

GOVERNMENT OF THE PEOPLE'S REPUBLIC OF BANGLADESH

Microcredit Regulatory Authority (MRA)



Development of a Microfinance Information Database
Management System (MFI-DBMS) for the Entire
Microfinance Sector of Bangladesh.

User Manual

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Submitted by:

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Acronyms and Abbreviation

GIS	Geographic Information System
HTML	Hyper Text Mark-up Language
MFI	Microfinance Institute
MRA	Microcredit Regulatory Authority
OS	Operating System
PHP	PHP: Hypertext Pre-processor
SQL	Structured Query Language
URL	Uniform Resource Locator
MFI-DBMS	Microfinance Information Database Management System
MFI	Microfinance Institutes
MIS	Management Information System
MRA	Microcredit Regulatory Authority
RDBMS	Relational Database Management System
SQL	Structured Query Language
SRDI	Soil Resource Development Institute
SRS	Software Requirements Specification
ToR	Terms of Reference
UAT	User Acceptance Testing
UML	Unified Modeling Language

Chapter 1: Overview of the System

1.1 MFI-DBMS Overview

MFI-DBMS web portal has been developed for Microcredit Regulatory Authority setting up a Microfinance Information Database Management System (MFI-DBMS) intends to apply a part of the proceeds of developing a National Level Database Information System for the entire Microfinance sector of Bangladesh.

The URL of MFI-DBMS is <http://116.193.216.100/mfi-dbms/> . Click on the URL or type the URL at address bar of your browser and press enter. The home page will be appeared showing the following screen.

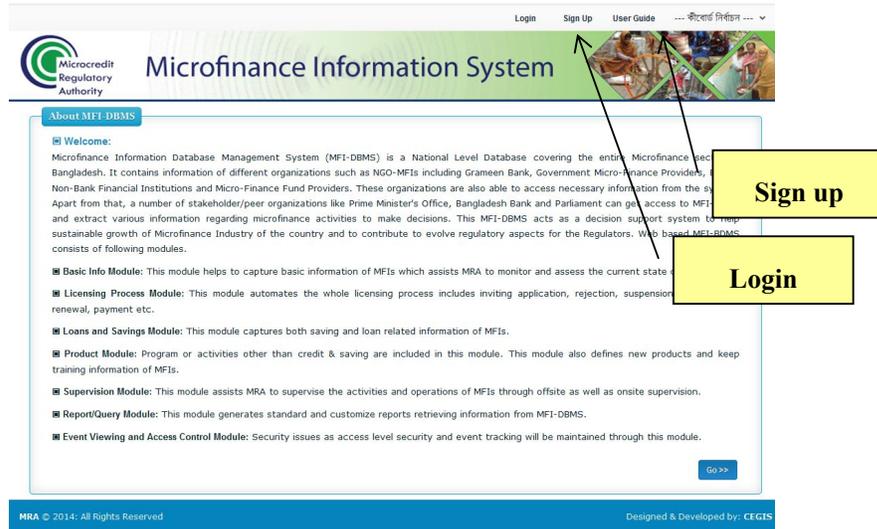


Figure 1.1: MFI-DBMS Main Page

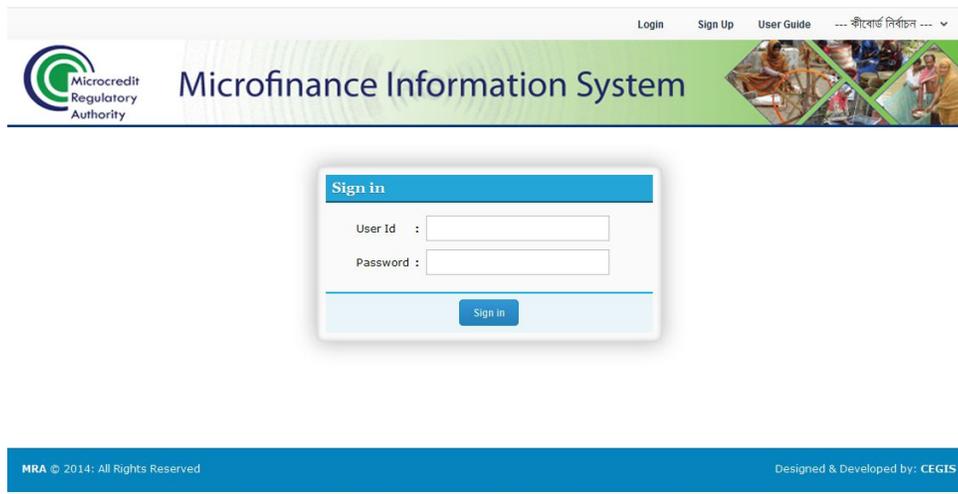


Figure 1.2: MFI-DBMS Login Page

1.2 Login

Login: Click on the Login. A login screen will appear. Login Screen will ensure that unauthorized user cannot access to the web Application. For first time MRA will provide user name and password after that MFI can be change the user name and password.

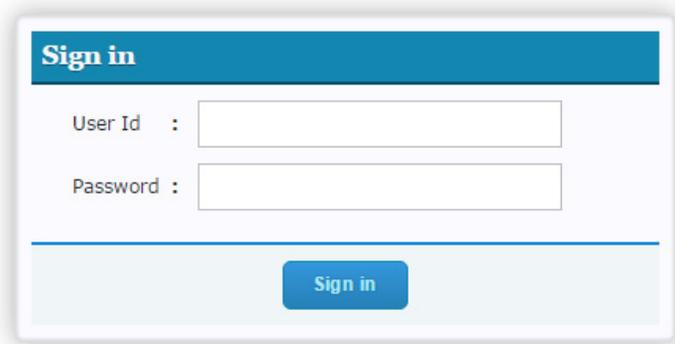


Figure 1.3: Login Window

Type your User ID, Password. Then Click on Sign in button to log in the application Editor. After successful login the following screen will appear:

1.3 Main Interface

After Logging on to Main Application, following window will appear. Left side of the window contains the name modules and after clicking modules get sub modules. Clicking on each sub module will provide facilities to perform as for MFI and MRA admin. MRA admin is main administrator of the MFI-DBMS.

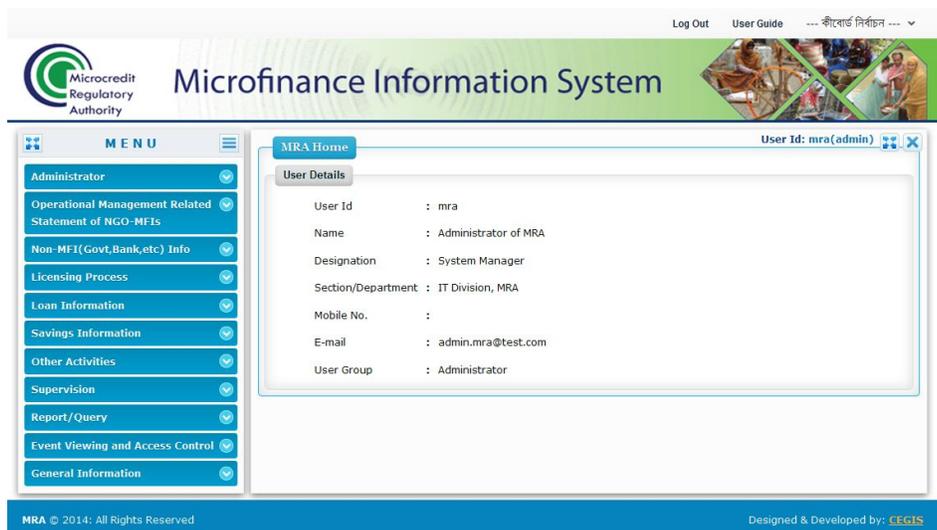


Figure 1.4: Main Page

Chapter 2: Operational Management Related Statement of NGO-MFIs

2.1 Operational Management Related Statement of NGO-MFIs

Each MFI has some basic information which is required to identify an MFI. The MRA uses this information to monitor and assess the current state of the MFI as well as communicate with the MFI. MFI provide this information during the license application and updates this as and when required. Basic module help to capture and maintain this basic information of all MFIs such as name, address, registration authority, human resources, assets etc. A Data Entry Form will be designed and shared with MRA officials. The form has finalized after incorporating comments and suggestions of the officials. To prevent punching error during data entry of geographic data (division, district, etc.) a list of names from the data dictionary has presented. Operational Management has been developed for two categories, there are: New License Applicant and Licensed MFI. The descriptions of sub menu is given in the following section.

2.1.1 Basic Information

2.1.1.1 Primary Information

MFI add their own information in this window

1. Name of NGO-MFIs
2. License No.
3. Licensing Year

The screenshot shows a web application window titled "Primary Information" with a user ID of "anis112@yahoo.com". The form contains the following data:

Name of NGO-MFIs	:	Test Org of ARH
License No.	:	MRA-453/23-2015
Licensing Year	:	2015
Date of License Issue	:	2015-11-30
Primary Registration Act	:	<input type="checkbox"/> The Societies Registration Act - 2006 <input type="checkbox"/> Trust Act - 2007

A "Next" button is located at the bottom center of the form.

Figure 2.1: Primary Information

4. Basic Information
5. Date of License Issue
6. Primary Registration Act

2.1.1.2 Address of Organization

1. Name of Organization
2. Select the Address Type from dropdown list (Head Office or Liaison Office)
3. Enter the Address details
4. Select the District Name form dropdown list
5. Select the Upazila Name form dropdown list

6. Select the Union Name form dropdown list
7. Select the Mauza Name form dropdown list
8. Enter the Mahalla/Post Office Name
9. Enter the Road Name/Village Name
10. Enter the Phone No.
11. Enter the Mobile No.
12. Enter the Fax Number
13. Enter the E-mail address

The screenshot shows a web form titled "Address of Organization (Add)". At the top right, it displays "User Id: anis112@yahoo.com". The form fields are as follows:

- Name of Organization : Text Org of ARH
- Address Type : ---Select---
- Address : [Text Area]
- District : ---Select---
- Upazila : ---Select---
- Union : ---Select---
- Mauza : ---Select---
- Mahalla/Post Office : [Text Box]
- Road Name/Village : [Text Box]
- Phone No. : [Text Box]
- Mobile No. : [Text Box]
- Fax : [Text Box]
- E-mail : [Text Box]

Figure 2.2: Address of Organization

2.1.1.3 Branch Information

In order to capture branch information, please follow the steps given below:

1. Select the Office Type form dropdown list
2. Enter the Office Name
3. Enter the Mailing Address
4. Select the District Name form dropdown list
5. Select the Upazila Name form dropdown list
6. Select the Union Name form dropdown list
7. Select the Mauza Name form dropdown list

Add Office Information
User Id: aad

Name of Organization :	Association for Advancement & Development(AAD)
Office Type :	Head Office *
Office Name :	*
Mailing Address :	*
District :	---Select--- *
Upazila :	---Select--- *
Union :	---Select--- *
Mauza :	---Select--- *
Mahalla/Post Office :	*
Road Name/Village :	*
E-mail :	*
Phone no. :	
Mobile no. :	*
Fax :	
Latitude :	*
Longitude :	*

Back to Office List
Save & Next

Figure 2.3: Address of Organization

8. Enter the Mahalla/Post Office
9. Enter the Road Name/Village
10. Enter the E-mail
11. Enter the Phone no.
12. Enter the Mobile no
13. Enter the Fax
14. Enter Latitude which is collected form Mobile device (Example: 23.781537)
15. Enter Longitude which is collected form Mobile device (Example: 90.413413)
16. Please click **Save & Next** button.

If the Office Type is Head Office then you have to Enter 10-13 otherwise those field will not be shown.

After clicking Save & Next button, following screen will be appeared.

If the Office Type is Head Office then you have to Enter 10-13 otherwise those field will not be shown.

After clicking Save & Next button, following screen will be appeared.

Figure 2.4: Upload picture of Branch Office

Please follow the following steps to upload the picture of the branch:

Click on Upload Picture Box and browse your desire location to upload picture.

Picture of office building should clearly contain the Signboard of respective office (Head office/branch Office). Without this attachment (picture) the form will not be accepted. Size of the Picture must not be higher than 300 KB.

After finish this form click Upload & Next button the Branch information is registered.

There are some options such as Back to Home, Back to Branch List, Add Another Branch or Edit in this portal.

Again the process will be continued for another branch information entry.

You can Edit or Delete any Branch Information in this web portal.

2.1.1.4 Operational Management Related Statement

1. Period
2. Name of Organization
3. Enter the General Body (Number of Member: Male)
4. Enter the General Body (Number of Member: Female)
5. Enter the General Body (Number of Yearly Meeting Held)
6. Select the General Body (Date of Last Meeting)
7. Enter the General Body (Number of Participant in the Last Meeting)
8. Select the Executive Body (Expiry Date)
9. Enter the Executive Body (Number of Member : Male)
10. Enter the Executive Body (Number of Member : Female)

11. Enter the Executive Body (Number of Yearly Meeting Held)
12. Select the Executive Body (Date of Last Meeting)
13. Enter the Executive Body (Number of Participant in the Last Meeting)
14. Choose the option in Operational Policies/Manual (Service Rules)

Operational Management Related Statement of NGO-MFIs User Id: anis112@yahoo.com

Period : Jan/2016 to Jun/2016

Name of Organization : Test Org of ARH

General Body

01. Number of Member :

a) Male :

b) Female :

02. Number of Yearly Meeting Held :

03. Date of Last Meeting :

04. Number of Participant in the Last Meeting :

Executive Body

05. Expiry Date :

06. Number of Member :

a) Male :

b) Female :

07. Number of Yearly Meeting Held :

08. Date of Last Meeting :

09. Number of Participant in the Last Meeting :

Operational Policies/Manual

10. Service Rules : Yes No

11. Financial Policy : Yes No

12. Savings and Credit Policy : Yes No

13. NIS & Anti Money Laundering Guideline : Yes No

14. Citizen Charter : Yes No

Human Resources Involved in Microcredit Program

15. Branch :

a) Male :

b) Female :

16. Regional Office :

a) Male :

b) Female :

17. Head Office :

a) Male :

b) Female :

Human Resources Involved in Organization(Including Microfinance)

18. Branch :

a) Male :

b) Female :

19. Regional Office :

a) Male :

b) Female :

20. Head Office :

a) Male :

b) Female :

21. Amount of Highest Monthly Salary :

22. Designation for Highest Monthly Salary :

23. Amount of Lowest Monthly Salary :

24. Designation for Lowest Monthly Salary :

25. Management Related Other Information :

Figure 2.5: Operational Management Related Statement

15. Choose the option in Operational Policies/Manual (Financial Policy)
16. Choose the option in Operational Policies/Manual (Savings and Credit Policy)
17. Choose the option in Operational Policies/Manual (NIS & Anti Money Laundering Guideline)
18. Choose the option in Operational Policies/Manual (Citizen Charter)
19. Enter the Human Resources Involved in Microcredit Program (Branch :Male)
20. Enter the Human Resources Involved in Microcredit Program (Branch :Female)
21. Enter the Human Resources Involved in Microcredit Program (Regional Office: Male)
22. Enter the Human Resources Involved in Microcredit Program (Regional Office: Female)
23. Enter the Human Resources Involved in Microcredit Program (Head Office: Male)
24. Enter the Human Resources Involved in Microcredit Program (Head Office: Female)
25. Enter the Human Resources Involved in Organization(Including Microfinance) (Branch :Male)
26. Enter the Human Resources Involved in Organization(Including Microfinance) (Branch :Female)
27. Enter the Human Resources Involved in Organization(Including Microfinance) (Regional Office: Male)
28. Enter the Human Resources Involved in Organization(Including Microfinance) (Regional Office: Female)
29. Enter the Human Resources Involved in Organization(Including Microfinance) (Head Office: Male)
30. Enter the Human Resources Involved in Organization(Including Microfinance) (Head Office: Female)
31. Enter the Amount of Highest Monthly Salary
32. Enter the Designation for Highest Monthly Salary
33. Enter the Amount of Lowest Monthly Salary
34. Enter the Designation for Lowest Monthly Salary
35. Enter the Management Related Other Information

2.1.1.5 Consolidated Statement of Financial Position

1. Period
2. Name of Organization
3. Enter the Properties and Assets (Non-Current Assets : Property, Plant and Equipment)
4. Enter the Properties and Assets (Non-Current Assets : Long Term Investments)
5. Enter the Properties and Assets (Non-Current Assets : Loan to Other Micro Credit Organizations-Long Term)
6. Enter the Properties and Assets (Non-Current Assets : Other Loan - Long Term)
7. Enter the Properties and Assets (Current Assets : Loan to Members)
8. Enter the Properties and Assets (Current Assets : Short Term Investments)

9. Enter the Properties and Assets (Current Assets : Loan to Other Micro Credit Organization-Short Term)
10. Enter the Properties and Assets (Current Assets : Other Loan-Short Term)

Consolidated Statement of Financial Position
User Id: anis112@yahoo.com

Period : Jan/2016 to Dec/2016

Name of Organization : Test Org of ARH

Properties and Assets

01. Non-Current Assets :

a) Property, Plant and Equipment : [Add Notes](#)

b) Long Term Investments : [Add Notes](#)

c) Loan to Other Micro Credit Organizations-Long Term : [Add Notes](#)

d) Other Loan - Long Term : [Add Notes](#)

02. Current Assets :

a) Loan to Members :

b) Short Term Investments : [Add Notes](#)

c) Loan to Other Micro Credit Organization-Short Term : [Add Notes](#)

d) Other Loan-Short Term : [Add Notes](#)

e) Account Receivables : [Add Notes](#)

f) Advance, Deposits & Prpayments : [Add Notes](#)

g) Stock & Stores : [Add Notes](#)

h) Cash in Hand : [Add Notes](#)

i) Cash at Bank : [Add Notes](#)

Capital Fund and Liabilities

03. Capital Fund :

a) Donor Found : [Add Notes](#)

b) Cumulative Surplus : [Add Notes](#)

c) Other Funds : [Add Notes](#)

04. Non Current Liabilities :

a) Loans from PKSF : [Add Notes](#)

b) Loans from Housing Fund-Long Term : [Add Notes](#)

c) Loans from Other-Long Term : [Add Notes](#)

d) Loan from Other Government Sources : [Add Notes](#)

e) Loan from Other Micro Credit Organizations-Long Term : [Add Notes](#)

f) Loans from Commercial Banks-Long Term : [Add Notes](#)

g) Other Loans-Long Term : [Add Notes](#)

05. Current Liabilities :

a) Loans from PKSF : [Add Notes](#)

b) Loans from Housing Fund : [Add Notes](#)

c) Loans from Other Government Sources Short Term : [Add Notes](#)

d) Loan from Other Micro Credit Organizations-Short Term : [Add Notes](#)

e) Loans from Commercial Banks-Short Term : [Add Notes](#)

f) Other Loans-Short Term : [Add Notes](#)

g) Members Savings Deposits : [Add Notes](#)

h) Account Payables : [Add Notes](#)

i) Loan Loss Provision : [Add Notes](#)

j) Gratuity Fund : [Add Notes](#)

Figure 2.6: Consolidated Statement of Financial Position

11. Enter the Properties and Assets (Current Assets : Account Receivables)

12. Enter the Properties and Assets (Current Assets : Advance, Deposits & Prepayments)
13. Enter the Properties and Assets (Current Assets : Stock & Stores)
14. Enter the Properties and Assets (Current Assets : Cash in Hand)
15. Enter the Properties and Assets (Current Assets : Cash at Bank)
16. Enter the Capital Fund and Liabilities (Capital Fund : Donor Fund)
17. Enter the Capital Fund and Liabilities (Capital Fund : Cumulative Surplus)
18. Enter the Capital Fund and Liabilities (Capital Fund : Other Funds)
19. Enter the Capital Fund and Liabilities (Non Current Liabilities : Loans from PKSF)
20. Enter the Capital Fund and Liabilities (Non Current Liabilities : Loans from Housing Fund-Long Term)
21. Enter the Capital Fund and Liabilities (Non Current Liabilities : Loans from Other-Long Term)
22. Enter the Capital Fund and Liabilities (Non Current Liabilities : Loan from Other Government Sources)
23. Enter the Capital Fund and Liabilities (Non Current Liabilities : Loan from Other Micro Credit Organizations-Long Term)
24. Enter the Capital Fund and Liabilities (Non Current Liabilities : Loans from Commercial Banks-Long Term)
25. Enter the Capital Fund and Liabilities (Non Current Liabilities : Other Loans-Long Term)
26. Enter the Capital Fund and Liabilities (Current Liabilities : Loans from PKSF)
27. Enter the Capital Fund and Liabilities (Current Liabilities : Loans from Housing Fund)
28. Enter the Capital Fund and Liabilities (Current Liabilities : Loans from Other Government Sources Short Term)
29. Enter the Capital Fund and Liabilities (Current Liabilities : Loan from Other Micro Credit Organizations-Short Term)
30. Enter the Capital Fund and Liabilities (Current Liabilities : Loans from Commercial Banks-Short Term)
31. Enter the Capital Fund and Liabilities (Current Liabilities : Other Loans-Short Term)
32. Enter the Capital Fund and Liabilities (Current Liabilities : Members Savings Deposits)
33. Enter the Capital Fund and Liabilities (Current Liabilities : Account Payables)
34. Enter the Capital Fund and Liabilities (Current Liabilities : Loan Loss Provision)
35. Enter the Capital Fund and Liabilities (Current Liabilities : Gratuity Fund)

MFI can Add Notes where they needed to clarify the input values.

2.1.1.6 Statement of Income & Expenditure

1. Period
2. Name of Organization
3. Enter the Statement of Comprehensive Income (Income : Service Charges on Loan)
4. Enter the Statement of Comprehensive Income (Income : Other Sales Form)

5. Enter the Statement of Comprehensive Income (Income : Other)
6. Enter the Statement of Comprehensive Income (Income : Membership Fees)
7. Enter the Statement of Comprehensive Income (Income : Donation)
8. Enter the Statement of Comprehensive Income (Income : Bank Interest on FDR)
9. Enter the Statement of Comprehensive Income (Income : Bank Interest)

Statement of Income & Expenditure
User Id: mra(admin)

Period :

Name of Organization :

Statement of Comprehensive Income

01. Income :

a) Service Charges on Loan	:	<input type="text"/>	Add Notes
b) Other Sales Form	:	<input type="text"/>	
c) Others	:	<input type="text"/>	Add Notes
d) Membership Fees	:	<input type="text"/>	
e) Donation	:	<input type="text"/>	Add Notes
f) Bank Interest on FDR	:	<input type="text"/>	
g) Bank Interest	:	<input type="text"/>	

02. Expenditure :

a) Training Expense	:	<input type="text"/>	
b) Telephone and Postage	:	<input type="text"/>	
c) Taxes	:	<input type="text"/>	
d) Service Charge of PKSF Load	:	<input type="text"/>	
e) Traveling	:	<input type="text"/>	
f) Repair and Maintenance	:	<input type="text"/>	
g) Registration Fee	:	<input type="text"/>	
h) Printing and Stationary	:	<input type="text"/>	
i) Other Operating Expenses	:	<input type="text"/>	
j) Other Loan Interest	:	<input type="text"/>	
k) Office Rent	:	<input type="text"/>	
l) Newspapers and Periodicals	:	<input type="text"/>	
m) Meeting Expenses	:	<input type="text"/>	
n) LLP	:	<input type="text"/>	
o) Legal Expenses	:	<input type="text"/>	
p) Interest on Member's Savings	:	<input type="text"/>	
q) Gas and Electricity	:	<input type="text"/>	
r) Fuel Cost	:	<input type="text"/>	
s) Entertainment	:	<input type="text"/>	
t) DMFE	:	<input type="text"/>	
u) Depreciation	:	<input type="text"/>	
v) Board Member's Honorarium	:	<input type="text"/>	
w) Bank Charges/DD Charges	:	<input type="text"/>	
x) Audit Fees	:	<input type="text"/>	
y) Advertisement	:	<input type="text"/>	
z) Salaries and Allowance	:	<input type="text"/>	
aa) Vehicle Maintenance	:	<input type="text"/>	
ab) Others	:	<input type="text"/>	Add Notes

Figure 2.7: Statement of Income & Expenditure

10. Enter the Statement of Comprehensive Income (Expenditure : Training Expense)
11. Enter the Statement of Comprehensive Income (Expenditure : Telephone and Postage)
12. Enter the Statement of Comprehensive Income (Expenditure : Taxes)
13. Enter the Statement of Comprehensive Income (Expenditure : Service Charge of PKSF Load)
14. Enter the Statement of Comprehensive Income (Expenditure : Traveling)
15. Enter the Statement of Comprehensive Income (Expenditure : Repair and Maintenance)
16. Enter the Statement of Comprehensive Income (Expenditure : Registration Fee)
17. Enter the Statement of Comprehensive Income (Expenditure : Printing and Stationary)
18. Enter the Statement of Comprehensive Income (Expenditure : Other Operating Expenses)
19. Enter the Statement of Comprehensive Income (Expenditure : Other Loan Interest)
20. Enter the Statement of Comprehensive Income (Expenditure : Office Rent)
21. Enter the Statement of Comprehensive Income (Expenditure : Newspapers and Periodicals)
22. Enter the Statement of Comprehensive Income (Expenditure : Meeting Expenses)
23. Enter the Statement of Comprehensive Income (Expenditure : LLP)
24. Enter the Statement of Comprehensive Income (Expenditure : Legal Expenses)
25. Enter the Statement of Comprehensive Income (Expenditure : Interest on Member's Savings)
26. Enter the Statement of Comprehensive Income (Expenditure : Gas and Electricity)
27. Enter the Statement of Comprehensive Income (Expenditure : Fuel Cost)
28. Enter the Statement of Comprehensive Income (Expenditure : Entertainment)
29. Enter the Statement of Comprehensive Income (Expenditure : DMFE)
30. Enter the Statement of Comprehensive Income (Expenditure : Depreciation)
31. Enter the Statement of Comprehensive Income (Expenditure : Board Member's Honorarium)
32. Enter the Statement of Comprehensive Income (Expenditure : Bank Charges/DD Charges)
33. Enter the Statement of Comprehensive Income (Expenditure : Audit Fees)
34. Enter the Statement of Comprehensive Income (Expenditure : Advertisement)
35. Enter the Statement of Comprehensive Income (Expenditure : Salaries and Allowance)
36. Enter the Statement of Comprehensive Income (Expenditure : Vehicle Maintenance)
37. Enter the Statement of Comprehensive Income (Expenditure : Others)

MFI can Add Notes where they needed to clarify the input values.

2.1.1.7 Working Area

1. Period
2. Name of Organization
3. Enter the Working Area (No. of Districts Covered)
4. Enter the Working Area (No. of Thana/Upazila Covered)
5. Enter the Working Area (No. of Unions)
6. Enter the Working Area (No. of Villages)
7. Enter the Working Area (No. of Branches)
8. Enter the Number of Groups (Male Based)
9. Enter the Number of Groups (Female Based)
10. Enter the Number of Members (Male)
11. Enter the Number of Members (Female)
12. Enter the Number of Borrowers (Male)
13. Enter the Number of Borrowers (Female)

Working Area of MFI User Id: mra(admin)

Period : Jan/2016 to Jun/2016

Name of Organization : ---Select---

Working Area

01. No. of Districts Covered :

02. No. of Thana/Upazila Covered :

03. No. of Unions :

04. No. of Villages :

05. No. of Branches :

Number of Groups

06. Male Based :

07. Female Based :

Number of Members

08. Male :

09. Female :

Number of Borrowers

10. Male :

11. Female :

Figure 2.8: Working Area

2.2 Apply for New License

Apply for new application required some information for the licensing process. Apply for New License portion helps to capture and maintain their basic information of applied MFIs such as name, address, registration authority, human resources, assets etc. A Data Entry Form will be designed and shared with MRA officials. The form has finalized after incorporating comments and suggestions of the officials. There descriptions are given in the following section.

2.2.1 General Information

2.2.1.1 Primary Information

1. Name of NGO-MFIs
2. License No.
3. Licensing Year

The screenshot shows a web form titled "Primary Information" with a user ID of "abc". The form contains three input fields:

Name of NGO-MFIs	: a-b-c	<input type="button" value="Edit"/>
License No.	: MRA-460/20-2015	
Licensing Year	: 2015	

At the bottom of the form, there is a "Next" button.

Figure 2.9: Primary Information

2.2.1.2 Addresses

1. Name of Organization
2. Select the Address Type from dropdown list (Head Office or Liaison Office)
3. Enter the Address details
4. Select the District Name form dropdown list
5. Select the Upazila Name form dropdown list
6. Select the Union Name form dropdown list
7. Select the Mauza Name form dropdown list
8. Enter the Mahalla/Post Office Name
9. Enter the Road Name/Village Name
10. Enter the Phone No.
11. Enter the Mobile No.
12. Enter the Fax Number
13. Enter the E-mail address

Proposed Address of Organization (Add) User Id: abc

Name of Organization : a-b-c

Address Type : ---Select---

Address :

District : ---Select---

Upazila : ---Select---

Union : ---Select---

Mauza : ---Select---

Mahalla/Post Office :

Road Name/Village :

Phone No. :

Mobile No. :

Fax :

E-mail :

Figure 2.10: Addresses

2.2.1.3 Registration Information

1. Name of Organization
2. Select the Registration Authority from dropdown list
3. Enter the Registration No.
4. Choose the Date of Registration
5. Choose the Date of Expiry of Registration

Registration Information User Id: abc

Name of Organization : a-b-c

Registration Authority : ---Select---

Registration No. :

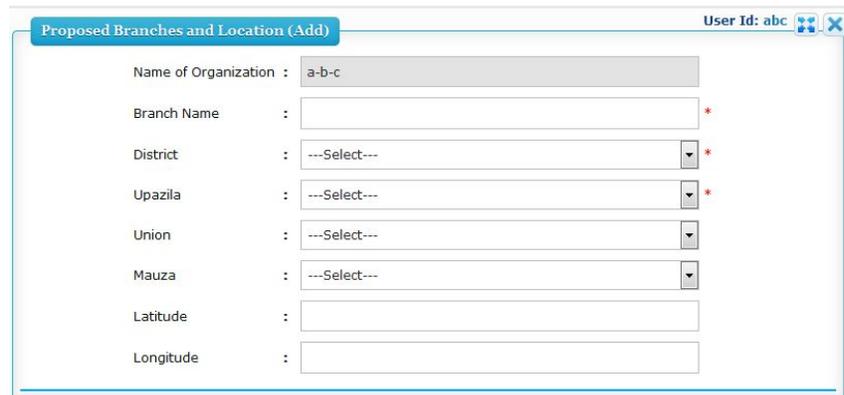
Date of Registration :

Date of Expiry of Registration :

Figure 2.11: Registration Information

2.2.1.4 Proposed Branches and Location

1. Name of Organization
2. Enter the Branch Name
3. Select District Name from the respective dropdown list
4. Select Upazila Name from the respective dropdown list
5. Select Union Name from the respective dropdown list
6. Select Mauza Name from the respective dropdown list
7. Enter the Latitude
8. Enter the Longitude



The screenshot shows a web form titled "Proposed Branches and Location (Add)". The form has a header bar with "User Id: abc" and a close button. The form fields are as follows:

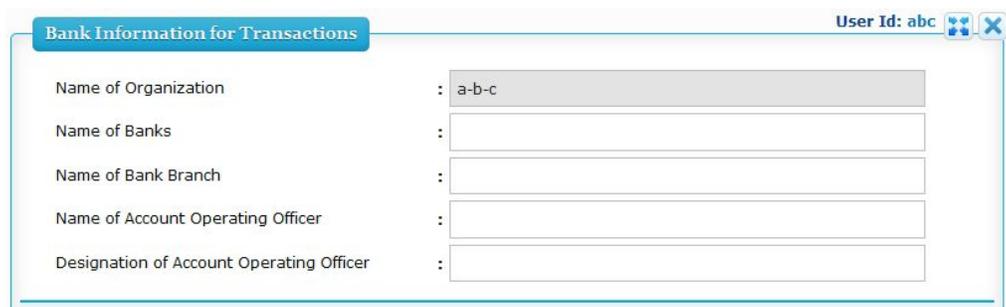
Name of Organization :	<input type="text" value="a-b-c"/>
Branch Name :	<input type="text"/>
District :	<input type="text" value="---Select---"/>
Upazila :	<input type="text" value="---Select---"/>
Union :	<input type="text" value="---Select---"/>
Mauza :	<input type="text" value="---Select---"/>
Latitude :	<input type="text"/>
Longitude :	<input type="text"/>

Figure 2.12: Proposed Branches and Location

2.2.2 Financial Information

2.2.2.1 Bank Name and Branch Used for Transactions

1. Name of Organization
2. Enter the Name of Banks
3. Enter the Name of Bank Branch
4. Enter the Name of Account Operating Officer
5. Enter the Designation of Account Operating Officer



The screenshot shows a web form titled "Bank Information for Transactions". The form has a header bar with "User Id: abc" and a close button. The form fields are as follows:

Name of Organization :	<input type="text" value="a-b-c"/>
Name of Banks :	<input type="text"/>
Name of Bank Branch :	<input type="text"/>
Name of Account Operating Officer :	<input type="text"/>
Designation of Account Operating Officer :	<input type="text"/>

Figure 2.13: Bank Name and Branch Used for Transactions

2.2.2.2 Information About the Lending Fund (Revolving Loan Fund)

1. Name of Organization
2. Select the Source from dropdown list
3. Select the Source Category from dropdown list
4. Select the Source Sub-Category from dropdown list
5. Enter the Taka Received amount
6. Enter the Ratio in respect of Total Fund
7. Enter the Cost of Fund (%)
8. Enter the Remarks (If needed)

The screenshot shows a web form titled "Information About the Lending Fund" with a user ID of "abc". The form contains the following fields:

- Name of Organization: a-b-c
- Source: ---Select---
- Source Category: ---Select---
- Source Sub-Category: ---Select---
- Taka Recieved: [Empty text box]
- Ratio in respect of Total Fund: [Empty text box]
- Cost of Fund (%): [Empty text box]
- Remarks: [Empty text box]

Figure 2.14: Information About the Lending Fund (Revolving Loan Fund)

2.2.2.3 Proposed Deposit Information

1. Name of Organization
2. Select the Proposed Savings or Deposit Scheme from dropdown list
3. Enter the Proposed Interest Rate

The screenshot shows a web form titled "Proposed Savings/Deposit Information" with a user ID of "abc". The form contains the following fields:

- Name of Organization: a-b-c
- Proposed Savings or Deposit Scheme: ---Select---
- Proposed Interest Rate: [Empty text box]

Figure 2.15: Proposed Deposit Information

2.2.2.4 Proposed Loan Information

1. Name of Organization
2. Select the Proposed Loan Programs from dropdown list
3. Enter the Proposed Service Charge Rate

The screenshot shows a web application window titled "Proposed Loan Information". The window has a title bar with "User Id: abc" and standard window controls. The main content area contains three labeled input fields:

- Name of Organization**: A text input field containing the value "a-b-c".
- Proposed Loan Programs**: A dropdown menu currently displaying "---Select---".
- Proposed Service Charge Rate**: An empty text input field.

Figure 2.16: Proposed Loan Information**2.2.2.5 Statement of Income and Expenditure (Estimated)**

1. Name of Organization
2. Select the Year (Subsequent to Commencement of Operation) from dropdown list
3. Enter the Income (Service Charge)
4. Enter the Income (Grant)
5. Enter the Income (Sale of Pass Book and Forms)
6. Enter the Income (Admission Fees)
7. Enter the Income (Income from Investment)
8. Enter the Income (Interest from Banks)
9. Enter the Income (Other Income)
10. Enter the Total Income (sum of SL. No. 1 - 7)
11. Enter the Expenses (Financial Expenses : Interest on Savings)
12. Enter the Expenses (Financial Expenses : Interest on Loans / Borrowings)
13. Enter the Expenses (Financial Expenses : Total Financial Expenses (SL. 9 + 10))
14. Enter the Expenses (General and Administrative Expenses : Salaries and Allowances)
15. Enter the Expenses (General and Administrative Expenses: Office Expenses (Rent, Electricity bill, Telephone bill, Stationary etc.)
16. Enter the Expenses (Financial Expenses : Depreciation)
17. Enter the Expenses (Financial Expenses : Training and Development)
18. Enter the Expenses (Financial Expenses : Honorarium to member of General and Executive Body)
19. Enter the Expenses (Financial Expenses : Audit Fee)
20. Enter the Expenses (Financial Expenses : Other Expenses)
21. Enter the Total General and Administrative Expenses (sum of SL. No. 12 -18)
22. Enter the Total Operational Expenses (SL. 11 + 19)

23. Enter the Total Income from Operation (SL. 8 minus SL. 20)
24. Enter the Loan Loss Provision
25. Enter the Net Earnings (SL. 21 minus SL. 22)
26. Enter the Transfer to various funds and reserves (other than Accumulated Income)
27. Enter the Transfer to Accumulated Income (SL. 23 minus SL. 24)

Statement of Income and Expenditure (Estimated)
User Id: abc

Name of Organization :

Year (Subsequent to Commencement of Operation) :

Income

01. Service Charge :

02. Grant :

03. Sale of Pass Book and Forms :

04. Admission Fees : [Add Notes](#)

05. Income from Investment : [Add Notes](#)

06. Interest from Banks :

07. Other Income : [Add Notes](#)

08. Total Income (sum of SL. No. 1 - 7) :

Expenses

Financial Expenses :

09. Interest on Savings : [Add Notes](#)

10. Interest on Loans / Borrowings : [Add Notes](#)

11. Total Financial Expenses (SL. 9 + 10) :

General and Administrative Expenses :

12. Salaries and Allowances :

13. Office Expenses (Rent, Electricity bill, Telephone bill, Stationary etc.) :

14. Depreciation :

15. Training and Development :

16. Honorarium to member of General and Executive Body : [Add Notes](#)

17. Audit Fee :

18. Other Expenses : [Add Notes](#)

19. Total General and Administrative Expenses (sum of SL. No. 12 -18) :

20. Total Operational Expenses (SL. 11 + 19) :

21. Total Income from Operation (SL. 8 minus SL. 20) :

22. Loan Loss Provision :

23. Net Earnings (SL. 21 minus SL. 22) :

24. Transfer to various funds and reserves (other than Accumulated Income) : [Add Notes](#)

25. Transfer to Accumulated Income (SL. 23 minus SL. 24) :

Figure 2.17: Statement of Income and Expenditure (Estimated)

2.2.2.6 Balance Sheet (Estimated)

1. Name of Organization
2. Select the Year (Subsequent to Commencement of Operation) from dropdown list
3. Enter the Assets (Cash in Hand)
4. Enter the Assets (Cash at Bank)
5. Enter the Assets (Short term Investment (FDR))
6. Enter the Assets (Loans to other Microcredit Organizations)
7. Enter the Assets (Loan Loss Provision)
8. Enter the Assets (Other Loans)
9. Enter the Assets (Other Investments)
10. Enter the Assets (Land and Building net of Depreciation)
11. Enter the Assets (Other Fixed Asset net of Depreciation)
12. Enter the Assets (Other Assets)
- 13. Assets (Total Assets (sum of SL. No. 1 - 10))**
14. Enter the Liabilities and Equity (Liabilities : Member Deposits)
15. Enter the Liabilities and Equity (Liabilities : Loans from PKSF)
16. Enter the Liabilities and Equity (Liabilities : Loans from Housing Fund)
17. Enter the Liabilities and Equity (Liabilities : Loans from other government sources)
18. Enter the Liabilities and Equity (Liabilities : Loans from other Microcredit Organizations)
19. Enter the Liabilities and Equity (Liabilities : Loans from Commercial Banks)
20. Enter the Liabilities and Equity (Liabilities : Other Loans)
21. Enter the Liabilities and Equity (Liabilities : Other Liabilities)
- 22. Liabilities and Equity (Total Liabilities (sum of SL. No. 12 - 19))**
23. Enter the Equity (Donor Funds)
24. Enter the Equity (Cumulative Surplus)
25. Enter the Equity (Other Funds)
- 26. Equity (Total Equity (sum of SL. No. 21 - 23))**

Balance Sheet (Estimated)
User Id: abc

Name of Organization :

Year (Subsequent to Commencement of Operation) :

Assets

01. Cash in Hand	:	<input type="text"/>	
02. Cash at Bank	:	<input type="text"/>	
03. Short term Investment (FDR)	:	<input type="text"/>	
04. Loans to other Microcredit Organizations	:	<input type="text"/>	
05. Loan Loss Provision	:	<input type="text"/>	
06. Other Loans	:	<input type="text"/>	<input type="button" value="Add Notes"/>
07. Other Investments	:	<input type="text"/>	<input type="button" value="Add Notes"/>
08. Land and Building net of Depreciation	:	<input type="text"/>	
09. Other Fixed Asset net of Depreciation	:	<input type="text"/>	
10. Other Assets	:	<input type="text"/>	<input type="button" value="Add Notes"/>
11. Total Assets (sum of SL. No. 1 - 10)	:	<input type="text"/>	

Liabilities and Equity

● **Liabilities :**

12. Member Deposits	:	<input type="text"/>	
13. Loans from PKSF	:	<input type="text"/>	
14. Loans from Housing Fund	:	<input type="text"/>	
15. Loans from other government sources	:	<input type="text"/>	<input type="button" value="Add Notes"/>
16. Loans from other Microcredit Organizations	:	<input type="text"/>	
17. Loans from Commercial Banks	:	<input type="text"/>	
18. Other Loans	:	<input type="text"/>	<input type="button" value="Add Notes"/>
19. Other Liabilities	:	<input type="text"/>	<input type="button" value="Add Notes"/>
20. Total Liabilities (sum of SL. No. 12 - 19)	:	<input type="text"/>	

● **Equity :**

21. Donor Funds	:	<input type="text"/>	<input type="button" value="Add Notes"/>
22. Cumulative Surplus	:	<input type="text"/>	
23. Other Funds	:	<input type="text"/>	<input type="button" value="Add Notes"/>
24. Total Equity (sum of SL. No. 21 - 23)	:	<input type="text"/>	

Figure 2.18: Balance Sheet (Estimated)

2.2.3 Information Regarding Microcredit Activities

2.2.3.1 Proposed Date of Commencement of Microcredit Operation

1. Name of Organization
2. Choose the Proposed Date of Commencement

Proposed Date of Commencement of Microcredit Operation

User Id: abc

Name of Organization : a-b-c

Proposed Date of Commencement :

Figure 2.19: Proposed Date of Commencement of Microcredit Operation

2.2.3.2 Plan for Microcredit Activities

1. Name of Organization
2. Select the Year (Projection After Commencement of Operation) from dropdown list
3. Enter the Number of Clients (Male)
4. Enter the Number of Clients (Female)
5. Enter the Number of Borrowers (Male)
6. Enter the Number of Borrowers (Female)
7. Enter the Principal loan outstanding at field level (Taka)
8. Enter the Member Savings (Taka)
9. Enter the No. of Branches

Plan for Micro Credit Activities

User Id: abc

01. Name of Organization : a-b-c

02. Year (Projection After Commencement of Operation) : ---Select---

Number of Clients

03. Male :

04. Female :

Number of Borrowers

05. Male :

06. Female :

07. Principal loan outstanding at field level (Taka) :

08. Member Savings (Taka) :

09. No. of Branches :

Figure 2.20: Plan for Microcredit Activities

2.2.4 Head Office/Registered Office Information

2.2.4.1 Usage of Office Space

1. Name of Organization
2. Select the Usage Type for **Rented** from dropdown list
3. Enter the Duration of proposed Rent Agreement
4. Enter the Proposed monthly rent

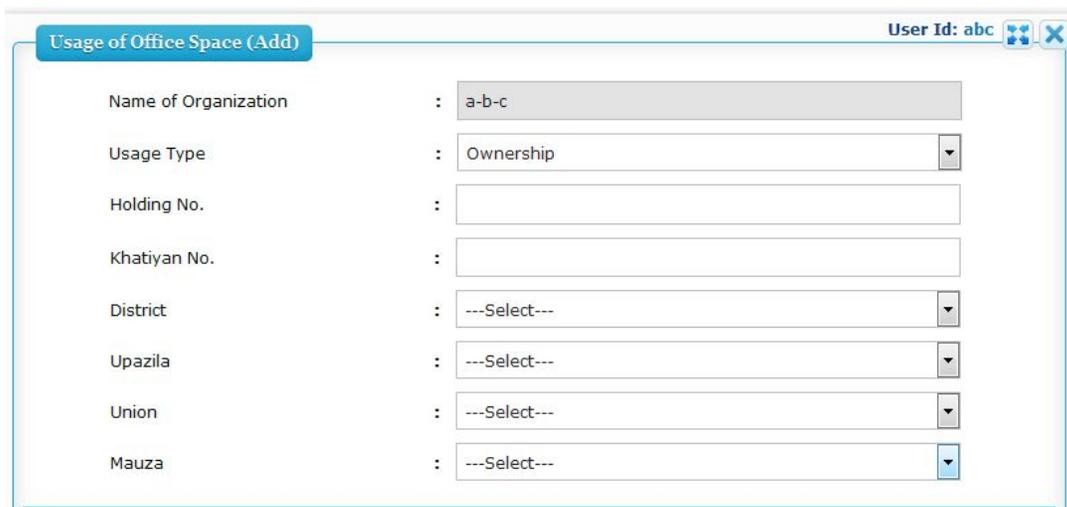


The screenshot shows a web form titled "Usage of Office Space (Add)" with a "User Id: abc" indicator in the top right corner. The form contains four input fields:

- Name of Organization: a-b-c
- Usage Type: Rented (selected from a dropdown menu)
- Duration of proposed Rent Agreement: (empty text input)
- Proposed monthly rent: (empty text input)

Figure 2.21: Usage of Office Space (Rented)

1. Name of Organization
2. Select the Usage Type for **Ownership** from dropdown list
3. Enter the Holding No.
4. Enter the Khatiyon No.
5. Select the District from dropdown list
6. Select the Upazila from dropdown list
7. Select the Union from dropdown list
8. Select the Mauza from dropdown list



The screenshot shows a web form titled "Usage of Office Space (Add)" with a "User Id: abc" indicator in the top right corner. The form contains eight input fields:

- Name of Organization: a-b-c
- Usage Type: Ownership (selected from a dropdown menu)
- Holding No.: (empty text input)
- Khatiyon No.: (empty text input)
- District: ---Select---
- Upazila: ---Select---
- Union: ---Select---
- Mauza: ---Select---

Figure 2.22: Usage of Office Space (Ownership)

2.2.4.2 Other Immovable Property of the organization

1. Name of Organization
2. Enter the Property Description
3. Choose the Date of Acquiring
4. Enter the Monetary Value
5. Enter the Property Size (decimal)
6. Enter the Holding No.
7. Enter the Khatiyani No.
8. Select the District from dropdown list
9. Select the Upazila from dropdown list
10. Select the Union from dropdown list
11. Select the Mauza from dropdown list

Other immovable property of the organization (Add) User Id: abc

Name of Organization : a-b-c

Property Description :

Date of Acquiring :

Monetary Value :

Property Size (decimal) :

Holding No. :

Khatiyani No. :

District : ---Select---

Upazila : ---Select---

Union : ---Select---

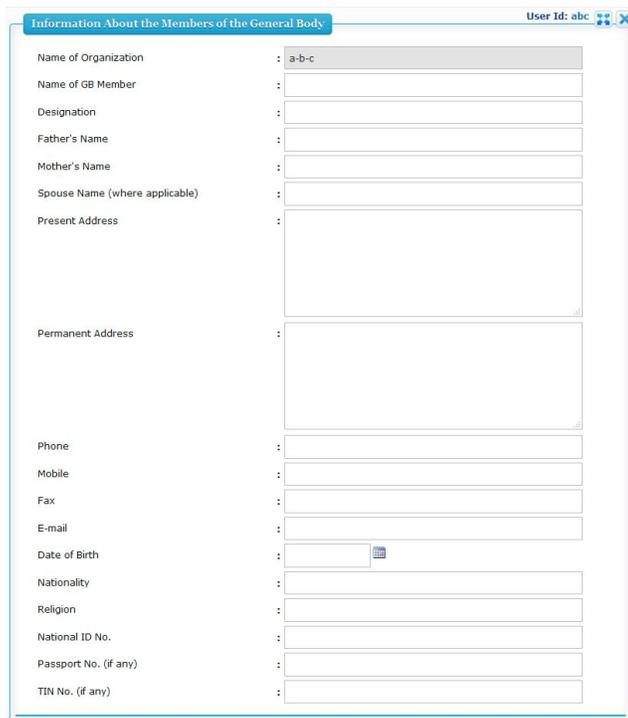
Mauza : ---Select---

Figure 2.23: Other Immovable Property of the organization

2.2.5 Management Information

2.2.5.1 Information About the Members of the General Body

1. Name of Organization
2. Enter the Name of GB Member
3. Enter the Designation
4. Enter the Father's Name
5. Enter the Mother's Name
6. Enter the Spouse Name (where applicable)
7. Enter the Present Address
8. Enter the Permanent Address
9. Enter the Phone
10. Enter the Mobile
11. Enter the Fax
12. Enter the E-mail
13. Choose the Date of Birth
14. Enter the Nationality
15. Enter the Religion
16. Enter the National ID No.
17. Enter the Passport No. (if any)
18. Enter the TIN No. (if any)



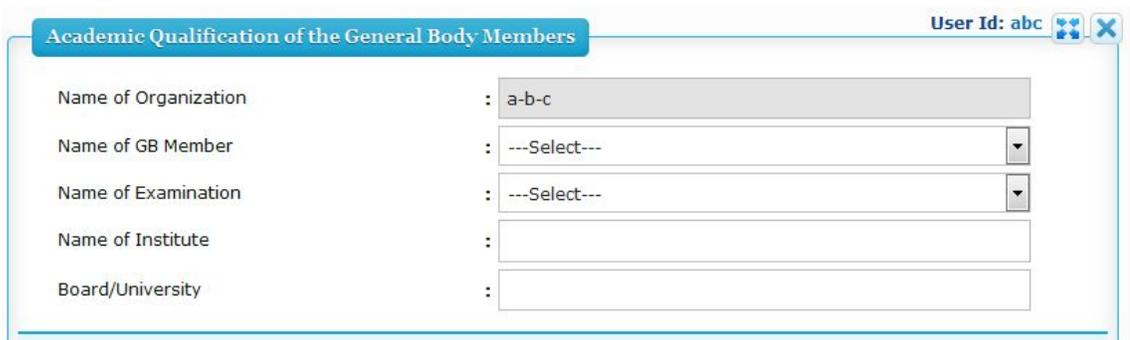
The screenshot shows a web browser window with the title "Information About the Members of the General Body" and a user ID of "abc". The form contains the following fields:

Name of Organization	:	a-b-c
Name of GB Member	:	
Designation	:	
Father's Name	:	
Mother's Name	:	
Spouse Name (where applicable)	:	
Present Address	:	
Permanent Address	:	
Phone	:	
Mobile	:	
Fax	:	
E-mail	:	
Date of Birth	:	
Nationality	:	
Religion	:	
National ID No.	:	
Passport No. (if any)	:	
TIN No. (if any)	:	

Figure 2.24: Information About the Members of the General Body

2.2.5.2 Academic Qualification of the General Body Members

1. Name of Organization
2. Select the Name of GB Member from dropdown list
3. Select the Name of Examination from dropdown list
4. Enter the Name of Institute
5. Enter the Board/University



Academic Qualification of the General Body Members

User Id: abc

Name of Organization : a-b-c

Name of GB Member : ---Select---

Name of Examination : ---Select---

Name of Institute :

Board/University :

Figure 2.25: Academic Qualification of the General Body Members

2.2.5.3 Financial Involvement of the Members of the General Body with the Organization

1. Name of Organization
2. Select the Name of GB Member from dropdown list
3. Enter the Amount of Donation
4. Enter the Loan to Organization (Amount)
5. Enter the Loan to Organization (Interest Rate)
6. Enter the Borrowing (Amount)
7. Enter the Borrowing (Interest Rate)

Financial Involvement of the Members of the General Body with the Organization User Id: abc

01. Name of Organization : a-b-c

02. Name of GB Member : ---Select---

03. Amount of Donation :

Loan to Organization (if any)

04. Amount :

05. Interest Rate :

Borrowing (if any)

06. Amount :

07. Interest Rate :

Figure 2.26: Financial Involvement of the Members of the General Body with the Organization

2.2.5.4 Case/Suit Information of Any Member of the Organization/General Body/Council of Directors

1. Name of Organization
2. Select the Name of GB Member from dropdown list
3. Enter the Case No.
4. Select the Type of Suit from dropdown list
5. Enter the Name of the Court
6. Enter the Duration of Conviction (if any)

Case/Suit Information of Any Member of the Organization/General Body/Council of Directors User Id: abc

Name of Organization : a-b-c

Name of GB Member : ---Select---

Case No. :

Type of Suit : ---Select---

Name of the Court :

Duration of Conviction (if any) :

Figure 2.27: Case/Suit Information of Any Member of the Organization/General Body/Council of Directors

2.2.5.5 Involvement of the Members of the General Body with Other NGO/Business Organization

1. Name of Organization
2. Select the Name of GB Member from dropdown list
3. Enter the Name of NGO/Business Organization
4. Enter the Address of NGO/Business Organization
5. Enter the Nature of Involvement

The screenshot shows a web application window with the title "Involvement of the Members of the General Body with Other NGO/Business Organization" and a user ID of "abc". The form contains the following fields:

- Name of Organization: a-b-c
- Name of GB Member: ---Select---
- Name of NGO/Business Organization: (empty text box)
- Address of NGO/Business Organization: (empty text area)
- Nature of Involvement: ---Select---

Figure 2.28: Involvement of the Members of the General Body with Other NGO/Business Organization

2.2.5.6 Name and Address of Members of the Council of Directors

1. Name of Organization
2. Enter the Name
3. Enter the Address
4. Enter the Occupation
5. Enter the Designation
6. Enter the Name of Organization

The screenshot shows a web form window titled "Name and Address of Members of the Council of Directors" with a "User Id: abc" indicator in the top right corner. The form contains the following fields:

- Name of Organization: a-b-c
- Name: (empty text box)
- Address: (empty text box)
- Occupation: (empty text box)
- Designation: (empty text box)
- Name of Organization: (empty text box)

Figure 2.29: Name and Address of Members of the Council of Directors

2.2.5.7 Information About the Active/Proposed Chief Executive Officer

1. Name of Organization
2. Enter the Name
3. Choose the Date of Birth
4. Enter the Nationality
5. Enter the Academic Qualification
6. Enter the Experience of Microcredit Activities (years)
7. Choose the Date of Joining

The screenshot shows a web form window titled "Information About the Active/Proposed Chief Executive Officer" with a "User Id: abc" indicator in the top right corner. The form contains the following fields:

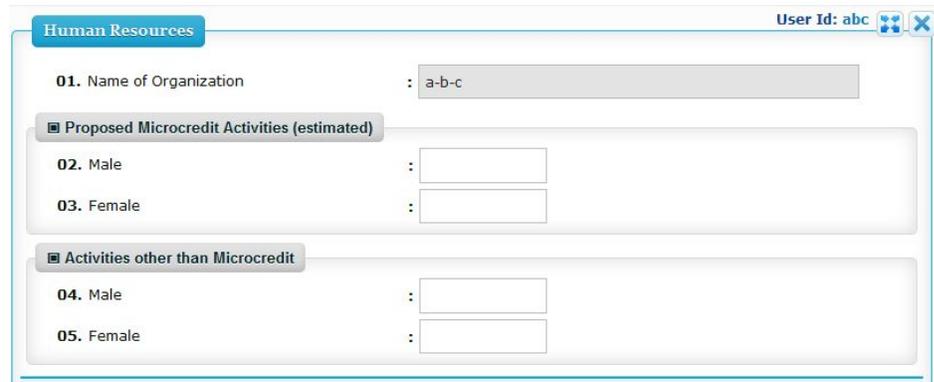
- Name of Organization: a-b-c
- Name: (empty text box)
- Date of Birth: (calendar icon)
- Nationality: (empty text box)
- Academic Qualification: (empty text box)
- Experience of Microcredit Activities (years): (empty text box)
- Date of Joining: (calendar icon)

Figure 2.30: Information About the Active/Proposed Chief Executive Officer

2.2.6 Employee Information

2.2.6.1 Human Resources

1. Name of Organization Name
2. Enter the Proposed Microcredit Activities (estimated) (Male)
3. Enter the Proposed Microcredit Activities (estimated) (Female)
4. Enter the Activities other than Microcredit (Male)
5. Enter the Activities other than Microcredit (Female)



The screenshot shows a web form titled "Human Resources" with a "User Id: abc" indicator in the top right corner. The form contains the following fields:

- 01. Name of Organization : a-b-c
- Proposed Microcredit Activities (estimated) section:
 - 02. Male :
 - 03. Female :
- Activities other than Microcredit section:
 - 04. Male :
 - 05. Female :

Figure 2.31: Human Resources

2.2.7 Other Information

2.2.7.1 Sister Organization

1. Name of Organization
2. Enter the Name of the Sister Organization
3. Enter the Address details
4. Enter the Phone
5. Enter the Fax number
6. Enter the E-mail
7. Enter the CEO name in case of separate legal entity
8. Enter the Head Office
9. Enter the Share in proposed Microcredit Organization

The screenshot shows a web-based form titled "Sister Organization". The form is displayed in a window with a title bar that includes "User Id: abc". The form fields are as follows:

- Name of Organization : a-b-c
- Name of the Sister Organization : [Empty text box]
- Address : [Empty text box]
- Phone : [Empty text box]
- Fax : [Empty text box]
- E-mail : [Empty text box]
- CEO name in case of separate legal entity : [Empty text box]
- Head Office : [Empty text box]
- Share in proposed Microcredit Organization : [Empty text box]

Figure 2.32: Sister Organization

2.2.7.2 Other programs of the organization

1. Name of Organization
2. Enter the Name of Program
3. Enter the Working Area
4. Enter the Source of Fund
5. Enter the Share of the Organization (Taka)
6. Enter the Share of the Organization (Percent)
7. Enter the CEO name in case of separate legal entity
8. Enter the Address details
9. Enter the Fax number
10. Enter the E-mail address

Other Programs of the Organization User Id: abc

01. Name of Organization : a-b-c

02. Name of Program :

03. Working Area :

04. Source of Fund :

Share of the Organization

05. Taka :

06. Percent (%) :

07. CEO name in case of separate legal entity :

08. Address :

09. Phone :

10. Fax :

11. E-mail :

Figure 2.33: Other programs of the organization

2.2.7.3 Audit Information

1. Name of Organization
2. Choose the option in Has External Audit been Carried Out Previously (Yes/No)
3. Enter the Name of the Audit Firm
4. Enter the Address
5. Enter the Phone number
6. Enter the Fax number
7. Enter the E-Mail address

Audit Information (Add) User Id: abc

Name of Organization : a-b-c

Has External Audit been Carried Out Previously : Yes No

Name of the Audit Firm :

Address :

Phone :

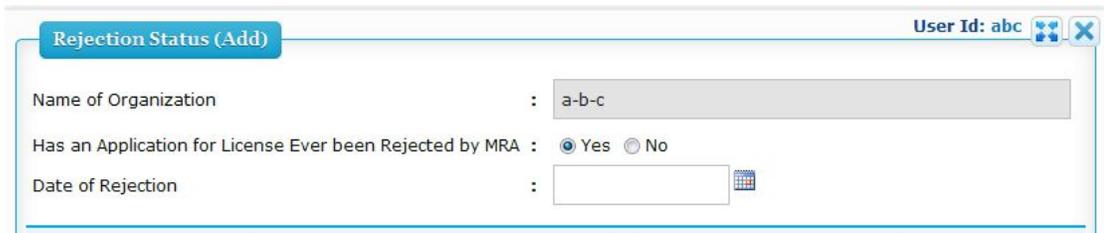
Fax :

E-Mail :

Figure 2.34: Audit Information

2.2.7.4 Rejection Status

1. Name of Organization
2. Choose the option in Has an Application for License Ever been Rejected by MRA (Yes/No)
3. Choose the Date of Rejection



The screenshot shows a web form titled "Rejection Status (Add)". In the top right corner, it displays "User Id: abc" with window control icons. The form has three main sections: 1. "Name of Organization" with a text input field containing "a-b-c". 2. "Has an Application for License Ever been Rejected by MRA" with two radio buttons, "Yes" (which is selected) and "No". 3. "Date of Rejection" with an empty text input field and a calendar icon to its right.

Figure 2.35: Rejection Status

2.2.8 Attachment

2.2.8.1 Attachment of Supporting Documents

All Supporting documents can attached in Pdf format.

2.2.9 Preview

2.2.9.1 Preview of Application before Submit

Before final submission MFI can preview their application.

Chapter 3: Loan and Savings Information

3.1 Loan Information

Loan is one of the important activities of MFIs. In order to evaluate the performance of an MFI, MRA needs to collect regularly various loan related information from MFIs. A number of MFIs' clients maintain a saving account in their respective MFIs. Every member or client of MFIs deposits an amount of money by weekly or fortnightly or monthly (periodically). MRA requires aggregated information about saving activities from each MFI at the pre-determined spatial and temporal granularity. Loan and Savings module has been capable of defining, capturing and processing necessary data of different loan and savings activities of all MFIs. Two separate sub-modules has been developed for this module. One sub-module will be used for capturing savings information such as savings type, savings balance, savings collection, interest paid on savings, savings distribution etc. The other sub-module will capture information of different loan activities such as loan type, number of borrowers, loan balance, tenure of the loan, installments, declared rate of service charge etc. The descriptions are given in the following section.

3.1.1 Branch wise Loan Information

1. Period
2. Name of Organization
3. Branch Name
4. Select the Types of Loan (Category) from dropdown list
5. Select the Types of Loan (Sub-Category) from dropdown list
6. Enter the LD During this Half Year (Principal)
7. Enter the LRc During this Half Year (Principal)
8. Enter the LRc During this Half Year (Service Charge)
9. Enter the LR in this Half Year (Principal)
10. Enter the LR in this Half Year (Service Charge)
11. Enter the Amount of Loan between 1 and 30 days (Watchful)
12. Enter the Amount of Loan between 31 and 180 days (Sub-Standard)
13. Enter the Amount of Loan between 181 and 365 days (Doubtful)
14. Enter the Amount of Loan Above 365 (Bad Loan)
15. Enter the Amount of Loan Above 365 (Amount of Advance Installment at the end of this Half Year)

Branch wise Loan Information User Id: anis113@yahoo.com

Period : Jan/2016 to Jun/2016

Name of Organization : Test Org of ARH

Branch Name : Narayanganj sadar branch, Narayanganj Sadar, Narayanga

Types of Loan

01. Category : ---Select---

02. Sub-Category : ---Select---

LD During this Half Year

03. Pricpal :

LRc During this Half Year

04. Pricpal :

05. Service Charge :

LR in this Half Year

06. Principal :

07. Service Charge :

Amount of Loan between 1 and 30 days

08. Watchful :

Amount of Loan between 31 and 180 days

09. Sub-Standard :

Amount of Loan between 181 and 365 days

10. Doubtful :

Amount of Loan Avohe 365

11. Bad Loan :

12. Amount of Advance Installment at the end of this Half Year :

13. Balance of Loan Loss Provision at the end of this Half Year :

Cumulative Loan Disbursement after the end of this Half Year

14. Pricpal :

Cumulative Loan Collection after the end of this Half Year

15. Principal :

16. Service Charge :

Balance of Loan at the end of the Half Year

17. Principal :

18. Service Charge :

19. Cumulative Written-off Loan at the end of this Half Year :

Figure 3.1: Branch wise Loan Information

16. Enter the Amount of Loan Above 365 (Balance of Loan Loss Provision at the end of this Half Year)
17. Enter the Cumulative Loan Disbursement after the end of this Half Year (Principal)

18. Enter the Cumulative Loan Collection after the end of this Half Year (Principal)
19. Enter the Cumulative Loan Collection after the end of this Half Year (Service Charge)
20. Enter the Balance of Loan at the end of the Half Year (Principal)
21. Enter the Balance of Loan at the end of the Half Year (Service Charge)
22. Enter the Balance of Loan at the end of the Half Year (Cumulative Written-off Loan at the end of this Half Year)

3.1.2 Classification of Loan Disbursement and LO by Size

1. Period
2. Name of Organization
3. Branch Name
4. Select the Loan Disbursement (Principal) from dropdown list
5. Enter the Number of Borrowers (Male)
6. Enter the Number of Borrowers (Female)
7. Enter the Total Loan Disbursement Amount (Principal)
8. Enter the Loan Outstanding (Principal)

Figure 3.2: Classification of Loan Disbursement and LO by Size

3.1.3 Different Types of Loan and Their Service Charges

1. Period
2. Name of Organization
3. Branch Name
4. Select the Types of Loan (Category) from dropdown list
5. Select the Types of Loan (Sub-Category) from dropdown list
6. Enter the Number of Borrowers
7. Enter the Loan Balance (Principal)
8. Enter the Tenure of the Loan
9. Enter the Total Number of Installments

10. Enter the Declared Rate of Service Charge(% Declining)

Different Types of Loan and Their Service Charges User Id: anis113@yahoo.com

Period : Jan/2016 to Jun/2016

Name of Organization : Test Org of ARH

Branch Name : Narayanganj sadar branch, Narayanganj Sadar, Narayanga

Types of Loan

01. Category : ---Select---

02. Sub-Category : ---Select---

03. Number of Borrowers :

04. Loan Balance (Principal) :

05. Tenure of the Loan :

06. Total Number of Installments :

07. Declared Rate of Service Charge(% Declining) :

Figure 3.3: Different Types of Loan and Their Service Charges

Head Office will collect the Branch wise Loan Information to verify all branch data and finally submit all information to MRA. Respective Head office can also monitoring the pending Branch information of MFI.

Branch wise Loan Information User Id: anis112@yahoo.com

Data Period : Jan/2016 to Jun/2016

Name of Organization : Test Org of ARH

Submitted

Search By :

No data is available!

Pending

Search By :

Branch Name	Category	Sub-Category	Action
Narayanganj sadar branch	General MC	Agriculture	<input type="button" value="Edit"/> <input type="button" value="Details"/>

Figure 3.4: Branch wise loan information interface monitoring by Head Office

3.2 Savings Information

3.2.1 Branch wise Savings Information

1. Period
2. Name of Organization
3. Branch Name
4. Select the Type from dropdown list
5. Select the Name of Different Savings or Deposit Scheme from dropdown list
6. Enter the Number of Depositors/Savers (Male)
7. Enter the Number of Depositors/Savers (Female)
8. Enter the Savings Balance at the Starting of this Half Year
9. Enter the Savings Collection in This Half Year
10. Enter the Savings Withdrawal in This Half Year
11. Enter the Interest Payable in This Half Year
12. Enter the Total Interest Paid in This Half Year
13. Enter the Declared Interest Rate (%)

The screenshot shows a web form titled "Branch wise Savings Information" with the user ID "anis113@yahoo.com". The form contains the following fields:

- Period: Jan/2016 to Jun/2016
- Name of Organization: Test Org of ARH
- Branch Name: Narayanganj sadar branch, Narayanganj Sadar, Narayanga
- 01. Type: ---Select---
- 02. Name of Different Savings or Deposit Scheme: ---Select---
- 03. Male:
- 04. Female:
- 05. Savings Balance at the Starting of this Half Year:
- 06. Savings Collection in This Half Year:
- 07. Savings Withdrawal in This Half Year:
- 08. Interest Payable in This Half Year:
- 09. Total Interest Paid in This Half Year:
- 10. Declared Interest Rate(%):

Figure 3.5: Branch wise Savings Information

3.2.2 Savings Information on Savings Size

1. Period
2. Name of Organization
3. Branch Name
4. Select the Size of Savings from dropdown list
5. Enter the Number of Savers
6. Enter the Balance of Savings Mobilized

Figure 3.6: Savings Information on Savings Size

Head Office will collect the Branch wise savings Information to verify all branch data and finally submit all information to MRA. Respective Head office can also monitoring the pending Branch information of MFI.

Branch Name	Type	Name of Savings/Deposit Scheme	Number of Male Savers	Number of Female Savers	Action
Narayanganj sadar branch	Saver's with Loan in Reporting Date	Compulsory	5	5	Details
Narayanganj sadar branch	Saver's with Loan in Reporting Date	Voluntary	1	1	Details
Narayanganj sadar branch	Saver's without Loan in Reporting Date	Compulsory	0	0	Details
Dhaka office	Saver's without Loan in Reporting Date	Voluntary	0	0	Details
Dhaka office	Saver's with Loan in Reporting Date	Compulsory	0	0	Details
Gazipur Sadar	Saver's with Loan in Reporting Date	Compulsory	1		Details

Figure 3.7: Branch wise Savings information interface monitoring by Head Office

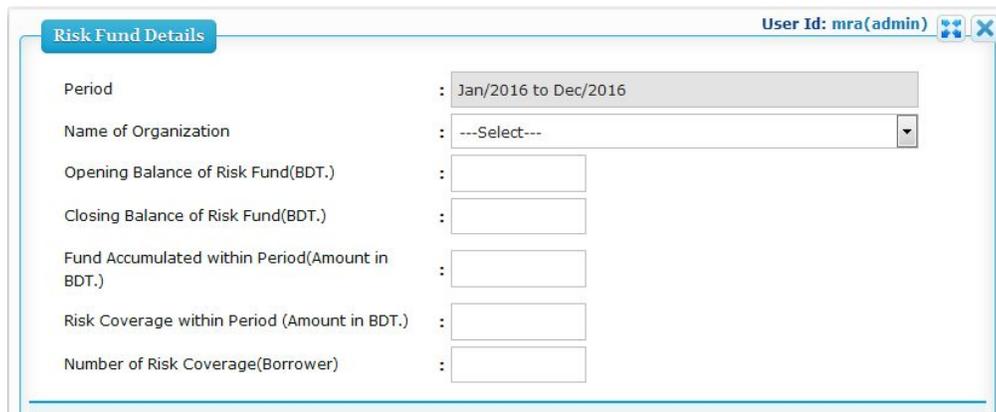
Chapter 4: Other Activities

4.1 Other Activities

MFI operates different types of financial products other than Loan and Savings. These products include Risk Fund, Training, Foreign Remittance, Welfare Activities etc. The Risk Fund is an insurance service operated by MFI for the benefits of its members. Welfare Activity is basically community service provided by MFI at free of cost for the benefits of its members. Foreign Remittance is another financial service which can be run by the MFI for their members at the cost of some service charge defined by MFI. Any MFI can also run different types of trainings for the benefits of its members or its staffs. Other Activities has maintained and monitor these financial activities. It provided facilities to capture and update branch wise and monthly information related to Risk Fund (Risk Fund Type, Number of Client, Number of Claims Settled, Number of Claims Pending, Cost of Pending Claims, Premium Amount Paid etc.), Training (Training Type, Number of Participant, Training Cost, Training Location, Training Title), Foreign Remittance (Number of client, Amount of Foreign Currency, Sending Country, Income, Commission Rate etc.), Welfare Activities (Count, Expenditure, Any Income etc.) etc. This module also have the capabilities to define a new product. There descriptions are given in the following section.

4.1.1 Risk Fund Details

1. Period
1. Name of Organization
2. Enter the Opening Balance of Risk Fund (BDT.)
3. Enter the Closing Balance of Risk Fund (BDT.)
4. Enter the Fund Accumulated within Period (Amount in BDT.)
5. Enter the Risk Coverage within Period (Amount in BDT.)
6. Enter the Number of Risk Coverage (Borrower)



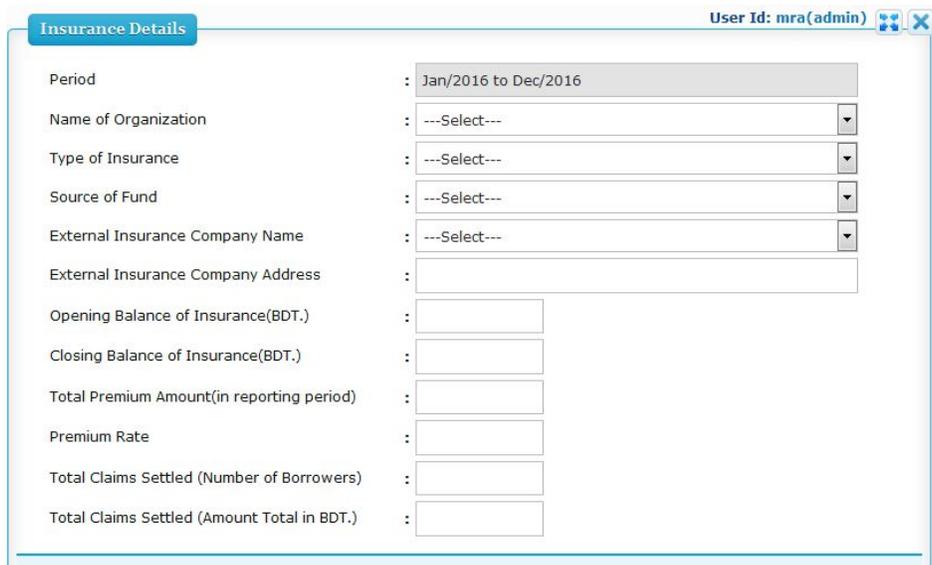
Period	: Jan/2016 to Dec/2016
Name of Organization	: ---Select---
Opening Balance of Risk Fund(BDT.)	: <input type="text"/>
Closing Balance of Risk Fund(BDT.)	: <input type="text"/>
Fund Accumulated within Period(Amount in BDT.)	: <input type="text"/>
Risk Coverage within Period (Amount in BDT.)	: <input type="text"/>
Number of Risk Coverage(Borrower)	: <input type="text"/>

Figure 4.1: Risk Fund Details

4.1.2 Insurance Details

1. Period
2. Name of Organization
3. Select the Type of Insurance from dropdown list

4. Select the Source of Fund from dropdown list
5. Enter the External Insurance Company Name
6. Enter the External Insurance Company Address
7. Enter the Opening Balance of Insurance (BDT.)
8. Enter the Closing Balance of Insurance (BDT.)
9. Enter the Total Premium Amount (in reporting period)
10. Enter the Premium Rate
11. Enter the Total Claims Settled (Number of Borrowers)
12. Enter the Total Claims Settled (Amount Total in BDT.)



The screenshot shows a web application window titled "Insurance Details" with a user ID of "mra(admin)". The form contains the following fields:

- Period: Jan/2016 to Dec/2016
- Name of Organization: ---Select---
- Type of Insurance: ---Select---
- Source of Fund: ---Select---
- External Insurance Company Name: ---Select---
- External Insurance Company Address: [Text Input]
- Opening Balance of Insurance(BDT.): [Text Input]
- Closing Balance of Insurance(BDT.): [Text Input]
- Total Premium Amount(in reporting period): [Text Input]
- Premium Rate: [Text Input]
- Total Claims Settled (Number of Borrowers): [Text Input]
- Total Claims Settled (Amount Total in BDT.): [Text Input]

Figure 4.2: Insurance Details

4.1.3 Welfare Activity Details

1. Period
2. Name of Organization
3. Select the Name of Activity from dropdown list
4. Enter the Source of Fund
5. Enter the Surplus from Microfinance (BDT.)
6. Enter the Surplus from Other activities (BDT.)
7. Enter the Own Fund (BDT.)
8. Enter the Donation (BDT.)
9. Enter the Others (BDT.)
10. Enter the Covering Areas
11. Enter the Number of Beneficiaries
12. Enter the Duration of Activities
13. Enter the Expenditure for the Welfare Activity
14. Enter the Surplus/Deficit from Activity

Welfare Activity Details User Id: mra(admin)

Period : Jan/2016 to Dec/2016

Name of Organization : ---Select---

Name of Activity : ---Select---

Source of Fund :

Surplus from Microfinance (BDT.) :

Surplus from Other activities (BDT.) :

Own Fund (BDT.) :

Donation (BDT.) :

Others (BDT.) :

Covering Areas :

Number of Beneficiaries :

Duration of Activities :

Expenditure for the Welfare Activity :

Surplus/Deficit from Activity :

Figure 4.3: Welfare Activity Details

4.1.4 Remittance Details

1. Period
2. Name of Organization
3. Enter the Number of Clients Covered
4. Enter the Remitted Amount (BDT.)
5. Enter the Commission From Remittance
6. Enter the Linked Banks

Remittance Details User Id: mra(admin)

Period : Jan/2016 to Dec/2016

Name of Organization : ---Select---

Number of Clients Covered :

Remitted Amount (BDT.) :

Commission From Remittance :

Linked Banks :

Figure 4.4: Remittance Details

4.1.5 Individual Training Details

1. Period
2. Name of Organization
3. Select the Training Type from dropdown list
4. Select the Training Participant Type from dropdown list

5. Enter the Total Number of Participant
6. Select the Training Course On from dropdown list
7. Enter the Cost from General Fund
8. Enter the Cost from Microfinance
9. Enter the Cost from Donation
10. Enter the Name of other Sources
11. Enter the Cost from Other Source

The screenshot shows a web application window titled "Individual Training Details" with a user ID of "mra(admin)". The form contains the following fields:

Period	: Jan/2016 to Dec/2016
Name of Organization	: ---Select---
Training Type	: ---Select---
Training Participant Type	: ---Select---
Total Number of Participant	: <input type="text"/>
Training Course On	: ---Select---
Cost from General Fund	: <input type="text"/>
Cost from Microfinance	: <input type="text"/>
Cost from Donation	: <input type="text"/>
Name of other Sources	: <input type="text"/>
Cost from Other Source	: <input type="text"/>

Figure 4.5: Individual Training Details

4.1.6 Training Summary

1. Period
2. Name of Organization
3. Enter the Total Number of Participant
4. Enter the Cost from General Fund
5. Enter the Cost from Microfinance
6. Enter the Cost from Donation
7. Enter the Name of other Sources
8. Enter the Cost from Other Source

The screenshot shows a web application window titled "Training Summary" with a user ID of "mra(admin)". The form contains the following fields:

- Period: Jan/2016 to Dec/2016
- Name of Organization: ---Select---
- Total Number of Participant: [text input]
- Cost from General Fund: [text input]
- Cost from Microfinance: [text input]
- Cost from Donation: [text input]
- Name of other Sources: [text input]
- Cost from Other Source: [text input]

Figure 4.6: Training Summary

4.1.7 Mobile Banking

1. Period
2. Name of Organization
3. Enter the Amount (BDT.)

The screenshot shows a web application window titled "Mobile Banking" with a user ID of "mra(admin)". The form contains the following fields:

- Period: Jan/2016 to Dec/2016
- Name of Organization: ---Select---
- Amount (BDT.): [text input]

Figure 4.7: Mobile Banking

Chapter 5: Event Viewing and Access Control

5.1 Event Viewing and Access Control

Security and access control is a major issue in designing and developing the Microfinance Information Database Management System (MFI-DBMS). The systems has been developed to support application based, database level and operating system based authentication for proper controls. All information has been encrypted during their flow between user machine and the server to implement best security from intruders.

5.2 Change Password

MFI administrator can change password in any stage.

The screenshot shows a web browser window titled "Change Password" with the user ID "mra(admin)". The form contains the following fields and labels:

- User Id : *
- Current Password :
- New Password : (at least 4 characters) *
- Confirm New Password : *

Below the password fields is a CAPTCHA image displaying the code "wM635r" and a "Can't read? Reload" link. Below the CAPTCHA is the text "Enter security code shown above:" followed by an input field *.

At the bottom of the form are two buttons: "Close" and "Save".

Figure 5.1: Change Password