64.dmg
Solaris SPARC 64-bit (SVR4 package)	139.7 MB	jdk-8u73-solaris-sparcv9.tar.Z
Solaris SPARC 64-bit	99.08 MB	jdk-8u73-solaris-sparcv9.tar.gz
Solaris x64 (SVR4 package)	140.36 MB	jdk-8u73-solaris-x64.tar.Z
Solaris x64	96.78 MB	jdk-8u73-solaris-x64.tar.gz
Windows x86	181.5 MB	jdk-8u73-windows-i586.exe
Windows x64	186.84 MB	jdk-8u73-windows-x64.exe

5) Save the Java installation file to your computer

6) Run and install the Java file.

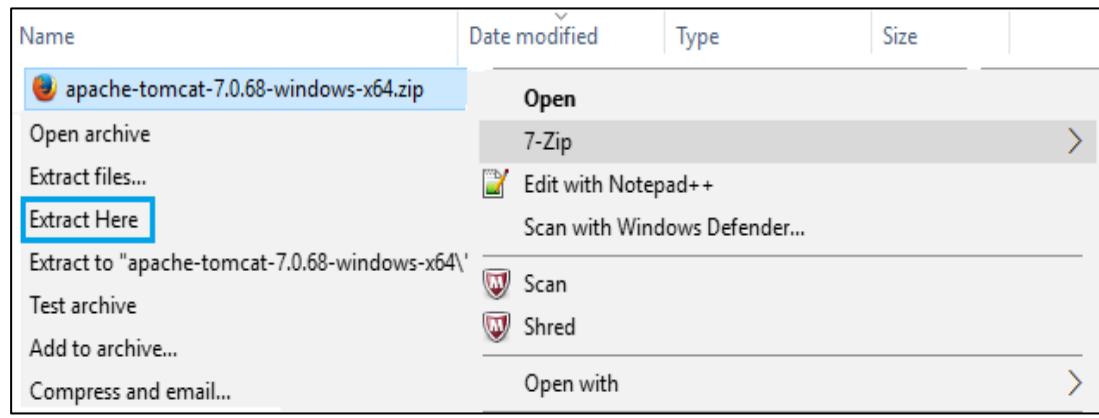
Install Tomcat

1) In your web browser, go to <http://archive.apache.org/dist/tomcat/tomcat-7/v7.0.109/bin/apache-tomcat-7.0.109.zip> to download Tomcat 7.0.109. This is downloaded as a folder

~~>> Under the section *Binary Distributions*>>*Core*, click on the link *32-bit windows zip* or *64-bit windows zip* (depending on your system architecture) to download.~~

Name	Date modified	Type	Size
apache-tomcat-7.0.109.exe	2021-04-22 19:04	10M	
apache-tomcat-7.0.109.exe.asc	2021-04-22 19:04	849	
apache-tomcat-7.0.109.exe.sha512	2021-04-22 19:04	155	
apache-tomcat-7.0.109.tar.gz	2021-04-22 19:04	9.2M	
apache-tomcat-7.0.109.tar.gz.asc	2021-04-22 19:04	849	
apache-tomcat-7.0.109.tar.gz.sha512	2021-04-22 19:04	158	
apache-tomcat-7.0.109.zip	2021-04-22 19:04	9.7M	
apache-tomcat-7.0.109.zip.asc	2021-04-22 19:04	849	
apache-tomcat-7.0.109.zip.sha512	2021-04-22 19:04	155	

2) Extract the apache-tomcat-7.0.68.zip.



3) This is the folder once apache-tomcat-7.0.109 gets extracted:

apache-tomcat-7.0.68	24-02-2016 07:51 ...	File folder
apache-tomcat-7.0.68-windows-x64.zip	24-02-2016 06:27 ...	ZIP File

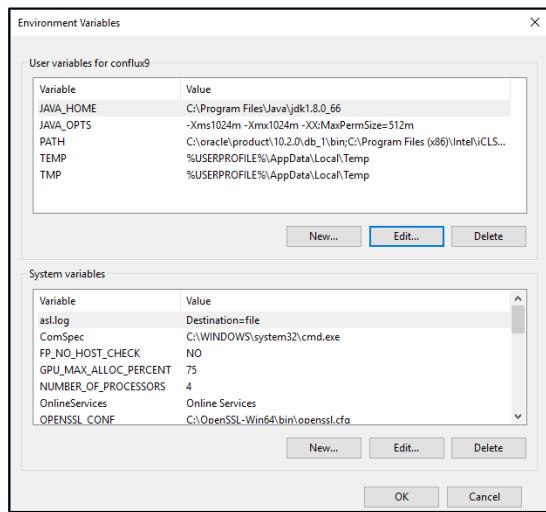
4) Copy and paste the apache-tomcat-7.0.68 folder to the c:\ drive, then rename it tomcat.



Create Environment Variables

1) Open your Environment Variables:

Start Menu > Control Panel > System and Security > System > Advanced System Settings > Environment Variables.



2) Create the **JAVA_HOME** variable:

Click on the *New* button, under the *User Variables* section.

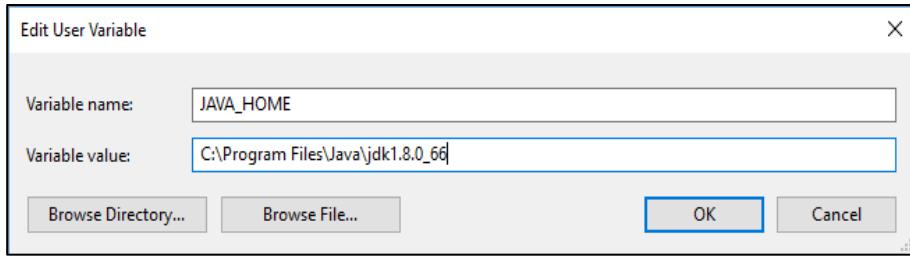
For *Variable Name*, enter **JAVA_HOME**

For *Variable Value*, provide the Java path (for example: C:\Program Files\Java\jdk1.8.0_66).

Note

If you are running 32-bit Windows, then the path is: C:\Program Files (x86)\Java\jdk1.8.0_66

Java jdk path "jdk1.8.0_66" may be different on your system as it is dependent on the version you have installed.

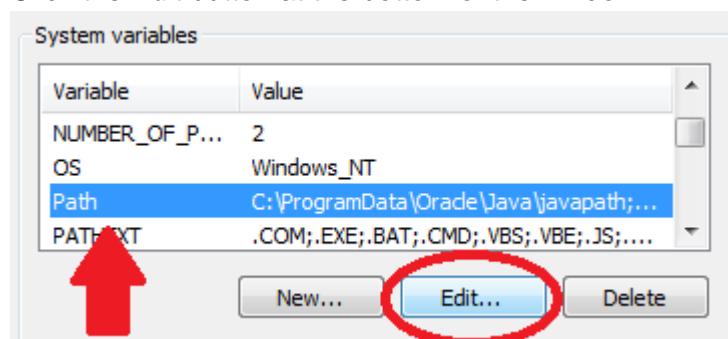


Click the **OK** button.

3) Edit the **PATH** variable:

In the **System Variables** section, scroll down to and select the Path variable.

Click the *Edit* button at the bottom of the window.



Use your mouse cursor and click inside the Variable Value box.

Using your keyboard's right-arrow or End key, move all the way to the far right of the current text in *Variable Value*.

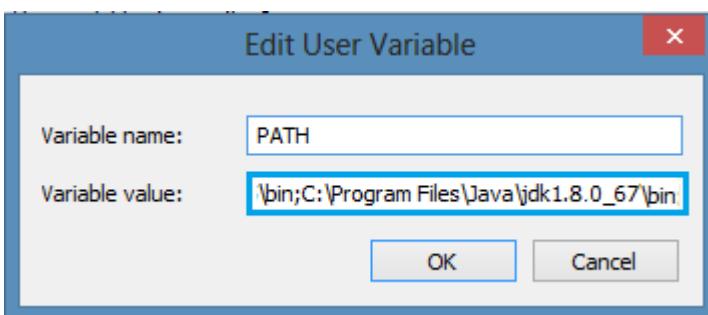
Add the following text onto the end of the existing *Variable Value* text:

- For Java path example:- ;C:\Program Files\Java\jdk1.8.0_66\bin
- For Mysql server path example:- ;C:\Program Files\MySQL\MySQL Server 5.5\bin

Note

There must be exactly one semi-colon between whatever is already in your PATH variable, and the new C:\Program Files\Java\jdk1.8.0_66\bin – don't add a semi-colon if your previous PATH already ended with a semi-colon.

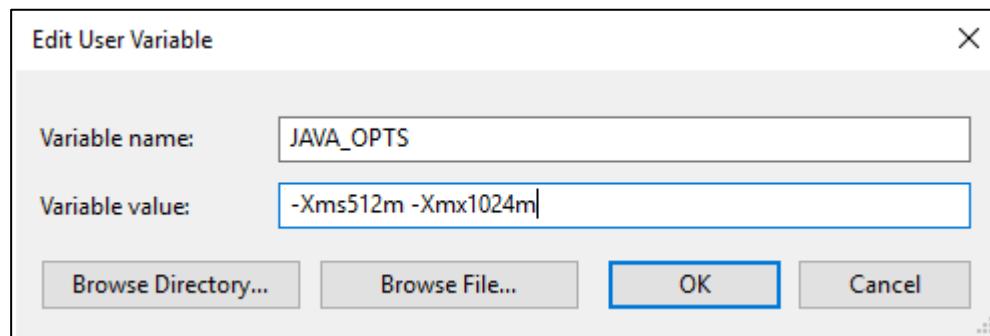
Java jdk path "jdk1.8.0_66" may be different on your system as it is dependent on the version you have installed.



Click the **OK** button

4) Create the `JAVA_OPTS` variable:

- a. Under the User Variables section, click the *New...* button again.
- b. For *Variable Name*, enter `JAVA_OPTS`
- c. For *Variable Value*, enter the system's memory size, for example: `-Xms512m -Xmx1024m`

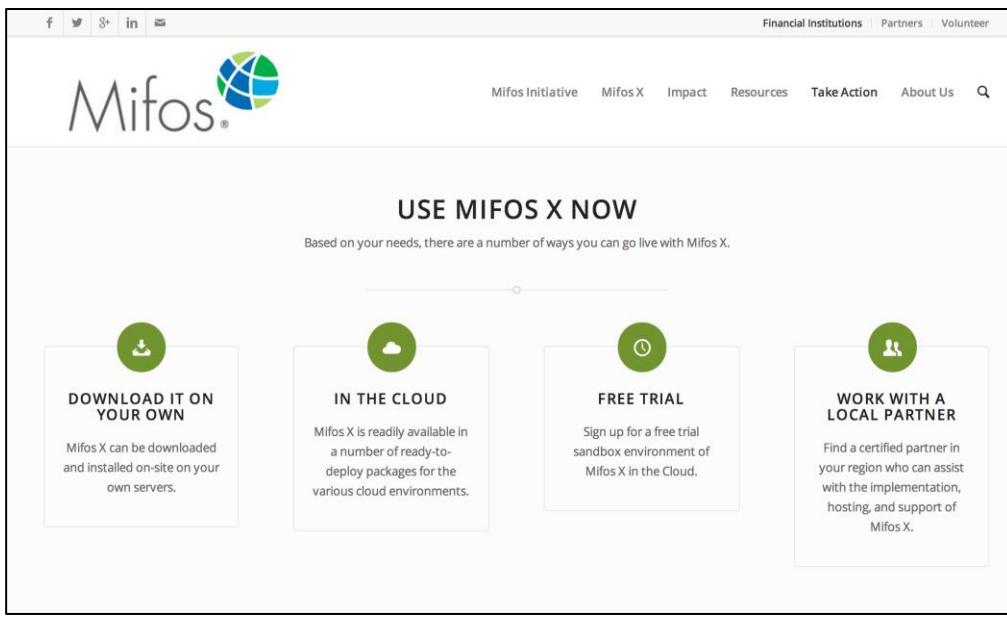


Download Mifos

- 1) Go to <http://mifos.org/> from your web browser and navigate to **Take Action >> Get Mifos**



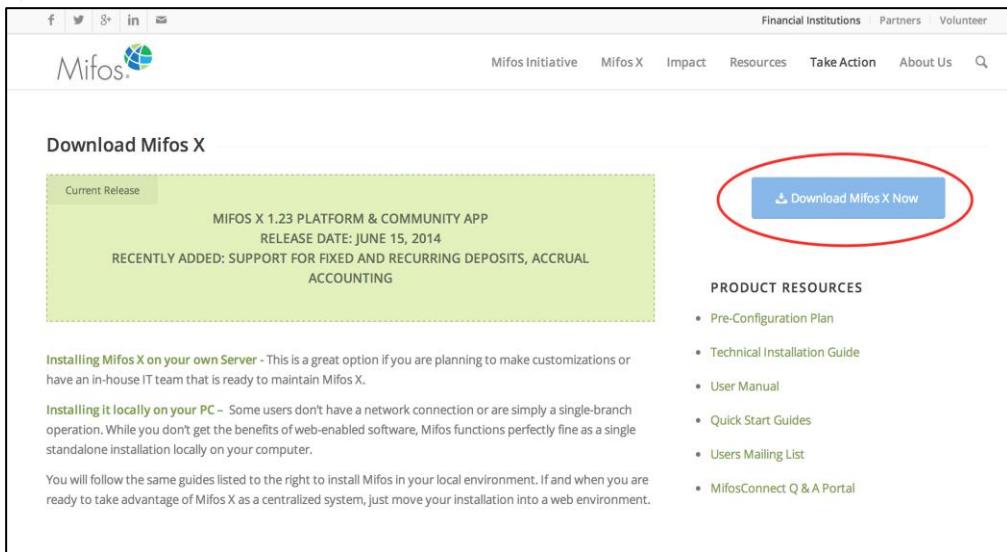
2) Click on the "DOWNLOAD IT ON YOUR OWN" link



Based on your needs, there are a number of ways you can go live with Mifos X.

- DOWNLOAD IT ON YOUR OWN**
Mifos X can be downloaded and installed on-site on your own servers.
- IN THE CLOUD**
Mifos X is readily available in a number of ready-to-deploy packages for the various cloud environments.
- FREE TRIAL**
Sign up for a free trial sandbox environment of Mifos X in the Cloud.
- WORK WITH A LOCAL PARTNER**
Find a certified partner in your region who can assist with the implementation, hosting, and support of Mifos X.

3) Click on "Download MifosX Now"



Download Mifos X

Current Release

MIPOS X 1.23 PLATFORM & COMMUNITY APP
RELEASE DATE: JUNE 15, 2014
RECENTLY ADDED: SUPPORT FOR FIXED AND RECURRING DEPOSITS, ACCRUAL ACCOUNTING

Installing Mifos X on your own Server - This is a great option if you are planning to make customizations or have an in-house IT team that is ready to maintain Mifos X.

Installing it locally on your PC - Some users don't have a network connection or are simply a single-branch operation. While you don't get the benefits of web-enabled software, Mifos functions perfectly fine as a single standalone installation locally on your computer.

You will follow the same guides listed to the right to install Mifos in your local environment. If and when you are ready to take advantage of Mifos X as a centralized system, just move your installation into a web environment.

PRODUCT RESOURCES

- Pre-Configuration Plan
- Technical Installation Guide
- User Manual
- Quick Start Guides
- Users Mailing List
- MifosConnect Q & A Portal

4) Fill out the *Mifos Download Form* with your information, then click the *Next Page* button. The download will start automatically.

Note : You can skip the form by scrolling to the bottom of the page and clicking on: *No thanks. I would just like to download Mifos without providing additional information.*

However, we are able to understand and serve you better if you provide details of your organization.

Financial Institutions | Partners | Volunteer

Mifos Initiative | Mifos X | Impact | Resources | Take Action | About Us | Q

Mifos X Download Form

Thank you for your interest in downloading the Mifos X platform. Please take the chance to let us know more about you by answering a few questions on the next page so we can better support our community in their efforts to deploy or develop Mifos

Step 1 of 2

50%

First Name *

Last Name *

Organization *

Country *

Website

Email *

Enter Email

Confirm Email

Donate Now

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[2014 Banana Skins – Using Technology To](#)

5) You will automatically be redirected to a download page for Mifos on the Sourceforge website. Here you will be prompted to download a ZIP file containing the Mifos application.

Note: Or You can also download other versions directly from:

<https://sourceforge.net/projects/mifos/files/Mifos%20X/>

Home / Browse / Business & Enterprise / Financial / Mifos - Microfinance Open Source

Mifos - Microfinance Open Source

Technology for Financial Inclusion

Brought to you by: [edcable](#), [jslawins](#), [keithwoodlock](#), [meonkeys](#), and 3 others

Summary | Files | Reviews | Support | Wiki | Mailing Lists | News | Git ▾

★ 5.0 Stars (7)
↓ 244 Downloads (This Week)
31 Last Update: 2014-07-11

[Download](#)
mifosplatform-1.24.0.RELEASE

[Tweet](#) 0 [g+1](#) 3 [Like](#) 6

[Browse All Files](#)

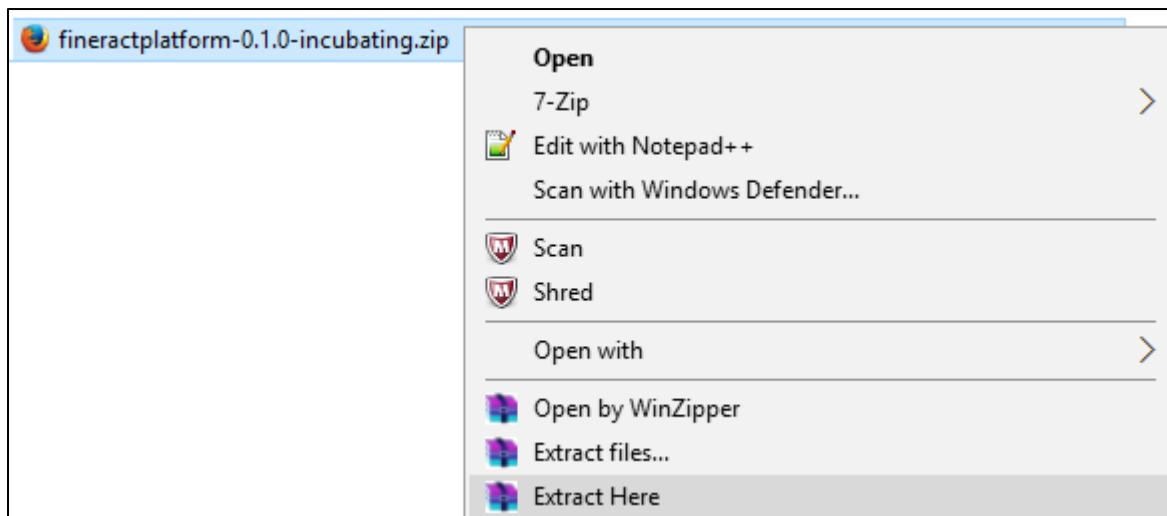


Description

Mifos X is the next generation of the Mifos software. Re-designed to be a true platform for financial inclusion, it builds off the experiences of our legacy codebase, Mifos 2.6.1 which is in use by 45 MFIs serving 1.1M clients.

The back-end has the client management, financial product, portfolio tracking, and reporting services to provide a full range of financial inclusion. These back-end services are exposed through a RESTful API allowing others to rapidly build new applications to serve the poor. This multi-tenant architecture is

6) Once you have download the Mifos ZIP file, extract it to a new folder on your computer. Remember this location, as you will need to refer to it later.



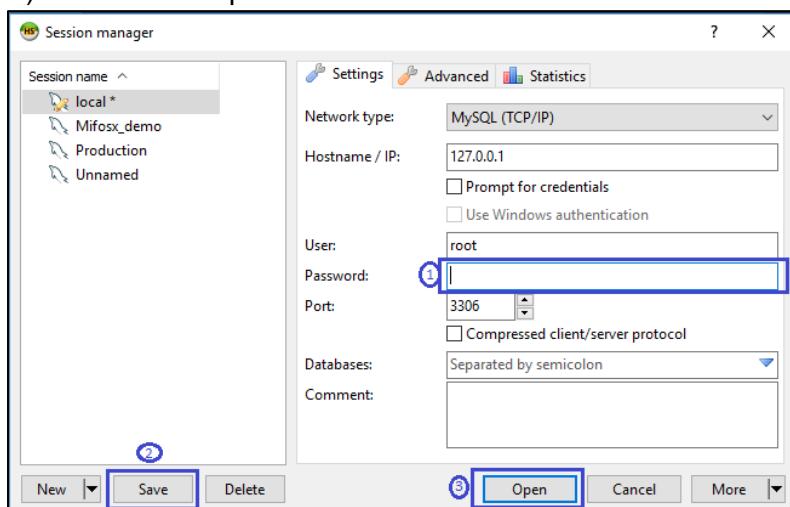
Initialize MySQL data

- 1) Download HEIDISQL from <http://www.heidisql.com/download.php> and save the installation file to your computer.



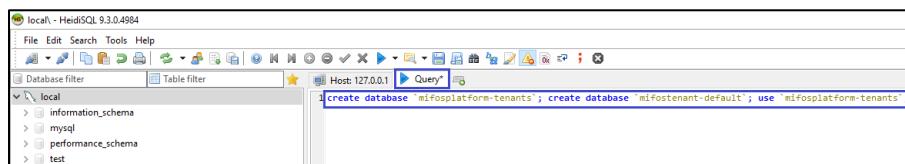
- 2) Run the Heidisql installation file and setup Heidisql:

- i) Click on local and enter the MySQL password (**mysql**) in the Password field.
- ii) Click on the Save button.
- iii) Click on the Open button.



3) Copy the following database command and paste it into the large white box titled *Query*

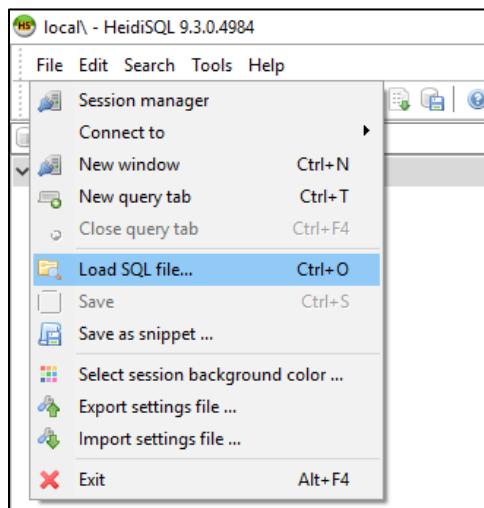
```
create database `mifosplatform-tenants`; create database `mifostenant-default`; use `mifosplatform-tenants`;
```



4) Click on the Run button to execute the query.



5) In the heidisql menu bar, click on File>>Load SQL file...



6) In the Load SQL file window:

 Navigate to the location where you extracted the Mifos application files.

 Navigate to the database folder inside that location.

 Select the file **mifosplatform-tenants-first-time-install.sql** and click Open.

 Run the first-time-install script, by clicking Run Query button. Once it's successful close the heidisql application.

Drop Mifos into Tomcat folder

1) fineract-provider.war to tomcat>>webapps folder

1-a) Copy "fineract-provider.war" file from downloaded *fineract-platform* folder

Name	Date modified	Type	Size
api-docs	25-02-2016 05:21 ...	File folder	
apps	25-02-2016 05:21 ...	File folder	
database	24-02-2016 12:30 ...	File folder	
portfolioReports	25-02-2016 05:22 ...	File folder	
CHANGELOG.md	24-02-2016 12:26 ...	MD File	1 KB
fineract-provider.war	24-02-2016 12:10 ...	WAR File	71,267 KB
How to run Fineract.txt	17-02-2016 12:10 ...	Text Document	2 KB
LICENSE.md	17-02-2016 12:10 ...	MD File	1 KB
README.md	17-02-2016 12:10 ...	MD File	4 KB

1-b) Paste it to tomcat\webapps folder

Name	Date modified	Type	Size
docs	27-08-2015 02:47 ...	File folder	
examples	27-08-2015 02:47 ...	File folder	
host-manager	27-08-2015 02:47 ...	File folder	
manager	27-08-2015 02:47 ...	File folder	
ROOT	18-02-2016 01:12 ...	File folder	
fineract-provider.war	24-02-2016 12:30 ...	WAR File	71,267 K

2) Community-app to tomcat>>webapps folder

2-a) Copy "community-app" folder from downloaded *Mifos-platform*>>apps folder:

Name	Date modified	Type	Size
community-app	25-02-2016 05:22 ...	File folder	
README.md	12-01-2016 06:32 ...	MD File	5 KB

2-b) Paste it to tomcat\webapps

2-c) Rename existing ROOT folder to OLDROOT under tomcat\webapps\

2-d) Rename community-app folder to ROOT

3) api-docs to tomcat>>webapps>>ROOT folder

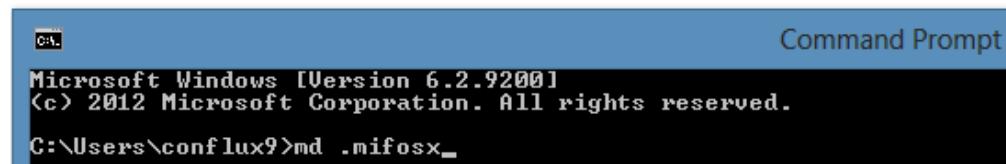
3-a) Copy "api-docs" folder from downloaded *Mifos-platform*>>*api-docs* folder:

Name	Date modified	Type	Size
api-docs	25-02-2016 05:21 ...	File folder	
apps	25-02-2016 05:22 ...	File folder	
database	24-02-2016 12:30 ...	File folder	
pentahoReports	25-02-2016 05:22 ...	File folder	
CHANGELOG.md	24-02-2016 12:26 ...	MD File	1 K
fineract-provider.war	24-02-2016 12:30 ...	WAR File	71,267 K
How to run Fineract.txt	17-02-2016 12:10 ...	Text Document	2 K
LICENSE.md	17-02-2016 12:10 ...	MD File	1 K
README.md	17-02-2016 12:10 ...	MD File	4 K

3-b) Paste it to tomcat\webapps\ROOT folder

Create .mifosx folder

1) Create .mifosx folder in home directory & paste Pentaho folder into it
Use command prompt for creating .Mifos folder(make directory) i.e md .mifosx



```
Microsoft Windows [Version 6.2.9200]
(c) 2012 Microsoft Corporation. All rights reserved.

C:\>Users\conflux9>md .mifosx
```

2) Copy **PentahoReports** folder from downloaded **Mifos-platform** folder

File list for fineract-platform-0.0-incubating			
Name	Date modified	Type	Size
api-docs	25-02-2016 09:22 ...	File folder	
apps	25-02-2016 09:22 ...	File folder	
database	24-02-2016 12:30 ...	File folder	
pentahoReports	25-02-2016 09:23 ...	File folder	
CHANGELOG.md	24-02-2016 12:26 ...	MD File	1 KB
fineract-provider.war	24-02-2016 12:30 ...	WAR File	71,207 KB
How to run Fineract.txt	17-02-2016 12:10 ...	Text Document	2 KB
LICENSE.md	17-02-2016 12:10 ...	MD File	1 KB
README.md	17-02-2016 12:10 ...	MD File	4 KB

3) Paste it to .mifosx folder

File list for Computer > Local Disk (C:) > Users > conflux9 > .mifosx		
Name	Date modified	Type
pentahoReports	13-02-2015 13:45	File folder

Start Mifos

1) Go to "C:\tomcat\bin" folder, Run "startup.bat" by clicking it.

File List				
Name	Date modified	Type	Size	
bootstrap.jar	28-01-2015 21:23	Executable Jar File	28	
catalina.bat	28-01-2015 21:23	Windows Batch File	13	
catalina.sh	28-01-2015 21:23	Shell Script	21	
catalina-tasks.xml	28-01-2015 21:24	XML File	3	
commons-daemon.jar	28-01-2015 21:23	Executable Jar File	24	
commons-daemon-native.tar.gz	28-01-2015 21:23	WinZipper	20	
configtest.bat	28-01-2015 21:23	Windows Batch File	2	
configtest.sh	28-01-2015 21:23	Shell Script	2	
daemon.sh	28-01-2015 21:23	Shell Script	8	
digest.bat	28-01-2015 21:23	Windows Batch File	3	
digest.sh	28-01-2015 21:23	Shell Script	2	
setclasspath.bat	28-01-2015 21:23	Windows Batch File	4	
setclasspath.sh	28-01-2015 21:23	Shell Script	4	
shutdown.bat	28-01-2015 21:23	Windows Batch File	2	
shutdown.sh	28-01-2015 21:23	Shell Script	2	
startup.bat	28-01-2015 21:23	Windows Batch File	2	
startup.sh	28-01-2015 21:23	Shell Script	2	
tomcat-juli.jar	28-01-2015 21:23	Executable Jar File	38	
tomcat-native.tar.gz	28-01-2015 21:23	WinZipper	379	

Note: You can create a shortcut of "startup.bat" on your desktop and rename it as start mifosx.

2) Application gets started

```
Feb 28, 2015 5:36:42 PM org.apache.coyote.AbstractProtocol init
INFO: Initializing ProtocolHandler ["http-bio-8443"]
Feb 28, 2015 5:36:48 PM org.apache.catalina.startup.Catalina load
INFO: Initialization processed in 2439 ms
Feb 28, 2015 5:36:49 PM org.apache.catalina.core.StandardService startInternal
INFO: Starting service Catalina
Feb 28, 2015 5:36:49 PM org.apache.catalina.core.StandardEngine startInternal
INFO: Starting Servlet Engine: Apache Tomcat/7.0.59
Feb 28, 2015 5:36:49 PM org.apache.catalina.startup.HostConfig deployWAR
INFO: Deploying web application archive C:\tomcat\weapps\mifosng-provider.war
17:37:01.081 [-]INFO in ch.qos.logback.classic.LoggerContext[default] - Could NOT find resource [logback.groovy]
17:37:01.081 [-]INFO in ch.qos.logback.classic.LoggerContext[default] - Could NOT find resource [logback-test.xml]
17:37:01.081 [-]INFO in ch.qos.logback.classic.LoggerContext[default] - Found resource [logback.xml] at file:///C:/tomcat/weapps/mifosng-provider/WEB-INF/classes/logback.xml
17:37:01.038 [-]INFO in ch.qos.logback.classic.joran.action.ConfigurationAction - debug attribute not set
17:37:01.038 [-]INFO in ch.qos.logback.core.joran.action.AppenderAction - About to instantiate appender of type [ch.qos.logback.core.ConsoleAppender]
17:37:01.038 [-]INFO in ch.qos.logback.core.joran.action.AppenderAction - Setting level of appender [STDOUT] to DEBUG
17:37:01.289 [-]WARN in ch.qos.logback.core.ConsoleAppender[STDOUT] - This appender no longer admits a layout as a sub-component, set an encoder instead.
17:37:01.289 [-]WARN in ch.qos.logback.core.ConsoleAppender[STDOUT] - To ensure compatibility, wrapping your layout in LayoutWrappingEncoder.
17:37:01.289 [-]WARN in ch.qos.logback.core.ConsoleAppender[STDOUT] - See also http://logback.qos.ch/codes.html#layoutInsteadOfEncoder for details
17:37:01.290 [-]INFO in ch.qos.logback.core.joran.action.AppenderAction - About to instantiate appender of type [ch.qos.logback.core.FileAppender]
17:37:01.290 [-]INFO in ch.qos.logback.core.joran.action.AppenderAction - Naming appender as [FILE]
17:37:01.306 [-]INFO in ch.qos.logback.core.joran.action.NestedComplexPropertyIA - Assuming default type [ch.qos.logback.classic.encoder.PatternLayoutEncoder] for encoder property
17:37:01.333 [-]INFO in ch.qos.logback.core.FileAppender[FILE] - File property is set to E:\tomcat\logs\mifosng-platform.log
17:37:01.342 [-]INFO in ch.qos.logback.classic.joran.action.LoggerAction - Setting level of logger [org.mifosng.platform] to DEBUG
17:37:01.343 [-]INFO in ch.qos.logback.classic.joran.action.LoggerAction - Setting level of logger [org.mifosng.platform.infrastructure.security.filter] to DEBUG
17:37:01.343 [-]INFO in ch.qos.logback.classic.joran.action.LoggerAction - Setting level of logger [org.mifosplatform.infrastructure.security.filter] to DEBUG
17:37:01.343 [-]INFO in ch.qos.logback.classic.joran.action.LoggerAction - Setting level of logger [org.springframework.web] to INFO
17:37:01.343 [-]INFO in ch.qos.logback.classic.joran.action.LoggerAction - Setting level of logger [org.springframework.beans] to INFO
17:37:01.343 [-]INFO in ch.qos.logback.classic.joran.action.LoggerAction - Setting level of logger [org.netsf.ehcache] to ERROR
17:37:01.344 [-]INFO in ch.qos.logback.classic.joran.action.LoggerAction - Setting level of logger [org.mifosng.platform.ehcache] to ERROR
17:37:01.344 [-]INFO in ch.qos.logback.classic.joran.action.RootLoggerAction - Setting level of ROOT logger to INFO
17:37:01.344 [-]INFO in ch.qos.logback.core.joran.action.AppenderRefFactory - Attaching appender named [STDOUT] to Logger[ROOT]
17:37:01.346 [-]INFO in ch.qos.logback.core.joran.action.AppenderRefFactory - Attaching appender named [FILE] to Logger[ROOT]
17:37:01.346 [-]INFO in ch.qos.logback.classic.joran.JoranConfigurator@2693aae6 - Registering current configuration as safe fallback point
```

3) Once server starts, will display as "Server startup in xxxx ms"

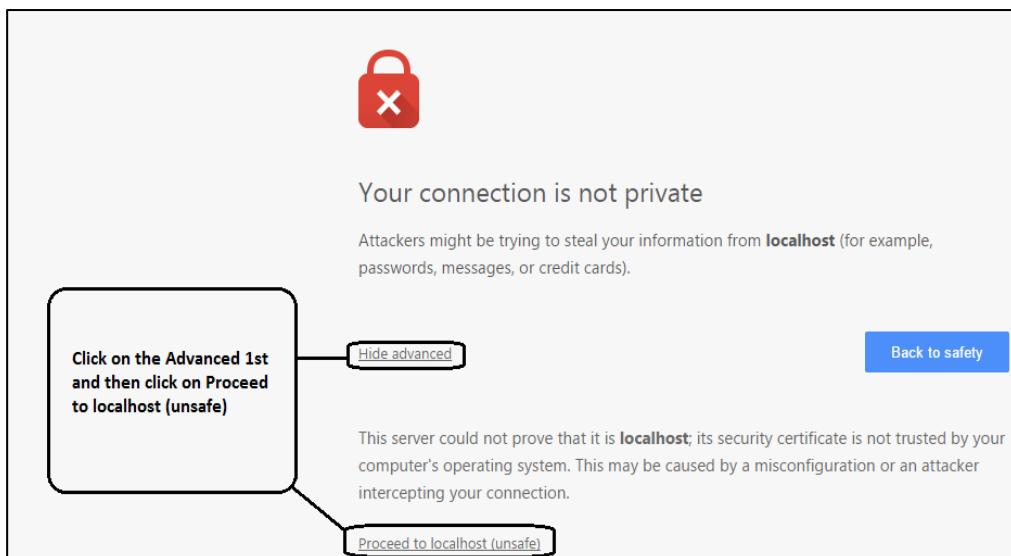
```
INFO: Deploying web application directory C:\tomcat\webapps\manager
Feb 28, 2015 5:38:28 PM org.apache.catalina.startup.HostConfig deployDirectory
INFO: Deployment of web application directory C:\tomcat\webapps\manager has finished in 527
Feb 28, 2015 5:38:28 PM org.apache.catalina.startup.HostConfig deployDirectory
INFO: Deploying web application directory C:\tomcat\webapps\ROOT
Feb 28, 2015 5:38:28 PM org.apache.catalina.startup.HostConfig deployDirectory
INFO: Deployment of web application directory C:\tomcat\webapps\ROOT has finished in 210 ms
Feb 28, 2015 5:38:28 PM org.apache.coyote.AbstractProtocol start
INFO: Starting ProtocolHandler ["http-bio-8443"]
Feb 28, 2015 5:38:28 PM org.apache.catalina.startup.Catalina start
INFO: Server startup in 100476 ms
```

4) You could access through any internet browser:-

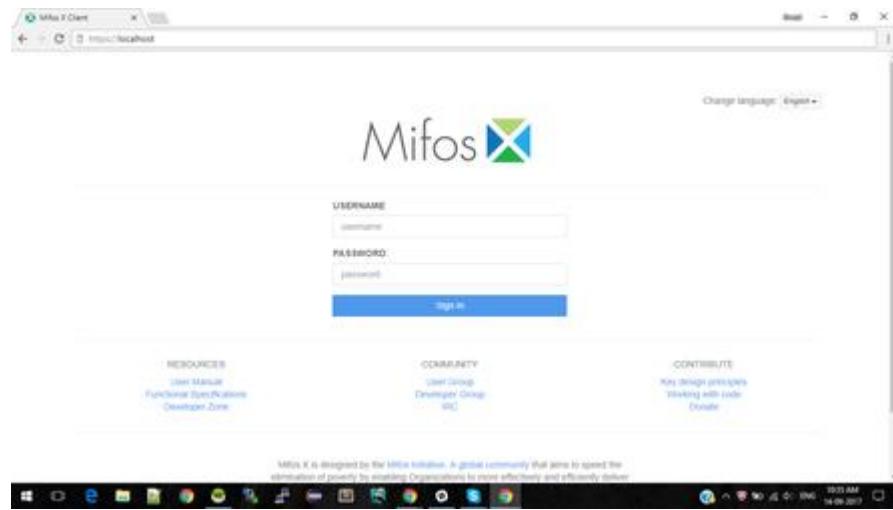
@ <https://localhost>

and if you are using server port number as 8443 then you could access it @
<https://localhost:8443>

5) For the first time access it will display as shown below, please click on proceed:-



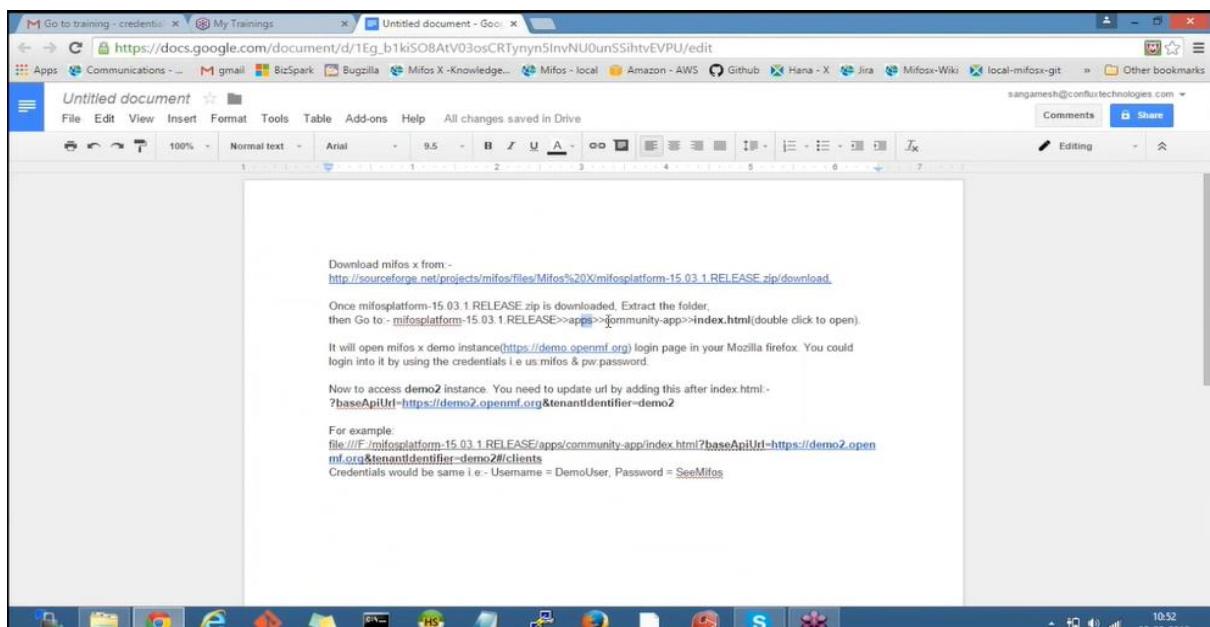
6) Login into Mifos, Provide user name: **mifos** and password as: **password**



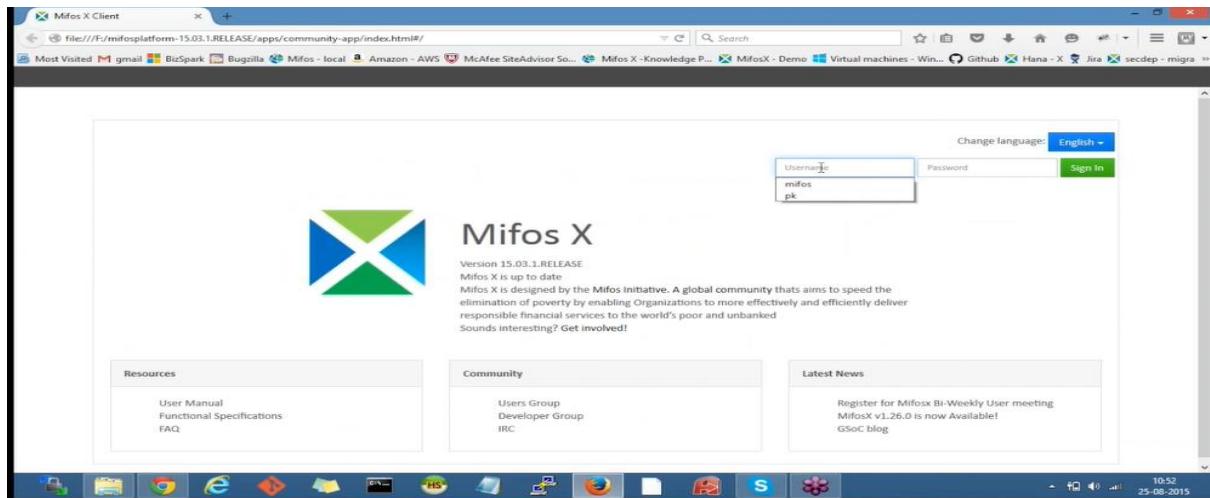
Mifos x Low Bandwidth cloud access

Mifos x installation on cloud:

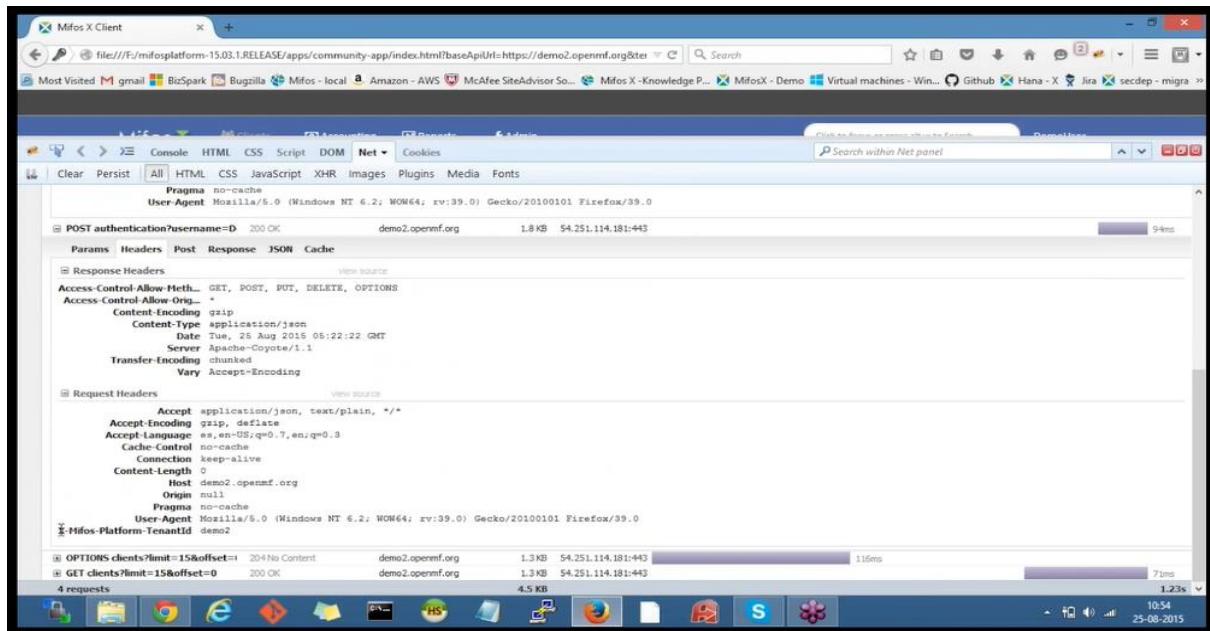
We strive to make Mifos X as readily available and deployable in any environment as possible. We have a number of cloud images and packages available for instant deployment and are looking for volunteers to assist in making available additional images.



Once Mifos platform is downloaded ,extract the folder .Go to Mifos platform >> release >>apps >>community-app >> index.htm.
Provide login credential.

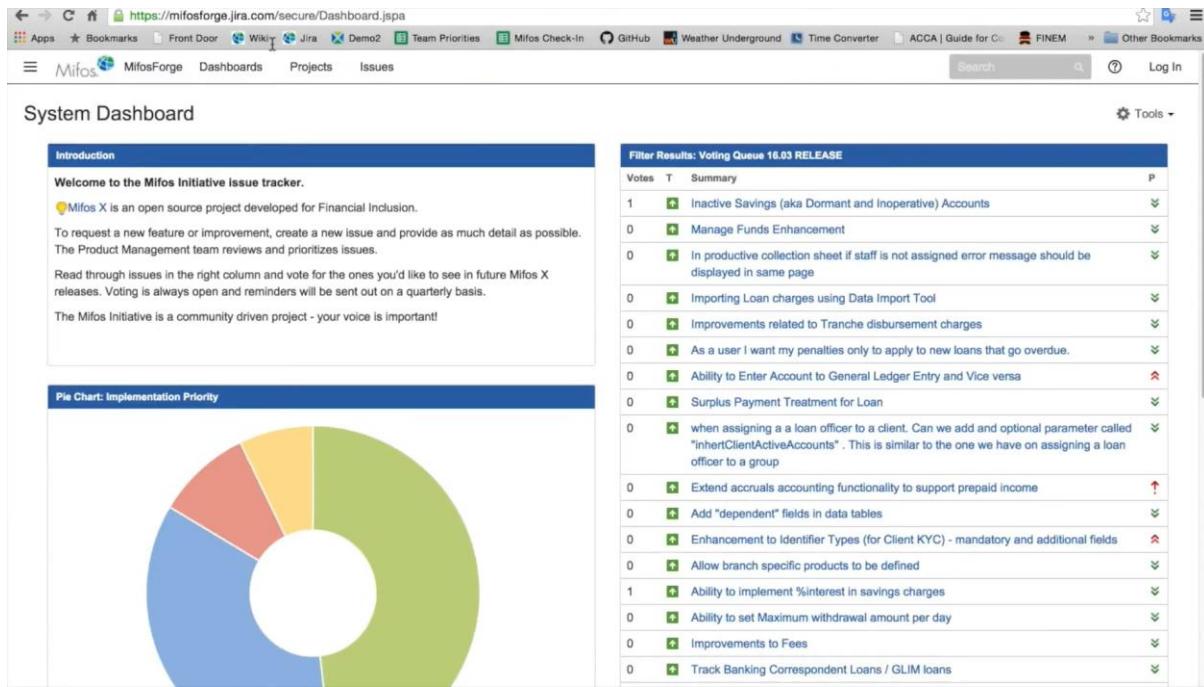


To access demo 2 instance,you need to update url by adding this index html



Mifos X Training Request Feature & Report Bug :

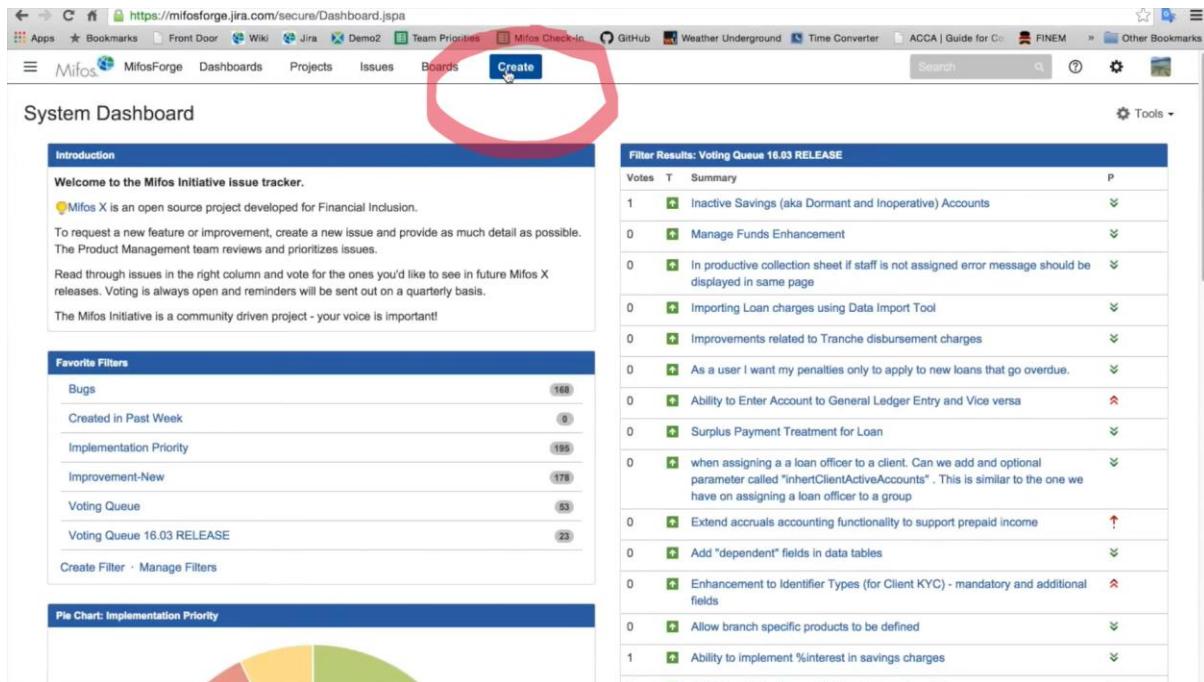
To report bug or to request for a new feature go to browser and search <https://mifosforge.jira.com> and the page will be displayed as shown in below figure. Go to login option and give the credentials and press login



The screenshot shows the Mifos X Jira Dashboard. On the left, there is an 'Introduction' section with text about the Mifos Initiative and a 'Pie Chart: Implementation Priority' section showing a donut chart with three segments (blue, red, green). On the right, there is a 'Filter Results: Voting Queue 16.03 RELEASE' section with a table of items, each with a vote count, a green checkmark icon, and a dropdown arrow.

Votes	T	Summary
1	+	Inactive Savings (aka Dormant and Inoperative) Accounts
0	+	Manage Funds Enhancement
0	+	In productive collection sheet if staff is not assigned error message should be displayed in same page
0	+	Importing Loan charges using Data Import Tool
0	+	Improvements related to Tranche disbursement charges
0	+	As a user I want my penalties only to apply to new loans that go overdue.
0	+	Ability to Enter Account to General Ledger Entry and Vice versa
0	+	Surplus Payment Treatment for Loan
0	+	when assigning a a loan officer to a client. Can we add and optional parameter called "inheritClientActiveAccounts". This is similar to the one we have on assigning a loan officer to a group
0	+	Extend accruals accounting functionality to support prepaid income
0	+	Add "dependent" fields in data tables
0	+	Enhancement to Identifier Types (for Client KYC) - mandatory and additional fields
0	+	Allow branch specific products to be defined
1	+	Ability to implement %interest in savings charges
0	+	Ability to set Maximum withdrawal amount per day
0	+	Improvements to Fees
0	+	Track Banking Correspondent Loans / GLIM loans

Then press on create button as shown below



The screenshot shows the Mifos X Jira Dashboard. A red circle highlights the 'Create' button in the top navigation bar. The rest of the dashboard is identical to the previous one, showing the 'System Dashboard' with its sections and the 'Filter Results' table.

Once clicking on that it will take you to a page as shown below and fill out all the details that has asked and press on create which is displayed on bottom of the page

System Dashboard

Introduction

Welcome to the Mifos Initiative issue tracker. Mifos X is an open source project developed by the Product Management team. To request a new feature or improvement, read through issues in the right column and vote on releases. Voting is always open and remains anonymous. The Mifos Initiative is a community driven project.

Favorite Filters

- Bugs
- Created in Past Week
- Implementation Priority
- Improvement-New
- Voting Queue
- Voting Queue 18.03 RELEASE
- Create Filter · Manage Filters

Pie Chart: Implementation Priority

Create Issue

Project: Mifos X (MIFOSX)

Issue Type: Improvement (highlighted)

Summary:

Priority: Task

Due Date:

Component/s:

Affects Version/s:

Fix Version/s:

Assignee: Automatic

Reporter: dharp@mifos.org

Environment:

Configure Fields · Tools

Accounts

ed error message should be

charges

new loans that go overdue.

and Vice versa

re add and optional parameter

er to the one we have on

ort prepaid income

l - mandatory and additional

Mifos x data Import tool:

Installing Data Import Tool:

note: Data Import Tool will work with Mifos X - version from 1.26 to 15.03.

1 - Required Software

1.1 - Download & Install Git hub



The screenshot shows a web browser displaying a GitHub Help article titled 'Set Up Git'. The URL in the address bar is <https://help.github.com/articles/set-up-git/>. The page content includes a 'Set Up Git' section with sub-sections for MAC, WINDOWS, LINUX, and ALL. It explains that Git is the heart of GitHub and provides tips for using Git, including a note about a Windows client and a link to 'Getting Started - Git Basics' on the git-scm website. A 'Click here' button is visible at the bottom right of the tips section.

1.2 - Download & Install Git Bash from: <http://git-scm.com/downloads>



The screenshot shows the 'git-scm.com/downloads' page. The main heading is 'git --local-branching-on-the-cheap'. On the left, there is a sidebar with links for About, Documentation, Blog, Downloads (which is highlighted in red), and Community. The 'Downloads' section includes links for GUI Clients and Logos. On the right, there is a 'Downloads' section with links for Mac OS X, Windows, Linux, and Solaris. A note at the bottom states 'Older releases are available and the Git source repository is on GitHub.' A 'Click here' button is located at the bottom right of the page.

1.3 - Downloading Gradle (Compatible version is 2.6)

From <http://gradle.org/downloads>

The screenshot shows the Gradle.org Downloads page. At the top, there is a banner for 'Automation Evolved' with three bullet points: 'Strong yet flexible conventions', 'Enterprise level control capabilities', and 'Manageable and understandable builds'. The page has a navigation bar with links for 'OVERVIEW', 'DOWNLOADS', 'DOCUMENTATION', 'LEARN', 'GRADLEWARE', and 'HELP'. The 'DOWNLOADS' section is expanded, showing the 'Current Stable Release' (Gradle 2.2.1) and 'Previous Releases' (Gradle 1.6). A dropdown menu for '1.6' is open, showing download links for 'gradle-1.6-all.zip', 'gradle-1.6-bin.zip', and 'gradle-1.6-src.zip'. A blue box labeled '1-Select version here' is overlaid on the dropdown. A blue box labeled '2-Download from here' is overlaid on the download links. A dotted line connects the '1-Select version here' box to the '2-Download from here' box.

1.4 - Extracting downloaded Gradle to C:/

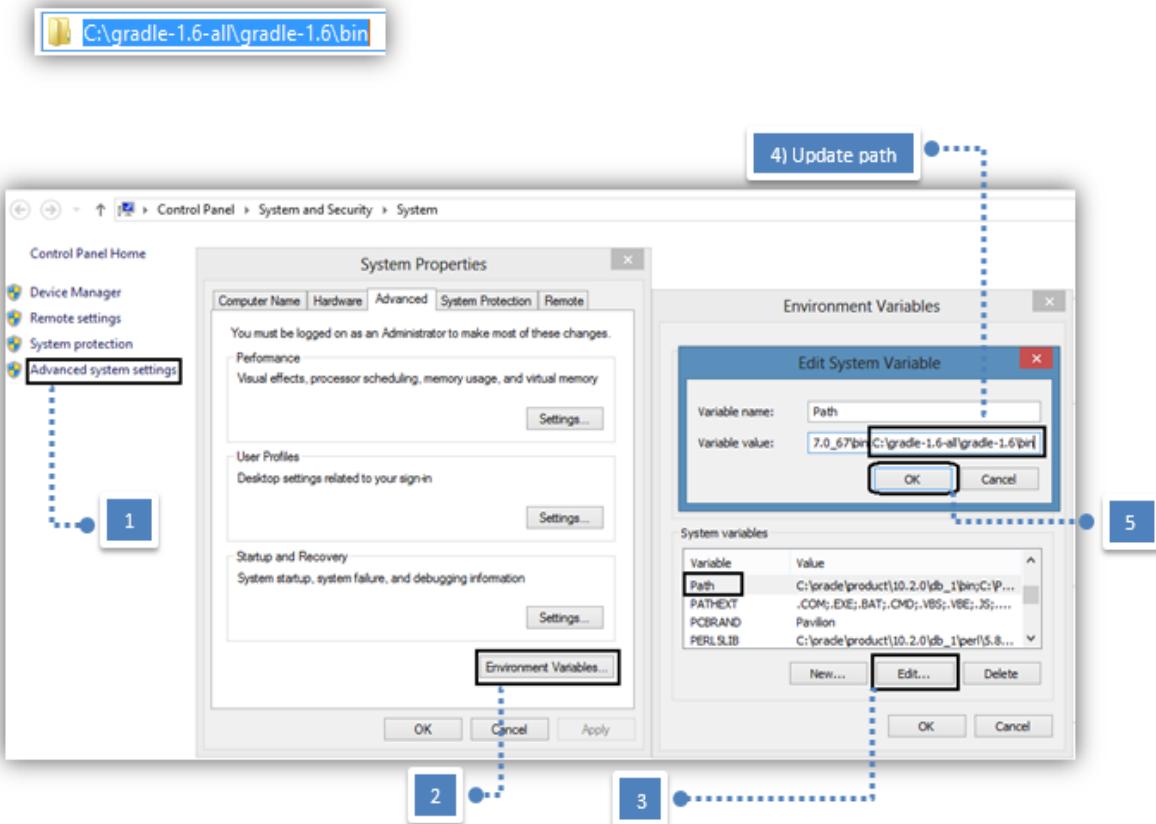


To



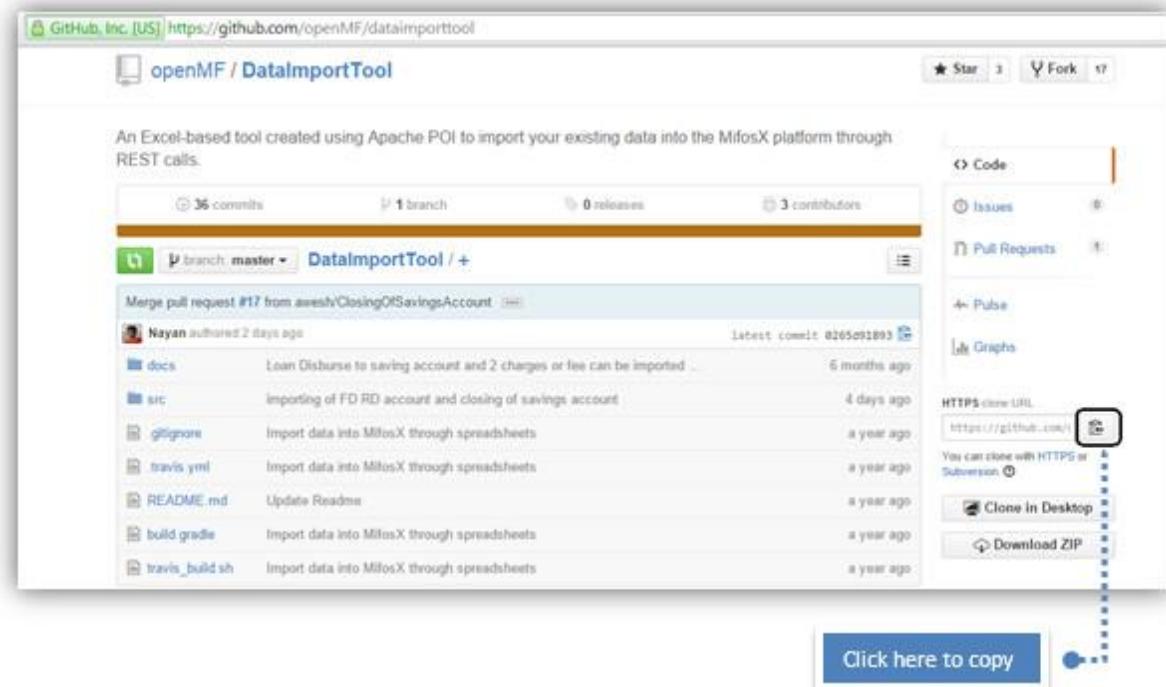
2 - Setting up environment variables for gradle.

Copy path



3 - Cloning URL

from <https://github.com/openMF/dataimporttool>



3.1 - Open git bash:

```
git clone https://github.com/openMF/DataImportTool.git
```

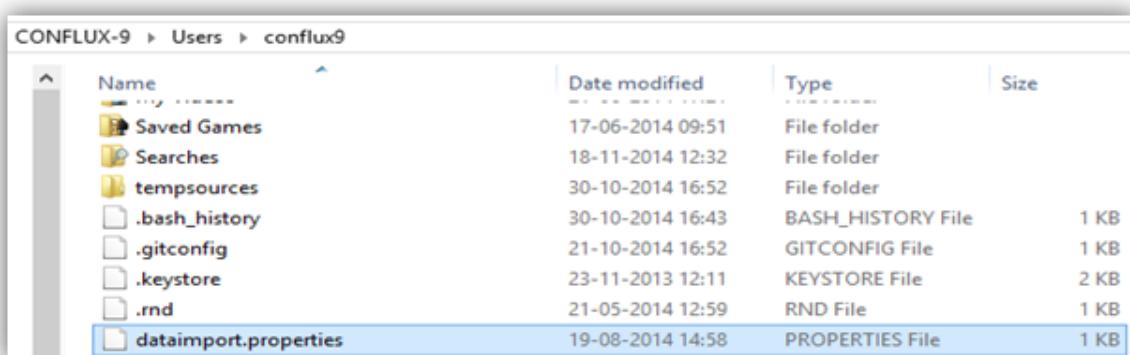


```
MINGW32:~  
Welcome to Git (version 1.8.3-preview20130601)  
Run 'git help git' to display the help index.  
Run 'git help <command>' to display help for specific commands.  
conflux9@CONFLUX-9 ~  
$ git clone https://github.com/openMF/DataImportTool.git..
```

4 - Create dataimport.properties file in home directory

>> Right click and open new text file then paste 4.1 content below in it, now click on save button
>> Rename .txt file to dataimport.properties

Tip: In folders and settings, make sure to enable folder extension.



4.1 - Update below provided details in the dataimport.properties file:

```
mifos.endpoint=https://localhost:8443/mifosng-provider/api/v1/ -Provide url  
mifos.user.id=mifos -Provide Mifos user name  
mifos.password=password -Provide Mifos password  
mifos.tenant.id=default -Provide tenant name
```

mifos.endpoint=https://localhost:8443/mifosng-provider/api/v1/

mifos.user.id=mifos

mifos.password=password

mifos.tenant.id=default

Note: If you are using Multi-tenant, then endpoint should be the same but tenant.id and respective credentials should be changed respectively.

Note: If you are connecting to the demo server and want to use your tenant, for importing the data then it will be like this:-

For example:- Tenant name is - xyzmfi, then

mifos.endpoint=https://demo.openmf.org/mifosng-provider/api/v1/

mifos.user.id=<your username>

mifos.password=<your password>

mifos.tenant.id=xyzmfi

5 - Starting Data import tool:

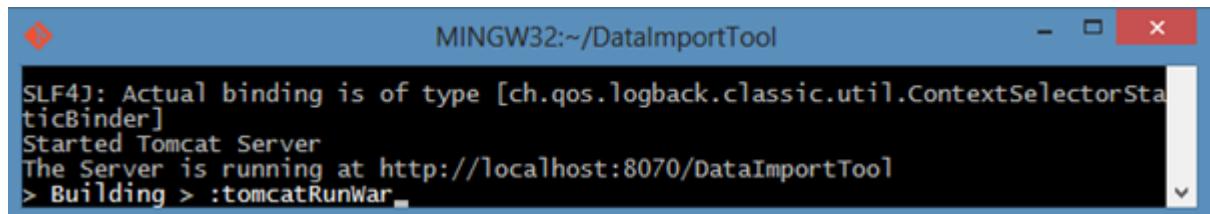
5.1 - Open Gitbash>> Go to:
cd DataImportTool

```
confux9@CONFLUX-9 ~
$ cd DataImportTool/
```

5.2 - Run:
gradle clean tomcatRunWar

```
confux9@CONFLUX-9 ~/DataImportTool (master)
$ gradle clean tomcatRunWar
```

5.3 - Once the server is started:



```
SLF4J: Actual binding is of type [ch.qos.logback.classic.util.ContextSelectorStaticBinder]
Started Tomcat Server
The Server is running at http://localhost:8070/DataImportTool
> Building > :tomcatRunWar
```

6 - Start Using - Data Import tool from web browser, by going to:

<http://localhost:8070/DataImportTool>

Note: Make sure Mifos X is running.

Also refer compatible software details:- [Compatible Software](#)

Get started with data import tool

Getting started

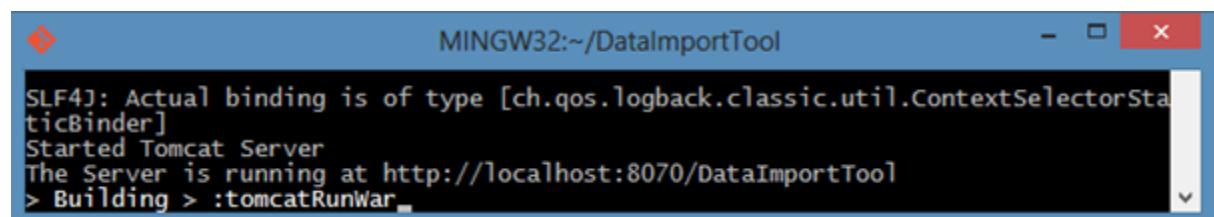
Starting Data Import tool, Using Git bash >> Go to:

```
conflux9@CONFLUX-9 ~
$ cd DataImportTool/
```

Run:

```
conflux9@CONFLUX-9 ~/DataImportTool (master)
$ gradle clean tomcatRunWar
```

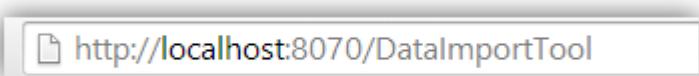
Once the server is started:



```
SLF4J: Actual binding is of type [ch.qos.logback.classic.util.ContextSelectorStaticBinder]
Started Tomcat Server
The Server is running at http://localhost:8070/DataImportTool
> Building > :tomcatRunWar
```

Using Data Import tool, from web browser - Go to:

<http://localhost:8070/DataImportTool>

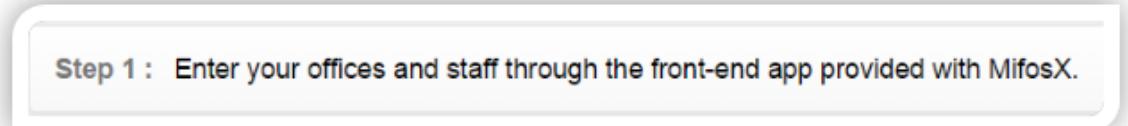


```
http://localhost:8070/DataImportTool
```

Using Data Import Tool :

Setting up from Front end

In order to start importing data, you should have created office & staff from front-end:



Step 1 : Enter your offices and staff through the front-end app provided with MifosX.

Importing Clients

Step 2 : Download template to help facilitate Clients Import.

Select Client Type : Individual Corporate

Download — Click on download button

Choose File No file chosen **Submit**

Updating details in the downloaded sheet:

A	B	C	D	E	F	G	H
1	First Name*	Last Name*	Middle Name	Office Name*	Staff Name*	External ID	Activation Date*
2	John	Peters		Church_street_-_Branch_office	Ben Smith		01-01-12 TRUE
3	Anna	Smith		Beach_area_-_BO	Abba g		05-01-12 FALSE
4							

Note: All fields marked with an asterisk(*) are compulsory.

Drop down values should be selected, i.e. for: Office Name, Staff Name and Active.

Date format should be: DD-MM-YYYY

Uploading the sheet:

Step 2 : Download template to help facilitate Clients Import.

Select Client Type : Individual Corporate

Download

Choose File No file chosen **Submit**

Choose file and select the file >> then click on submit button to upload.

Re-Uploading unsuccessful import sheet

If the import was not completely successful, then Re-Upload.xls sheet will be generated automatically:

A	B	C	D	E	F	G	H	I
1	First Name*	Last Name*	Middle Name	Office Name*	Staff Name*	External ID	Activation Date*	Active*
2	John	Peters		Church_street_-_Branch_office	Ben Smith		01-01-12	TRUE
3	Anna	Smith		Beach_area_-_BO	Abba g		05-01-12	FALSE

Open the sheet and check for status

In the shown example:

- a) For 2nd row for client – “John”, Import was failed and the status is “activationDate : Client activation date cannot be a date before the office opening date” (Shown in red).
- b) For 3rd row for client - “Anna”, Import was Successful and the status is “Imported (Shown in green)”.

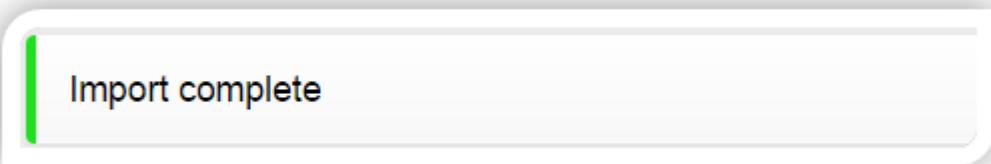
After making the necessary changes, upload the same sheet again.

For this example, I am only updating for failed import i.e.:

- a) For 2nd row for client – “John”, updating the “Activation date” to the Office opening date or later date.

Import Successful

On successfully completing the import, it will show the message as:



Import complete

In the same way Data can be imported

Import Centers:

Step 3: Download template to help facilitate Centers Import.

[Download](#)

Choose File No file chosen [Submit](#)

Import Groups:

Step 4: Download template to help facilitate Groups Import.

[Download](#)

Choose File No file chosen [Submit](#)

Import Loans:

To start importing Loans, you should have defined from front end:
Currency configuration, Loan products & Charges. (Administration => Organisation/Products)
Payment Types (Administration -> System -> View Code -> Add/Edit Code Value)

Step 6: Download template to help facilitate Loan Import.
For quick import of outstanding balances of each loan, use the entire template **OR** leave the last 3 columns empty and proceed to Step 7 for importing complete repayment history for each loan.

[Download](#)

No file chosen

[Submit](#)

Import Loan repayments:

Step 7: Download template to help facilitate import of Loan Repayment History.
(Optional)

[Download](#)

No file chosen

[Submit](#)

Import Savings:

To start importing Savings, you should have defined from front end:
Currency configuration, Savings products & Charges. (Administration => Organisation/Products)

Step 9: Download template to help facilitate Savings Import.
For quick import of current balances of each savings account, enter the current balance as Minimum Required Opening Balance **OR** proceed to Step 10 for importing complete transaction history for each savings account.

[Download](#)

No file chosen

[Submit](#)

Import fixed deposit:

To start importing fixed deposit, you should have defined from front end: Currency configuration, fixed deposit products and Charges. (Administration => Organisation/ Products)

Step 12: Download template to help facilitate Fixed Deposit Import.

[Download](#)

No file chosen

[Submit](#)

Import recurring deposit:

To start importing recurring deposit, you should have defined from front end: Currency configuration, recurring deposit products and Charges. (Administration => Organisation/ Products)

Step 14: Download template to help facilitate Recurring Deposit Import.

[Download](#)

No file chosen

[Submit](#)

Importing RD account transaction's:

Step 15: Download template to help facilitate import of Recurring Deposit Account Transaction History. (Optional)

[Download](#)

No file chosen

[Submit](#)

Importing closing of savings account:

Step 16: Download template to help facilitate import of Closing of savings account.
(Optional)

[Download](#)

No file chosen

Importing/Adding – Journal entries:

Step 17: Download template to help Add Journal Entries.

[Download](#)

No file chosen

Mifos x Building Custom Reports:

- First go to ‘System’, then ‘Manage Report’.
- In Manage Report click on Create Report.
- In the Create Report, give the ‘Report name’.
- And select the ‘report type’. Eg:Tree.
- Select Report Sub type.
- Then enter the report category.
- In Description enter a brief description of the report.
- Then If you want to enter any parameters select in ‘Export Parameters’.
- Click on ‘Submit’ button for the report to be created.

METADATA TABLES:

- There are three metadata tables that record report details.
- stretchy_report
- stretchy_report_parameter
- stretchy_parameter
- These tables are installed as part of the Mifos X database installation.
- They also contain the sql associated with the reports a parameters.

In Mifos X, apart from using standard reports which are already shipped, you can create your own **Custom Reports** based on your required parameters.

Mifos X currently supports two types of Custom Reports:

1) Stretchy Reports

2) Pentaho Reports

LIMITATIONS OF STRETCHY REPORTS

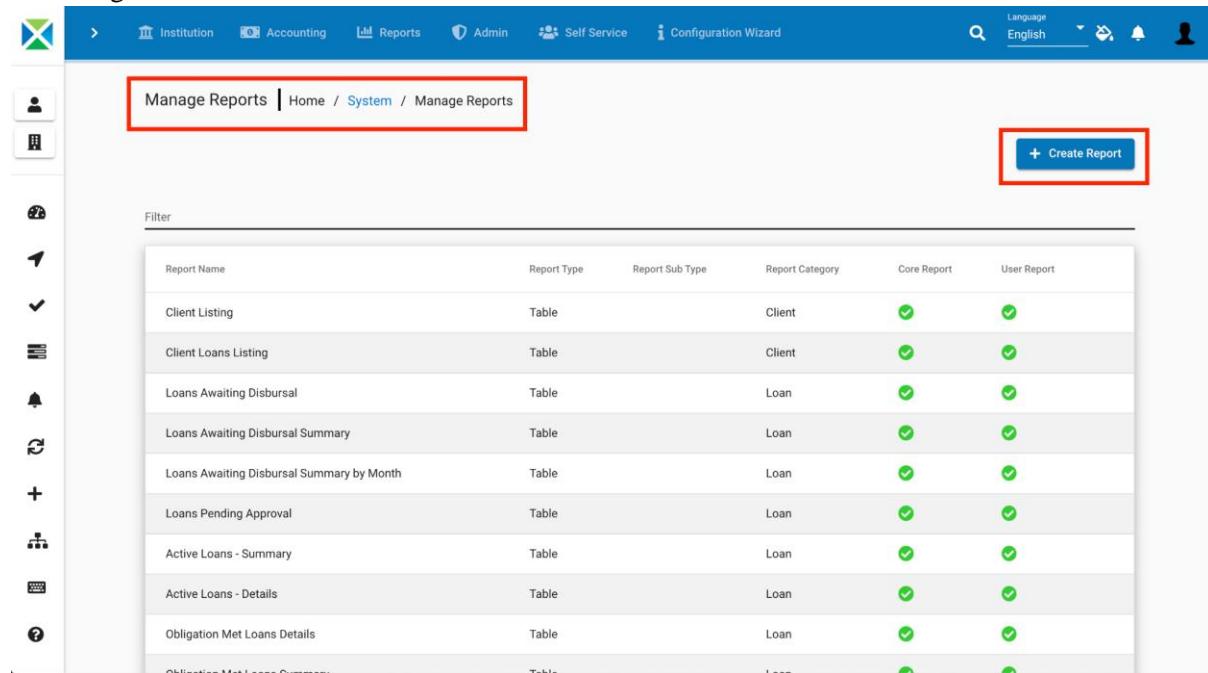
- The reports can only be exported in spreadsheet formats.
- The reports can't be saved in other formats like PDF.
- They lack formatting options for the reports to be created.
- Not suitable for big or complex reports which can user experience.

PENTAHO REPORTING

- Pentaho Reporting is a suite of tools for creating pixel perfect reports.
- With Pentaho Reporting you are able to transform data into meaningful information tailored to your audience.
- You can create HTML, Excel, PDF, Text or printed reports.
- It's open-source reporting tool.

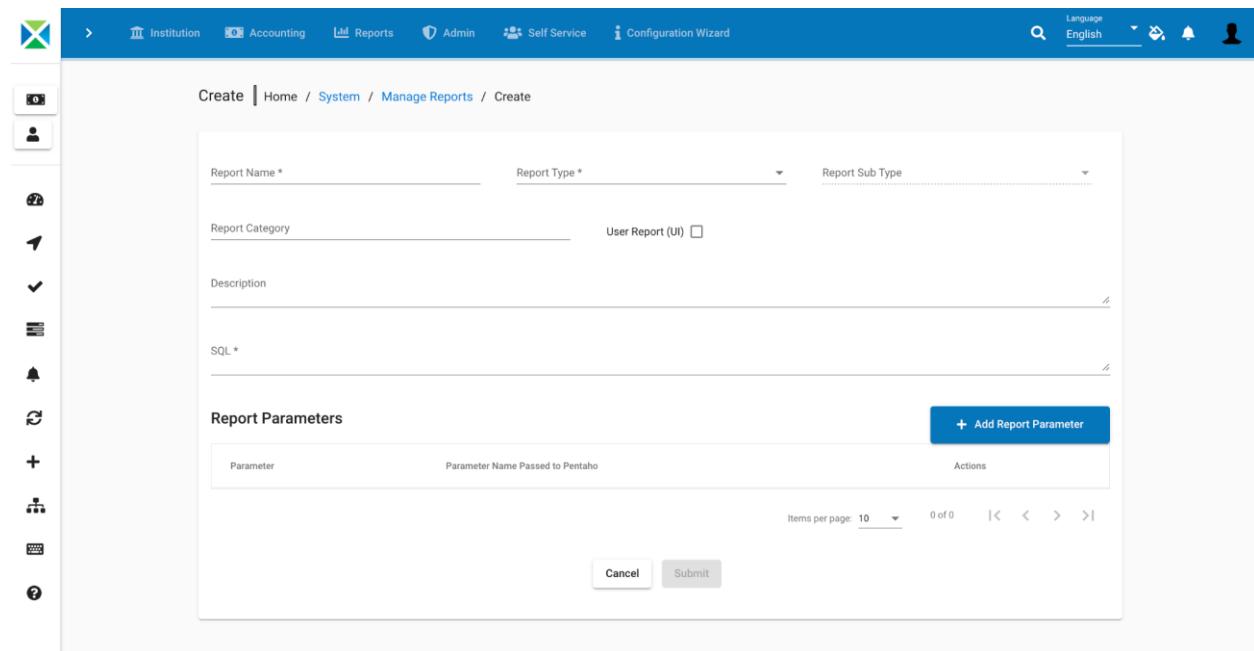
Creating Stretchy Reports:

Go To **Admin >> System >> Manage Reports** and Click on '+ Create Report' tab to see the following window:



The screenshot shows the 'Manage Reports' page. At the top, there is a breadcrumb navigation: 'Manage Reports | Home / System / Manage Reports'. To the right of the breadcrumb is a blue button with a white plus sign and the text '+ Create Report', which is highlighted with a red box. Below the breadcrumb, there is a 'Filter' section with a magnifying glass icon. The main area contains a table with the following columns: Report Name, Report Type, Report Sub Type, Report Category, Core Report, and User Report. The table lists ten reports, all of which have checked boxes in the 'Core Report' and 'User Report' columns. The reports are:

Report Name	Report Type	Report Sub Type	Report Category	Core Report	User Report
Client Listing	Table		Client	✓	✓
Client Loans Listing	Table		Client	✓	✓
Loans Awaiting Disbursal	Table		Loan	✓	✓
Loans Awaiting Disbursal Summary	Table		Loan	✓	✓
Loans Awaiting Disbursal Summary by Month	Table		Loan	✓	✓
Loans Pending Approval	Table		Loan	✓	✓
Active Loans - Summary	Table		Loan	✓	✓
Active Loans - Details	Table		Loan	✓	✓
Obligation Met Loans Details	Table		Loan	✓	✓



The screenshot shows the 'Create' page for a new report. At the top, there is a breadcrumb navigation: 'Create | Home / System / Manage Reports / Create'. The main form has the following fields:

- Report Name *: A text input field.
- Report Type *: A dropdown menu.
- Report Sub Type: A dropdown menu.
- Report Category: A text input field.
- User Report (UI): A checkbox.
- Description: A text area.
- SQL *: A text area.
- Report Parameters: A table with a header 'Report Parameters'. It has columns for 'Parameter', 'Parameter Name Passed to Pentaho', and 'Actions'. A blue button '+ Add Report Parameter' is located at the top right of this table.

At the bottom of the form, there are 'Cancel' and 'Submit' buttons, and a pagination section with 'Items per page: 10' and '0 of 0'.

Example : Select c.id clientId, CONCAT("\",c.display_name,"") clientName, ounder.name officeName from m_office o join m_office ounder on ounder.hierarchy like concat(o.hierarchy, '%') join m_client c on c.office_id = ounder.id where o.id = \${officeId}

Parameter: Select office

The Stretchy Report requires you to fill the following fields before it gets generated:

Field Name	Drop-Down Parameters	Description
Report Name	None	Provide the name for the report, so that users can search for it using this name.
Report Type	<ul style="list-style-type: none"> Table Pentaho Chart SMS 	<p>If you're creating a Stretchy Report, select 'Table'.</p> <p>If you're creating a Pentaho Report, select 'Pentaho'.</p> <p>If you're creating a 'Chart' Report (like Bar, Pie, etc.), select 'Chart'.</p>
Report sub type	<ul style="list-style-type: none"> Bar Pie 	If you have selected the Report Type as 'Chart' , you need to select Report sub type as either Bar or Chart.
Report Category	None	Provide the Report Category (<i>for example: Clients, Loans, Savings, Accounts, etc.</i>) to which the Report belong to.
Description	None	Give a small description about the report being generated.

Use Report	None	<p>If you check it, the report is ready to be used once it's created.</p> <p>If you leave it unchecked , the report name won't be shown in the list of Reports, even though it will be created. This option is used when the report creation is still under process.</p>
Sql	None	<p>Here, you need to write the SQL Query to generate the required report. In order to write SQL queries, you need to have a basic understanding of the following:</p> <ul style="list-style-type: none"> • MySQL • Database Structure of Mifos X • Knowledge of most of the important tables which are present in the database (for example: 'Mifostenant-default')

Report Parameters

- Start Date
 - End Date
 - Select Officer
 - Select Loan Officer
 - Select Currency etc.
- Select the available parameter from drop-down list and click on '+Add' button. You can select more than one parameter as per the requirement of your project.

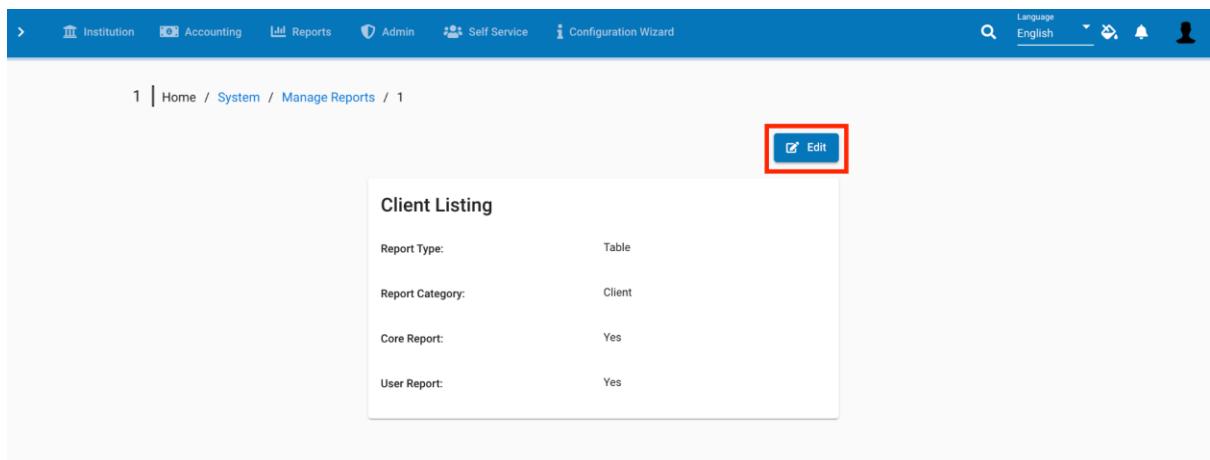
After filling in the required parameters, click on the '**Submit**' button to generate the report.

To view the Report, click on '**Reports**' tab and either search for it by Report Name, or go to the specific category to which the report belongs to and select the report.

Modify existing Stretchy Reports:

Go to Admin >> System >> Manage Reports to see the list of Stretchy as well as Pentaho Reports.

Click on the specific report you want to modify. It will show the highlights of the Stretchy Report as shown in the screenshot below:



The screenshot shows a web-based administration interface. At the top, there is a blue header bar with various navigation links: 'Institution', 'Accounting', 'Reports', 'Admin', 'Self Service', and 'Configuration Wizard'. On the far right of the header, there are icons for 'Language' (set to 'English'), a magnifying glass for search, a gear for settings, a bell for notifications, and a user profile icon. Below the header, the main content area has a light gray background. At the top left of this area, there is a breadcrumb navigation: '1 | Home / System / Manage Reports / 1'. In the center, there is a white rectangular form titled 'Client Listing'. This form contains several data fields: 'Report Type:' (Table), 'Report Category:' (Client), 'Core Report:' (Yes), and 'User Report:' (Yes). At the top right of the 'Client Listing' form, there is a blue button with a white 'Edit' label and a small edit icon. This button is specifically highlighted with a red rectangular box. The overall layout is clean and follows a standard administrative design.

Report Name: Client Listing

Report Type: Table

Report Sub Type: User Report (UI)

Report Category: Client

Description: Individual Client Report

SQL:

```

select
concat(repeat("-", (LENGTH(ounder.hierarchy) - LENGTH(REPLACE(ounder.hierarchy, ',', '')) - 1))), ounder.name) as 'Office/Branch',
c.account_no as 'Client Account No.',
c.display_name as 'Name',
r.enum_message_property as 'Status',
c.activation_date as 'Activation', c.external_id as 'External Id'
from m_client c
join m_office ounder on ounder.hierarchy like concat(o.hierarchy, '%')
and ounder.hierarchy like concat($currentUserHierarchy, '%')
join m_client o on c.office_id = ounder.id
left join r_enum_value r on r.enum_name = 'status_enum' and r.enum_id = c.status_enum
where c.account_no = $id
order by ounder.hierarchy, c.account_no

```

Report Parameters

Parameter	Parameter Name Passed to Pentaho	Actions
OfficelSelectOne		

Items per page: 10 | < < > >|

Cancel | Submit

Click on the 'Edit' button to modify the Report.

Once you modify the report, click on the 'Submit' button.

Create and Upload Custom Pentaho Reports:

Pentaho Reporting is a suite of tools for creating pixel-perfect reports. With Pentaho Reporting, you are able to transform data into meaningful information tailored to your audience. You can create HTML, Excel, PDF, Text or printed reports. It's an open-source reporting tool.

Stretchy Reports vs Pentaho Report

Stretchy Reports	Pentaho Reports
1	They lack formatting options for reports to be created.
2	Not suitable for big and complex reports.
3	Can only be exported to spreadsheets.
4	Very simple to create and can be created using the community-app front-end for Mifos X.
5	Better suited for simple reports having less or no formatting options
	You can format texts, column headings and tables.
	Pixel-perfect reports can be created irrespective of their size and complexity.
	Can be exported to HTML, Excel, PDF, Text, etc.
	It needs a separate tool ("Pentaho Report Designer"), which allows us to create Pentaho reports and later embed those reports in Mifos X.
	Better suited for complex reports having a lot of formatting options

Creating Simple Pentaho Report and Embedding it to Mifos X :

Downloading and Installing Pentaho Report Designer

To download Pentaho Report Designer Tool please click on the following link,
<https://sourceforge.net/projects/jfreereport/files/latest/download>

Note: The current version of Pentaho Report Designer is 5.0.1
It will be the zipped file with size around 268 MB.

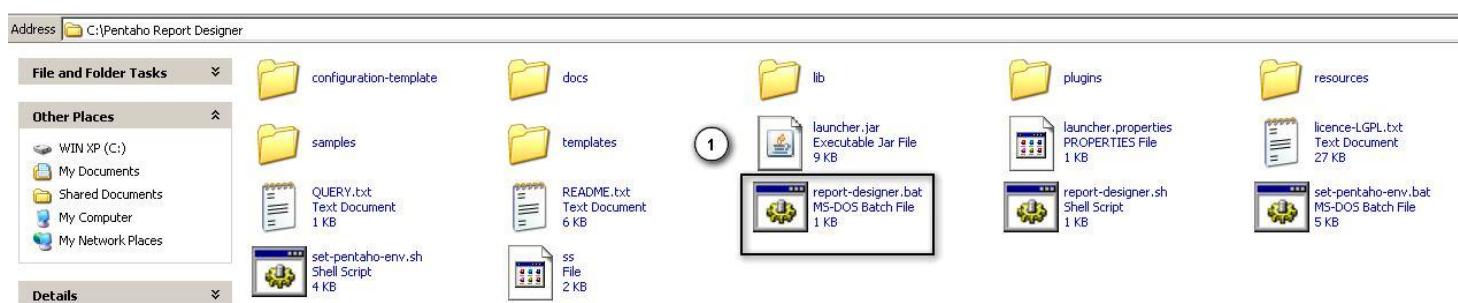
Download it and unzip it in the required directory.

Copy mysql connector jdbc into lib folder.

<http://dev.mysql.com/downloads/file.php?id=457911>

Starting Pentaho Report Designer:

Go into the unzipped 'Pentaho Report Designer' folder and double click on 'report-designer.bat' file(for Windows).



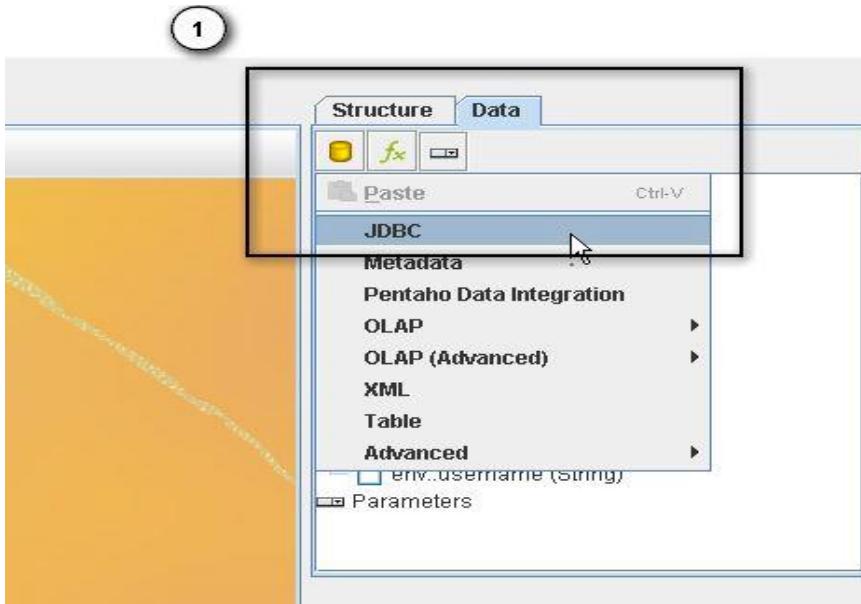
Once Pentaho Report Designer tool starts, you will be welcomed with the following window.



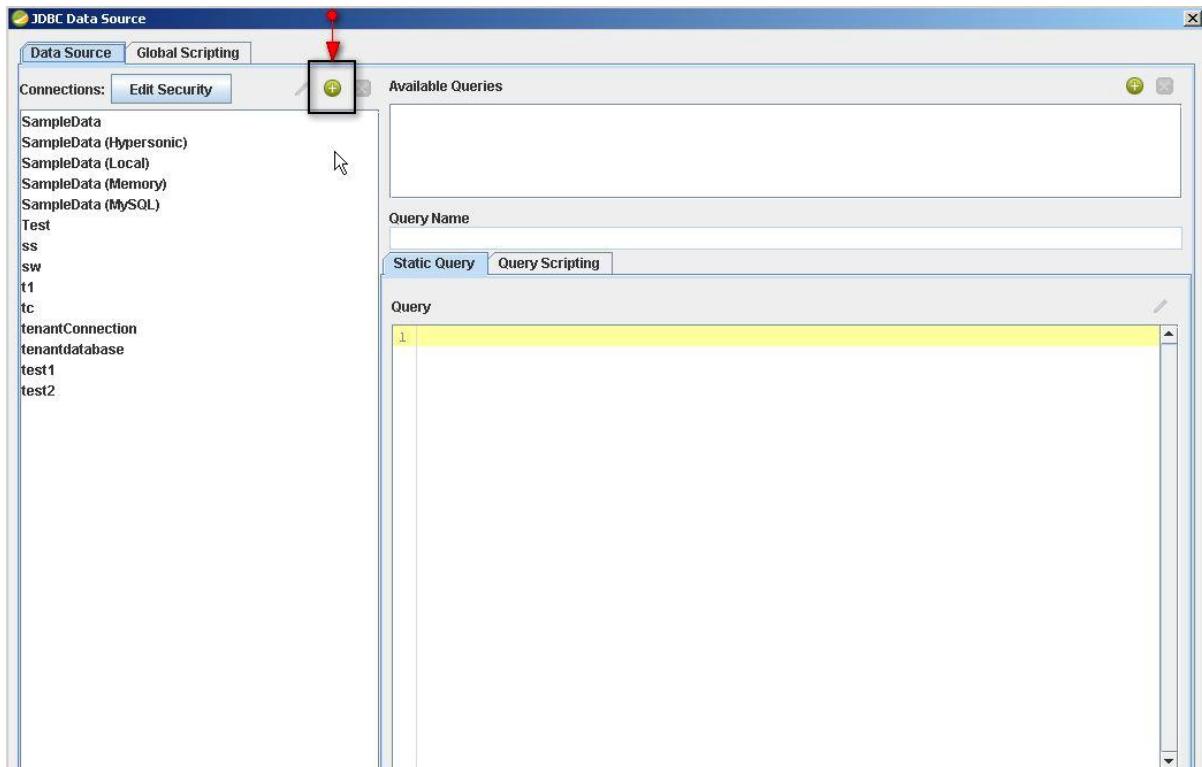
Creating Your First Pentaho Report

- Go to the 'File' Menu and click on 'New' button.

- Go to the 'Data' tab, click on 'Add Data Source' and then click on JDBC.

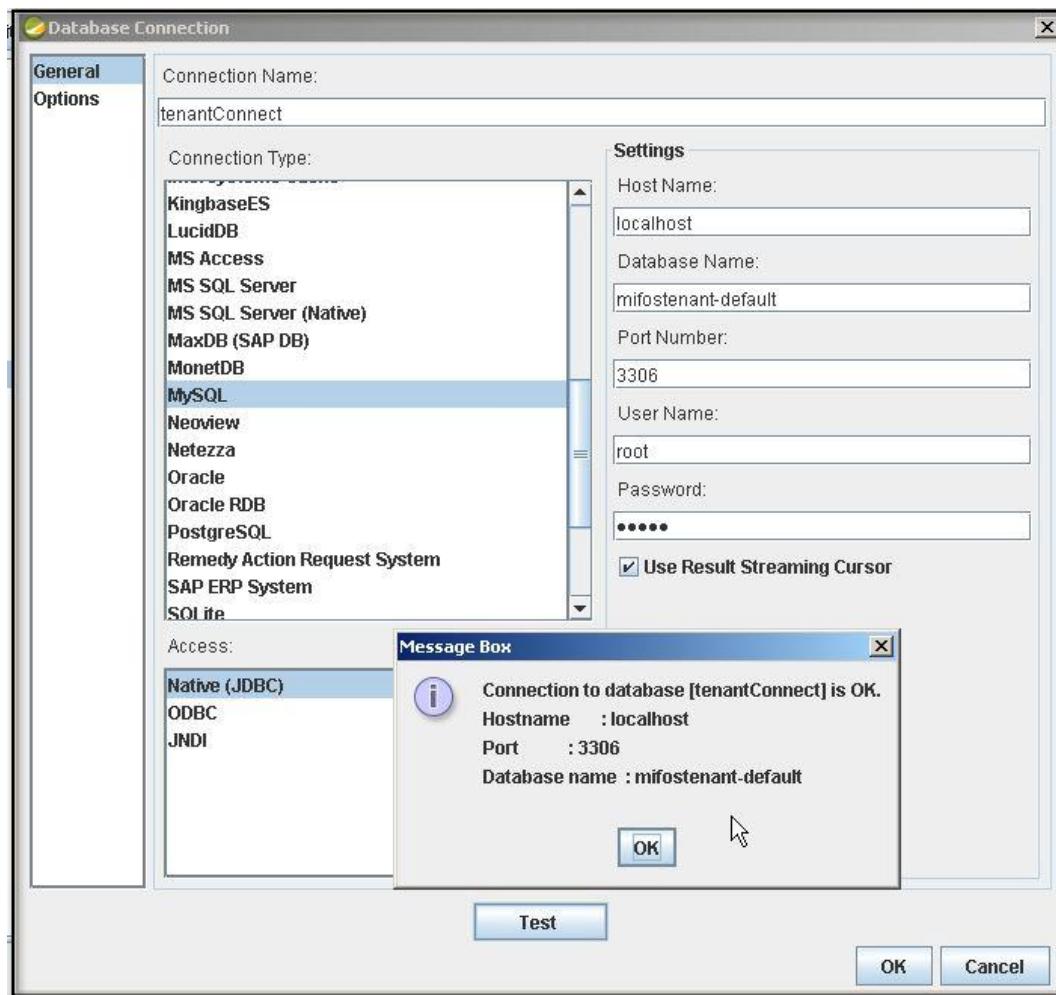


- Once you click on JDBC, the following window will open, where you need to click on '+' (Create New Connection) button.



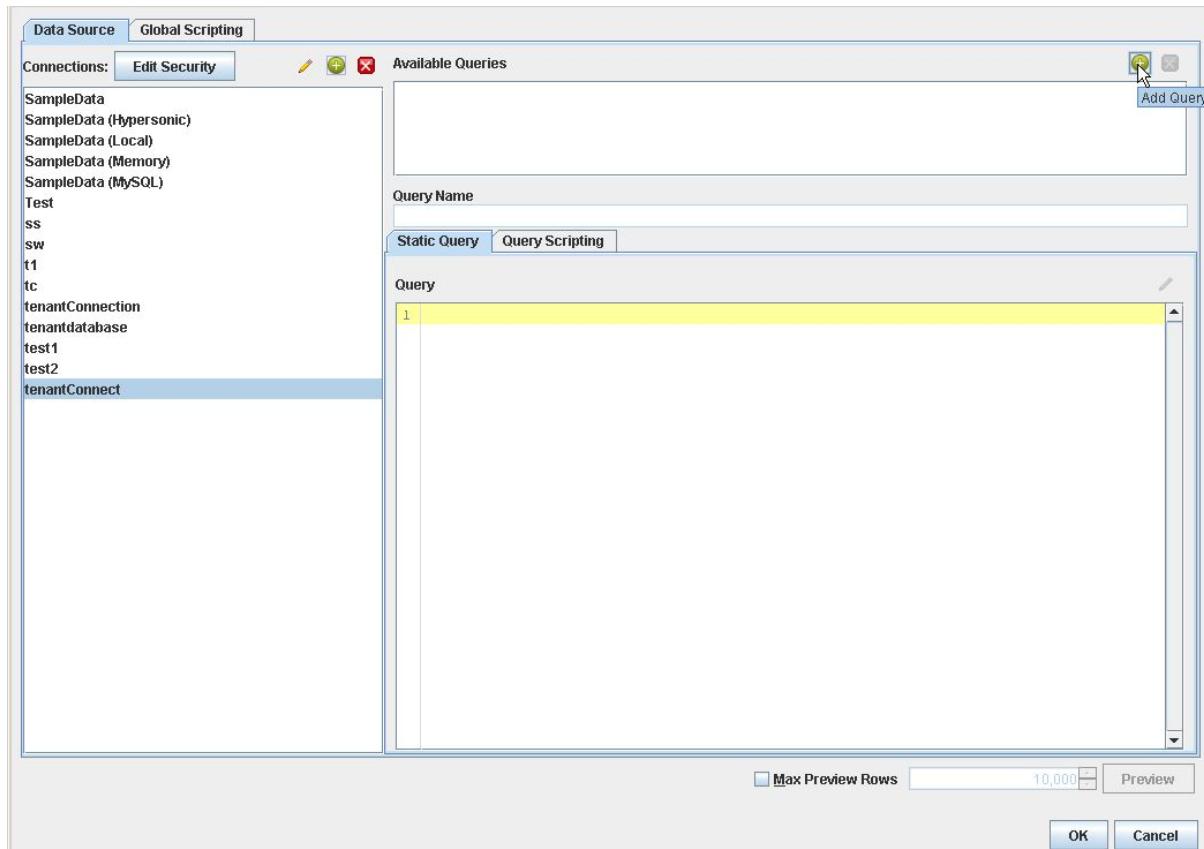
- Once you click on 'Create New Connection', the following window will appear. Here, you have to provide all the setting information as given in the following table

and then click on 'Test' button to generate the Message Box where it shows the confirmation of connection. Once Connection is established click on 'OK' button.



Sl.No	Field Name	Description
1	Connection Name	Provide the appropriate connection name
2	Host Name	This is the name of server to which designer tool connects to. In this case, we are connecting to 'localhost'.
3	Database Name	Provide the database name to which designer tool needs to connect. In MifosX, we generally connect to the database 'mifostenant-default'
4	Connection Type	In the left column, please select the appropriate connection type(in this case, mysql) . Once you select 'mysql' the Port Number automatically selected as 3306.
5	User Name	Provide the mysql username(in this case it is 'root')
6	Password	Provide the mysql password.

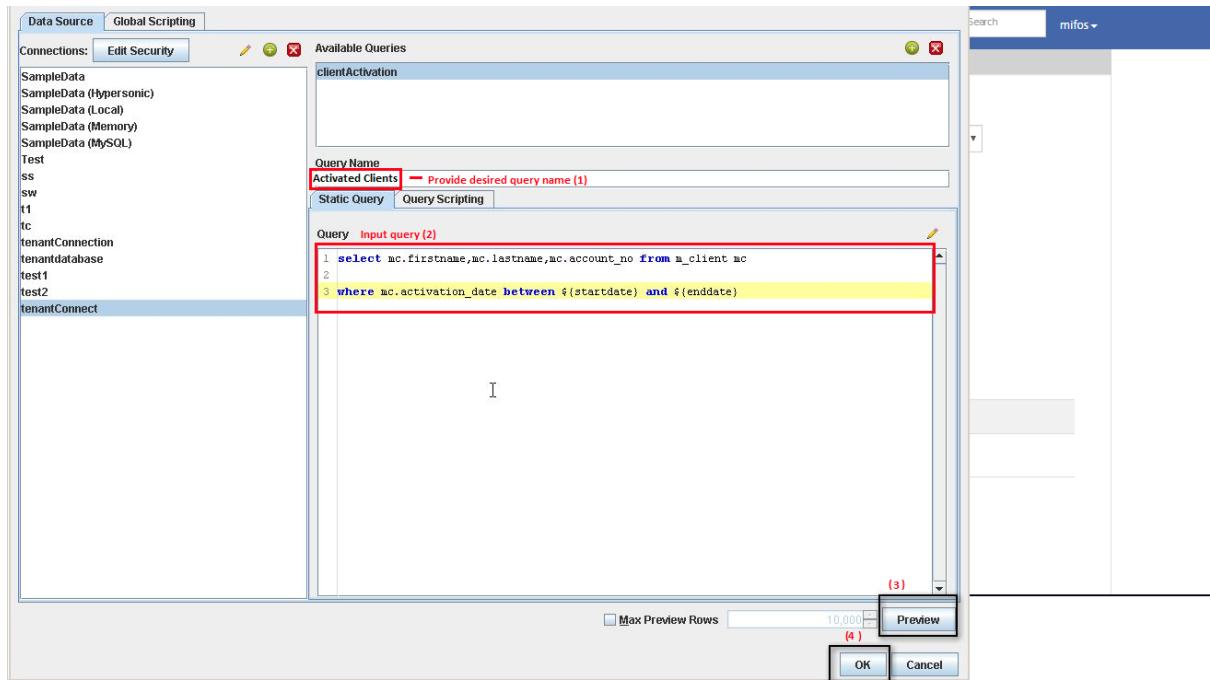
- As shown in the following window, click on '+' button to add the sql query.



- Here, Provide the Sql Query Name and write the appropriate Sql Query and then click on the 'Preview' button to confirm that, the Sql query executed successfully. Then click on the 'OK' button.

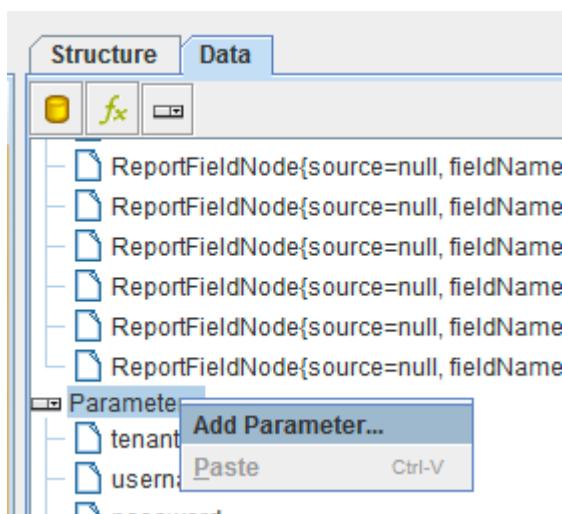
Query example:

```
select mc.firstname,mc.lastname,mc.account_no from m_client mc
where mc.activation_date between ${startdate} and ${enddate}
```



- Once you create an executable Sql Query, you may have to add parameters if required. In order to embed Pentaho Report to MifosX, At least you have to create 3 parameters which are passed to MifosX, namely:
- tenantUrl
- username
- password.

To add parameters, under the 'Data' tab, scroll down to see 'parameters' and then right click on 'parameters' and then click on **'Add parameter'** to see the following window.



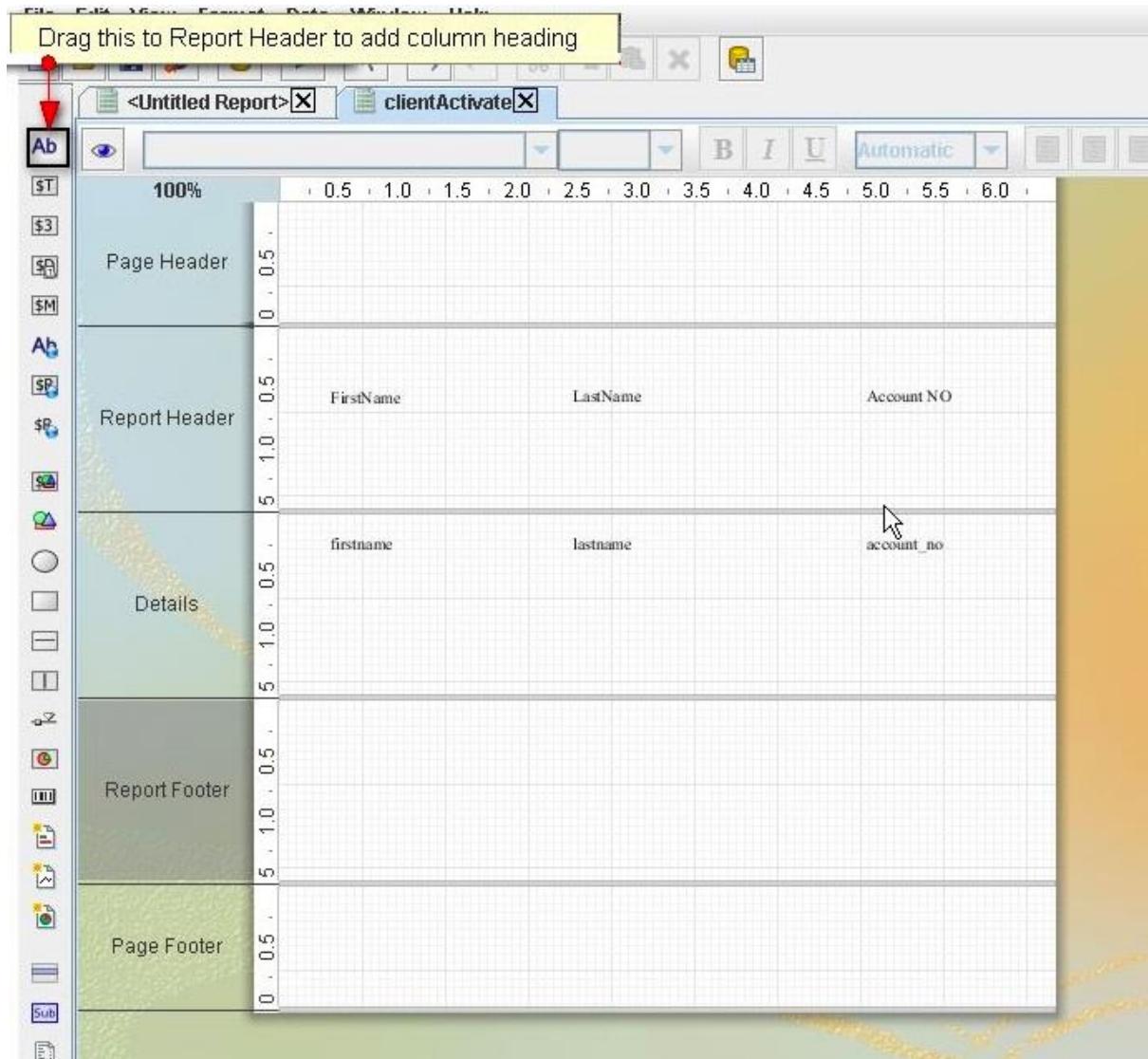
Add Parameter ..

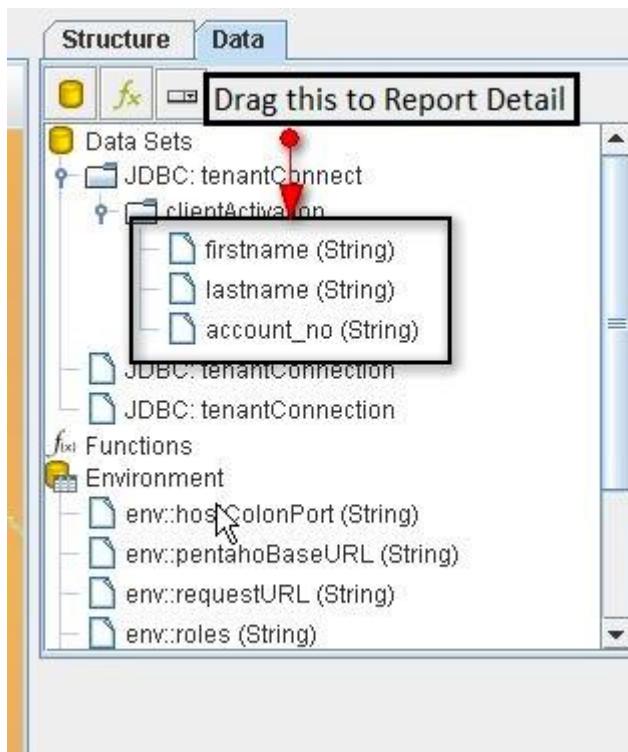
DataSources	  
<input type="checkbox"/> JDBC (tenantConnect)	
Name	<input type="text"/>
Label	<input type="text"/>
Value Type	Object 
Data Format	<input type="text"/>
Default Value	<input type="text"/>
Default Value Formula	<input type="text"/>  
Post-Processing Formula	<input type="text"/>  
<input type="checkbox"/> Mandatory	
<input type="checkbox"/> Hidden	
Prompt	<input type="text"/>
Display Type	<input type="text"/> 
Query	<input type="text"/> 
Value	<input type="text"/> 
OK Cancel	

SI.NO	Parameter Name	Parameter Fields
1	tenantUrl	Name:tenantUrl Label:Tenant Db Value type: String Default Value: jdbc:mysql://localhost:3306/mifostenant-default Check mandatory
2	username	Name:username Label:User Name Value Type: String Default Value: root
3	password	Name:password Label:Password Value Type: String Default Value: mysql Check Mandatory Field
4	startdate (For this example)	Name:startdate Label:Start date Value Type: Date (SQL) Display Type: Date Picker
5	enddate (For this example)	Name:enddate Label:End date Value Type: Date (SQL) Display Type: Date Picker

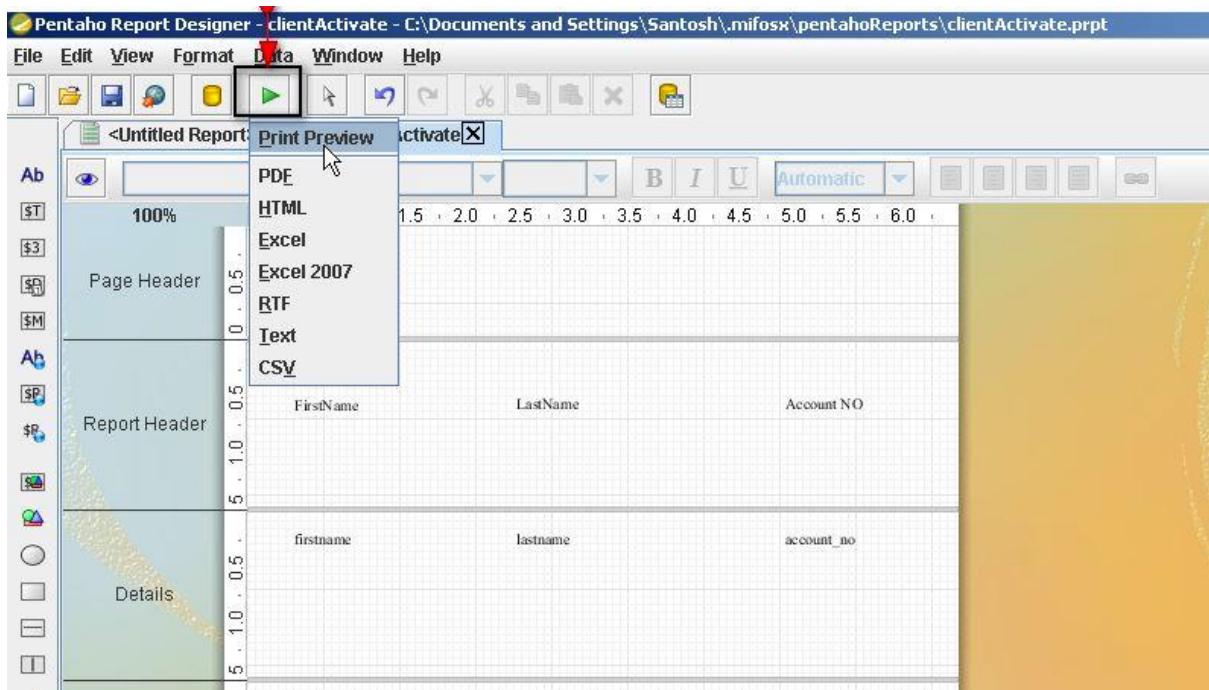
Basically, these three parameters are required to embed Pentaho Report in MifosX. Similarly, you can define more parameters as per requirement of the report.

- Once you add the parameters, you need to check whether the report is working fine in the pentaho environment. First, You need to add the Report fields into 'Details' section of the pentaho environment. In our example, the fields 'firstname', 'lastname' and 'account_no' of the clients are added. In order to add them you need to drag each field in 'Details' section of the pentaho environment as shown in following two screenshots.

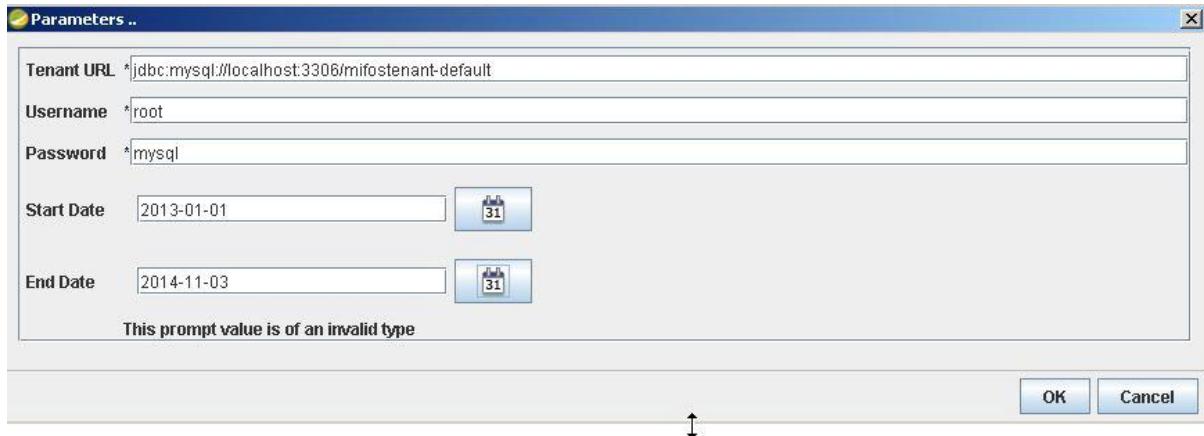




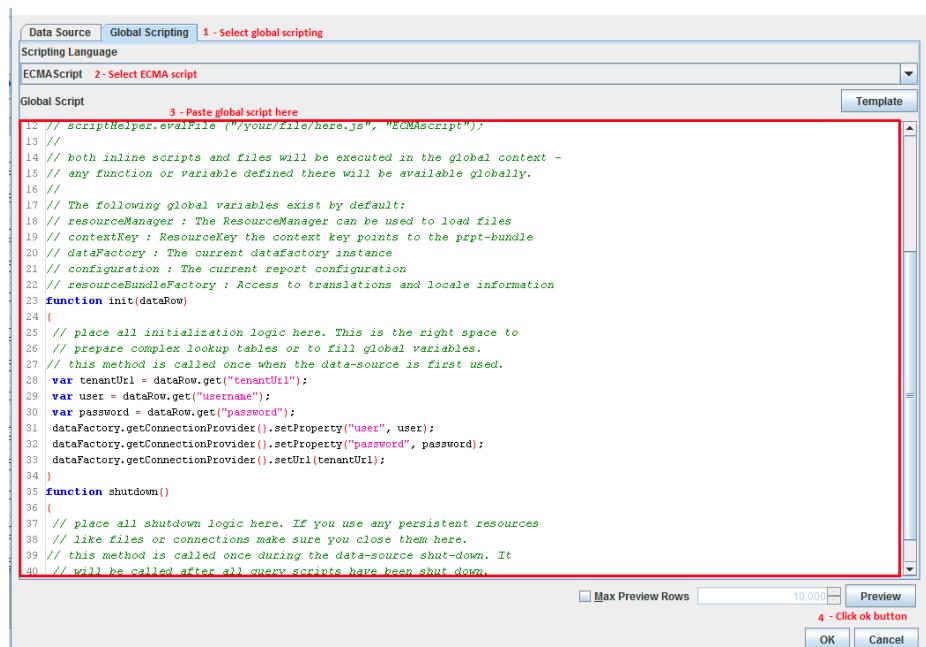
- Next you need to click on the 'Run' button and choose appropriate format for the report.



- Once you 'Run' the report by choosing appropriate format, the following window will open where you enter the parameters and generate the report. (In this case, PDF is selected).



- If you click on the 'OK' button and a PDF is generated, it means Pentaho Report was created successfully.
- Add Global scripting once you are done with all the design and testing. Before you save the report you need to add global scripting.



Copy this content into it

```

// This is a template to demonstrate the existing functions

// you can use in a global data-source script. All functions and

// global variables you define here will be available for the

```

```
// all query scripts.

// 

// Feel free to delete any function you don't use.

// 

// you can process scripts via

// scriptHelper.eval("println ('Hello World');", "ECMAscript");

// 

// or your can load your own ECMA/JavaScript files and execute them via

// scriptHelper.evalFile ("./your/file/here.js", "ECMAscript");

// 

// both inline scripts and files will be executed in the global context -

// any function or variable defined there will be available globally.

// 

// The following global variables exist by default:

// resourceManager : The ResourceManager can be used to load files

// contextKey : ResourceKey the context key points to the prpt-bundle

// dataFactory : The current datafactory instance

// configuration : The current report configuration

// resourceBundleFactory : Access to translations and locale information

function init(dataRow)

{

// place all initialization logic here. This is the right space to

// prepare complex lookup tables or to fill global variables.
```

```

// this method is called once when the data-source is first used.

var tenantUrl = dataRow.get("tenantUrl");

var user = dataRow.get("username");

var password = dataRow.get("password");

dataFactory.getConnectionProvider().setProperty("user", user);

dataFactory.getConnectionProvider().setProperty("password", password);

dataFactory.getConnectionProvider().setUrl(tenantUrl);

}

```

```

function shutdown()

{
    // place all shutdown logic here. If you use any persistent resources
    // like files or connections make sure you close them here.
}

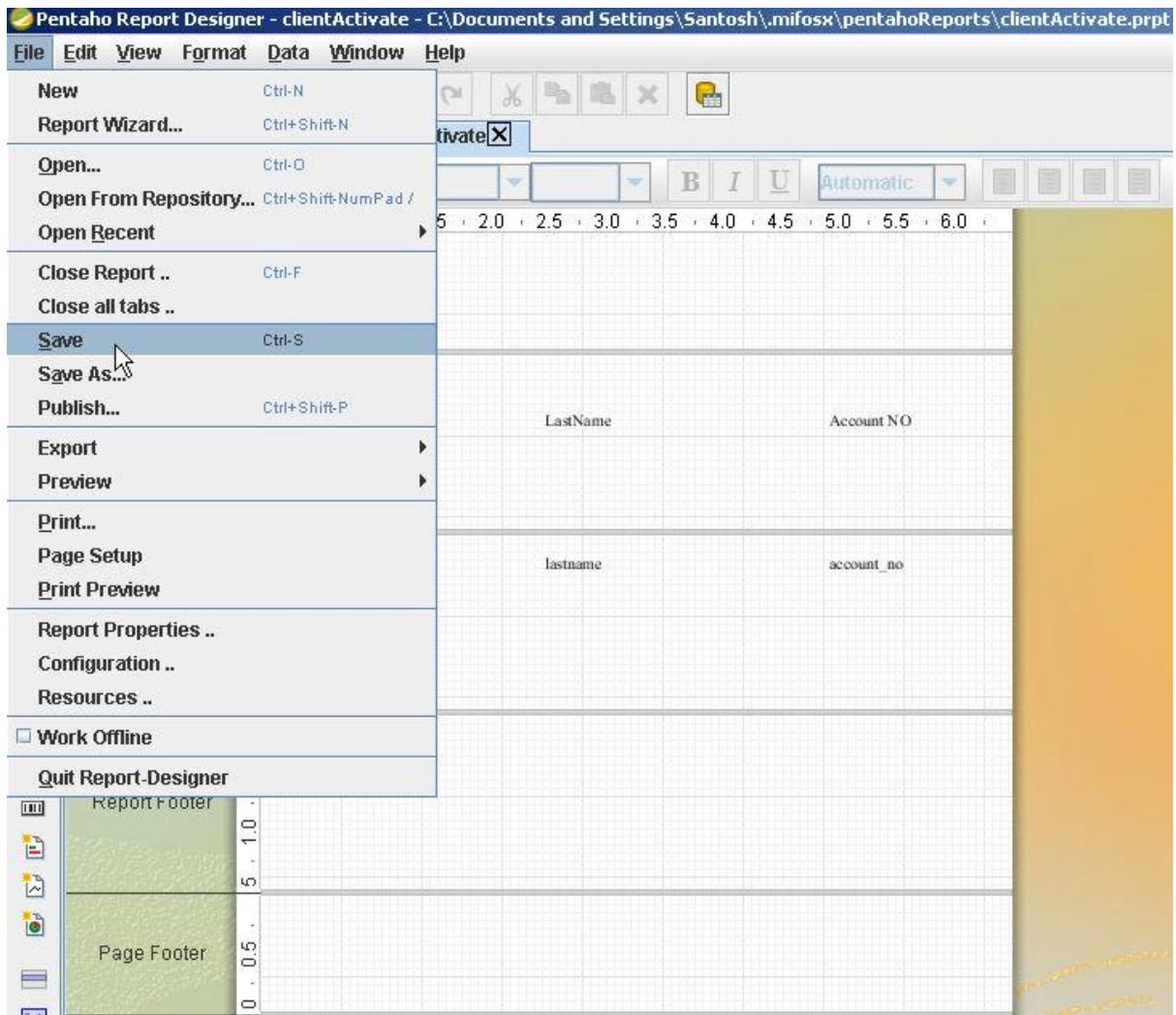
```

```

// this method is called once during the data-source shut-down. It
// will be called after all query scripts have been shut down.
}

```

- You need to save the report with '.prpt' extension. In order to do it, Just go to the 'File' menu and click on 'Save' button.



Embedding Pentaho Report in MifosX:

- Create a '.mifosx' folder (use DOS to create the folder) in your home directory and then create a sub folder 'pentahoReports' in '.mifosx' folder.
- Please copy the pentaho report file(with *.prpt file extension) which you have created earlier using 'Penntaho Report Designer Tool' in "home/.mifosx/pentahoReports" folder.
- Go to Community-app and then go to Admin >> System >> Manage Reports and click '+Create Report' to see the following window.

- Ensure '**Report Name**' should be the same as the pentaho report file name (that is in this example, "Activated Clients.prpt").
- Select Report Type as 'Pentaho' from drop-down list.
- Ensure to check the box for "Use report(UI)".
- Select the required parameters which are passed to pentaho. (in this case, startDate, endDate).
- Click on the 'Submit' button to create the report.

Generating created Pentaho Report :

Go to Community-app and then go to 'Reports' tab and then by selecting the report section>>then the required report you could generate the report.

In this example: Reports>>clients>>Activated clients.

Mifoxs x Payment type

For all kinds of payments, you can specify what forms of payment you will accept.

On this page:

Adding a Payment Type :

- [Edit Payment Type](#)
- [Delete Payment Type](#)

Beginning at the main screen, select **Admin**, then **Organization** from the drop down menu. This will launch the **Organization** menu.

Select **Payment type** to specify types of payment you will accept.

 Manage Offices Add new office or modify or deactivate office or modify office hierarchy	 Currency Configuration Currencies available across organization for different products
 Manage Holidays Define holidays for office	 Manage Funds Funds are associated with loans
 Manage Employees A employee represents loan officers with no access to systems	 Bulk Loan Reassignment Easy way to reassign all the loan from one LO to another LO
 Standing Instructions History View logged history of standing instructions	 Teller / Cashier Management Manage Tellers / Cashiers and Cash Allocation and Settlement
 Fund Mapping Bulk entry screen for mapping fund sources to loans	 Working Days Define working days and configure behavior of payments due on holidays
 Password Preferences Define standards for enforcing the usage of stronger passwords	 Payment Type Manage payment types
 Loan Provisioning Criteria Define Loan Provisioning Criteria for Organization	 SMS Campaigns Define SMS Campaigns for Organization
 Entity Data Table Checks Define Entity Data Table Checks for Organization	 AdHocQuery Define AdhocQuery for Organization
	 Bulk import Bulk data import using excel spreadsheet templates for clients, offices, etc.

This will launch the **Payment Type** page that displays a list of types of payments, their description, position and whether the payment is a cash payment or not.

Payment Type				+Add Payment Type
Name	Description	Is Cash Payment?	Position	
cash and cheque		true	0	Edit X
Waire transfer	automated transfer	true	1	Edit X
Mpesa	Payment Via Mpesa	true	1	Edit X
Airtel Money	Payment via Airtel Money	true	1	Edit X
Orange Money	Payment via Orange Money	false	1	Edit X
Cash	Cash	true	1	Edit X
aa	dfds	true	1	Edit X
Cash Money		false	1	Edit X

Adding a Payment Type

Click the [+Add Payment Type](#) button at the top-right of the page. This will launch the **Create Payment Type** page:

Create Payment Type

Payment Type*	<input type="text"/>
Description	<input type="text"/>
Is Cash Payment?	<input type="checkbox"/>
Position	<input type="text"/>
<input type="button" value="Cancel"/> <input type="button" value="Submit"/>	

To create a payment type, follow these steps:

- Payment type** - Fill in an appropriate name of your choice. In the example below, Payment type is Mobile Money.
- Description** - Input the description of the mentioned payment type.
- Is Cash payment?** - Check the check box if the payment type is a Cash payment. In the example below, the box is left un-checked since the payment is not in cash.
- Position** - Provide the position number to list in the provided drop down menu.
- Check your input and if complete, click the **Submit** button.

Create Payment Type

Payment Type*	Mobile Money
Description	Money transfer from one phone number to another
Is Cash Payment?	<input type="checkbox"/>
Position	2
<button>Cancel</button> <button>Submit</button>	

Edit Payment Type :

Click the **Edit** button at the right of the payment type you want to modify.

Momo	payment via Momo	false	2	Edit	X
Mobile Money	Money transfer from one phone number to another	false	2	Edit	X
Cash	CASH	true	3	Edit	X

This will launch the Edit Payment type page in which you can modify the details of the type of payment.

Organization / Payment Type / Edit Payment Type

Payment Type	Mobile Money
Description	Money transfer from one phone number to another
Is Cash Payment?	<input type="checkbox"/>
Position	2
<button>Cancel</button> <button>Submit</button>	

When you are done modifying the payment type, click the **Submit** button.

Delete Payment Type:

To delete a payment type, Click the  button at the extreme right of the payment type.

Momo	payment via Momo	false	2	Edit	
Mobile Money	Money transfer from one phone number to another	false	2	Edit	
Cash	CASH	true	3	Edit	

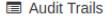
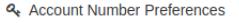
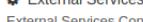
Mifos x Account number Preferences:

Account number preferences are used to describe custom formats for account numbers associated with Client, Loan and Savings accounts. This enables an organization to easily categorize or differentiate just by account number with respect to the prefixed Office name, Type or by product short name respectively.

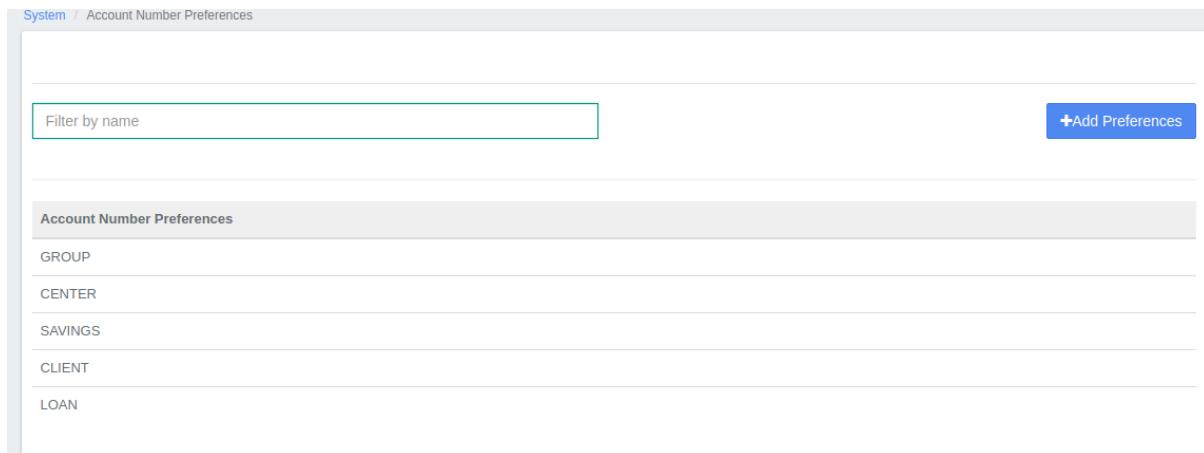
Step 1: Beginning at the main screen, select [Admin](#), then System from the drop-down menu. This will launch the [System](#) menu.

Select Account Number Preferences.

System

 Manage Data tables Add new extra fields to any entity in the form of data table	 Audit Trails Audit logs of all the activities, such as create client, disburse loans etc
 Manage Codes Codes are used to define drop down values	 Manage Reports Add new report and classify reports
 Manage Roles and Permissions Define or modify roles and associated permissions	 Scheduler Jobs Schedule a job, modify or delete jobs
 Configure Maker Checker Tasks Define or modify maker checker tasks	 Configurations Global configurations and Cache settings
 Manage Hooks Define hooks	 Account Number Preferences Preferences for generating account numbers for client, loan and savings accounts
 Entity To Entity Mapping Define or modify entity to entity mappings	 External Services External Services Configuration
 Manage Surveys Manage your surveys	 Two-Factor Configuration Two-factor authentication configuration settings

This will launch the Account Number Preferences page as shown below:



System / Account Number Preferences

Filter by name

+Add Preferences

Account Number Preferences

GROUP

CENTER

SAVINGS

CLIENT

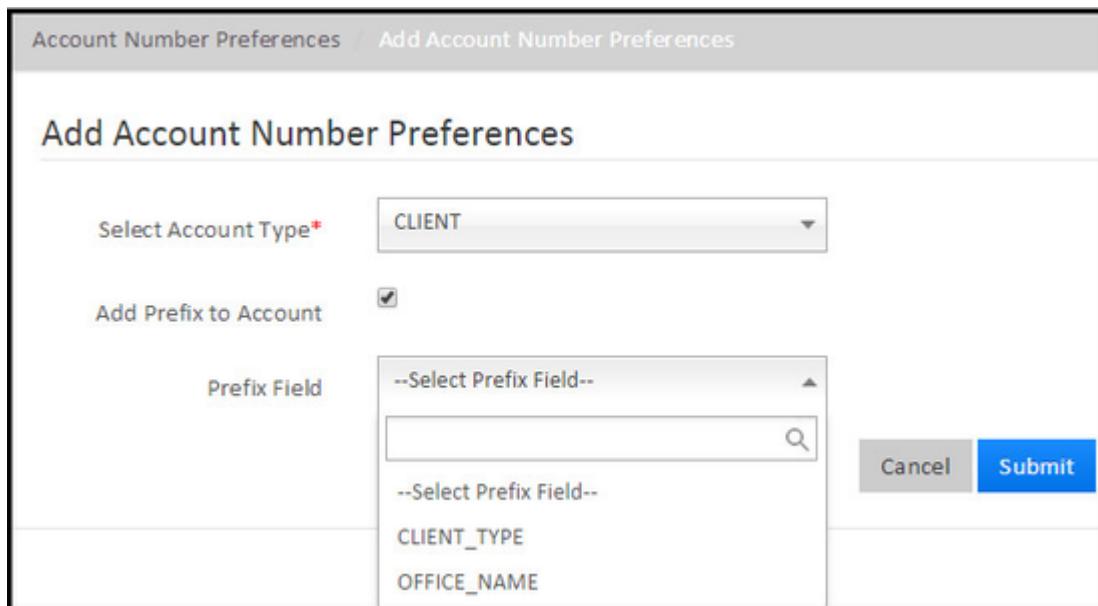
LOAN

Step 2:

To start adding preferences, Click on **+Add Preferences**

[Creating Preferences for Client Account Number](#)

For Client (Select Account Type), Prefix can be added for: "Client Type" & "Office Name" (Select Prefix Field) then click on submit.



Account Number Preferences [Add Account Number Preferences](#)

Add Account Number Preferences

Select Account Type*

Add Prefix to Account

Prefix Field

--Select Prefix Field--

CLIENT_TYPE

OFFICE_NAME

Cancel **Submit**

Prefix Field as "CLIENT_TYPE" - Depending upon the organization needs, client can be categorized using Client type in Mifos.

Account Number Preferences [View Account Number Preferences](#)

View Account Number Preferences

Select Account Type*	CLIENT
Add Prefix to Account	<input checked="" type="checkbox"/>
Prefix Field	CLIENT_TYPE

Step 3: To define the Client type's :

Go to Admin>>System>>Manage Codes>>ClientType>> then Add Code Values.

System Manage Codes ClientType

ClientType

Name	Description	Position	
General		1	 

+Add Code Values

Click to Add code values

Step 4:

While creating a client, defined Client types will be available for selection.

Create Client

Office*	Church street BO -
First name*	Anna
Middle name	
Last name*	White
Mobile number	
Date of Birth	
Client Type	--Select Client Type--
External id	--Select Client Type-- General OBC

Select client type

Here for example,

Client: Anna White's client type is "General" The client account number is generated as "General0000000010" instead of "0000000010"

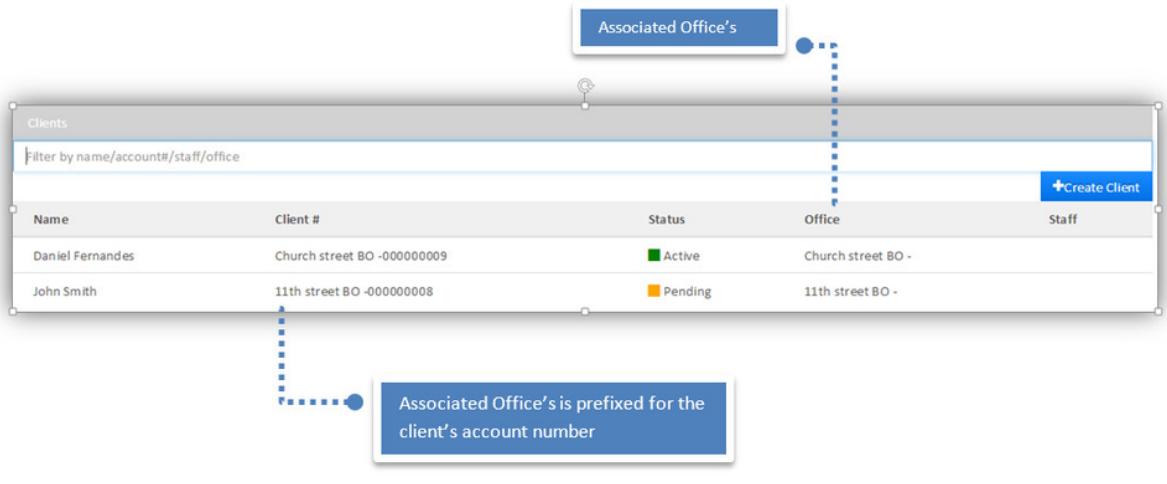
Clients				
Filter by name/account#/staff/office				
Name	Client #	Status	Office	Staff
Anna White	General0000000010	Active	Church street BO -	
Client type is prefixed for account number				

Prefix Field as "Office Name" - Office name will be prefixed for Loan account number

For Example -

Client a): Daniel Fernandes associated office is "Church street BO -" The client account number will be generated as "Church street BO -0000000009" instead of "0000000009"

Client b): John Smith associated office is "11th street BO -" The client account number will be generated as "11th street BO -0000000008" instead of "0000000008"



Creating Preferences for Loan Account Number

In the same way, Prefix can be added

For Loan (Select Account Type), :

"Loan Product Short Name" - Loan product short name will be prefixed for Loan account number.

& "Office Name" - Office name will be prefixed for Loan account number (Select Prefix Field) then click on submit.

Creating Preferences for Savings Account Number

In the same way, Prefix can be added

For Savings (Select Account Type), :

"Savings Product Short Name" - Savings product short name will be prefixed for savings account number.

& "Office Name" - Office name will be prefixed for Savings account number (Select Prefix Field) then click on submit.

Mifos x Training manage funds :

This section describes the Manage Funds section under the Organization Menu that allows you to manage funds associated with loans.

From the Welcome Page, click on the Admin button on the top menu bar, then click on Organization from the drop down list. This will launch the Organization menu.

Select Manage Funds.

<p>Manage Offices Add new office or modify or deactivate office or modify office hierarchy</p>	<p>Currency Configuration Currencies available across organization for different products</p>
<p>Manage Holidays Define holidays for office</p>	<p>Manage Funds Funds are associated with loans</p>
<p>Manage Employees A employee represents loan officers with no access to systems</p>	<p>Bulk Loan Reassignment Easy way to reassign all the loan from one LO to another LO</p>
<p>Standing Instructions History View logged history of standing instructions</p>	<p>Teller / Cashier Management Manage Tellers / Cashiers and Cash Allocation and Settlement</p>
<p>Fund Mapping Bulk entry screen for mapping fund sources to loans</p>	<p>Working Days Define working days and configure behavior of payments due on holidays</p>
<p>Password Preferences Define standards for enforcing the usage of stronger passwords</p>	<p>Payment Type Manage payment types</p>
<p>Loan Provisioning Criteria Define Loan Provisioning Criteria for Organization</p>	<p>SMS Campaigns Define SMS Campaigns for Organization</p>
<p>Entity Data Table Checks Define Entity Data Table Checks for Organization</p>	<p>AdHocQuery Define AdhocQuery for Organization</p>
	<p>Bulk import Bulk data Import using excel spreadsheet templates for clients, offices, etc.</p>

Add Funds

This section provides an option for adding funds that will be used for lending. Any fund that requires tracking can be set up under a fund name. Add funds by following these steps:

1. Type the name of the new fund in the New Fund field.
2. Click the blue '+' sign to the right of the field to create a New Fund.

New Fund	
----------	---

View Funds

Once you have selected Manage Funds, a chart of all currently tracked funds will be displayed. Additionally, a blank field will be displayed on top of the page that allows you to create new funds (*see the Add Funds section of this page to learn more*).

Agriculture	
khm	

Edit Funds

Click on Edit button  to modify the Fund Name.

Fund from World Bank	
----------------------	---

This will allow you to edit the Fund Name. Click on the Save button to save changes.

100	Save
-----	-------------

For more details on this process and the way funds are distributed, please see the [Products](#) section of this manual.

Related articles

- [Page:Manage Funds](#)
- [Page:Bulk Loan Reassignment](#)
- [Page:Manage Employees](#)
- [Page:Manage Reports](#)
- [Page:Manage Holidays](#)

Training Audit Trail

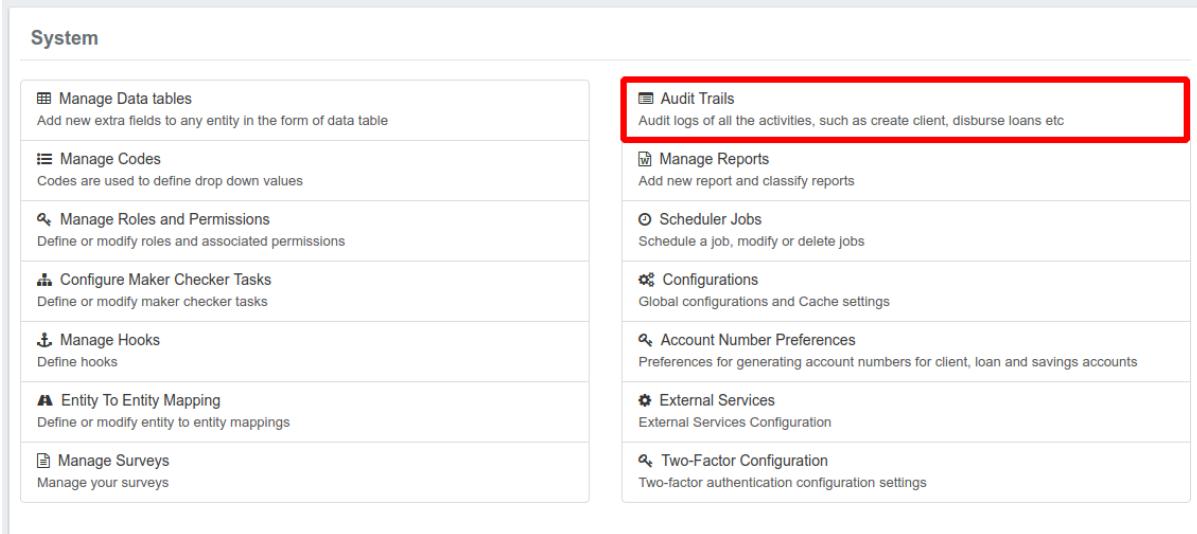
Audit Trails allows you to keep track of your organization's activities in the Mifos system. By selecting different criteria or searching by user, you can gain a better understanding of how your organization is using the Mifos X platform.

On this page:

- Advanced Search for a User
- How to view an Audit Entry
- How to Export CSV

From the welcome page, select Admin, then System from the drop-down menu. This will launch the System menu.

Select Audit Trails.



The screenshot shows the 'System' menu with various options listed on the left and right sides. The 'Audit Trails' option is highlighted with a red box. The 'Audit Trails' section description is: 'Audit logs of all the activities, such as create client, disburse loans etc'.

System	
 Manage Data tables Add new extra fields to any entity in the form of data table	 Audit Trails Audit logs of all the activities, such as create client, disburse loans etc
 Manage Codes Codes are used to define drop down values	 Manage Reports Add new report and classify reports
 Manage Roles and Permissions Define or modify roles and associated permissions	 Scheduler Jobs Schedule a job, modify or delete jobs
 Configure Maker Checker Tasks Define or modify maker checker tasks	 Configurations Global configurations and Cache settings
 Manage Hooks Define hooks	 Account Number Preferences Preferences for generating account numbers for client, loan and savings accounts
 Entity To Entity Mapping Define or modify entity to entity mappings	 External Services External Services Configuration
 Manage Surveys Manage your surveys	 Two-Factor Configuration Two-factor authentication configuration settings

This will launch the Audit Trails page as seen in the screenshot below:

System / Audit

Search by user

ID	Resource ID	Status	Made By	Action	Entity	Office	Made Date	Checker	Checked Date
48095	6837	Processed	mifos	CREATE	CLIENT	Main Head Office	9 Apr 2019 7:58:09		
48094	3254	Processed	mifos	REJECT	LOAN	Main Head Office	9 Apr 2019 5:32:50		
48093	3254	Processed	mifos	APPROVALUNDO	LOAN	Main Head Office	9 Apr 2019 5:32:44		
48092	3254	Processed	mifos	DISBURSALUNDO	LOAN	Main Head Office	9 Apr 2019 5:21:07		
48091	3254	Processed	mifos	DISBURSE	LOAN	Main Head Office	9 Apr 2019 5:19:20	mifos	9 Apr 2019 5:19:26

Advanced Search for a User

You can search for a user via the "Search by User" field at the top or you can have an advanced search by clicking the ^ button at the side of the search bar.

Search by user



This will activate additional search filters to ease your search;

- Search by user
- Resource ID
- From Date
- To Date
- Checked from
- Checked to
- Select status - drop-down menu
- Select Entity - drop-down menu
- Select Action - drop-down menu
- Select checker - drop-down menu

System / Audit

Search by user From date Checked from --Select status-- --Select action--

Resource id To date Checked to --Select entity--

--Select checker--

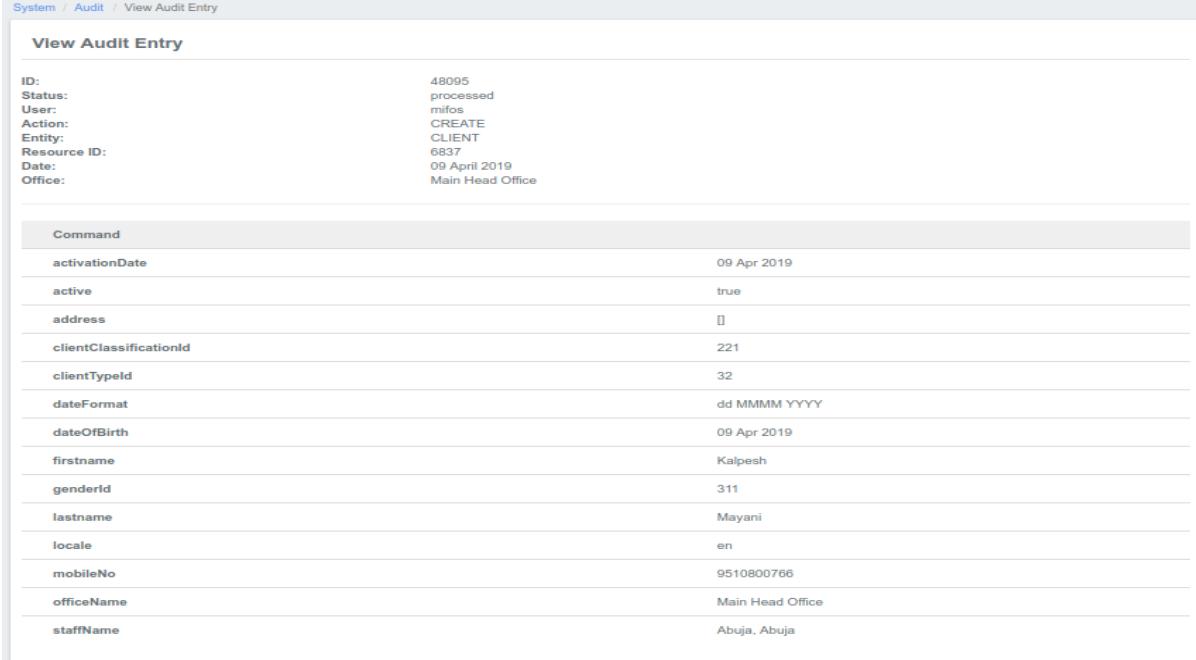


After adding the filters of your choice, click the Advanced Search button as indicated in the screenshot above. Mifos X will display records according to the filters selected. Should you wish to reset your filters, select the Reset Button just above the Advanced Search button. This will clear all entries in the filter fields.

How to view an Audit Entry :

On the Audit Trails page, select the Audit Entry you would like to view (*it will be highlighted in blue when the cursor is over it.*)

A page detailing the Audit Entry will be displayed as seen in the example below:



The screenshot shows a 'View Audit Entry' page with the following data:

View Audit Entry	
ID:	48095
Status:	processed
User:	mifos
Action:	CREATE
Entity:	CLIENT
Resource ID:	6837
Date:	09 April 2019
Office:	Main Head Office
Command	
activationDate	09 Apr 2019
active	true
address	[]
clientClassificationId	221
clientTypeId	32
dateFormat	dd MMMM YYYY
dateOfBirth	09 Apr 2019
firstname	Kalpesh
genderId	311
lastname	Mayani
locale	en
mobileNo	9510800766
officeName	Main Head Office
staffName	Abuja, Abuja

How to Export CSV :

At the top-right of the report is a blue button labeled Export CSV. A CSV (or Comma-separated values) is a type of file that stores tabular data in plain text form. This allows the data to be easily transferred between programs that are not normally compatible.

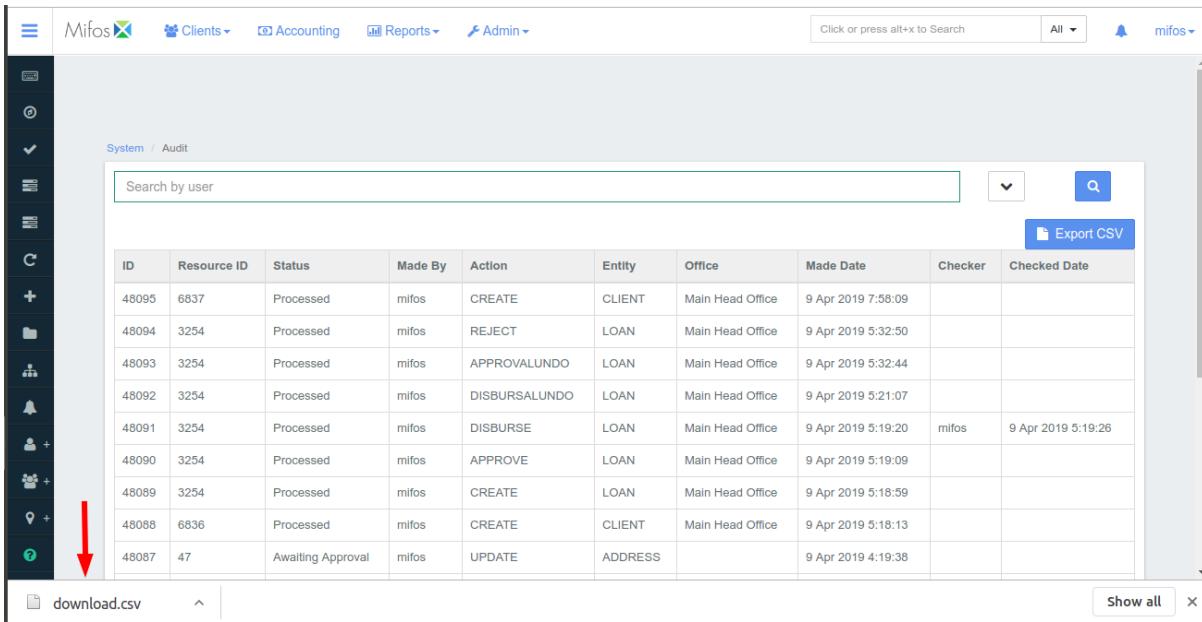
System / Audit

Search by user

Export CSV

ID	Resource ID	Status	Made By	Action	Entity	Office	Made Date	Checker	Checked Date
48095	6837	Processed	mifos	CREATE	CLIENT	Main Head Office	9 Apr 2019 7:58:09		
48094	3254	Processed	mifos	REJECT	LOAN	Main Head Office	9 Apr 2019 5:32:50		
48093	3254	Processed	mifos	APPROVALUNDO	LOAN	Main Head Office	9 Apr 2019 5:32:44		
48092	3254	Processed	mifos	DISBURSALUNDO	LOAN	Main Head Office	9 Apr 2019 5:21:07		
48091	3254	Processed	mifos	DISBURSE	LOAN	Main Head Office	9 Apr 2019 5:19:20	mifos	9 Apr 2019 5:19:26
48090	3254	Processed	mifos	APPROVE	LOAN	Main Head Office	9 Apr 2019 5:19:09		

To create a CSV file of your selected data, click on the blue Export CSV button. This will download a CSV file:



System / Audit

Search by user

Export CSV

download.csv

Show all

ID	Resource ID	Status	Made By	Action	Entity	Office	Made Date	Checker	Checked Date
48095	6837	Processed	mifos	CREATE	CLIENT	Main Head Office	9 Apr 2019 7:58:09		
48094	3254	Processed	mifos	REJECT	LOAN	Main Head Office	9 Apr 2019 5:32:50		
48093	3254	Processed	mifos	APPROVALUNDO	LOAN	Main Head Office	9 Apr 2019 5:32:44		
48092	3254	Processed	mifos	DISBURSALUNDO	LOAN	Main Head Office	9 Apr 2019 5:21:07		
48091	3254	Processed	mifos	DISBURSE	LOAN	Main Head Office	9 Apr 2019 5:19:20	mifos	9 Apr 2019 5:19:26
48090	3254	Processed	mifos	APPROVE	LOAN	Main Head Office	9 Apr 2019 5:19:09		
48089	3254	Processed	mifos	CREATE	LOAN	Main Head Office	9 Apr 2019 5:18:59		
48088	6836	Processed	mifos	CREATE	CLIENT	Main Head Office	9 Apr 2019 5:18:13		
48087	47	Awaiting Approval	mifos	UPDATE	ADDRESS		9 Apr 2019 4:19:38		

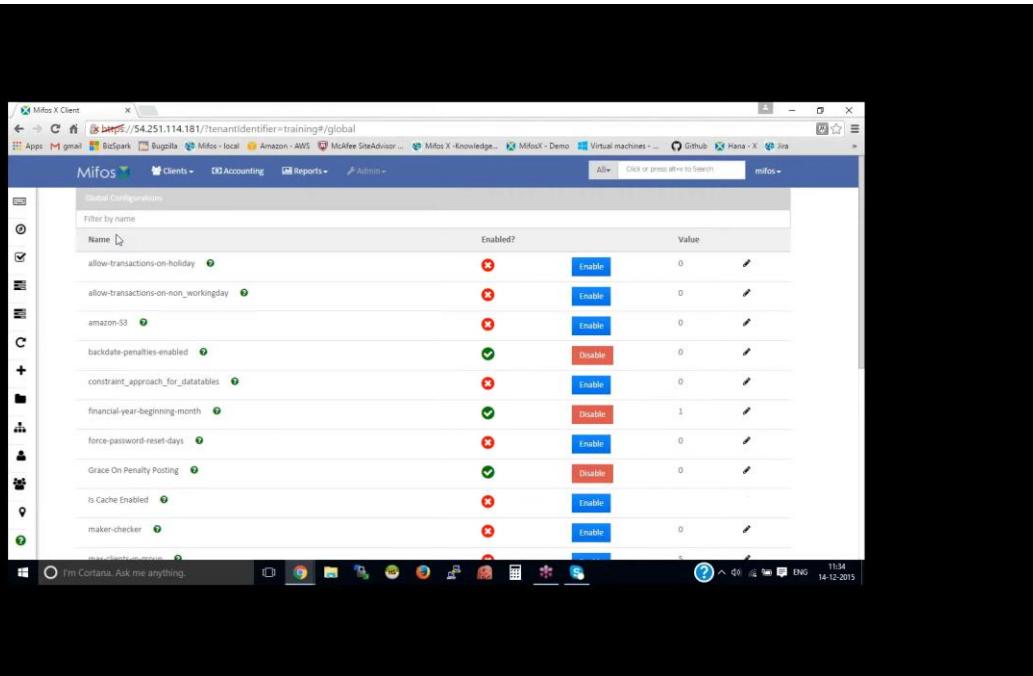
Open the CSV file with an appropriate program of your choice, for example Microsoft Excel or Libre Office Calc. Only the Audit Entries of that page will be exported.

A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	Id	Resource Id	Status	Office	Made on	Maker	Checked on	Checker	Entity	Action	Client		
2	48095	6837 processed	Main Head Office	2019-04-09	mifos			CLIENT	CREATE	Kalpesh Mayani			
3	48094	3254 processed	Main Head Office	2019-04-09	mifos			LOAN	REJECT	Loan Counter			
4	48093	3254 processed	Main Head Office	2019-04-09	mifos			LOAN	APPROVALUNDO	Loan Counter			
5	48092	3254 processed	Main Head Office	2019-04-09	mifos		2019-04-09 05:19:26	mifos	LOAN	DISBURSALUNDO	Loan Counter		
6	48091	3254 processed	Main Head Office	2019-04-09	mifos			LOAN	DISBURSE	Loan Counter			
7	48090	3254 processed	Main Head Office	2019-04-09	mifos			LOAN	APPROVE	Loan Counter			
8	48089	3254 processed	Main Head Office	2019-04-09	mifos			LOAN	CREATE	Loan Counter			
9	48088	6836 processed	Main Head Office	2019-04-09	mifos			CLIENT	CREATE	Loan Counter			
10	48087	47 awaiting approval						ADDRESS	UPDATE				
11	48086	2116 processed	Main Head Office	2019-04-09	mifos			USER	DELETE				
12	48085	6835 processed	Main Head Office	2019-04-09	mifos			CLIENT	CREATE	vino yasanth			
13	48084	6834 processed	Main Head Office	2019-04-09	mifos			CLIENT	CREATE	latha yasanth			
14	48083	6833 processed	Main Head Office	2019-04-09	mifos			CLIENT	CREATE	malliga aravinthan			
15	48082	220 processed						CODE	DELETE				
16													
17													
18													
19													
20													
21													

MIFOS X CONFIGURATIONS :

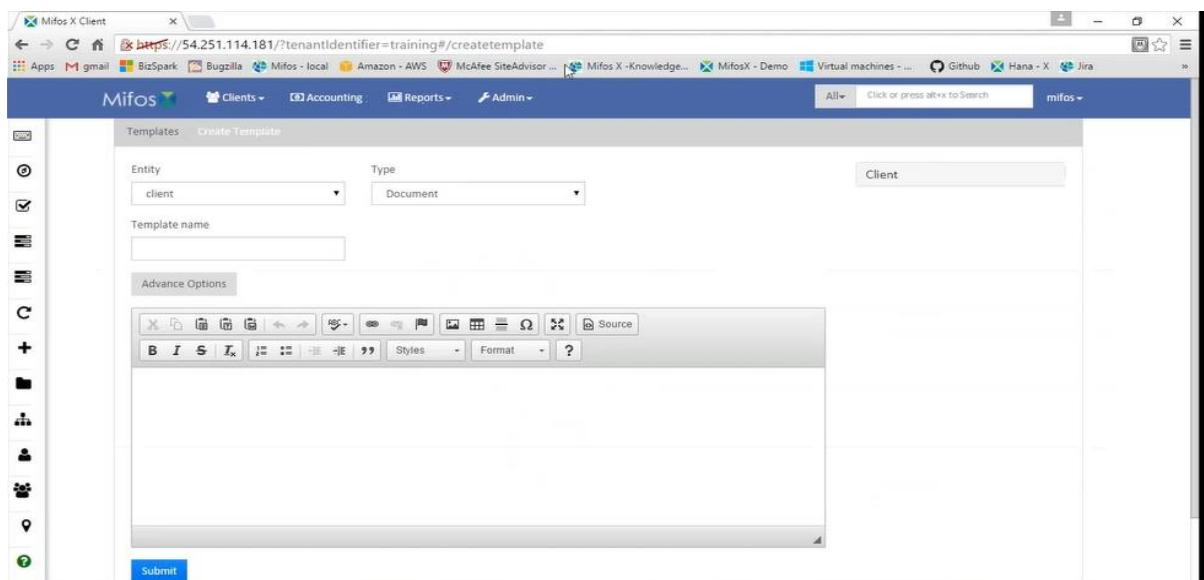
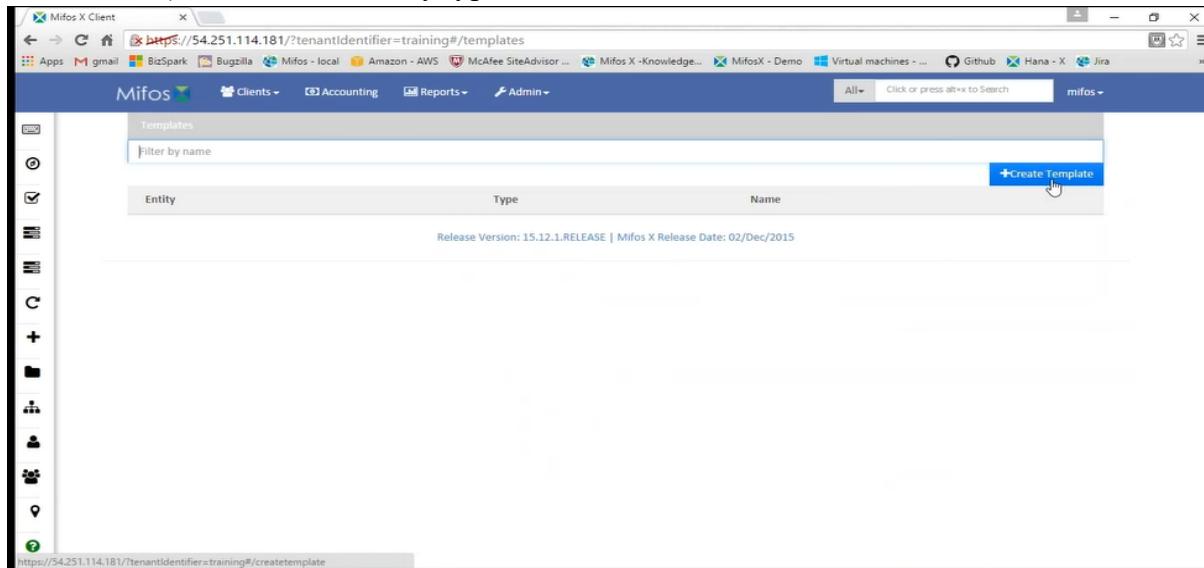
Configurations provides to set up some global settings.

Go to **ADMIN > SYSTEM > CONFIGURATION** there are several settings available and you can enable and disable those according to you need as shown below.



Mifox creating Templates

Templates are the user defined reports of an any entity.to create an template.go to the Admin and click on Template and inside the template give the Entity,Template name(client name and Account) and inside the body type"hello,client Name,Account number).and submit



Goto the client and select the client then click on client screen reports check Account.a template is printed.

Mifos Client

https://54.251.114.181/tenantIdentifier=training#/viewclient/2

Branch office - Beach street

Anna P Client #: 00000002 | External id. | Staff

General Identities Documents Additional details Notes

Loan Account Overview

Account #	Loan Account	Original Loan	Loan Balance	Amount Paid	Type	Actions
000000009	Loan	10,000	10,150			
000000004	Income generation loan	10,000	9,655.59	600		
000000003	Income generation loan	10,000	9,230.03	1,025.56		
000000001	Income generation loan	10,000	9,230.03	1,025.56		

Savings Account Overview

Account #	Saving Account	Balance	Actions
000000003	Savings	10,000	

View Closed Loans

Client screen reports

Upload Client Signature

View standing instructions

Create standing instructions

New Fixed Deposit

New Recurring Deposit

Charges Overview

View Client Reports

Activation date: 09 December 2014

Member Of: Gp-bs-00001

Performance History

# of Loan Cycle	0
Last loan amount	10,000
# of active loans	4
Total savings	10,000
# of active savings	1

Release Version: 15.12.1.RELEASE | Mifos X Release Date: 02/Dec/2015

Mifos Client

https://54.251.114.181/tenantIdentifier=training#/clientscreenreport/2

Clients View Client Client Screen Report

Client Screen Report

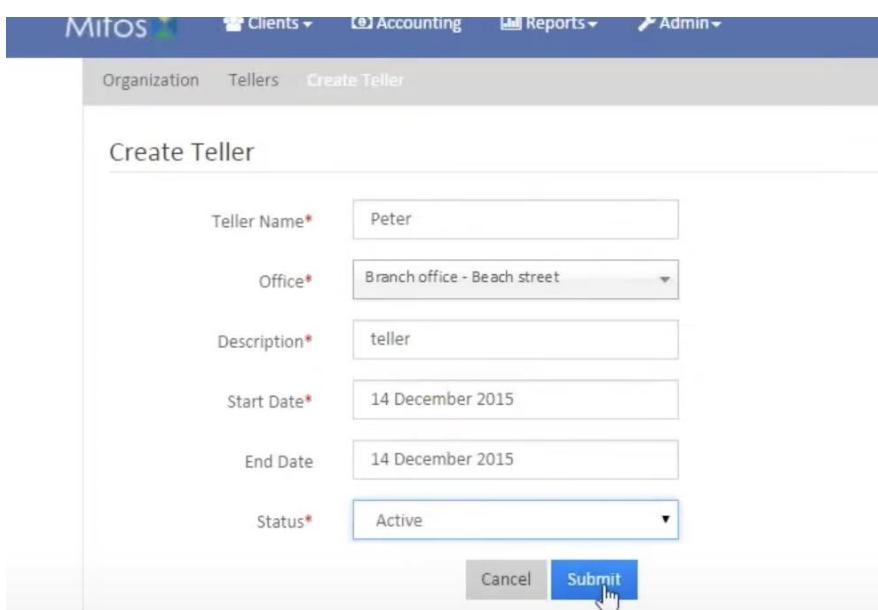
Client name and account: Hello your account number is 00000002

Print

Release Version: 15.12.1.RELEASE | Mifos X Release Date: 02/Dec/2015

Mifos x Teller Cash Management

- Login as Super user with ID and password.
- Go to ‘Admin’, Then ‘Organization’ and select ‘Teller Cashier Management’.
- There in the right corner click on ‘New Teller’.
- Then Provide the name of the teller.
- Select the ‘Office’.
- Provide the description.
- Enter start date and end date.
- Set the status as ‘Active’.



The screenshot shows the 'Create Teller' form in the Mifos x interface. The form fields are as follows:

Teller Name*	Peter
Office*	Branch office - Beach street
Description*	teller
Start Date*	14 December 2015
End Date	14 December 2015
Status*	Active

At the bottom of the form are two buttons: 'Cancel' and 'Submit', with 'Submit' being the active button.

- Then you need to go back to the tellers.
- We can see the available teller, then we need to click on the teller.
- Then we need to click on the ‘+New Cashier for teller’.
- Then select the staff, teller name is already assigned.
- Give the description.
- Enter From and to date.
- Then click on ‘Submit’.
- It will direct you to the cashier space where we can allocate cash.
- From the given date and provide the amount.
- Enter Notes/Comments to Allocate cash.
- Before that we need to set the financial activity.
- To allocate the financial activity, we need to go back to the accounting and select ‘Accounts link to financial Activity’.

- Click on '+Define New Mapping'.
- There select Financial Activity as 'Cash at Tellers/Cashiers'.
- And to select the account we need to go back to the 'accounting', then 'Chart of Accounts, There create 'GL Account'.

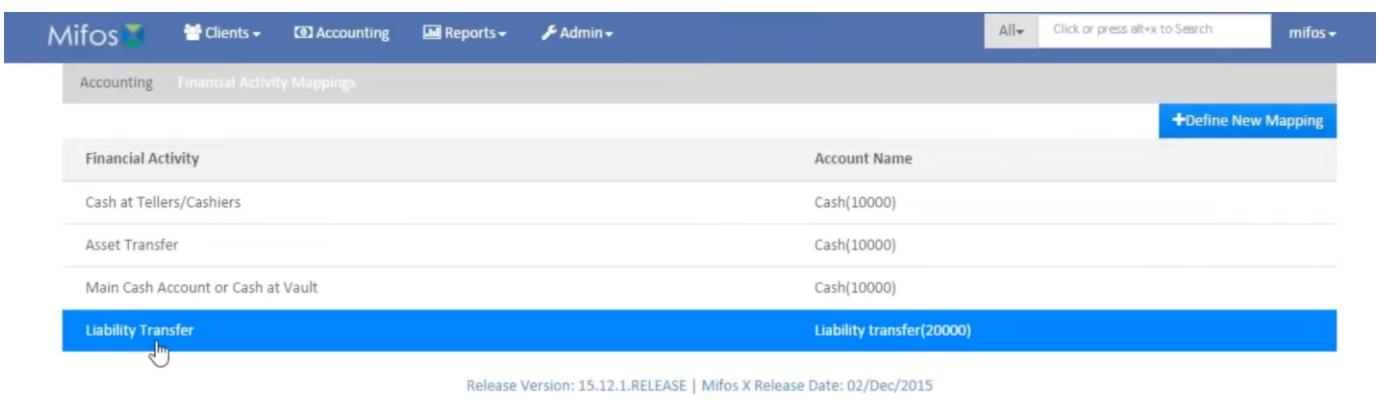
- Give in the details and go back to 'Add financial activity mapping' .
- Select the account and click on submit.
- Then we should go back to the organization, click on 'teller/cashier management' .
- Click on 'allocate cash'



The screenshot shows the Mifos X interface with the following details:

- Header:** Mifos, Clients, Accounting, Reports, Admin, All, Click or press alt+x to Search, mifos.
- Sub-Header:** Organization, Tellers, Cashiers, Branch : Branch office - Beach street | Teller : Peter, + New Cashier For Teller.
- Filter:** Filter by name/external id.
- Search:** Period (14 December 2015 - 31 December 2015), Cashier / Staff (j. Christopher), Full Day / Time (Yes), Vault Allocation (Allocate Cash, highlighted with a red box and a cursor).
- Buttons:** List, Edit, JS, View, Delete.
- Release Version:** 15.12.1.RELEASE | Mifos X Release Date: 02/Dec/2015.

- Enter 'amount' and 'Notel and Comments'
- Click on the 'Allocate cash' button.



The screenshot shows the Mifos X interface with the following details:

- Header:** Mifos, Clients, Accounting, Reports, Admin, All, Click or press alt+x to Search, mifos.
- Sub-Header:** Accounting, Financial Activity Mappings, +Define New Mapping.
- Table:**

Financial Activity	Account Name
Cash at Tellers/Cashiers	Cash(10000)
Asset Transfer	Cash(10000)
Main Cash Account or Cash at Vault	Cash(10000)
Liability Transfer	Liability transfer(20000)
- Release Version:** 15.12.1.RELEASE | Mifos X Release Date: 02/Dec/2015.

Mifos x Password preferences

This enables us to set password preferences by just selecting one of the available two preferences. Once the preference is set depending upon the set preference, it allows us to create password as per the mentioned conditions. The two preferences are: one is simple but weak and the other is a second preference which is strong.

On this page:

- [Setting Up the Password Preferences](#)

Beginning at the main screen, select **Admin**, then **Organization** from the drop down menu. This will launch the [Organization](#) menu.

Select **Password Preferences** to set the preferences.

 Manage Offices Add new office or modify or deactivate office or modify office hierarchy	 Currency Configuration Currencies available across organization for different products
 Manage Holidays Define holidays for office	 Manage Funds Funds are associated with loans
 Manage Employees A employee represents loan officers with no access to systems	 Bulk Loan Reassignment Easy way to reassign all the loan from one LO to another LO
 Standing Instructions History View logged history of standing instructions	 Teller / Cashier Management Manage Tellers / Cashiers and Cash Allocation and Settlement
 Fund Mapping Bulk entry screen for mapping fund sources to loans	 Working Days Define working days and configure behavior of payments due on holidays
 Password Preferences Define standards for enforcing the usage of stronger passwords	 Payment Type Manage payment types
 Loan Provisioning Criteria Define Loan Provisioning Criteria for Organization	 SMS Campaigns Define SMS Campaigns for Organization
 Entity Data Table Checks Define Entity Data Table Checks for Organization	 AdHocQuery Define AdhocQuery for Organization
	 Bulk import Bulk data import using excel spreadsheet templates for clients, offices, etc.

This will launch the **Password Preferences** page:

Password Preferences
<p><input type="radio"/> Password must be at least 1 character and not more than 50 characters long</p> <p><input checked="" type="radio"/> Password must be at least 6 characters, no more than 50 characters long, must include at least one upper case letter, one lower case letter, one numeric digit and no space</p> <p><input type="button" value="Cancel"/> <input type="button" value="Submit"/></p>

Setting Up the Password Preferences

On this page, there are two preferences;

1. Password must be at least 1 character and not more than 50 characters long. This means that the provided password should satisfy these conditions;

Must have a **minimum** of 1 character

If you decide to use more than one character, then the password must not contain more than 50 characters

The characters can be of any kind (letters, numbers and symbols) but **Not** the '&' symbol.

2. Password must be at least 6 characters, no more than 50 characters long, must include at least one upper case, one lower case letter, one numeric digit & no space. This means that the provided password must satisfy these conditions;

Must have a **minimum** of 6 characters

If you decide to use more than 6 characters, then the password must not contain more than 50 characters

Must include at least one upper case letter.

Must include at least one lower case letter.

Must include at least one numeric digit (number).

Must not have space. There must not be any space between the characters.

The characters can be of any kind (letters, numbers and symbols) but **Not** the '&' symbol.

Select your preference and then click the **Submit** button.

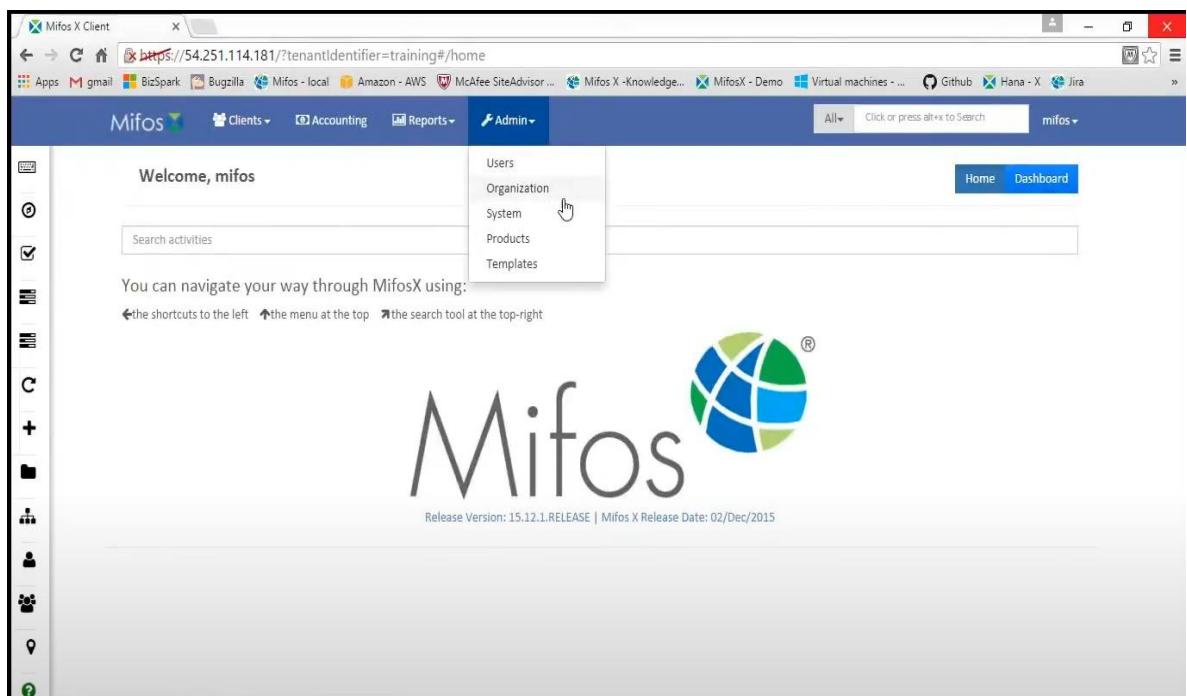
Mifos x Standing Instructions :

About Standing Instructions

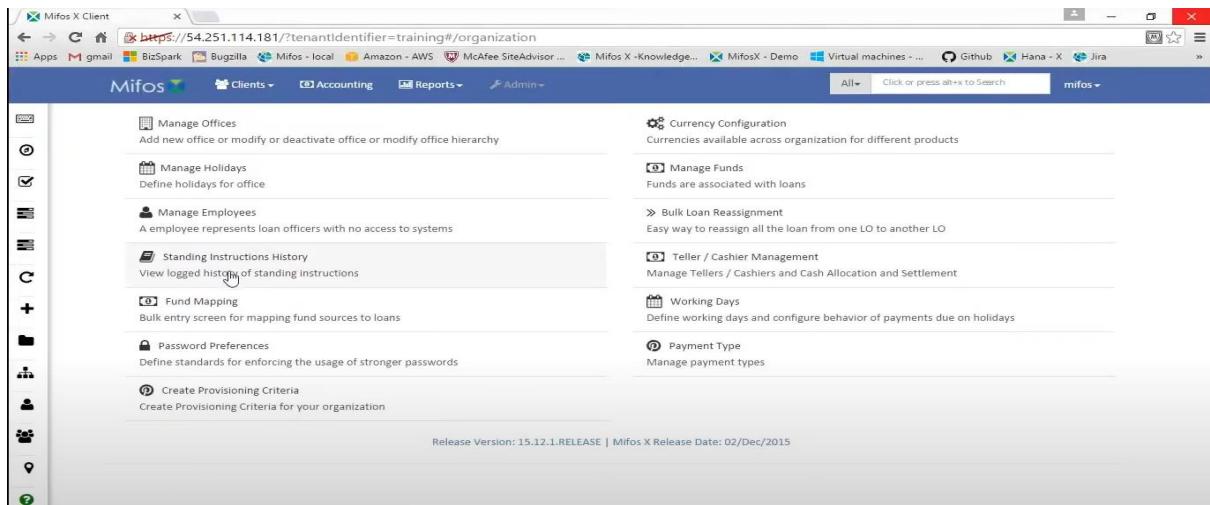
Standing instructions can be set up to automatically transfer funds from one account to another on a periodic basis. For example a standing instruction can be set up to:

- transfer a loan repayment from a saving account to a loan account on the dates that the loan repayment is due
- transfer funds from a current account to a saving account on a monthly basis
- transfer funds from an account owned by one client to an account owned by a different client on a weekly basis

Step 1: Go to Admin.Click Organization.



Step 2: Then click on Standing Instructions History.

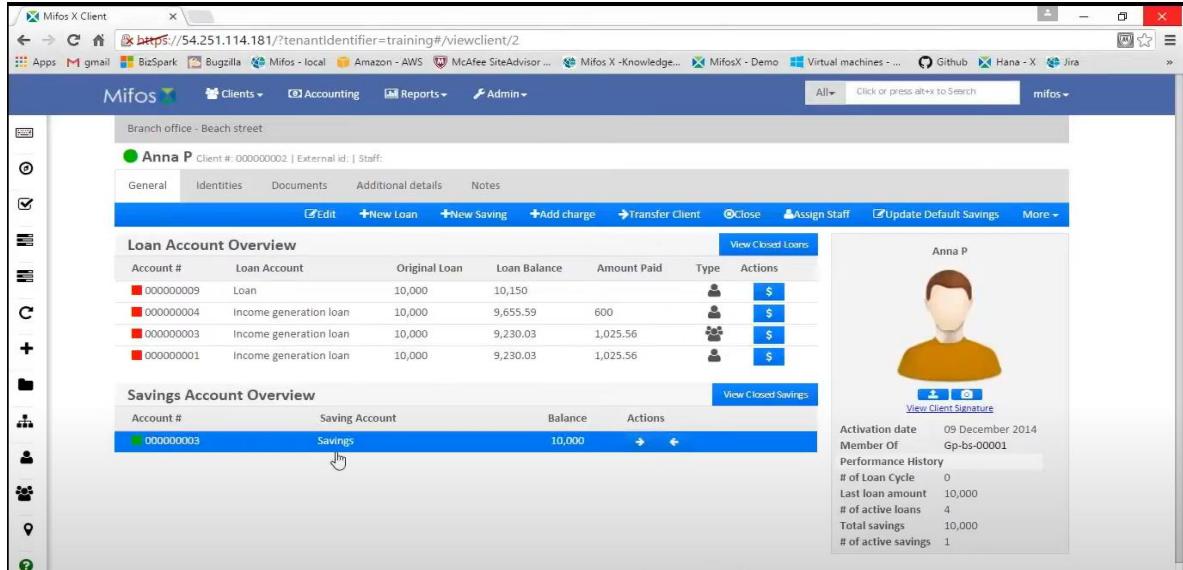


The screenshot shows the Mifos X Client interface. The left sidebar has a 'Clients' section with a 'Standing Instructions History' option. The main content area shows a list of various administrative tasks and their descriptions. The 'Standing Instructions History' task is highlighted with a blue background and a small blue icon.

Release Version: 15.12.1.RELEASE | Mifos X Release Date: 02/Dec/2015

- Manage Offices
- Currency Configuration
- Manage Holidays
- Manage Funds
- Manage Employees
- Bulk Loan Reassignment
- Standing Instructions History
- Teller / Cashier Management
- Fund Mapping
- Working Days
- Password Preferences
- Payment Type
- Create Provisioning Criteria

Step 3: In order to create Standing instruction we need to have savings account which should be in Active status.



The screenshot shows the Mifos X Client interface for a client named 'Anna P'. The client profile shows an active savings account with a balance of 10,000. The 'Savings Account Overview' table is visible, showing the account details. The client profile also displays activation date (09 December 2014), member information (Gp-bs-00001), and performance history.

Account #	Saving Account	Balance	Actions
00000003	Savings	10,000	

Activation date: 09 December 2014
Member Of: Gp-bs-00001
Performance History:
of Loan Cycle: 0
Last loan amount: 10,000
of active loans: 4
Total savings: 10,000
of active savings: 1

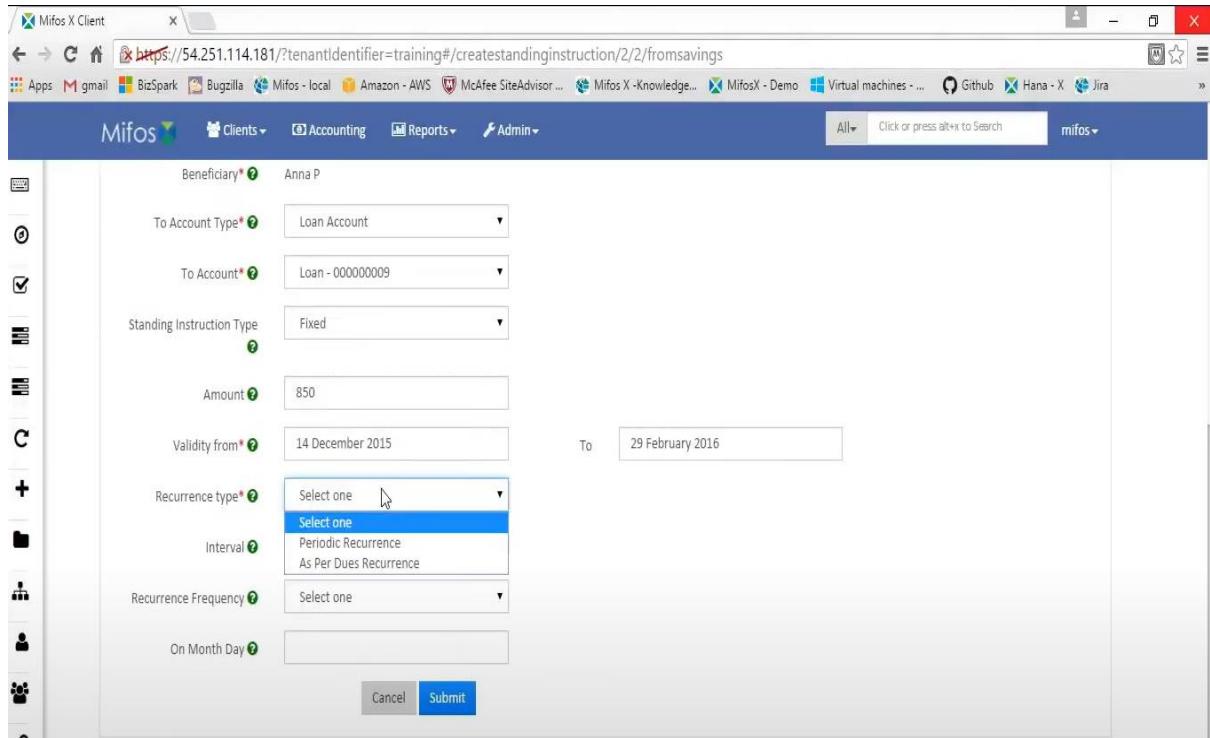
Step 4: click on more option there select Create standing Instructions

The screenshot shows the Mifos client profile for 'Anna P'. The 'More' dropdown menu is open, and the 'Create standing instructions' option is highlighted with a blue box. Other options in the menu include 'Client screen reports', 'Upload Client Signature', 'View standing instructions', 'New Fixed Deposit', and 'New Recurring Deposit'. The main profile page displays 'Loan Account Overview' and 'Savings Account Overview' sections.

Step 5: Provide the name as standing instruction for loan.

The screenshot shows the 'Create Standing Instruction' form for 'Anna P'. The 'Status' dropdown is open, showing 'Select one' as the current selection. Other options in the dropdown are 'Active' and 'Disabled'. The form includes fields for Name, Applicant, Type, Priority, Status, From Account Type, From Account, Destination, To Office, Beneficiary, and To Account Type.

Step 6 : Display loan With ID Number



Beneficiary* ? Anna P

To Account Type* ? Loan Account

To Account* ? Loan - 00000009

Standing Instruction Type ? Fixed

Amount ? 850

Validity from* ? 14 December 2015 To 29 February 2016

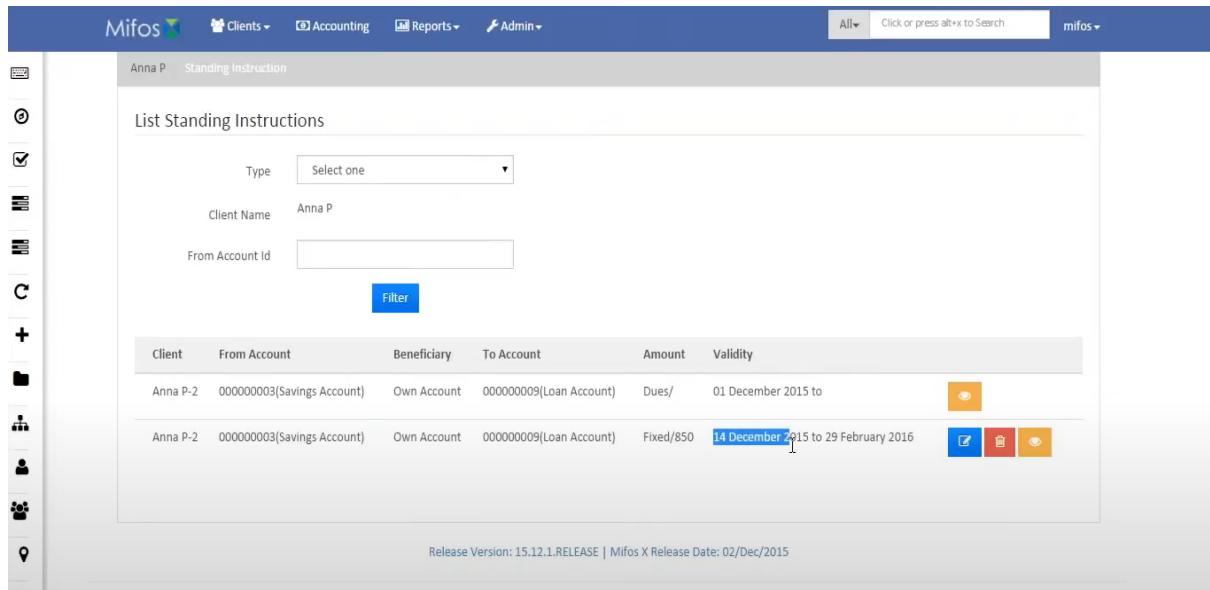
Recurrence type* ? Select one
Select one
Periodic Recurrence
As Per Dues Recurrence

Recurrence Frequency ? Select one

On Month Day ?

Cancel Submit

Step 7: loan Display details



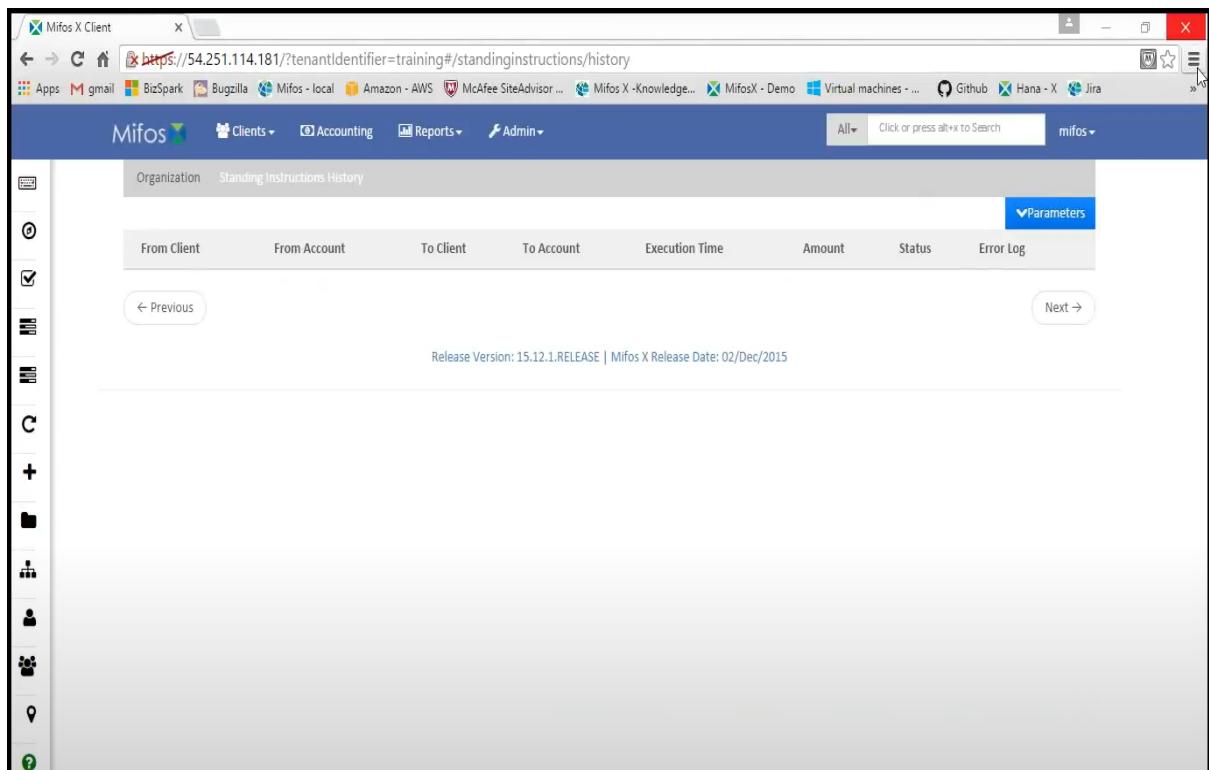
Anna P Standing Instruction

List Standing Instructions

Type	Select one					
Client Name	Anna P					
From Account Id						
<input type="button" value="Filter"/>						
Client	From Account	Beneficiary	To Account	Amount	Validity	
Anna P-2	00000003(Savings Account)	Own Account	00000009(Loan Account)	Dues/	01 December 2015 to 14 December 2015	
Anna P-2	00000003(Savings Account)	Own Account	00000009(Loan Account)	Fixed/850	14 December 2015 to 29 February 2016	

Release Version: 15.12.1.RELEASE | Mifos X Release Date: 02/Dec/2015

Step 8: It shows the history from Standing Instruction



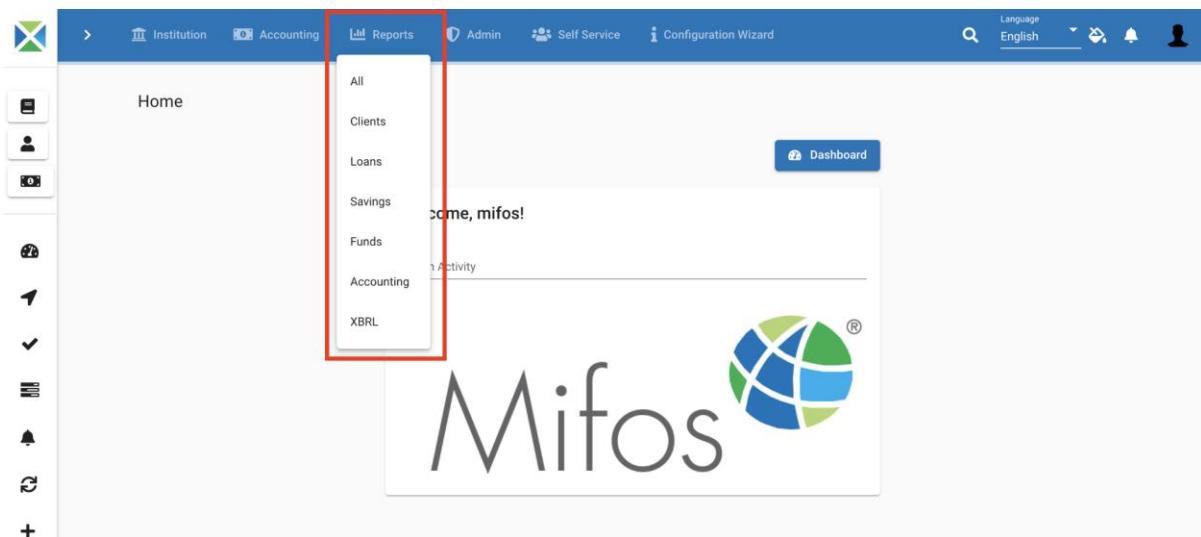
The screenshot shows a web browser window for the Mifos X Client. The URL in the address bar is <https://54.251.114.181/?tenantIdentifier=training#/standinginstructions/history>. The page title is "Standing Instructions History". The top navigation bar includes links for "Clients", "Accounting", "Reports", and "Admin". A search bar with the placeholder "Click or press alt+x to Search" and a dropdown menu for "All" are also present. On the left, a vertical sidebar contains icons for various functions: Organization, Standing Instructions History, Parameters, From Client, From Account, To Client, To Account, Execution Time, Amount, Status, Error Log, Previous, and Next. The main content area is currently empty, showing the heading "Standing Instructions History". At the bottom of the page, a footer displays the release information: "Release Version: 15.12.1.RELEASE | Mifos X Release Date: 02/Dec/2015".

MIFOS X REPORTS :

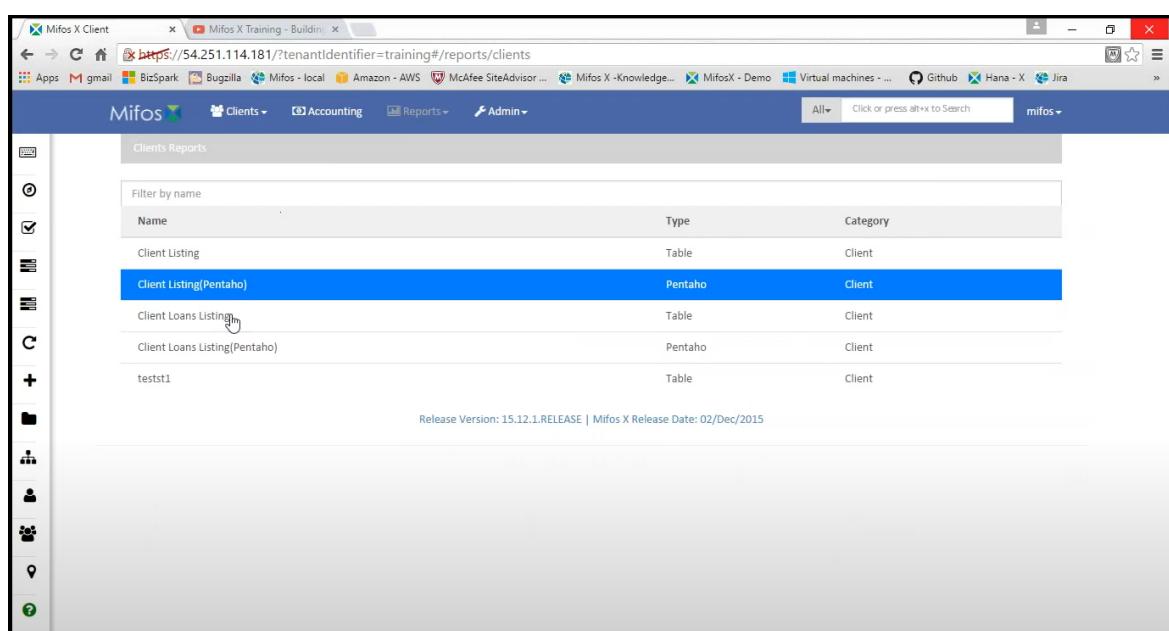
The Standard Reports in MifosX are generally categorized into six groups:

1. Clients
2. Loans
3. Savings
4. Funds
5. Accounting
6. XBRL

Go to **ADMIN > SYSTEM > MANAGE REPORTS**

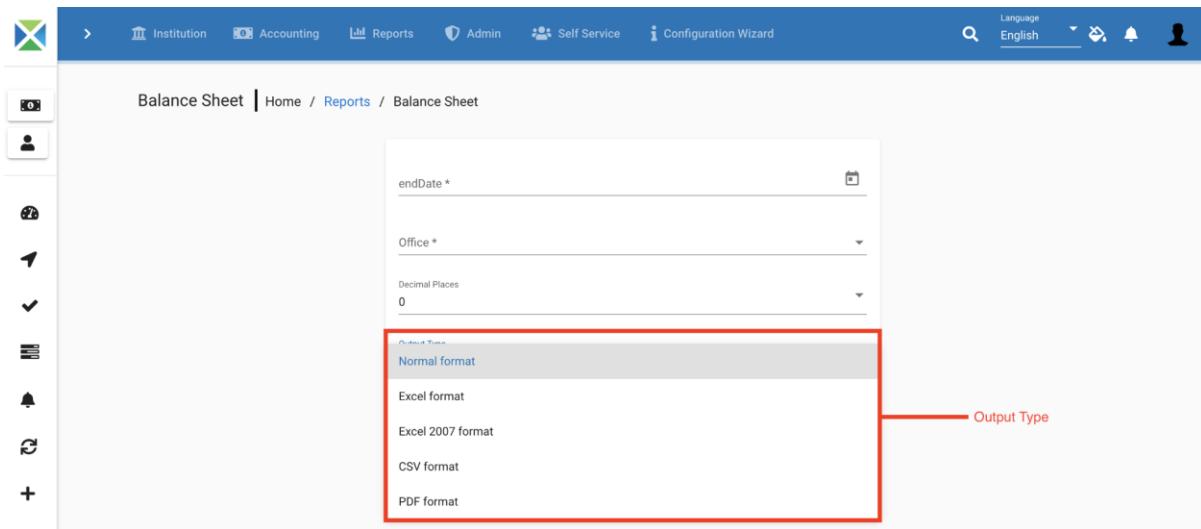


- Choose the type of report, the next window shows all the reports under that category (in this example, the *Clients type* is selected):



Name	Type	Category
Client Listing	Table	Client
Client Listing(Pentaho)	Pentaho	Client
Client Loans Listing	Table	Client
Client Loans Listing(Pentaho)	Pentaho	Client
testst1	Table	Client

- Select the report you want to generate

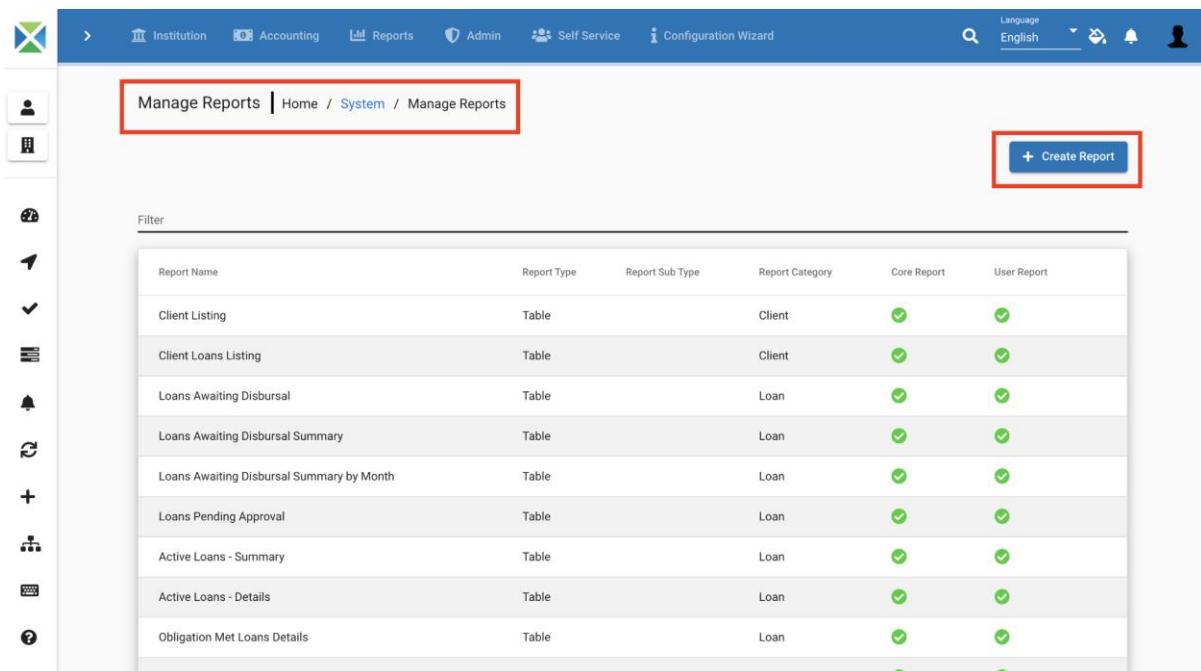


- As shown in the image above, the output type of reports can be selected from a drop-down menu. You can generate Reports in any one of the three formats, namely: *i. Excel ii. PDF iii. CSV*
- Click on 'Run Report' to generate the report for viewing in the specified format.

CREATING CUSTOM REPORT :

In Mifos X, apart from using standard reports which are already shipped, you can create your own **Custom Reports** based on your required parameters.

Go To **Admin >> System >> Manage Reports** and Click on '**+ Create Report**' tab to see the following window:



Report Name * _____ Report Type * _____ Report Sub Type _____

Report Category _____ User Report (UI)

Description _____

SQL * _____

Report Parameters

Parameter	Parameter Name Passed to Pentaho	Actions

Items per page: 10 0 of 0 < < > >

Cancel Submit

- To make report one needs to have knowledge on data tables and sql after filling all the details click on the 'Submit' button to generate the report.
- To view the Report, click on 'Reports' tab and either search for it by Report Name, or go to the specific category to which the report belongs to and select the report.

Mifos x loan process :

If you want to dispatch or create an loan application for individual,groups and centers the goto clients for individual loads and for group loan go to groups.

Name	Client #	External Id	Status	Office	Staff
Anna P	00000002		Active	Branch office - Beach street	
Jack gz	00000004		Active	Branch office - Santa cruz	
James D	00000001		Active	Branch office - Beach street	
Marie K	00000003		Active	Branch office - Santa cruz	

Release Version: 15.12.1.RELEASE | Mifos X Release Date: 02/Dec/2015

For individual loan goto clients. Select **+New Loan** and in products select income generation loan

The image displays two screenshots of the Mifos X Client web application. The top screenshot shows the 'Clients' view for a client named 'Anna P'. The client's profile includes a photo, basic information like activation date (09 December 2014), and performance history. The bottom screenshot shows a 'New Loan Application' dialog for the same client, with a dropdown menu open for selecting a loan product, showing 'Income generation loan' as the selected option.

Top Screenshot (Client Profile):

- Client: Anna P (Client # 00000002 | External id: | Staff:)
- Activation date: 09 December 2014
- Member Of: Gp-bs-00001
- Performance History:
 - # of Loan Cycle: 0
 - Last loan amount: 0
 - # of active loans: 0
 - Total savings: 0
 - # of active savings: 0

Bottom Screenshot (New Loan Application):

- Product*: Select loan product
- Income generation loan

Fill the loan application details and enter the loan submission date and disbursement date and mandatory fields and submit to bank manager to look out all details and check the detail approval or rejection. After approval from bank manager and its pending to disbursement

Branch office - Beach street

Anna P Client ID: 00000002 | External id: | Staff:

General Identities Documents Notes

Loan Account Overview

Account #	Loan Account	Original Loan	Loan Balance	Amount Paid	Type	Actions
Approved	Income generation loan					

View Closed Loans



Anna P

[View Client Signature](#)

Activation date: 09 December 2014
 Member Of: Gp-bs-00001
 Performance History:
 # of Loan Cycle: 0
 Last loan amount: 0
 # of active loans: 0
 Total savings: 0
 # of active savings: 0

Release Version: 15.12.1.RELEASE | Mifos X Release Date: 02/Dec/2015

After loan disbursement and loan repayments begins.

View Loan Account Repayment

Loan Repayments

Transaction date*	09 September 2015
Transaction amount*	1,025.56
Payment type*	
Show Payment Details	+
Note	

Cancel Submit

Release Version: 15.12.1.RELEASE | Mifos X Release Date: 02/Dec/2015

Mifos X Client New Tab https://54.251.114.181/?tenantIdentifier=training#/viewloanaccount/1

Apps Gmail BizSpark Bugzilla Mifos - local Amazon - AWS McAfee SiteAdvisor... Mifos X -Knowledge... MifosX - Demo Virtual machines - ... Github Hana - X Jira

Mifos Clients Accounting Reports Admin All anna mifos

Account Detail Summary Repayment Schedule Transactions Loan Documents Notes

Loan Amount and Balance Total Cost of Loan Installment Totals

#	Days	Date	Paid Date	Principal Due	Balance of Loan	Interest	Fees	Penalties	Due	Paid	In Advance	Late	Outstanding
		02 September 2015		10,000	0	0	0	0	0	0	0	0	10,000
1	7	09 September 2015	09 September 2015	979.41	9,020.59	46.15	0	0	1,025.56	1,025.56	0	0	0
2	7	16 September 2015		983.93	8,036.66	41.63	0	0	1,025.56	0	0	0	1,025.56
3	7	23 September 2015		988.47	7,048.19	37.09	0	0	1,025.56	0	0	0	1,025.56
4	7	30 September 2015		993.03	6,055.16	32.53	0	0	1,025.56	0	0	0	1,025.56
5	7	07 October 2015		997.61	5,057.55	27.95	0	0	1,025.56	0	0	0	1,025.56
6	7	14 October 2015		1,002.22	4,055.33	23.34	0	0	1,025.56	0	0	0	1,025.56
7	7	21 October 2015		1,006.84	3,048.49	18.72	0	0	1,025.56	0	0	0	1,025.56
8	7	28 October 2015		1,011.49	2,037	14.07	0	0	1,025.56	0	0	0	1,025.56
9	7	04 November 2015		1,016.16	1,020.84	9.4	0	0	1,025.56	0	0	0	1,025.56
10	7	11 November 2015		1,020.84	0	4.71	0	0	1,025.55	0	0	0	1,025.55

Click on prepay loan of all loan amount gets collected and loan gets closed with black icon

Mifos X Client New Tab https://54.251.114.181/?tenantIdentifier=training#/loanaccount/1/prepayloan

Apps Gmail BizSpark Bugzilla Mifos - local Amazon - AWS McAfee SiteAdvisor... Mifos X -Knowledge... MifosX - Demo Virtual machines - ... Github Hana - X Jira

Mifos Clients Accounting Reports Admin All anna mifos

View Loan Account Repayment

Prepay Loan

Transaction date* 09 December 2015

Transaction amount* 9,230.03

Principal 9,020.59

Transaction amount* 209.44

Payment type* +

Show Payment Details +

Note

Cancel Submit

Release Version: 15.12.1.RELEASE | Mifos X Release Date: 02/Dec/2015

The screenshot shows the Mifos X Client web application interface. The URL in the browser is <https://54.251.114.181/?tenantIdentifier=training#/viewloanaccount/1>. The page displays a loan account for 'Income generation loan(#000000001)'.

Loan Details:

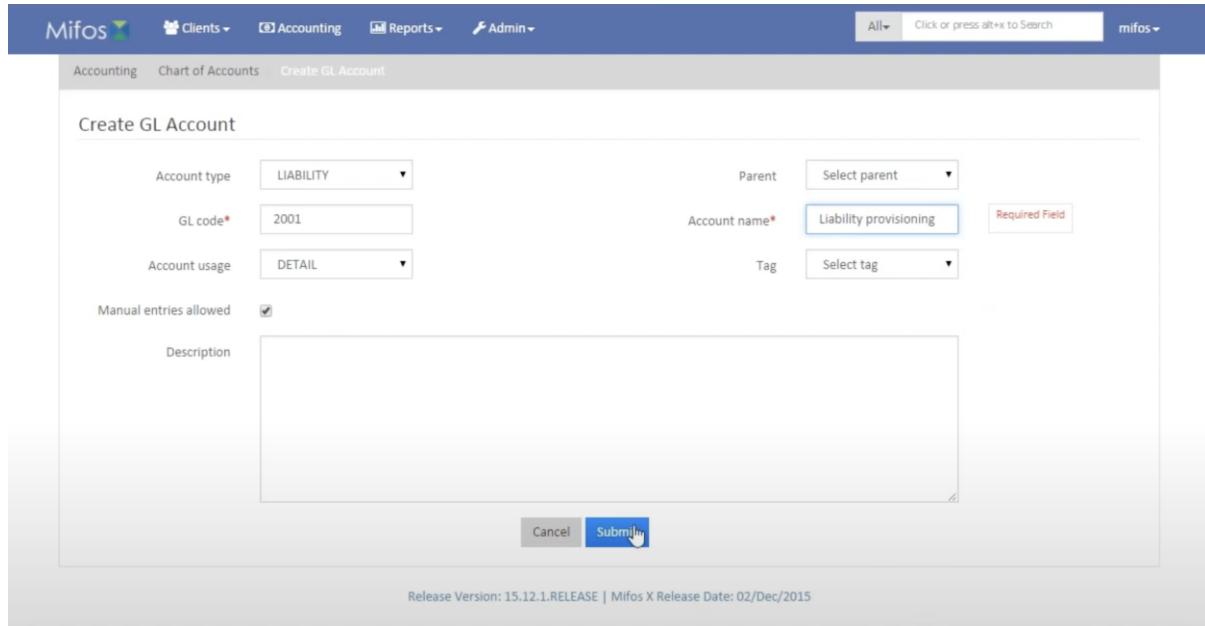
Disbursement Date	02 September 2015	Loan Purpose	Not Provided
Currency	US Dollar	Proposed Amount	10,000
Loan Officer	Unassigned	Approved Amount	10,000
External Id		Disburse Amount	10,000
		Arrears By	0

Transactions:

ID	Office	Transaction Date	Transaction Type	Amount	Break Down	Loan Balance					
							Principal	Interest	Fees	Penalties	
3	Branch office - Beach street	09 September 2015	Repayment	1,025.56	979.41	46.15	0	0	9,020.59		
1	Branch office - Beach street	02 September 2015	Disbursement	10,000	0	0	0	0	10,000		
4	Branch office - Beach street	09 December 2015	Repayment	9,230.03	9,020.59	209.44	0	0	0		

Mifos x Loan Loss Provisioning :

- Login to Mifos platform.
- Go to Admin, then organization.
- In organization select ‘Create Provisioning Criteria’.
- There click on ‘+Create Provisioning Criteria’.
- But before creating a provisioning certificate.
- Go to the Chart of Accounts, then click on ‘+Add accounts’.
- Fill in the details.

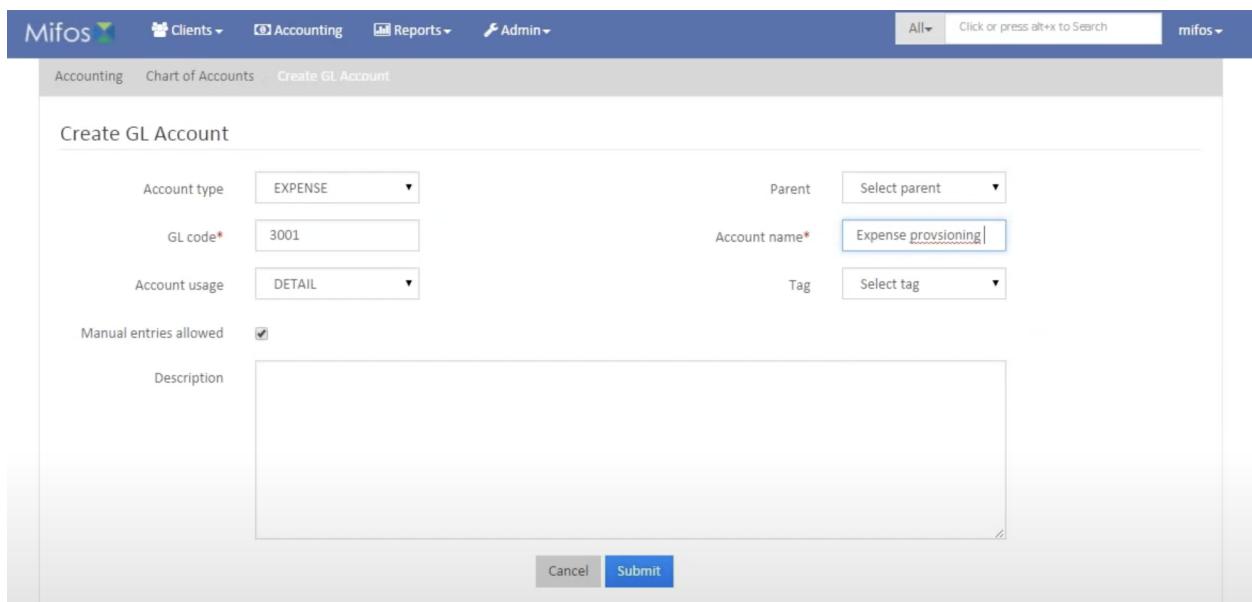


The screenshot shows the 'Create GL Account' form in the Mifos X application. The form fields are as follows:

Account type	LIABILITY	Parent	Select parent
GL code*	2001	Account name*	Liability provisioning
Account usage	DETAIL	Tag	Select tag
Manual entries allowed	<input checked="" type="checkbox"/>	Description	
<input type="button" value="Cancel"/> <input type="button" value="Submit"/>			

At the bottom of the form, it says 'Release Version: 15.12.1.RELEASE | Mifos X Release Date: 02/Dec/2015'.

- Click on submit.
- Create another ‘Chart of account’.



The screenshot shows the 'Create GL Account' form in the Mifos X application. The form fields are as follows:

Account type	EXPENSE	Parent	Select parent
GL code*	3001	Account name*	Expense provisioning
Account usage	DETAIL	Tag	Select tag
Manual entries allowed	<input checked="" type="checkbox"/>	Description	
<input type="button" value="Cancel"/> <input type="button" value="Submit"/>			

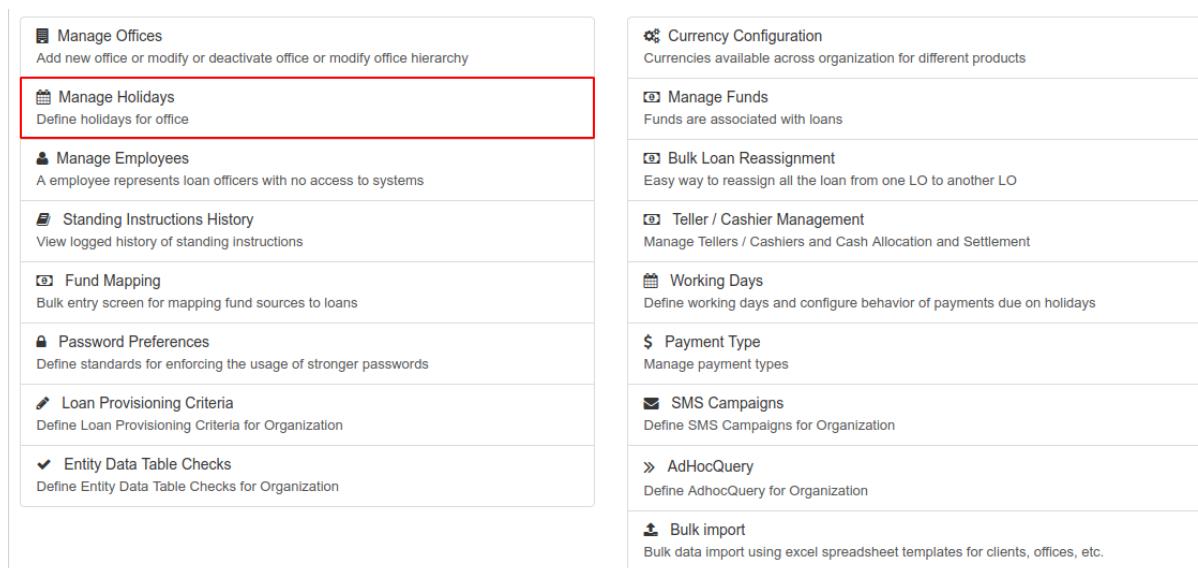
Mifos x Manage Holidays :

The ability to manage holidays for individual offices is a very useful tool for an organization spanning multiple locations. Use this option to customize holidays for each office of your organization.

On this page:

- [Add Holidays](#)
- [View Holidays](#)
- [Edit/Delete Holiday](#)

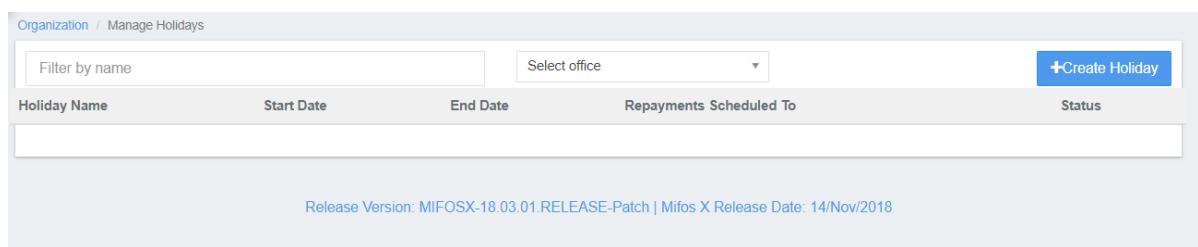
From the [Welcome Page](#), click on **Admin**, and click on **Organization** from the drop-down list that pops up. This will launch the **Organization** menu (as shown in the screenshot below).



The screenshot shows the 'Organization' menu with various options listed:

- Manage Offices
- Manage Holidays** (highlighted with a red box)
- Manage Employees
- Standing Instructions History
- Fund Mapping
- Password Preferences
- Loan Provisioning Criteria
- Entity Data Table Checks
- Currency Configuration
- Manage Funds
- Bulk Loan Reassignment
- Teller / Cashier Management
- Working Days
- Payment Type
- SMS Campaigns
- AdHocQuery
- Bulk import

From this menu, select **Manage Holidays**. This will display the following:



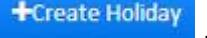
The screenshot shows the 'Manage Holidays' page with the following structure:

Holiday Name	Start Date	End Date	Repayments Scheduled To	Status

At the top right, there is a blue button labeled '+Create Holiday'. At the bottom, a footer note reads: 'Release Version: MIFOSX-18.03.01.RELEASE-Patch | Mifos X Release Date: 14/Nov/2018'.

Add Holidays

This option allows you to create new holidays for each office in your organization.

Click the blue **Create Holiday** button at the top-right of the screen:  . This will launch a new page:

Create Holiday

Name*	<input type="text"/>	Required Field	
From date*	<input type="text" value="16 March 2019"/>	To date*	<input type="text" value="16 March 2019"/>
Repayment Scheduling Type*	<input type="text" value="Reschedule to specified date"/>	Repayment scheduled to*	<input type="text" value="16 March 2019"/>
Description	<input type="text"/>		

Applicable offices* [Expand All / Collapse All](#)

(0) Main Head Office

1. **Fill** the required fields:
 - a. Name
 - b. From Date
 - c. To Date
 - d. Repayment Scheduling Type
 - e. Repayment scheduled to
 - f. Description (this is not a required field, but is still available. You may also **Edit** this holiday at another time to add a description or edit the current description).

2. **Select** the office(s) the holiday applies to by clicking on the small '+' icon beside **Applicable Offices**. This will open a list of offices for you to choose from. Check the boxes to mark the office(s) you would like to include.

Applicable offices* [Expand All / Collapse All](#)

- (0) Main Head Office
- (0) Morogoro branch
- (0) Katuba
- (0) loan officer
- (0) dla
- (0) Nikitaben Patel
- (0) yay
- (0) Office-1 P- M
- (0) 322
- (0) buea
- (0) baf

3. Click Submit

View Holidays

Once you have selected **Manage Holidays**, a chart of all holidays will be displayed. The following fields will be displayed:

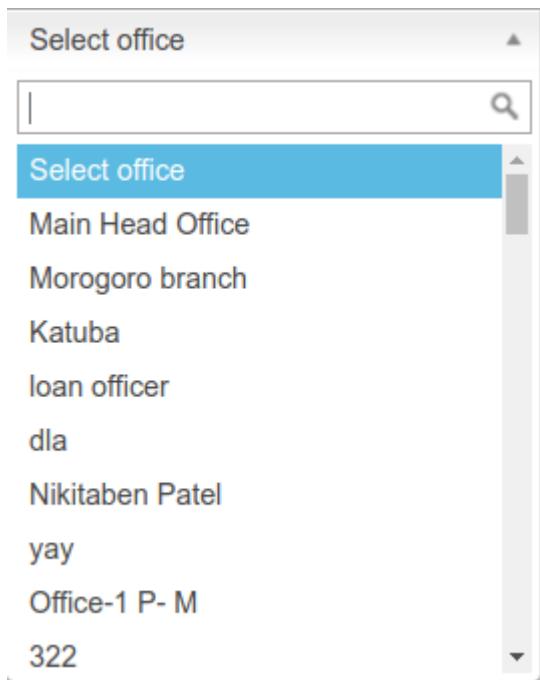
- Holiday Name
- Start Date
- End Date
- Alternate working day
- Status - Active or Deleted

[+Create Holiday](#)

Holiday Name	Start Date	End Date	Repayments Scheduled To	Status
Democracy Day	05 February 2019	05 February 2019	Next Repayment date	Pending for activation
Open Day	16 March 2019	17 March 2019	20 March 2019	Pending for activation
knkjm	02 March 2019	20 February 2019	Next Repayment date	Active
Clean Day	03 April 2019	04 April 2019	05 April 2019	Pending for activation
Women's Day	08 March 2020	09 March 2020	10 March 2020	Pending for activation

Tip: Use the **Filter by Name** field to locate the holiday you are searching for. Begin typing the holiday name and Mifos X will automatically filter the results.

You may also filter holiday results by using the drop-down menu at the center of the **Manage Holidays** screen to select an office:



Edit/Delete Holiday :

To **Edit** this holiday:

1. Click on a holiday in the list to view more details:

Open Day		<input type="button" value="Activate"/>	<input type="button" value="Edit"/>	<input type="button" value="Delete"/>
Name	Open Day			
From Date	16 March 2019			
To Date	17 March 2019			
Repayments Scheduled To	20 March 2019			

2. Click on the blue **Edit** button at the top-right of the page. This will launch a page where you can change the name of the selected holiday. You may also add or change a description of the chosen holiday.

To **Delete** this holiday:

1. Click the red **Delete** button at the top-right of the screen.

2. Click **Confirm**.

Loan Overview

Use the following procedures as a guideline to develop your own organization's lending procedures

YOUR ORGANIZATION'S NAME has established these guidelines to advocate fair lending practices, assessing not only the applicant's ability and willingness to pay but the potential risks and benefits to the ORGANIZATION as a whole.

All clients who have saved with the Organization for at least six months may borrow a maximum of three times his or her savings. The rate of interest for the loan shall be XX% per annum at a reducing balance basis.

Loan Products :

No matter why the client needs to borrow, YOUR ORGANIZATION'S NAME makes it easy. We offer a range of lending products to fit their needs. Our competitive interest rates and convenient application process make YOUR ORGANIZATION'S NAME the right choice for the clients' borrowing needs.

Personal Loans:

Qualifying clients can apply for a Personal Loan. Personal Loans allow the clients to use their good credit to borrow a specific amount over a pre-determined term. Personal loans include:

- Emergency Expenses
- School Fees
- Loan consolidation

Business Loans:

YOUR ORGANIZATION'S NAME offers a variety of lending solutions for our business owners. We are here to help our clients further develop their businesses through effective funding options and training programs.

- Purchase or refinance of machinery, equipment, or other capital assets
- Permanent working capital, business acquisition, debt consolidation
- Amortizations up to 7 years
- Flexible terms

Equal Credit Opportunity

YOUR ORGANIZATION'S NAME promotes a lending policy that prohibits discrimination against any applicant on the basis of race, religion, sex, and ethnic background, source of income, marital status or age.

Definition of Applicant

An "applicant" is any person who directly applies for an extension, renewal or continuation of credit.

If the ORGANIZATION, after using objective nondiscriminatory standards, determines the applicant requesting individual credit cannot support the credit, the ORGANIZATION may request the applicant obtain a co-signer or guarantor.

Truth-in-Lending

- Maintain loan documents that comply with Regulatory requirements.
- Promptly notify the borrower of any change in terms, which requires notice.
- Resolve all error inquiries within established time limits.
- Maintain the use of periodic statements, which meets all disclosure requirements.
- Notify borrower of "right to rescind" where applicable.

Cross-Collateralization Clause

The ORGANIZATION reserves the right to include a "Cross-Collateralization" clause on its loan agreement that states the subject loan stands as collateral for all other loans previously or subsequently extended to the borrower, as long as this disclosure is contained in all loans in question. It will also allow for the collateral securing a previous loan to serve as collateral for the new loan. It is understood that the security exists only for the life of the subject loan.

Notification of Adverse Action

YOUR ORGANIZATION'S NAME will notify an applicant of a credit denial in writing within:

- Thirty (30) days after receiving a completed application and denying or taking adverse action
- Thirty (30) days after receiving an incomplete application, offering a "reasonable" time period to complete the application. Applicant must be informed of the specific information required to complete application. Applicant must also be notified that the application will not receive further consideration if the information is not submitted as required.
- Thirty (30) days after taking adverse action on an existing account.
- Thirty (30) days after a conditional approval have been given and applicant has been offered reasonable time period to comply with loan contingency.
- Ninety (90) days after making a counter-offer, if the applicant has not expressly accepted or used the credit granted.

An adverse action has been taken when:

- A loan has been turned down.

Credit in the terms or amount applied for, is refused (i.e. a counter-offer is made) and the applicant does not accept the counter-offer.

Note: if the applicant accepts the counter-offer, no adverse action has occurred. If the applicant does not accept the counter-offer within ninety (90) days from the time it is made, the adverse action notice must be sent.

- Refusal to increase the limits of an open-end loan account or a reduction or closing of the credit line, if a similar adjustment is not made to all holders of an open-end account.
- A conditional approval has been granted yet applicant has failed to provide information required or meet the terms of contingency agreement.

When adverse action is taken, the applicant will be provided with a notification containing the following:

- A statement of the action taken using the Loan Adverse Action Notice form.
- The specific reasons why adverse action was taken or the applicant's rights to those reasons within thirty (30) days after they are requested.
- The name, address and phone number of credit reporting agency used in credit decision.

Note: When a co-signer or co-applicant is rejected, they must also be sent an adverse action notice indicating the reasons for denial.

Loan Application Process

Loans will be reviewed for clients and non-clients of legal age of (18) years within the ORGANIZATION's field of membership. Non-clients must establish membership before a loan can be disbursed.

Loan Application

Clients may apply for loans in person, by mail, fax or phone.

Statement of Purpose: Applicant must provide a legal purpose for the loan.

Payroll Deduction: Applicant must disclose whether voluntary payroll deductions will be made to the ORGANIZATION for loan repayment.

Personal Information: Applicant must provide information regarding place of residence, place of employment, income and assets. Applicant is asked to provide information regarding nearest relative. This information may be useful to the ORGANIZATION should collection efforts be necessary.

Credit Information: Applicant must provide information regarding all outstanding debts, including but not limited to mortgage (plus taxes and insurance), rent, auto loans, credit cards, lines of credit, etc. Applicant must also disclose information regarding pending applications, bankruptcy filings, outstanding judgments, lawsuits or garnishments, credit denials, child support payments, alimony payments and separate maintenance payments.

Signature: Applicant must sign and date the application.

The loan review process may begin when the above information has been obtained.

The application must be completed in full, and approved, before loan funds are disbursed.

Proof of Income

Verification of income (VOI) and Verification of Employment (VOE) will be completed for every loan applicant.

Source	Required Documentation
Wages/Salary	Current pay stub or a current tax return.
Rental Property Income	Copy of tax return, including all schedules. (Rental receipts will not be accepted).
Alimony/Child Support	Copy of divorce decree, separation agreement, court order. (The ORGANIZATION may require copies of canceled checks or a written statement from either the attorney or the court as deemed necessary. Alimony may also be verified through tax returns).
Self-Employment	Completed and signed copies of tax returns for last three years, most recent financial statement and operating statement of the business. Applicants who have been self-employed for less than three years will be considered on a case-by-case basis. Permission to receive periodic verification of income may be required.

Photo Identification

Applicant is required to provide identification in compliance with “Know Your Customer” guidelines.

Guarantor

If an applicant does not have enough income to qualify for a loan, he/she may provide a guarantor. This person must complete the “Other Applicant Information” section of the loan application and sign the loan agreement. The co-applicant must be a client of the ORGANIZATION.

Loan Guidelines

Total debt to the ORGANIZATION may not exceed five (5) percent of the Organization’s total share capital and reserves per client. Financing of debt may be granted for a maximum term of 36 months.

DEBT CONSOLIDATION: Customer must provide copies of all bills to be consolidated. Checks will be made payable to the creditor(s) and the account will be closed at the discretion of the loan officer or credit committee.

Credit Builder Loans

This Program is meant to serve clients or potential clients who have been denied credit or had account problems at other banks or ORGANIZATIONS, and are working to improve their credit history.

YOUR ORGANIZATION'S NAME offers individuals the following services.

A savings account – This is the first step in rebuilding credit. This account must be successfully managed for a period of six months before a loan is considered.

- Financial management training provided by the ORGANIZATION.
- A “Credit Builder” Loan - The maximum loan amount is _____. The funds from this loan are deposited into a 12 month fixed account. The fixed account is collateral for the loan. The client will make monthly payments on the loan. At the 12 month maturity of the fixed account funds will be available for withdrawal, providing the “Credit Builder” loan is paid in full.
- After the successful repayment of the Credit Builder loan, clients are eligible to apply for an additional loan.

Mifos x Training Product Mix

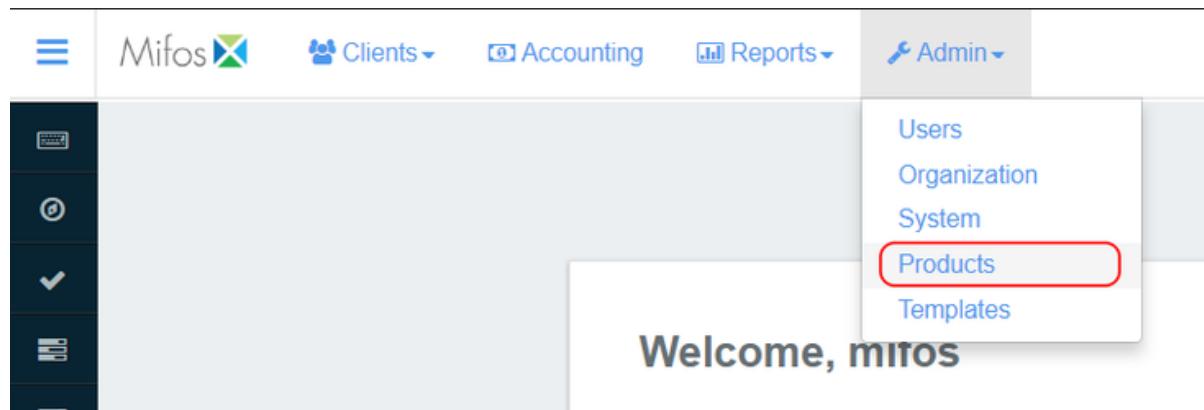
Product Mix

The **Product Mix** function allows a financial institution to define rules that restrict the loan accounts that may be held by a client at once. Mifos X checks a client's active loan accounts when a new loan is being disbursed. If there is a conflict between the client's active loan accounts and the loan account to be disbursed, it will result in an error and the new loan account will not be disbursed.

By default, the system does not restrict any product combinations.

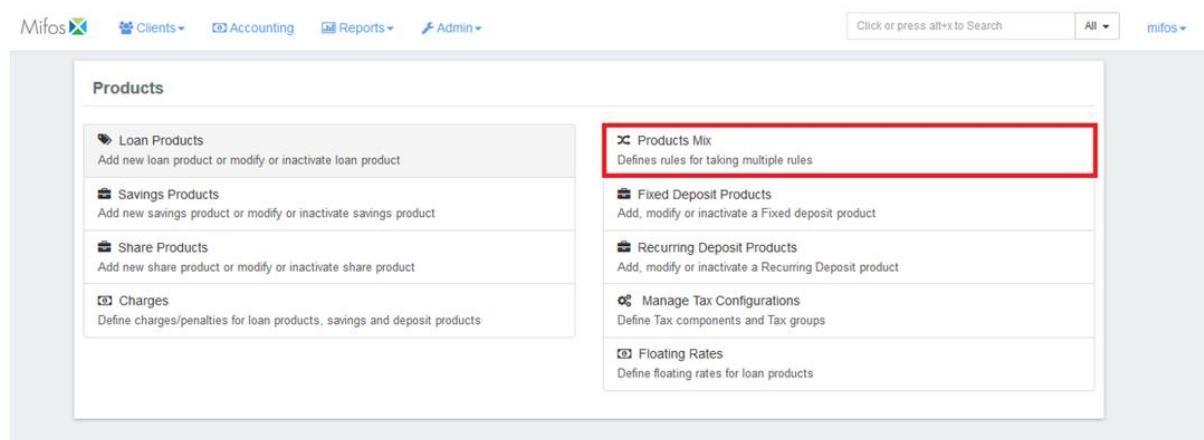
Navigation

From the **Welcome Page**, select **Admin**, then **Products** from the drop-down menu.



This will launch the **Products** menu.

Select **Product Mix**.



NOTE: Before you can define a product mix, you must be logged in to Mifos X with a username that has permission to define product mixes.

If you have the appropriate permissions, you can decide which types of products a given client or group can mix. In this way, you can restrict clients from having active loans or savings accounts of different products at the same time.

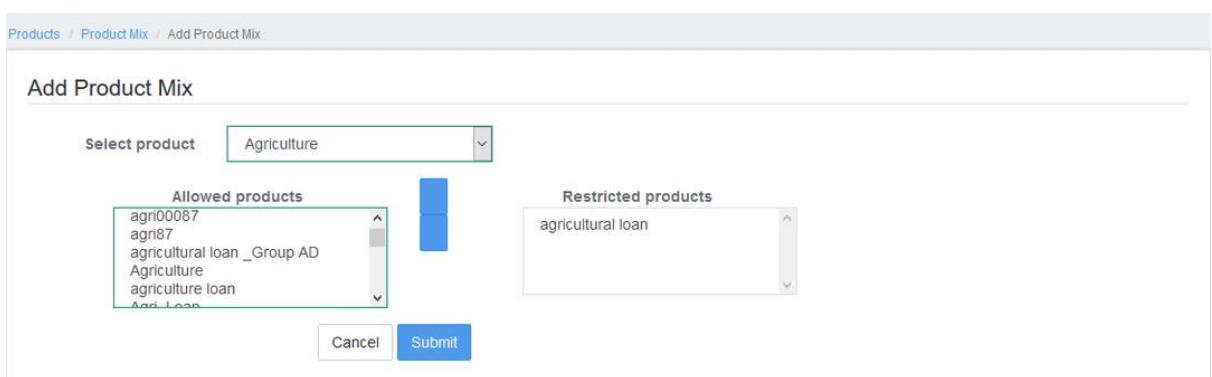
For example: if you have three different loan products (A, B, and C), you can make a rule that if a client has taken loan A, then the client can have loan B but not C.

Creating a new Product Mix

1. Navigate to **Admin >> Products** and click on '**Product Mix**' to see the following window:



2. Click on '**+Add**' button, and the following window will be displayed:

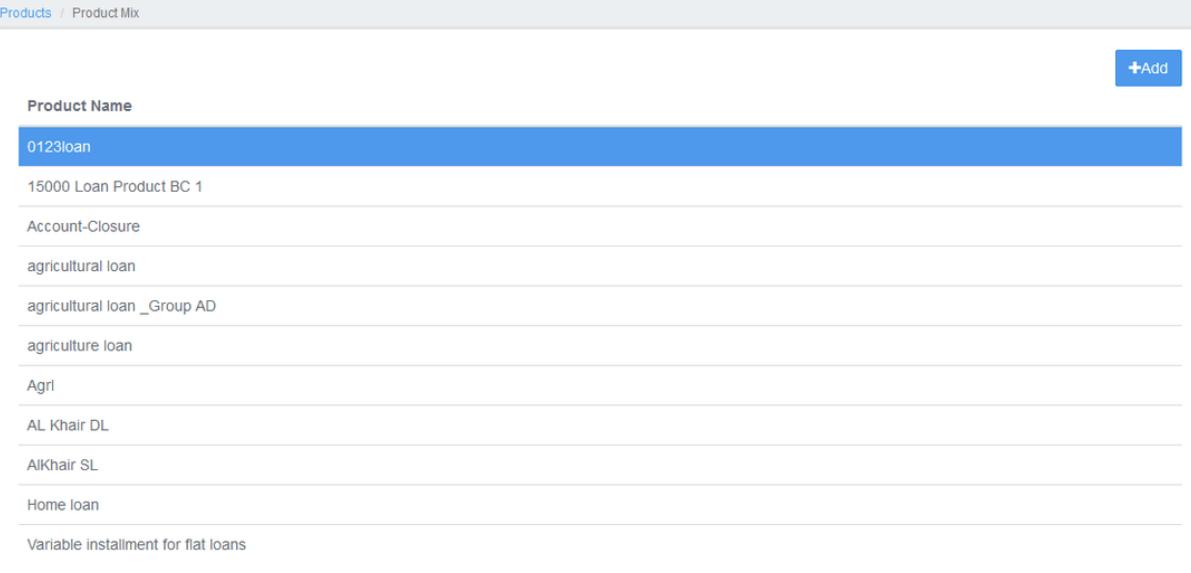


3. Select the loan product from the drop-down menu (*for instance: Agriculture*). After choosing the loan product, you can decide which loan products a client can get (*Allowed Products*) and which loan products are prohibited for the client (*Restricted Products*).
 - Move loan products from the **Allowed Products** list to the **Restricted Products** list by clicking on the product name and clicking on **>>**.
 - Move loan products from the **Restricted Products** list to the **Allowed Products** list by clicking on the product name and clicking on **<<**.

4. Once you're done, click on the 'Submit' button  to create a product mix.

Edit or Delete Product Mix

1. To edit or delete a Product Mix, navigate to **Admin >> Products >> Product Mix**. The following window will be displayed:



Product Name	
0123loan	
15000 Loan Product BC 1	
Account-Closure	
agricultural loan	
agricultural loan _Group AD	
agriculture loan	
Agri	
AL Khair DL	
AlKhair SL	
Home loan	
Variable instalment for flat loans	

2. Click on the loan product on which the Product Mix is defined (*in this example, 'Agricultural Loan'*) to view the Product Mix:

Products / Product Mix / View Product Mix	
Allowed Products <ul style="list-style-type: none"> 0123loan 0159Cheche 15000 Loan Product BC 1 1Percent 9L Loan abc Account-Closure ada agri00087 agri87 agricultural loan _Group AD Agriculture agriculture loan 	Restricted Products <ul style="list-style-type: none"> Mudra loan agricultural loan
	<input checked="" type="button"/> Edit <input type="button"/> Delete

3. Either click on '**Edit**' or the '**Delete**' button to modify or delete the product mix respectively.

Mifos x Training funding mapping

The Fund Mapping page enables you to map the sources of funds to loans in bulk.

On this page:

- Approval/Creation/Disbursement - Date
- Loan outstanding percentage
- Loan outstanding amount
- Searching by Loan Status
- Searching by Product
- Searching by Approval/Creation/Disbursement-Date
- Searching by Loan Outstanding Percentage
- Searching by Loan Outstanding Amount

Beginning at the main screen, select Admin, then Organization from the drop down menu. This will launch the Organization menu.

Select Fund Mapping to set the preferences.

Manage Offices Add new office or modify or deactivate office or modify office hierarchy	Currency Configuration Currencies available across organization for different products
Manage Holidays Define holidays for office	Manage Funds Funds are associated with loans
Manage Employees A employee represents loan officers with no access to systems	Bulk Loan Reassignment Easy way to reassign all the loan from one LO to another LO
Standing Instructions History View logged history of standing instructions	Teller / Cashier Management Manage Tellers / Cashiers and Cash Allocation and Settlement
Fund Mapping Bulk entry screen for mapping fund sources to loans	Working Days Define working days and configure behavior of payments due on holidays
Password Preferences Define standards for enforcing the usage of stronger passwords	Payment Type Manage payment types
Loan Provisioning Criteria Define Loan Provisioning Criteria for Organization	SMS Campaigns Define SMS Campaigns for Organization
Entity Data Table Checks Define Entity Data Table Checks for Organization	AdHocQuery Define AdhocQuery for Organization
	Bulk import Bulk data import using excel spreadsheet templates for clients, offices, etc.

This will launch an Advance search page.

Using Ad Hoc query search, one can search for loans with different aspects. You can search by;

- Loan Status

AdHoc query Search For Loans

Loan status	<input type="checkbox"/> All <input type="checkbox"/> Active <input type="checkbox"/> Overpaid	<input type="checkbox"/> Closed (obligations met) <input type="checkbox"/> Closed (written-off)
Product	Income Generating Loan For Prepay - Calculate till preclosure For Preclose- Calculate till rest freq BGS Prepay Loan 15000 Loan Product BC 1 For Foreclosure Interest only 36mo	Office Main Head Office Morogoro branch Katuba loan officer dla Nikitaben Patel
Select date type:	Approval date	between 18 March 2019 and 18 March 2019
Loan outstanding percentage	<input checked="" type="checkbox"/> between	between and
Loan outstanding amount	<input checked="" type="checkbox"/> between	between and
Summary		

- Product
- Office
- Approval/Creation/Disbursement - Date
- Loan outstanding percentage
- Loan outstanding amount

Searching by Loan Status

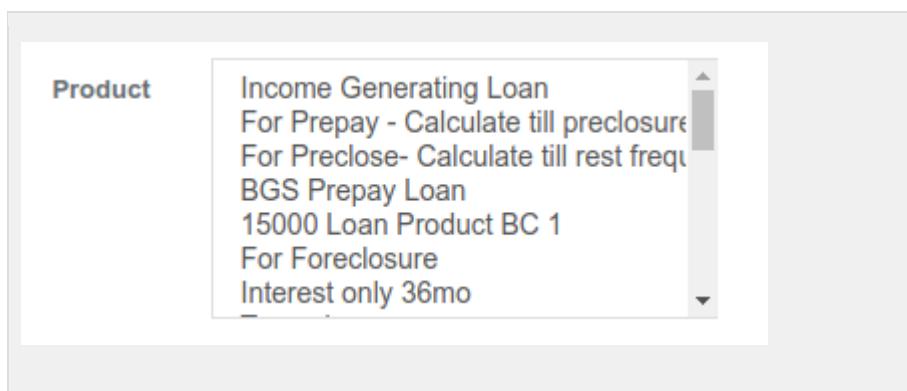


The options include:

- All - Searches loan with all status.
- Active - Searches only loans with Active status.
- Overpaid - Searches only loans with Overpaid status.
- Closed (obligations met) - Searches loan Closed (obligations met).
- Closed (written-off) - Searches loan Closed (written-off).

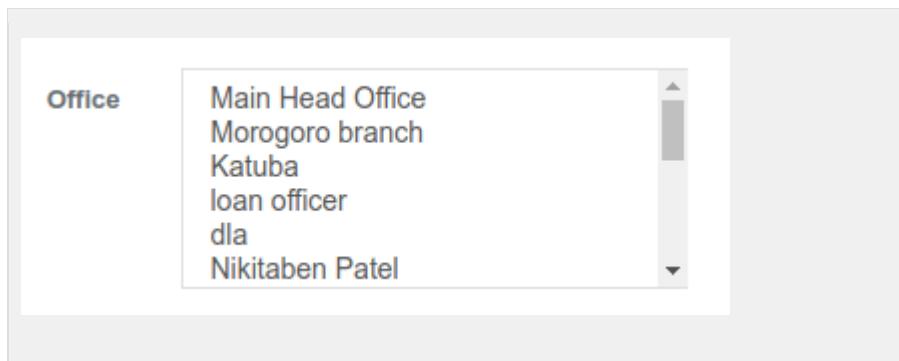
Searching by Product

This is a filtered search based on Products. That is clicking on a particular product or by holding the control button and selecting two or more products and then search.



Searching by Office

This is a filter search based on the Office.



You can click on a particular office or many by holding the control button and selecting the offices.

Searching by Approval/Creation/Disbursement-Date

This is a filter search based on the type of date. This can be Approval date, Creation date, and Disbursement date.

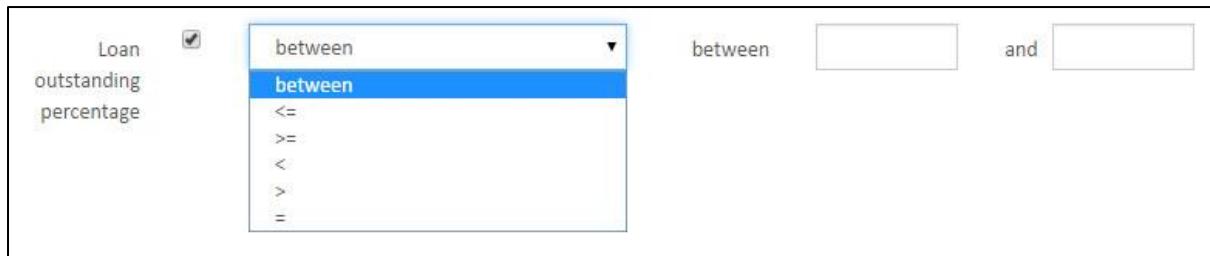


You can be provided a range of dates within which you want your results to be based.

Searching by Loan Outstanding Percentage :

By default, it will have the check box checked for Loan outstanding percentage. If you don't want to use this filter, un-check the box and then search.

By default, it will be between searches. However, you may select another option from the drop-down and then select the range of dates.



Loan outstanding percentage

between

between

<=

>=

<

>

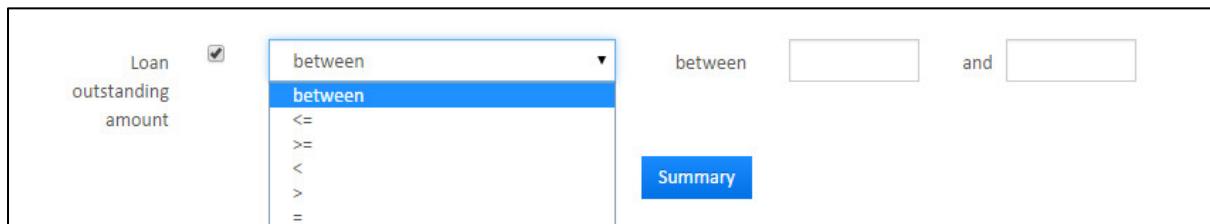
=

and

Searching by Loan Outstanding Amount :

By default, this section will have the check box checked for Loan outstanding amount. If you don't want to use this filter, un-check the box and then search.

By default, it will be between searches. However, you may select another option from the drop-down and then select the range of dates.



Loan outstanding amount

between

between

<=

>=

<

>

=

between

and

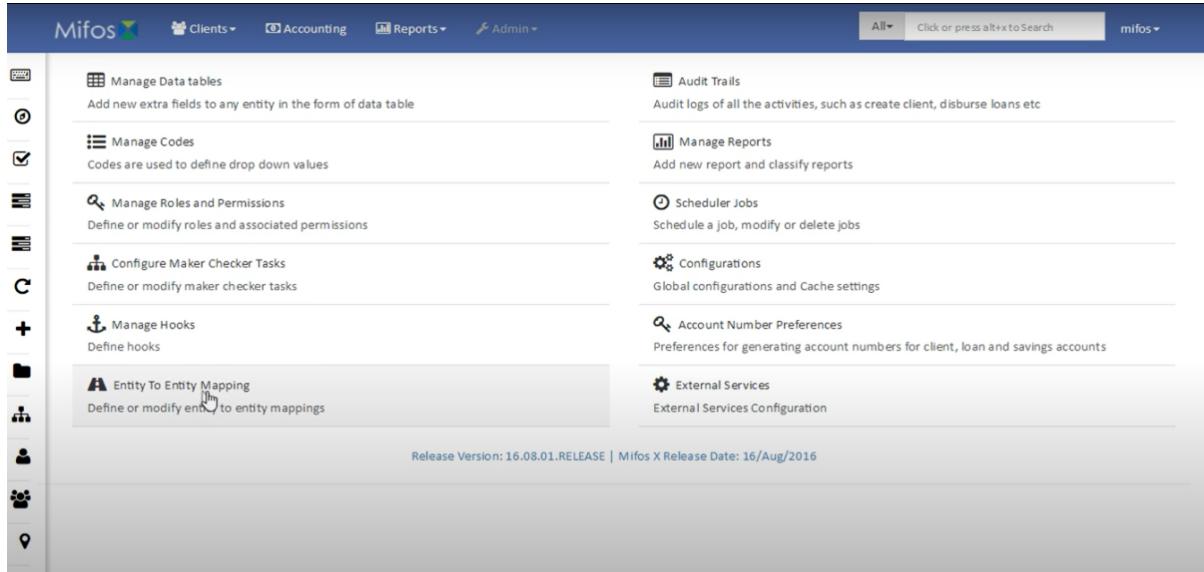
Summary

Click the **Summary** button to execute your filtered search.

Key Error Messages

Mifos X Entity to entity mapping

Entity to entity mapping is to restrict access in products with respect to offices. Go to the Admin and click on system and then click on Entity to entity mapping .select offices- ->loan products and give office and loan products then click on filter.start date& end is not manditory



Mifos X Entity To Entity Mapping

Manage Data tables

Manage Codes

Manage Roles and Permissions

Configure Maker Checker Tasks

Manage Hooks

Entity To Entity Mapping

Audit Trails

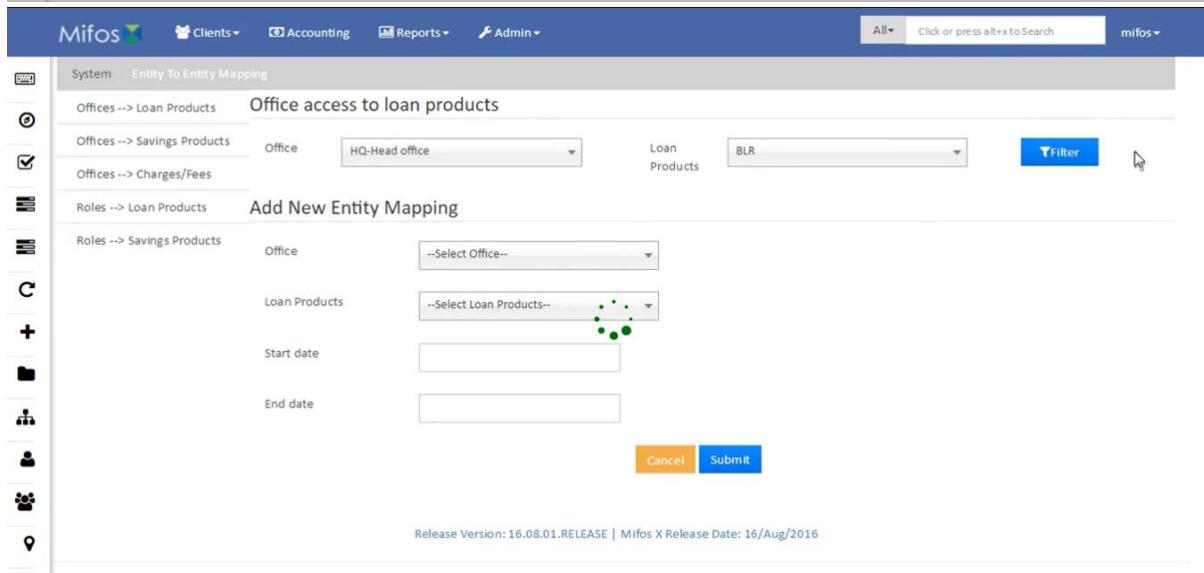
Manage Reports

Scheduler Jobs

Configurations

Account Number Preferences

External Services



System Entity To Entity Mapping

Offices --> Loan Products

Office	Loan Products
HQ-Head office	BLR

Filter

Office access to loan products

Offices --> Savings Products

Offices --> Charges/Fees

Roles --> Loan Products

Add New Entity Mapping

Roles --> Savings Products

Office

Loan Products

Start date

End date

Cancel Submit

In the sameway select offices- -savings products and the same steps is applicable savings products.select start date and end date.then submit And remaining offices- ->charges/fees,Roles- ->loan products and Roles - ->savings products.