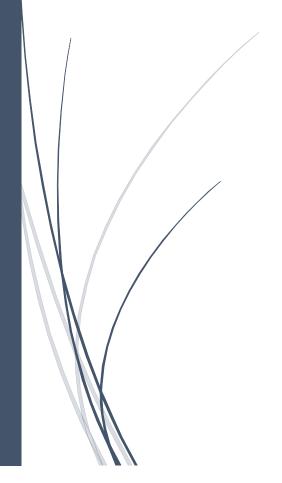6/10/2019

Project Proposal

Micro Finance Solution

Project Manager
INFINITY TECH.

Micro Finance Industry

Microfinance is defined as "provision of financial services to low income people" by the Consultative Group to Assist the Poor (CGAP). It brings credit, savings and other essential financial services to people who are too poor to be served by regular banks, mainly because they are unable to offer sufficient collateral. Microfinance is expected to expand and improve income generation activities and capacities of low income persons. Therefore, it is expected that through microfinance the living conditions of low income persons would improve, while they take on an active role in the economic development of the country.

Sri Lanka has a long history in having a rudimentary system of microfinance. 'Cheetu' in Sri Lanka, operating at least since the early 20th century, is an informal but an effective way of savings and capital accumulation, and therefore, functions as a basic method of microfinance for the poor. The microfinance sector in Sri Lanka has grown into a diverse range of institutions and products and represent a significant method of financial inclusion, and empowerment for the low income and poor segments of the society.

There is a variety of institutions providing microfinance in Sri Lanka, such as licensed banks, licensed finance companies, co-operative rural banks, thrift and credit co-operatives societies, divinaguma banks and other community based organizations, microfinance companies, non-governmental organizations that engage in microfinance business. Some of these institutions are regulated under different authorities. Licensed banks and licensed finance companies are regulated by the Central Bank. Co-operative rural banks and thrift and credit co-operatives societies are regulated by the Department of Cooperative Development, with Divinaguma Banks being regulated by the Department of Divinaguma Development.

Importance of Microfinance

Most of the low income people lack access to basic financial services. Hence, the challenge of providing financial services to them still remains. Increased access to finance among the low income population would contribute towards income generation activities, and thereby improve savings habits as well as their living standards. Further, "the microfinance services helps people fight poverty on their own terms, in a sustainable way" (CGAP, 2006). Therefore, microfinance is a powerful instrument for the poor, in the form of financial services directed specifically towards poverty reduction, enabling the poor to build assets, increase their income, and reduce their vulnerability to economic stress. As a result, the poor can improve their living conditions, while taking an active role in economic activities.

Problems in the micro financing industry

We have found vast area of problems in micro financing institutes while we are doing our research. Most of the micro financing institutes runs on paper / card standards and that along causes many problem itself. I have mentioned some of them below.

- Most of micro financing institutes issue loans by a paper card which has 0 security and lack of durability. And the above mentioned card is the only proof of collecting cash installments. And it can be easily falsely forged by the cash collector or the customer himself because there are no backups. Even though they have backups they are mostly written in books which has almost no security and provability.
- The cash collectors are committing theft & disappearing with the money is so common among micro financing institutes.
- The owners of the institutes are unaware of the accuracy of the financial records therefore the remaining arrears and collections are often wrongly calculated.
- The customers have no records or receipts when they make payments to the collector.
- The customers cannot receive reports of the recent status of their loan instantly.
- The owner has lack of idea of the invested money and the received profit or loss.

The solutions we have offered in the "Micro Finance Solution"

- Our first priority is the safety of the user's data. therefore we have used cloud technology to guarantee the safety of their data even when the computers got destroyed.

- We have provided a mobile application to the cash collector to issue receipts to the customer from a mini Bluetooth printer or a PDA device. And the cash collection records are updating to the cloud so the owner can view the cash collection real-time. If the cash collector are out of signal range of mobile they can still issue receipts with no delay. And the records are being uploaded to the cloud as soon as they enters to a signal range. In this way cash collector has no excuse for not issuing a receipt to the customer. At the end of the day cash collector is able to print a collection summary and submit it to the owner with the money.

- And we have provided a mobile application & web application to the owner instead of the desktop application so they can check reports, collections and issue loans.

- In our desktop application we have fully covered the requirements of the micro financing institutes all around the sri lanka along with an accounting package so that anyone with small understanding about computers can use our application without confusion. We have provided reports that the users can easily understand the status of their invested money, profits and losses.

- We have enhanced our applications with highest security standards the owner is notified by an SMS alert with the location data when someone is trying to access to their system. And the customer is receiving SMS alerts as soon as they make payments. Also the owner can track locations of the cash collectors by using a map. The cash collectors can only use single printer device per phone due to security purposes. When mobile application uploads data to the cloud it uses encrypted tokens to stop the hackers accessing the data. The owner is also able to make user-levels in the application.

Used technologies
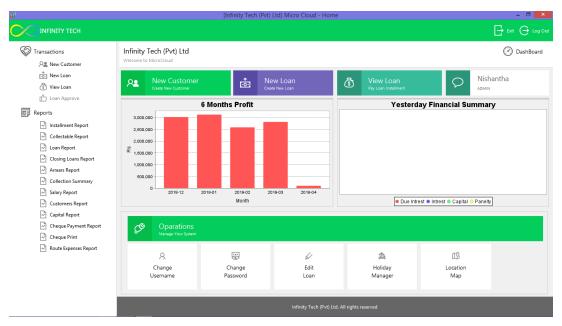
- To develop the backend we have used JAVA, MySQL and Hibernate maintaining OOP standards.

- We have used REST to communicate between the server and the android clients. To ensure the security we have also passing tokens.

- In the desktop application we have taken the advantage of the Web Services & SOAP to access data in the server. The front end was developed using Java Swing

- For the android application we have used SQL Lite so the user can keep the records inside of the device in case of the loss of signal coverage.

- To development of web application we have used JSP Servlets, HTML5, JavaScript & Bootstrap

- Taken this as an ERP application we have used glassfish clustering to maintain the load.

- We also used an SMS gateway to send SMS alerts.

Software design
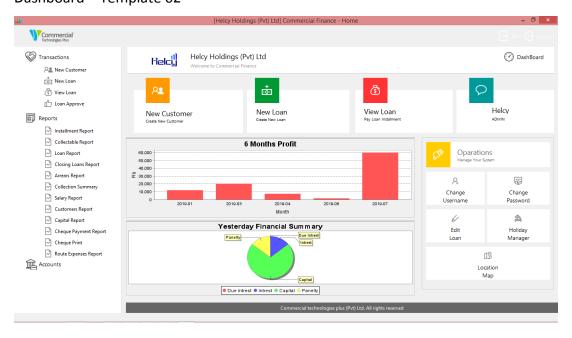
we have used the OO approach in various steps in the designing the micro finance system. When the defining the current problem it was used to understand the problem in detail. Also when the planning the system OO approach was used to designing UML diagrams, and creating database. When converting the functional & non-functional requirements in to a program, OO approach was used to create classes and objects. And the OO approach is very useful in the test phase and post modifications or future maintains of the system.

Screencaps of the main interfaces of the desktop application

Dashboard – Template 01

Or

Dashboard – Template 02

Customer Registration

Financial - Customer Registration

N.I.C. Number :		Tel :	
Full Name :		Job or Business :	
Address :		Office Addres :	
Mobile Number :	777123456	Document :	☐ NIC Document
			☐ Agreement Document
			☐ Electricity Bill Document
Save			☐ Promissory Note Document

Loan Registration

Financial - New Loan Process

Loan Details

Full Name	MIS THARANGA
N.I.C. Number	MIS THARANGA
Address	NO
Mobile Number	716885158
Loan No	8547	Loan Amount	100000
Interest	10 %	Duration	60 Days	Type	DAILY
Rental	2000	Section	PANADURA
Request Date	2019-06-09	End Date	2019-08-08
Penalty	YES	Penalty % : 0.0	Due Intr % : 0.0
Credit Account	
Doc Charge	0	☐ Reduce from Cheque
SMS Activate	YES

Choose Customer

Name / NIC : s   Loan :

ASITHA SILWA
MIS THARANGA
MIS DINUSHI
PERERA ST SCOOL LANI
PRIYADARSHANI H
DINESH KINS
HEMAPALA ST
MISS NAMALI
HIRANYA ST
MALANI ST
MIS KUMUDU PRIYANKA PATHIRAGE
WASANTHI TEX
nalinda st

Enter Guarantor Information

Save Loan

Loan No	Loan Start Date	Loan Amount	Total Paid Rentals	Total Due Rentals	Loan End Date
3317	2017-10-30	100000.0	90	0	2018-01-28
4007	2017-12-27	150000.0	90	0	2018-03-27
5087	2018-03-21	150000.0	28	62	2018-06-19

Loan Approvals

Loan No	Customer Name	Loan Amount	Interest	Duration	Rental Amount	Loan Created by	Branch	Section	Approval
5	UDITHA DAYAN	12000.0	10.0	10.0	1240.0	A	Kirindiwela	MARADANA	YES

View Loan & Pay Installments

DATE	REMARK	PANELTY	PAID AMOUNT	PAID CAPITAL	PAID INTEREST	PAID PENALTY	DUE INTEREST	#
2019-03-24								1
2019-03-25	PILIYANDALA		2,200	1,692	508			2
2019-03-26	PILIYANDALA		1,300	1,000	300			3
2019-03-27	PILIYANDALA		1,800	1,385	415			4
2019-03-28	PILIYANDALA		1,400	1,077	323			5
2019-03-29	PILIYANDALA		1,200	923	277			6
2019-03-30	PILIYANDALA		1,100	846	254			7
2019-03-31								8
2019-04-01	PILIYANDALA		3,254	2,503	751			9
2019-04-02								10
2019-04-03								11
2019-04-04								12
2019-04-05								13
2019-04-06								14
2019-04-07								15

Installment Report

Date	Loan No	Customer Name	Route	Installment Amount	Rec Capital	Rec Intrest	Rec Panelty	Rec Due Interest
Date 2019-04-01								
2019-04-01 17:55:18	3037	SAMAN ELKTRIKAL	ATHTHIDIYA	500	357	143	0	0
2019-04-01 18:07:30	3607	DILRUKSHI	ATHTHIDIYA	1,500	1,136	364	0	0
2019-04-01 16:49:21	4752	KUMARI	PELIYAGODA	300	231	69	0	0
2019-04-01 12:06:51	5083	DINESHA NILANI	PILIYANDALA	500	385	115	0	0
2019-04-01 12:28:28	5176	THILAKA AIRANGANI	PILIYANDALA	500	385	115	0	0
2019-04-01 16:21:14	5328	MR ANURANGA	PILIYANDALA	150	125	25	0	0
2019-04-01 12:28:39	5640	MR.SURANGIKA	PILIYANDALA	500	385	115	0	0
2019-04-01 16:22:36	5843	CHALAT ST	PILIYANDALA	200	167	33	0	0
2019-04-01 14:42:50	6155	ONESHA GROSARI	PELIYAGODA	200	167	33	0	0
2019-04-01 14:32:26	6563	SHAMALI PERERA	PILIYANDALA	250	192	58	0	0
2019-04-01 20:30:04	6661	GAMUNU MAWATHA	PANADURA	4,500	3,750	750	0	0
2019-04-01 11:48:24	6778	HASHINI ST	DEHIWALA	5,000	4,546	454	0	0
2019-04-01 15:20:16	6920	DAMITH HOTTEL	PILIYANDALA	1,200	608	592	0	0
2019-04-01 18:40:27	6925	SELVI B	PILIYANDALA	500	417	83	0	0
2019-04-01 16:47:29	6927	NIMAL ST	PELIYAGODA	500	417	83	0	0
2019-04-01 11:51:51	6933	MANUSHAN ST	DEHIWALA	3,000	949	2,051	0	0
2019-04-01 15:55:38	7036	CHATHURANGA	MATARA3	1,000	833	167	0	0
2019-04-01 17:14:57	7265	SANJEEWA KUMARA	PILIYANDALA	500	385	115	0	0
2019-04-01 20:38:12	7290	A.C.P SILWA	DEHIWALA	400	267	133	0	0
2019-04-01 11:36:09	7327	LALANI B	PILIYANDALA	300	250	50	0	0
2019-04-01 18:40:18	7367	SELVI B	PILIYANDALA	500	417	83	0	0
2019-04-01 14:33:52	7383	CHAMPA ST	PILIYANDALA	500	417	83	0	0
2019-04-01 16:21:56	7409	H.PRIYANTHI	PELIYAGODA	500	417	83	0	0
2019-04-01 20:37:37	7411	SAHANATHA FOOD	DEHIWALA	6,500	4,779	1,721	0	0
2019-04-01 12:28:15	7425	WIJITHA SHAMALI	PILIYANDALA	2,000	1,667	333	0	0
2019-04-01 14:41:57	7468	N.L.B.KELANIYA	PELIYAGODA	300	250	50	0	0

Total Installment Amount : 542,361

Print

Collectable Report & Daily Targets

Section : All   Date : Jun 9, 2019   Type : ALL   Status : ALL   Search

LOAN NO	CUSTOMER NAME	LOAN AMOUNT	RENTAL	PAID AMOUNT	PAID INS	PAYABLE AMO...	ARR INS	ARR AMOUNT	TELEPHONE	LOAN TYPE	CLOSING DATE	ADDRESS
1	INDRAJITH	50,000	1,000		0	1,000	60	60,000	773372443	DAILY	2019-05-13	MALABE
2	INDRAJITH	200,000	4,000		12.35	4,000	47.65	190,586	773372443	DAILY	2019-04-30	MALABE
3	INDRAJITH	200,000	12,000		1	12,000	1.88	22,560	773372443	SPEED DRAFT	2019-03-16	MALABE
4	INDRAJITH	200,000	12,000		6	12,000	1.58	18,979	773372443	SPEED DRAFT	2019-01-01	MALABE
5	UDITHA DAYAN	12,000	1,240		0	1,240	10	12,400	777963258	DAILY	2019-05-30	NO - 89/1/2, G...

Target Achieved
0%

Total Collection : 0   **Total Rental :** 30,240   **Total Target :** 30,240   **Total Arrears :** 304,525   Print

Loan Report

#	Loan NO	Customer	Start Date	Loan Amount	Total Paid Amount	Arrears Amount	Due Amount	Mature Date	Loan Type	Out Capital	Out Interest	Interest
1	1	INDRAJITH	2019-03-14	50,000	0	60,000	60,000	2019-05-13	DAILY	50,000	10,000	10.0
2	2	INDRAJITH	2019-03-01	200,000	49,414	190,586	190,586	2019-04-30	DAILY	158,822	31,764	10.0
3	3	INDRAJITH	2019-03-16	200,000	12,000	22,560	220,160	2019-03-16	SPEED DRAFT	188,000	32,160	6.0
4	4	INDRAJITH	2019-01-01	200,000	72,000	18,979	181,619	2019-01-01	SPEED DRAFT	159,440	22,179	6.0
5	5	UDITHA DAYAN	2019-05-20	12,000	0	12,400	12,400	2019-05-30	DAILY	12,000	400	10.0

Total Loan Amount : 662,000   Total Paid Amount : 133,414   Total Arrears Amount : 304,525

Total Due Amount : 664,765   Total Outstanding Capital : 568,262   Total Outstanding Interest : 96,504

Print

Closed Loan Report

Loan No	Customer NIC	Customer Name	Tel	Loan Amount	Duration	Rental	Total Paid	Total Due	Loan Issued Date	Current End Date
7509	626891250V	MALEE KETARING	770835822	150,000	90.0	2,167	91,100	103,930	2018-11-29	2019-04-01
7701	MR SUNIL [POL]	MR SUNIL [POL]	717919311	25,000	60.0	500	30,000	-0	2018-12-18	2019-04-01
7810	725721226V	RAMANI	no	80,000	90.0	1,156	104,040	0	2018-12-28	2019-04-01
7929	MISTER TIUDAR	MISTER TIUDAR	no	14,500	60.0	290	17,400	-0	2019-01-12	2019-04-01
8014	708223425V	SUNITHA MINDIS	no	30,000	60.0	580	34,800	0	2019-01-24	2019-04-01
8055	978262279V	RANATHUNGA ST [...	754608054	20,000	60.0	400	24,000	0	2019-01-29	2019-04-01
8065	MIS DORIN	MIS DORIN	711716044	25,000	60.0	500	30,000	-0	2019-01-30	2019-04-01
8075	JAYARATHNA [HIRA...	JAYARATHNA [HIRA...	726528903	40,000	60.0	800	48,000	0	2019-01-30	2019-04-01

Total Loan Amount : 384,500   Total Due Amount : 103,930   Total Paid Amount : 379,340

SEND SMS

Print

Arrears Report

LOAN NO	CUSTOMER NAME	LOAN AMOUNT	RENTAL AMOUNT	PAID AMOUNT	ARREARS AMOUNT	ARR RENTALS	TELEPHONE	LOAN TYPE
8311	DINESH ST	30,000	600	13,800	22,200	37	766185956	DAILY
8312	MIS RAJESHWARI W	25,000	500	12,000	18,000	36	NO	DAILY
8317	MIS ADIKARI	25,000	500	12,900	17,100	34.2	716885158	DAILY
8318	T.THAMILSELVI	160,000	2,311	51,500	156,490	67.72	0777410411	DAILY
8319	MANAL	15,000	300	10,200	7,800	26	no	DAILY
8333	AYIRANGANI	25,000	500	11,500	18,500	37	n/a	DAILY
8334	NIROSA	25,000	500	12,100	17,900	35.8	no	DAILY
8335	LANKA	30,000	600	28,500	7,500	12.5	no	DAILY
8343	FRIUT SHOP	15,000	300	4,600	13,400	44.67	NO	DAILY
8344	DAYASILI	40,000	800	16,800	31,200	39	no	DAILY
8353	ALVIS STOS	250,000	2,917	56,600	217,598	74.6	no	DAILY
8362	KARUNADASA ST P	125,000	2,500	97,500	52,500	21	779217364	DAILY
8363	SUNITHA ST	50,000	1,000	17,000	43,000	43	NO	DAILY
8364	MR NAMAL CHAMINDA	25,000	500	8,000	22,000	44	112363209	DAILY
8365	MISS TUDAR	10,000	250	4,750	7,250	29	no	DAILY
8387	MIS INOKA	25,000	500	7,500	22,500	45	716885158	DAILY
8388	W.C.ST	100,000	2,000	37,000	83,000	41.5	775105506	DAILY
8400	RESADU BOOK SHOP	200,000	2,200	37,100	158,700	72.14	773495977	DAILY
8401	RUPA FASHION	350,000	2,878	44,300	211,842	73.61	0774361750	DAILY
8402	SAGARI HOTEL	35,000	700	12,000	30,000	42.86	no	DAILY
8403	MIS ROHINI PRANANDU	30,000	600	8,400	27,600	46	776951667	DAILY
8406	SRIYANI SOMANANDA M.V	30,000	600	10,200	25,800	43	no	DAILY
8412	LALITHSTOS	50,000	967	14,000	44,020	45.52	no	DAILY
8413	AJITHA	20,000	400	4,000	20,000	50	no	DAILY
8416	NADARAJA PARAMESHWARE	25,000	500	7,000	23,000	46	771463993	DAILY
8420	SRIYANI SOMANANDA M.V	25,000	500	7,000	23,000	46	no	DAILY

Total Installment Amount : 417,622   **Total Arrears Amount :** 14,592,859

Holiday Manager

DATE	SECTION	REMARK
2016-01-10	MARADANA	
2016-01-17	MARADANA	
2016-01-23	MARADANA	
2016-01-24	MARADANA	
2016-01-31	MARADANA	
2016-02-04	MARADANA	
2016-02-07	MARADANA	
2016-02-14	MARADANA	
2016-02-22	MARADANA	poya day
2016-02-28	MARADANA	
2016-03-13	MARADANA	
2016-03-20	MARADANA	
2016-03-22	MARADANA	poya day
2016-03-27	MARADANA	
2016-04-03	MARADANA	
2016-04-10	MARADANA	
2016-04-13	MARADANA	new year
2016-04-14	MARADANA	new year
2016-04-15	MARADANA	new year
2016-04-16	MARADANA	new year
2016-04-17	MARADANA	new year
2016-04-21	MARADANA	poya day
2016-04-24	MARADANA	
2016-05-01	MARADANA	

New Holiday   **Delete**

Cash Collector Tracking

Mobile Collection Summary

Customer Report

Financial - Customers List

Search by : NIC   Search Value :   [   ]   [Search]

NIC	FULL NAME	ADDRESS	MOBILE NO	TEL	BUSINESS NAME	BUSNESS ADDRESS
505674383V	NUWAN STORES	27B, MANGALA ROAD, …	0710999530			
RAJA ST	RAJA	MANGALA ROOD DFHI…				
595252776 V	N.P.MALLIKA	NO.22 KALUBOVILA DE…				
SAMANTHI	SAMANTHI ST	SIRIMAHAVIHARA RD K…				
PERERA ST	PERERA	SIRIMAHAVIHARA RD K…				
KANCHANA P	KANCHANA	SIRIMAHAVIHARA RD K…				
CHARUNI ST	CHARUNI	SIRIMAHAVIRA RD KAL…				
595091535V	SAMSUN SOHARA HAL…	11/7A, 47TH LANE, WE…	0766087749		HALALDIN STORES	
706053484V	T.THAMILSELVI	480/39, 4TH LANE, CO…	0777410411			
825862250V	F.ZAHARA MARIKKAR	480/35, 47TH LANE, C…	0771301556			
LAKMAL HOTEL	LAKMAL HOTEL	N/A	n/a			
571023296X	PERIYAKKA SELWARAJ	N/A	0713703663			
636590932V	SAKUNTHALA STORES	N/A	0754114264			
SHANTHI ST	SHANTHI ST	N/A	n/a			
EDIRISINGHE	EDIRISINGHE	N/A	n/a			
SUMANASEKARA	SUMANASEKARA	N/A	n/a			
SMART TAILORS	SMART TAILORS	N/A	n/a	n/a		
MANJULA	MANJULA	N/A	n/a			
SUMEDHA	SUMEDHA	N/A	n/a			
MANJULA JAANAKA SU…	MANJULA JAANAKA SU…	N/A	n/a			
AYIRANGANI	AYIRANGANI	N/A	n/a			
KAANTHI	KAANTHI	N/A	n/a			
SUNIEETHA	SUNIEETHA	N/A	n/a			
MADURANGA	MADURANGA	N/A	n/a			
WEERASIRI	WEERASIRI	N/A	n/a			

Capital Investment Report

EPAC :: Capital Investment

CAPITAL INVESTMENT

TOTAL INVESTED AMOUNT : 662,000.00   TOTAL DUE AMOUNT : 208,261.38

SECTION	CAPITAL INVESTED	COLLECTED AMOUNT	COLLECTABLE AMO…	COLLECTABLE CAPI…	COLLECTABLE INTE…	COLLECTABLE PAN…	COLLECTABLE DUE …
MARADANA	662,000.00	134,000.00	208,261.38	568,261.67	-389,275.67	10,396.61	19,464.77

[View Summery]

Capital Investment Summary

DATE	LOAN ID	RECEIVED AMOUNT	RECEIVED CAPITAL	RECEIVED INTEREST	RECEIVED PENALTY	RECEIVED DUE INTEREST
2019-03-10	2	50,000.00	41,178.33	8,235.67	586.00	0.00
2019-03-16	3	12,000.00	12,000.00	0.00	0.00	0.00
2019-04-01	4	10,000.00	2,560.00	7,440.00	0.00	0.00

Total Received Amount : 72,000.00   **Total Capital Received :** 55,738.33   **Total Profit Received :** 16,261.67

Cheque Printing

Route Expenses Report

Route Expenses Report				

From : Apr 1, 2019   To : Jun 9, 2019   Route : ALL   Search

Date	Description	Amount

Total : 0.00

Account Panel

Account Registration

Petty Cash Voucher

Payment Voucher

General Journal Entry

EPAC :: General Journal Entry

| Date | : Jun 9, 2019 | Entry No | : JE0000001 |

Account :

Sub Account :   Type : Debit

Desciption :   Amount :

Add Entry

ACCOUNTS	SUB ACCOUNT	DESCRIPTION	DR (Rs)	CR (Rs)

DR Total :   CR Total :   Difference :   **Save Entry**

Purchase Order

Purchase Order

Supplier Name : Select a supplier

Address :

Contact No :

- Purchase Order -

Order Number : 1

Order Date : Jun 9, 2019

Item Description :

Quantity :   Amount :   **Add**

Ref #	Description	Qty	Amount	Total

Total : 0   **Save**

Ledger Summary

EPAC :: Ledger Summery					— □ ✕

Ledger Book

Account : PETTY CASH ▾   Date from : Jun 9, 2019 📅   Date to : Jun 9, 2019 📅   Search

DATE	REFERENCE	DESCRIPTION	DEBIT (Rs)	CREDIT (Rs)	BALANCE (Rs)

Total Debit : [   ]   Total Credit : [   ]

General Journal Entry Report

EPAC :: General Journal Report					— □ ✕

General Journal Entry Report

General Journal Number : [   ]   Date from : Jun 9, 2019 📅   Date from : Jun 9, 2019 📅   Search

JOURNAL NO	DATE	DESCRIPTION	ACCOUNT	Dr.	Cr.

Delete General Jounral Entry

Chart Of Accounts

	ACCOUNT NO	ACCOUNT NAME	CURRENT BALANCE
ASSET			
CURRENT ASSETS			
	A00023	BOC	.00
	A001	CAPITAL RECEIVABLE	.00
	A002	CHEQUE RETURN CHARGES RECEIVABLE	.00
	CB00	CASH	.00
	EQ001	SUSPENSE	.00
	PC00	PETTY CASH	.00
NON CURRENT ASSETS			
EQUITY			
N/A			
	E0001	DIRECTORS CURRENT ACCOUNT	500,000.00
EXPENSE			
ADMINISTRATIVE			
	E001	FUEL EXPENSE	.00
	E002	OTHER EXPENSE	.00
	E003	SALARY ADVANCE	.00
	E004	BUILDING RENT	.00
	E006	SALARY	.00
	E007	OFFICE MAINTENANCE	.00
SELLING AND DISTRIBUT...			
FINANCE AND OTHER			
	EA00001	ELECTRICITY BILL PAYMENT	.00
LIABILITY			
CURRENT LIABILITIES			

P&L

Date From : 2019-04-01   Date To : 2019-06-09   Search   Print

	Rs	TOTAL (Rs)
REVENUE		
(+) INTEREST	.00	
(+) PENALTY	.00	
(+) DUE INTEREST	.00	
(+) CHEQUE RETURN CHARGES	.00	
(+) DOCUMENT CHARGES	.00	
(=) TOTAL REVENUE		.00
EXPENSES		
(-) FUEL EXPENSE	.00	
(-) OTHER EXPENSE	.00	
(-) SALARY ADVANCE	.00	
(-) BUILDING RENT	.00	
(-) SALARY	.00	
(-) OFFICE MAINTENANCE	.00	
(-) ELECTRICITY BILL PAYMENT	.00	
(=) TOTAL EXPENSES		.00
PROFIT / (LOSS)		.00

Cash Book

Bank Book

Screencaps of the main interfaces of the mobile application (collector)

Screen 1

Helcy Holdings (Pvt) Ltd

| P | E |

Target Achieved 8.69%

Enter Loan Number

Enter Paid Amount

RESET FIELDS

Customer

Screen 2

Helcy Holdings (Pvt) Ltd

Customer : UDARIKA

Mobile No : 758487555

Loan Amount : 700,000

Start Date : 2019-06-17

End Date : 2019-08-17

Rental : 14,000

Duration : 60

Total Paid : 3,281

Screen 3

Helcy Holdings (Pvt) Ltd

Customer : UDARIKA

Mobile No : 758487555

Loan Amount : 700,000

Start Date : 2019-06-17

End Date : 2019-08-17

Rental : 14,000

Duration : 60

Total Paid : 3,281

Arrears : 318,719

Total Due : 836,719

Arrears Installments : 23

Closing Balance : 839,351

Total Penalty : 2,632

Screen 4

Helcy Holdings (Pvt) Ltd

End Date : 2019-08-17

Rental : 14,000

Duration : 60

Total Paid : 3,281

Arrears : 318,719

Total Due : 836,719

Arrears Installments : 23

Closing Balance : 839,351

Total Penalty : 2,632

Total Due Interest : 0

RECONNECT PRINTER

SETTINGS

Screen 5

Micro Finance

2019-07-11   CHANGE DATE

MARADANA   SEARCH

PRINT

LOAN	TIME	AMOUNT
5	10:44:46	5,000
14	11:59:15	1,000
7	12:38:36	222
17	13:01:30	333
22	13:25:19	123
COLLECTION TOTAL		6,678

Screen 6

Micro Finance

0%

Enter Port Number

SAVE SETTINGS

Micro Finance

PRINT LOAN DETAILS

Printed On : 2019-07-11

Customer : UDARIKA

Mobile No : 758487555

Loan No : 14

Loan Amount : 700,000

Start Date : 2019-06-17

End Date : 2019-08-17

Rental Amount : 14,000

Duration : 60.0

Total Paid : 3,281

Total Due : 836,719

Micro Finance

LOAN	TARGET	COLLECTED
1	1,000	0
2	4,000	0
3	12,000	0
4	2,500	0
5	1,240	5,000
6	8,000	0
7	10,000	222
8	8,000	100
9	12,000	0
10	0.00	0
11	4,000	0
14	14,000	1,000
15	8,000	0
16	0.00	2,000
17	2.000	333

Micro Finance

Duration : 60.0

Total Paid : 3,281

Total Due : 836,719

Arrears : 318,719

Closing Balance : 839,351

Outstanding Penalty : 2,632

Outstanding Due Interest : 0

Paid Penalty : 3,052

Paid Due Interest : 0

Date	Time	Amount	Penalty	Due Interest
2019-06-25	23:02:14	2,000	2,000	0
2019-07-01	23:11:35	3,333	52	0
2019-07-11	11:59:15	1,000	1,000	0

Screencaps of the main interfaces of the mobile application (owner)

EPAC

Username Enter Username
Password

LOGIN

EPAC :: Ledger Summary

2019-6-10

CHANGE DATE   SEARCH

DAILY TARGET

ROUTE	AMOUNT
MARADANA	29,000.00
TOTAL TARGET	29,000.00

YESTERDAY ISSUED LOAN

ROUTE	AMOUNT
MARADANA	0.00
TOTAL ISSUED LOAN	0.00

YESTERDAY COLLECTION

ROUTE	AMOUNT
MARADANA	0.00
TOTAL COLLECTION	0.00

TODAY ISSUED LOAN

ROUTE	AMOUNT
MARADANA	0.00
TOTAL ISSUED LOAN	0.00

EPAC :: Ledger

2019-6-10

CHANGE DATE

DAILY TARGET

ROUTE
MARADANA
TOTAL TA

YESTERDAY ISSUED

ROUTE
MARADANA
TOTAL ISSU

YESTERDAY COLLECTION

ROUTE	AMOUNT
MARADANA	0.00
TOTAL COLLECTION	0.00

TODAY ISSUED LOAN

ROUTE	AMOUNT
MARADANA	0.00
TOTAL ISSUED LOAN	0.00

Installment Report

Collection Report

Arrears Report

View Loan

Not Closed Loan Report

New Customer

New Loan

Loan Approvals

EPAC :: Installment Report

MARADANA

2019-3-14

[CHANGE DATE]   [SEARCH]

LOAN NO	DATE	AMOUNT
	TOTAL	0.00

EPAC :: Arrears Report

MARADANA

`1`   [SEARCH]

LOAN NO	CUSTOMER	ARR AMOUNT
1	INDRAJITH	60,000.00
2	INDRAJITH	190,586.00
3	INDRAJITH	22,560.00
4	INDRAJITH	18,979.20
	TOTAL SALE	292,125.20

EPAC

[VIEW LOAN]

Route Name

Customer

Mobile Number

Loan No

Loan Amount

Start Date

End Date

Rental

Duration

Total Paid

EPAC :: Not Closed Loan Report

MARADANA

2019-6-10

[CHANGE DATE]   [SEARCH]

LOAN NO	END DATE	CUSTOMER	DUE
1	2019-05-13	INDRAJITH	60,000.00
2	2019-04-30	INDRAJITH	190,000.00
3	2019-03-16	INDRAJITH	-12,000.00
4	2019-01-01	INDRAJITH	-72,000.00
		TOTAL DUE	166,000.00

EPAC :: New Loan

NIC Number

Full Name

Address

Mobile Number

Business Name

Business Address

Business Tel

[SAVE CUSTOMER]

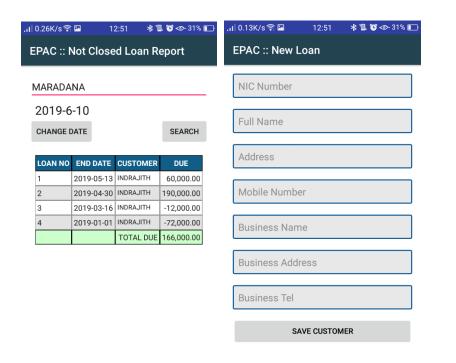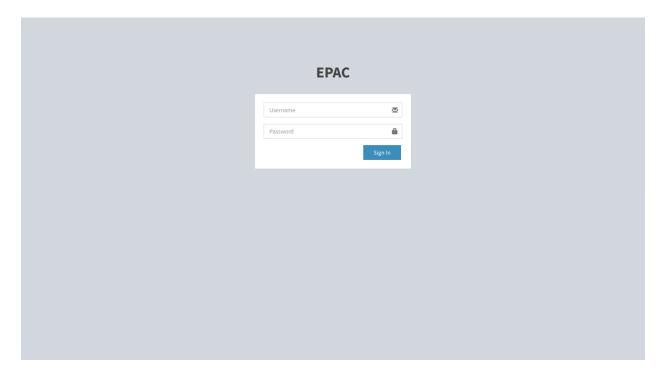Screencaps of the main interfaces of the web application

EPAC

Username ✉
Password 🔒
Sign In

EPAC ☰

USER

Menu

- 📄 Ledger Summery
- 📄 Installment Report
- 📄 Collection Report
- 📄 Arrears Report
- 📄 Not Closed Loans
- 🔍 View Loan
- ➕ New Customer
- ➕ New Loan
- ➕ Logout

Ledger Summary

🌐 EPAC > Ledger Summary

📅 | 06/10/2019

Search

Today Target

ROUTE ↕	TARGET ↕
MARADANA	29,000.00
TOTAL	**29,000.00**

Showing 1 to 1 of 1 entries   Previous | 1 | Next

Loans Issued Yesterday

ROUTE ↕	AMOUNT ↕
MARADANA	.00
TOTAL	**.00**

Showing 1 to 1 of 1 entries   Previous | 1 | Next

Collection Yesterday

ROUTE ↕	AMOUNT ↕
MARADANA	.00
TOTAL	**.00**

Showing 1 to 1 of 1 entries   Previous | 1 | Next

Loans Issued Today

ROUTE ↕	AMOUNT ↕
MARADANA	.00
TOTAL	**.00**

Showing 1 to 1 of 1 entries   Previous | 1 | Next

Collection Today

ROUTE ↕	AMOUNT ↕
MARADANA	.00
TOTAL	**.00**

Showing 1 to 1 of 1 entries   Previous | 1 | Next

EPAC ☰

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Installment Report

EPAC > Installment Report

MARADANA	⬍

📅 06/10/2019

Search

LOAN NO ↓↑	DATE ↓↑	AMOUNT ↓↑
No data available in table		
	TOTAL	.00

Showing 0 to 0 of 0 entries

Previous | Next

EPAC ☰

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Collection Report

EPAC > Collection Report

MARADANA	⬍

📅 06/10/2019

Search

LOAN NO ↓↑	CUSTOMER ↓↑	PAYABLE ↓↑	TODAY PAID ↓↑	ARREARS ↓↑	TOT DUE ↓↑
No data available in table					
		.00	.00	.00	.00

Showing 0 to 0 of 0 entries

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EPAC ☰

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Arrears Report

EPAC > Arrears Report

MARADANA	⬍

Enter Arrears Days..

Search

LOAN NO ↓↑	CUSTOMER ↓↑	ARREARS AMOUNT ↓↑
No data available in table		
	TOTAL	.00

Showing 0 to 0 of 0 entries

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EPAC

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- ➕ New Loan
- ➕ Logout

Not-Closed Loan Report

MARADANA

📅 06/10/2019

Search

LOAN NO	CUSTOMER	END DATE	DUE
No data available in table			
		TOTAL	.00

Showing 0 to 0 of 0 entries

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EPAC

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- ➕ New Loan
- ➕ Logout

View Loan

1/791770797V/INDRAJITH

Search

Route Name	MARADANA
Customer	INDRAJITH
Mobile Number	773372443
Loan Number	1
Loan Amount	50,000
Start Date	03/14/2019
End Date	05/13/2019
Rental	1,000
Duration	60
Total Paid	0
Total Due	60,000
Arrears	60,000
Outstanding Penalty	3,022
Outstanding Due Interest	2,890
Penalty Paid	0
Due Interest Paid	0
Closing Balance	65,912

DATE	TIME	PAID AMOUNT
No data available in table		

Showing 0 to 0 of 0 entries

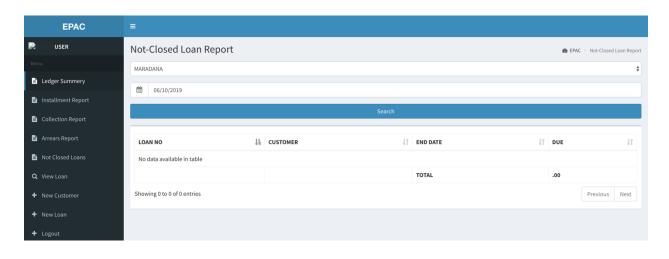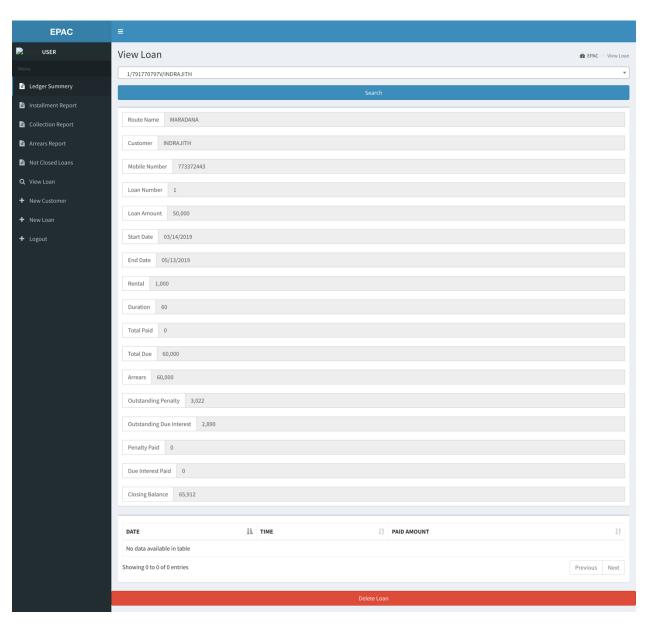Previous | Next

Delete Loan

Thank you for your time. If you need more information please request a demo version.