



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

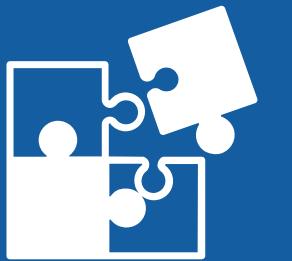
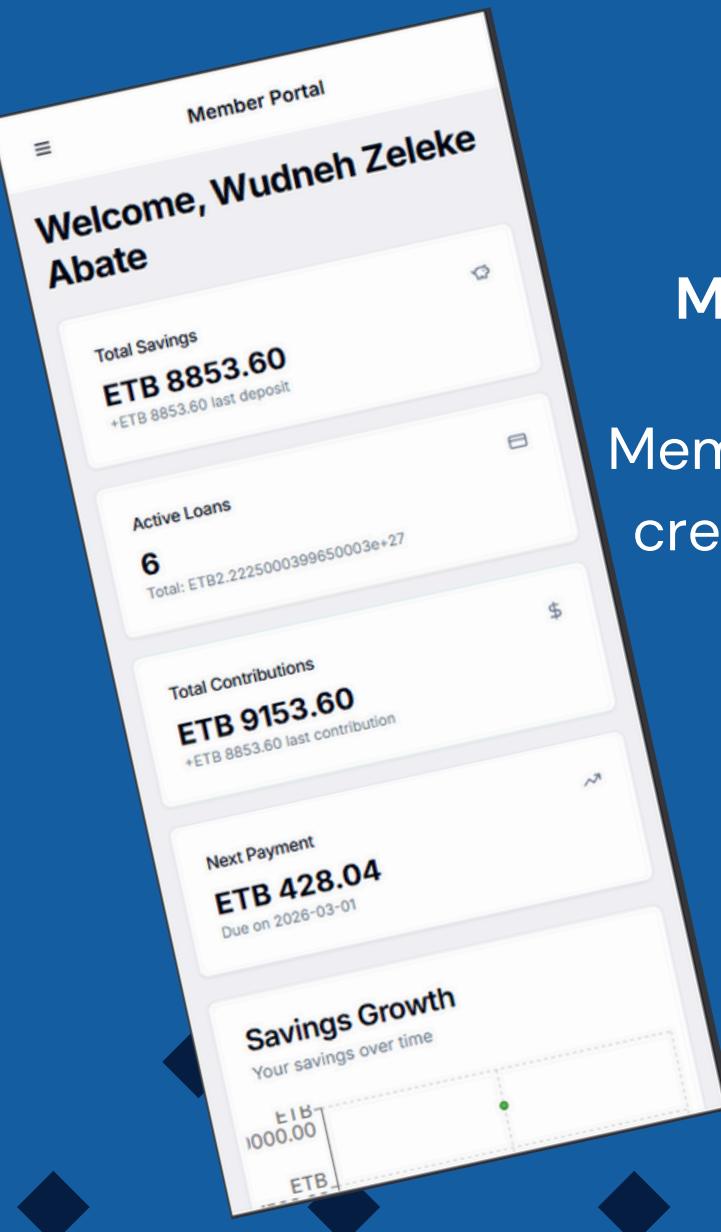
Our platform provides powerful tools for both members and administrators

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

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

Microfinance Admin

- [Dashboard](#)
- [Members](#)
- [Add Member](#)
- [Loans](#)
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- [Loan Calculator](#)
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- [Loan Approval Dashboard](#)
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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	Repayment Amount (ETB)
Jan	-80,000
Feb	20,000
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

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Dashboard

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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

Membership Requests

Your Membership Requests

View and manage your membership requests

New Membership Request

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 interface displays a "Member Portal" header. Below it, a large green banner reads "Savings & Transactions". Underneath, a section titled "Total Savings" shows a balance of "ETB 8,853.60". A "Recent Transactions" section lists several entries:

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

The "Member Portal" header is visible at the top. The main content area is titled "Loan Calculator" with the sub-instruction "Calculate your potential loan payments". It contains four input fields:

- Loan Amount (ETB): 222
- Annual Interest Rate (%): 222
- Loan Term (months): 3
- Repayment Frequency: Monthly (dropdown menu)

Below these fields is a "Calculate Loan" button. The results section is titled "Loan Calculation Results" and displays:
Payment Amount:
102.92 ETB
Per monthly payment
Total Payment:

The "Member Portal" header is visible at the top. The main content area is titled "Membership Requests" with the sub-instruction "View and manage your membership requests". It includes a table with columns "Request Type", "Status", and "Date". A blue "New Membership Request" button is located at the bottom left of this section.

A second "Membership Requests" interface is shown below it, which is identical in layout and content to the first one.

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
- Reports
- My Profile
- 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

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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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Print Export

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Group	SR-Shop Support Finance Group		

Financial Summary

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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 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%
	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

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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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Biish Tech

Thank You

Evaluating Our Technological Advancements



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