



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

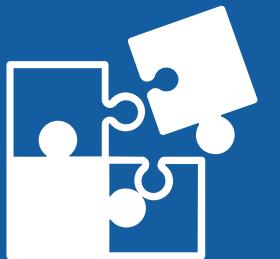
03
Branch Manager

04
Regional Manager

05
Super Admin



MEMBERSHIP REGISTRATION



MEMBERSHIP REQUEST

Members submit requests through the 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

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

Microfinance Admin

- [Dashboard](#)
- [Members](#)
- [Add Member](#)
- [Loans](#)
- [Approval History](#)
- [Disburse Loans](#)
- [Loan Calculator](#)
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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 | 12 |
| Mar | 13 | 10 |
| Apr | 16 | 13 |
| May | 18 | 14 |
| 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> |

Handle Reporting

Microfinance Admin

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Log out

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 | -50,000 |
| Feb | 10,000 |
| Mar | -10,000 |
| Apr | 40,000 |
| May | 80,000 |
| Jun | 50,000 |

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

Monitor individual member data

Microfinance Admin

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A Admin FINANCE ADMIN

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, there is a table with columns "Request Type" and "Status". A blue button labeled "New Membership Request" is visible at the bottom left. The background of the app is dark grey.

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 600.00
ETB 700.00
ETB 800.00
ETB 900.00
ETB 1000.00

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

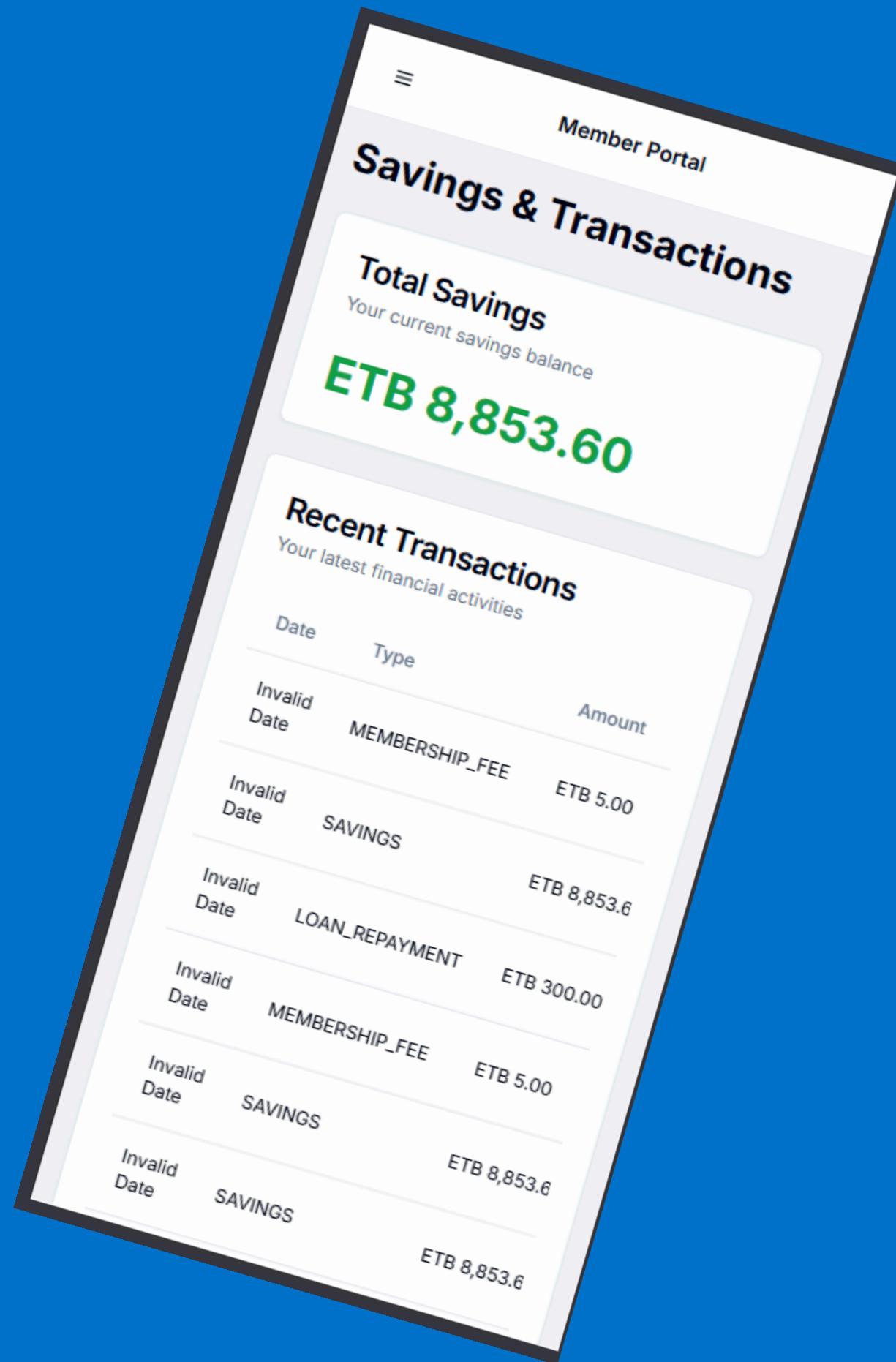
Apply for a Loan

Recent Transactions

Your most recent financial activities

SAVINGS
2025-03-31 +ETB8853.60

Member self care overview



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:

Member Portal

Membership Requests

Your Membership Requests
View and manage your membership requests

| Request Type | Status | Date |
|-------------------------------|--------|------|
| New Membership Request | | |

Member self-care Portal

View personal savings, loan, and fee transactions

Member Portal

- Dashboard
- Savings & Transactions
- Loans**
- Apply for Loan
- Loan Calculator
- KYC Documents
- Membership Requests
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- Settings

Member

Log out

My Loans

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 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

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Duis vulputate nulla at ante rhoncus, vel efficitur felis condimentum. Proin odio odio.

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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Dashboard

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Print Export

Member Information

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|------------|-------------------------------|---------------|------------|
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| 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

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|----------------|---------------|---------------------|--------------|
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| 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 MEMBERS LOANS

Dashboard

Loan Details

| Loan ID | Member Name | Amount | Interest |
|---------|---------------------|--------------|----------|
| 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% |
| | Wudneh Zeleke Abate | ETB 5,000.00 | 5% |
| | Abate | ETB 0.00 | |

4. Handle Loan Repayment

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Repayment Schedule

| Due Date | Amount | Status |
|-----------|-------------|--------|
| 4/1/2025 | ETB 3400.83 | - |
| 5/1/2025 | ETB 3400.83 | - |
| 6/1/2025 | ETB 3400.83 | - |
| 7/1/2025 | ETB 3400.83 | - |
| 8/1/2025 | ETB 3400.83 | - |
| 9/1/2025 | ETB 3400.83 | - |
| 10/1/2025 | ETB 3400.83 | - |
| 11/1/2025 | ETB 3400.83 | - |
| 12/1/2025 | ETB 3400.83 | - |
| 1/1/2026 | ETB 3400.83 | - |
| 2/1/2026 | ETB 3400.83 | - |
| 3/1/2026 | ETB 3400.83 | - |



LOAN REPAYMENT

Growth

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Duis vulputate nulla at ante rhoncus, vel efficitur felis condimentum. Proin odio odio.

Customer Satisfaction

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Duis vulputate nulla at ante rhoncus, vel efficitur felis condimentum. Proin odio odio.

ACCOUNT AND REPORT

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Duis vulputate nulla at ante rhoncus, vel efficitur felis condimentum. Proin odio odio.



Acocunting

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Duis vulputate nulla at ante rhoncus, vel efficitur felis condimentum. Proin odio odio.



Reporting

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Analytics

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MEMBER

Profitability

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Duis vulputate nulla at ante rhoncus, vel efficitur felis condimentum. Proin odio odio.

Customer Value

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Duis vulputate nulla at ante rhoncus, vel efficitur felis condimentum. Proin odio odio.

Innovation

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Duis vulputate nulla at ante rhoncus, vel efficitur felis condimentum. Proin odio odio.



Biish Tech

Thank You

Evaluating Our Technological Advancements



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