



*Biisho Tech*

# ETHI-CREDIT MICROFINANCE SYSTEM

*Presented by: Biisho Team*

## Ethi-Credit Microfinance Management System

Empowering financial inclusion through efficient microfinance management and strategic partnerships

Get Started →

Learn More

### Comprehensive Financial Solutions

Our platform provides powerful tools for both members and administrators

# SYSTEM ACL

01  
Member

02  
Loan Officer

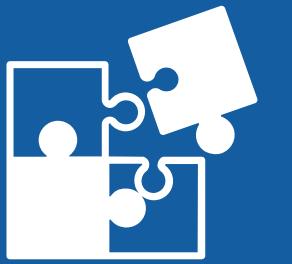
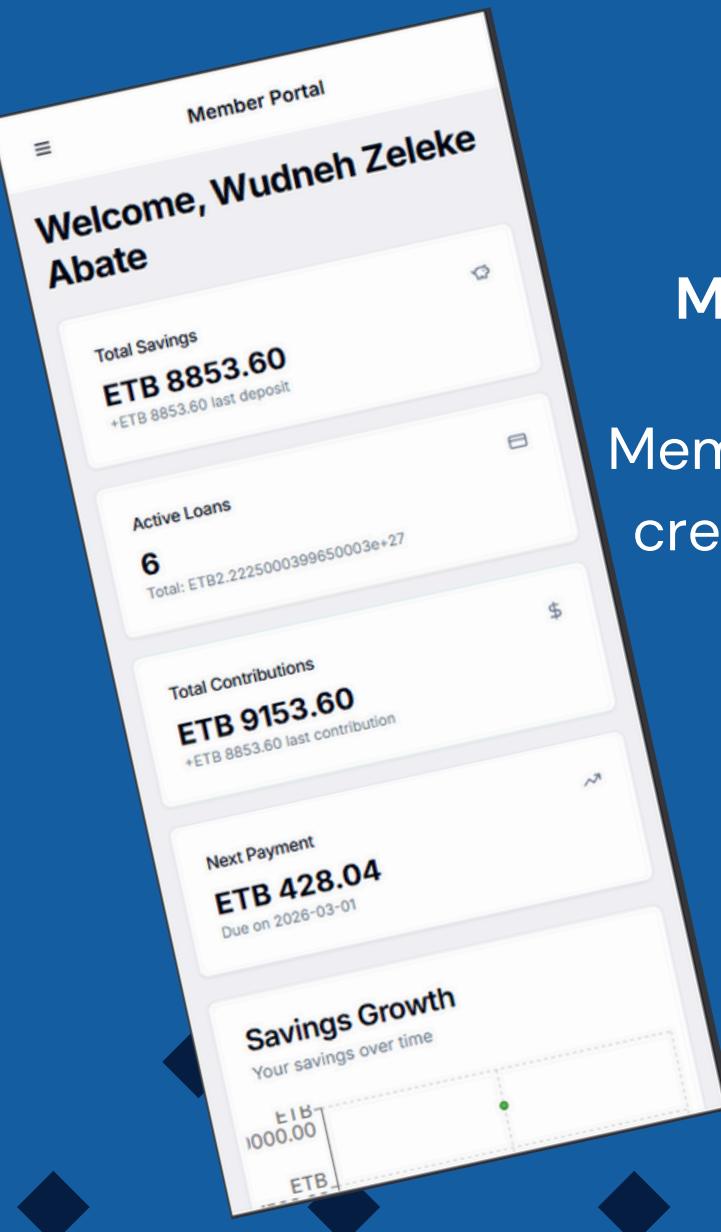
03  
Branch Manager

04  
Regional Manager

05  
Super Admin



# MEMBERSHIP REGISTRATION



## MEMBERSHIP REQUEST

Members request using Ethio credit microfinance member self care application



## SYNC FROM ERP DATA

Member data is automatically synced from the ERP API, and registration is also automated.



# ADMIN DASHBOARD

Overview

# ADMIN DASHBOARD OVERVIEW

Enables admins to manage system transactions, members, and settings.

Microfinance Admin

- [Dashboard](#)
- [Members](#)
- [Add Member](#)
- [Loans](#)
- [Approval History](#)
- [Disburse Loans](#)
- [Loan Calculator](#)
- [Loan Documents](#)
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A Admin FINANCE ADMIN

[Log out](#)

Dashboard

Dashboard

Total Members 6

Active Loans 6

Total Savings \$ 43 387,26 ETB

Pending Approvals 1

Overview Loans Savings

**Loan Activity**  
Loan applications and disbursements over time

Month	Applications	Disbursements
Jan	12	8
Feb	14	13
Mar	13	11
Apr	16	14
May	19	15
Jun	22	18

**Loan Status Distribution**  
Current status of all loans

Status	Count
PENDING	1
DISBURSED	6

# ADMIN DASHBOARD

## Ability to Manage Member Loans

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### Dashboard

#### Loan Details

Loan ID	Member Name	Amount	Interest Rate	Tenure (Months)	Status	Created At	Actions
7	Wudneh Zeleke Abate	ETB 5,000.00	5%	12	DISBURSED	3/1/2025	<button>View</button>
6	Wudneh Zeleke Abate	ETB 3,996.00	12%	12	DISBURSED	3/1/2025	<button>View</button>
5	Wudneh Zeleke Abate	ETB 5,000.00	5%	12	DISBURSED	3/1/2025	<button>View</button>
4	Wudneh Zeleke Abate	ETB 3,000.00	12%	12	DISBURSED	3/1/2025	<button>View</button>
3	Wudneh Zeleke Abate	ETB 2,000.00	12%	12	DISBURSED	3/1/2025	<button>View</button>
2	Wudneh Zeleke Abate	ETB 1,000.00	12%	12	DISBURSED	2/28/2025	<button>View</button>

# ADMIN DASHBOARD OVERVIEW

## Handle Reporting

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### Dashboard

### Dashboard

Total Members 6

Active Loans 6

Total Savings 43 387,26 ETB

Pending Approvals 1

Overview Loans Savings

### Loan Repayment Trends

Monthly loan repayments over time

Month	Repayments (ETB)
Jan	100,000,000
Feb	400,000,000
Mar	200,000,000
Apr	450,000,000
May	1,000,000,000
Jun	800,000,000

# ADMIN DASHBOARD

Manage accounting and ledger transactions.

## Savings & Transactions

### Total Savings

Your current savings balance

**ETB 8,853.60**

### Recent Transactions

Your latest financial activities

Date	Type	Amount
Invalid Date	MEMBERSHIP_FEE	ETB 5.00
Invalid Date	SAVINGS	ETB 8,853.60
Invalid Date	LOAN_REPAYMENT	ETB 300.00
Invalid Date	MEMBERSHIP_FEE	ETB 5.00
Invalid Date	SAVINGS	ETB 8,853.60
Invalid Date	SAVINGS	ETB 8,853.60
Invalid Date	MEMBERSHIP_FEE	ETB 5.00

# ADMIN DASHBOARD OVERVIEW

## Monitor individual member data

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Log out

### Dashboard

[← Back to Members](#)

[Print](#)  [Export](#)

#### Member Information

Name	Merertu Fekade Baylssa	Member Number	1
ET Number	5410	Email	N/A
Phone	N/A	Division	Finance
Department	N/A	Section	SR-Finance
Group	SR-Shop Support Finance Group		

#### Financial Summary

Total Savings	ETB 15,121.26	Total Contributions	ETB 7,590.42
Cost of Share	ETB 0.00	Registration Fee	ETB 0.00
Membership Fee	ETB 15.00	Willing Deposit	ETB 0.00

#### Member Ledger

All Transactions Savings Fees Loans

Date	Type	Amount



# Member Self Care Portal Overview



Apply Membership Request

View personal savings, loan, and fee transactions

Apply loan

Loan Repayment

Self care reports

Metrics and Performance

Union employee payroll



## Membership Registration Process

The screenshot shows a mobile application interface titled "Membership Requests". At the top, it says "Your Membership Requests" and "View and manage your membership requests". Below this is a table with columns "Request Type" and "Status". A blue button labeled "New Membership Request" is visible at the bottom left of the screen.

# Membership Request

## Membership Registration Process

1. Submit membership requests through the member portal
2. Loan officer reviews the request
3. Approve, register, and onboard the association."

# Member self care overview

≡ Member Portal

## Welcome, Wudneh Zeleke Abate

Total Savings **ETB 8853.60**  
+ETB 8853.60 last deposit

Active Loans **6**  
Total: ETB2.2225000399650003e+27

Total Contributions **ETB 9153.60**  
+ETB 8853.60 last contribution

Next Payment **ETB 428.04**  
Due on 2026-03-01

### Savings Growth

Your savings over time

ETB 1000.00  
ETB 750.00  
ETB 500.00  
ETB 250.00  
ETB 0.00

2025-01-31

Member Portal

- Dashboard
- Savings & Transactions
- Loans
- Apply for Loan
- Loan Calculator
- KYC Documents
- Membership Requests
- Reports
- My Profile
- Settings

Member

Log out

## Welcome, Wudneh Zeleke Abate

Total Savings **ETB 8853.60**  
+ETB 8853.60 last deposit

Active Loans **7**  
Total: ETB3.400222500039963e+31

Total Contributions **ETB 9153.60**  
+ETB 8853.60 last contribution

Next Payment **ETB NaN**  
Due on N/A

### Savings Growth

Your savings over time

ETB 1000.00  
ETB 750.00  
ETB 500.00  
ETB 250.00  
ETB 0.00

2025-01-31

### Loan Repayment Schedule

Your loan repayment progress

ETB 1600.00  
ETB 1300.00  
ETB 1000.00  
ETB 700.00  
ETB 400.00  
ETB 100.00  
ETB 0.00

2026-03-01 2026-01-01 2025-11-01 2025-09-01 2025-07-01 2025-04-01

### Quick Actions

Common tasks you might want to perform

Apply for a Loan

### Recent Transactions

Your most recent financial activities

SAVINGS  
2025-03-31 +ETB8853.60

# Member self care overview

The mobile application displays a summary of savings and recent financial activities. At the top, it shows "Total Savings" of ETB 8,853.60. Below this, a table lists recent transactions:

Date	Type	Amount
Invalid Date	MEMBERSHIP_FEE	ETB 5.00
Invalid Date	SAVINGS	ETB 8,853.6
Invalid Date	LOAN_REPAYMENT	ETB 300.00
Invalid Date	MEMBERSHIP_FEE	ETB 5.00
Invalid Date	SAVINGS	ETB 8,853.6
Invalid Date	SAVINGS	ETB 8,853.6

### Member Portal

#### Loan Calculator

Calculate your potential loan payments

Loan Amount (ETB)

Enter the amount you wish to borrow

Annual Interest Rate (%)

Enter the annual interest rate

Loan Term (months)

Enter the loan term in months

Repayment Frequency

Monthly

Choose how often you want to make payments

**Calculate Loan**

#### Loan Calculation Results

Payment Amount:  
**102.92 ETB**

Per monthly payment

Total Payment:

The mobile application displays a list of membership requests. It includes a header with "Your Membership Requests" and "View and manage your membership requests". A table lists requests with columns for Request Type, Status, and Date. A blue button labeled "New Membership Request" is visible.

Request Type	Status	Date
MEMBERSHIP_FEE	Pending	2023-10-01
SAVINGS	Approved	2023-09-30
LOAN_REPAYMENT	Rejected	2023-10-01
MEMBERSHIP_FEE	Pending	2023-10-01
SAVINGS	Approved	2023-09-30
SAVINGS	Approved	2023-09-30

# Member self-care Portal overview

**Member Portal**

**My Loans**

[Apply for a New Loan](#)

[Active Loans](#) [Pending Applications](#) [Loan History](#)

**Loan #9**  
Applied on Mar 1, 2025

Loan Amount: **ETB 3,400.00** Interest Rate: **1200%** Tenure: **12 months** Status: **\$ DISBURSED**

Repayment Progress: NaN%

**Recent Repayments**

Date	Amount	Reference	Source
Apr 1, 2025	ETB 3,400.83	N/A	ERP_PAYROLL
May 1, 2025	ETB 3,400.83	N/A	ERP_PAYROLL
Jun 1, 2025	ETB 3,400.83	N/A	ERP_PAYROLL

[View Details](#) [Repayment Schedule](#)

**Loan #7**  
Applied on Mar 1, 2025

Loan Amount: **ETB 5,000.00** Interest Rate: **5%** Tenure: **12 months** Status: **\$ DISBURSED**

**Member**

[Log out](#)

**Member Portal**

**Apply for a Loan**

[Download Loan Agreement Template](#)

Please download, review, and sign the loan agreement before uploading.

**Loan Amount (ETB)**

**Interest Rate (%)**

**Loan Tenure (months)**

**Loan Purpose**

**Co-Signer 1**

Select Co-Signer 1



# SYSTEM FLOW

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# 1. Member data synced from the ERP API

**Dashboard**

**Members List**

March 2025 Filter members... Add Member Import Members Export CSV Columns

<input type="checkbox"/> Member Number	ET Number	Name ↑	Division	Department	Group	Effective Date	Current Month Savings	Total Contributions	Loan Repayments	Willing Deposit	...
<input type="checkbox"/> 1	5410	Merertu Fekade Baylssa	Finance		SR-Shop Support Finance Group	March 2025	ETB 5,040.42	ETB 5,890.42	ETB 0.00	ETB 0.00	...
<input type="checkbox"/> 2	5414	Wudneh Zeleke Abate	Sales	Residential Direct Channel	SR-Service Center Group-Negele Borena	March 2025	ETB 8,853.60	ETB 9,153.60	ETB 0.00	ETB 0.00	...
<input type="checkbox"/> 4	5419	Buzunesh Filfilu Demissie	Sales	Large and SOHO/SME Enterprise Management	NAAZ-Enterprise Sales Group	March 2025	ETB 6,271.02	ETB 6,271.02	ETB 0.00	ETB 0.00	...
<input type="checkbox"/> 9	5432	Woinhareg Tolla Weyessa	Communication	Trade Marketing and Brand Management	Zonal POS Branding Group 2	March 2025	ETB 7,234.50	ETB 11,116.50	ETB 0.00	ETB 0.00	...
<input type="checkbox"/> 10	5433	Solomon Gebre Medhin Meles	Sales	Residential Direct Channel	NER-Service Center Group-	March 2025	ETB 6,938.26	ETB 19,878.26	ETB 0.00	ETB 0.00	...

## 2. Automatic monthly savings process based on ERP data.

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Log out

### Dashboard

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Print Export

#### Member Information

Name	Merertu Fekade Baylssa	Member Number	1
ET Number	5410	Email	N/A
Phone	N/A	Division	Finance
Department	N/A	Section	SR-Finance
Group	SR-Shop Support Finance Group		

#### Financial Summary

Total Savings	ETB 15,121.26	Total Contributions	ETB 7,590.42
Cost of Share	ETB 0.00	Registration Fee	ETB 0.00
Membership Fee	ETB 15.00	Willing Deposit	ETB 0.00

#### Member Ledger

All Transactions Savings Fees Loans

Date	Type	Amount

# 3. MANAGE LOANS

## Dashboard

### Loan Details

Loan ID	Member Name	Amount	Interest Rate
9	Wudneh Zeleke Abate	ETB 3,400.00	1200%
8	Wudneh Zeleke Abate	ETB 2,222.00	5%
7	Wudneh Zeleke Abate	ETB 5,000.00	5%
6	Wudneh Zeleke Abate	ETB 3,996.00	12%
5	Wudneh Zeleke Abate	ETB 5,000.00	5%
4	Wudneh Zeleke Abate	ETB 3,996.00	12%
3	Wudneh Zeleke Abate	ETB 5,000.00	5%
2	Wudneh Zeleke Abate	ETB 3,996.00	12%
1	Wudneh Zeleke Abate	ETB 5,000.00	5%

# 4. Loan Repayment

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Log out

## Repayment Schedule

Due Date	Amount	Status
4/1/2025	ETB 3400.83	[yellow bar]
5/1/2025	ETB 3400.83	[yellow bar]
6/1/2025	ETB 3400.83	[yellow bar]
7/1/2025	ETB 3400.83	[yellow bar]
8/1/2025	ETB 3400.83	[yellow bar]
9/1/2025	ETB 3400.83	[yellow bar]
10/1/2025	ETB 3400.83	[yellow bar]
11/1/2025	ETB 3400.83	[yellow bar]
12/1/2025	ETB 3400.83	[yellow bar]
1/1/2026	ETB 3400.83	[yellow bar]
2/1/2026	ETB 3400.83	[yellow bar]
3/1/2026	ETB 3400.83	[yellow bar]



# LOAN REPAYMENT

## Growth

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## Customer Satisfaction

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# ACCOUNT AND REPORT

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## Acocunting

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## Reporting

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## Analytics

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# MEMBER

## Profitability

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## Customer Value

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## Innovation

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