

Micro Finance Management

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Approval Certificate

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Abstract

Microfinance is driving as a Poverty Reducing Tool by both the government and non-governmental organizations in Bangladesh. It serves not only to meet financial needs but also contributes to other social and institutional development issues, for example, ladies' strengthening, bringing the country poor into an institutional administration system, and reducing the dependency on informal money lenders.

This project paper of micro finance is easily designed with browser based software user interface. Operations can monitor centrally by the Admin users. Only Transactional users (Agents) are need to stay at the respective zonal area to do transaction like micro credit, micro loan. Operational users and Agents users are being approved by the Admins. Customers are need to deposit to lend further. Earn profit can possible through investment by lending money.

Acknowledgement

The successful completion of this study was the outcome of an active and sincere contribution of several people, but before all I would like to pay my gratitude to the Almighty ALLAH for giving the ability to work under all favorable and unfavorable circumstances.

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Chapter 1

Introduction

Micro Finance Management is a poverty alleviation project. The goal of the project is poverty alleviation through e-financial inclusion (i.e. fund mobilization) followed by family farming livelihood and income generation of the under privileged and smallholders of the country.

Microfinance is the attempt of microfinance institutions to improve access to small deposits and small loans for poor and needy people whose are neglected by conventional banks. Therefore, microfinance involves the provision of financial services such as savings, loans and insurance to poor people living in both urban and rural area who are unable to obtain such services from the formal financial sector.

The time roaming of microfinance sector in Bangladesh can be split into four phases since the mid-70's:

1. Action research phase in the 1970's
2. Microcredit development phase in the 1980's
3. Expansion phase in the 1990's
4. Increased competition and formalization from 2000 onwards.

Now a days, Microfinance is a vast sector in the development country. Considering the extent of the nation and the level of populace living under the poverty line, there is an enormous market to serve.

Chapter 2

Background of Micro Finance System

Bangladesh has been known as the origination of microfinance and continues to contribute towards enhancement of macro-economic development in country as well as the whole world.

The sector of micro finance has undergone remarkable changes in over the last more than three decades following pioneering works of the Grameen Bank. The approach of Bangladeshi microfinance model has been replicated with or without variations in many countries and recognized as an excellent tool for poverty reduction.

In Bangladesh there are mainly four types of institutions involved in micro-finance activities. These are:

1. Grameen Bank, a member owned specialized institution.
2. Around 1500 Non- Governmental Organizations (NGO) like BRAC, Proshika, ASA, Action-Aid etc.
3. Commercial and Specialized banks like Bangladesh Krishi Bank (BKB), Rajshahi Krishi Unnayan Bank (RAKUB)
4. Government sponsored micro finance projects/ Programs like Ektee Bari Ektee Khamar, BRDB, and Swanirvar Bangladesh etc.

2.1 License Status of the NGO in Bangladesh

Bangladesh Government established an organization named Microcredit Regulatory Authority (MRA) in August, 2006 to organizing and maintaining the NGOs and micro credit institutes in Bangladesh. This organization primarily received 4241 applications from NGOs. But many applications are rejected because of they are very small organization and less borrowers. Microcredit Regulatory Authority had accepted 742 NGOs licenses and rejected 3454 NGOs Applications till June, 2014.

2.2 Situation of Micro-Finance in Bangladesh

Microfinance sector in Bangladesh demonstrate a strong footprint for the world and still progressing for macroeconomic development. Micro Finance Institute need the proper authorization to funding from general people and conventional banks will only give loan to that financial organizations which are under monitoring and using standard accounting policy.

2.3 Models of Microfinance

Micro Finance Institutions (MFIs)-are the institutes that provide economic ministration to the needy people. This section examines popular models of microfinance. These models are vary in their form, vision, mission and techniques.

2.3.1 Grameen Bank Model

The Grameen Bank was established in 1983 under a special law with the initial support from the Bangladesh Bank. It's acquired a license to form as a bank to operate microfinance operation.

According to Professor Muhammad Yunus the founder of the Grameen Bank , credit is seen as a cutting edge tool for affecting those inequalities that confine the poor to a poverty cycle and for releasing the inherent capacities in people. Professor Muhammad Yunus argued that the conventional banking system is anti-poor, anti-women and anti-illiterate and thus, has contributed to maintaining the status-quo between the rich and poor.

2.3.1.1 Technique of the Grameen Bank Model

The targeted people of Grameen bank is the poor women. Because they think, women are not only a trustworthy money lenders but also tactful entrepreneurs.

There is an approach of Grameen bank where four to eight people form a group and can borrow a small amount of money. Group members usually seats together weekly and can repay the loan jointly. If one member of the group cannot make possible to repay, the total group consider as disqualified and not be consider for any loan in future.

2.3.2 MC2 Model

MC2 is a society based micro banking system where people whose are mostly the underprivileged, to be self-dependent, make money to improve their living conditions. The founder of this concept, Dr. Paul K. Fokam drew inspiration from the Einstein's famous formula: Victory over Poverty (VP) is possible if the Means (M) and the Competences (C) of the Community (C) are combined. Hence the formula $VP = M \times C \times C = MC^2$.

The model has two versions: a rural version, MC2 and an urban version dubbed MUFFA. The second version of the model is exclusively for women because studies and personal research of the founder show that women in urban areas are those most hit by poverty.

2.3.2.1 Technique of the MC2 Model

MC2 demonstrate isn't a bundled readymade one size fit all, although the core principles is the same from one community to the other. Setting up a MC2 micro-bank involves five stages.

1. Sharpening the Poor and Raising their Awareness
2. Mobilizing Resources
3. Income Generating Activities
4. Financing Common Interest Economic Projects
5. Carrying Out Social Development Projects

2.3.3 Village Banking Model

The promoter of village banking model is John Hatch end established first in Bolivia in 1980. Foundation for International Community Assistance (FINCA) implements the village banking model. FINCA prepares little group bunches in a module program to frame Community Credit Enthusiasm. These small groups, permit the beneficiary to buy shares as shareholders and make money to improve their livelihood.

2.3.3.1 Technique of the Village Banking Model

According to the village banking model, allows 30-60 members in a group, considering specially women. These groups as like agencies take several months to set the association or group and collects all of its members. The loan is given for four months periods and disbursed weekly equal installments. The institute collect all principal along with the interest within 16th week.

2.3.4 The SKS and Non-Banking Finance Company (NBFC) Model

NBFCs has issued as an alternative for micro credit institute who wants to make profit and consider micro finance as a business field. These model is promoting in India.

The follower of these model believe that, it isn't important to rely upon ease assets to loan to them.

2.3.4.1 Technique of SKS and NBFC Model

The main goal of this model to make more profit of the investors. To mobilizing the resources, the model uses the equity investors and money borrowers. Field officers are trained to collect the money and loan at weekly basis.

Chapter 3

Micro Finance Management: Study and Design

The purpose of this study is to outline and describe the features of the Microfinance Software. It will serve as guide on Role Creation & Role Rights, User Creation, User Information Modification, Password Policy, User Profile, Password Change, Password Recovery, User/Agent Registration, Samitee & Customer Registration, Loan Application, and all the transactional page like Deposit Collection, Loan Disbursement, and Loan Repayment etc.

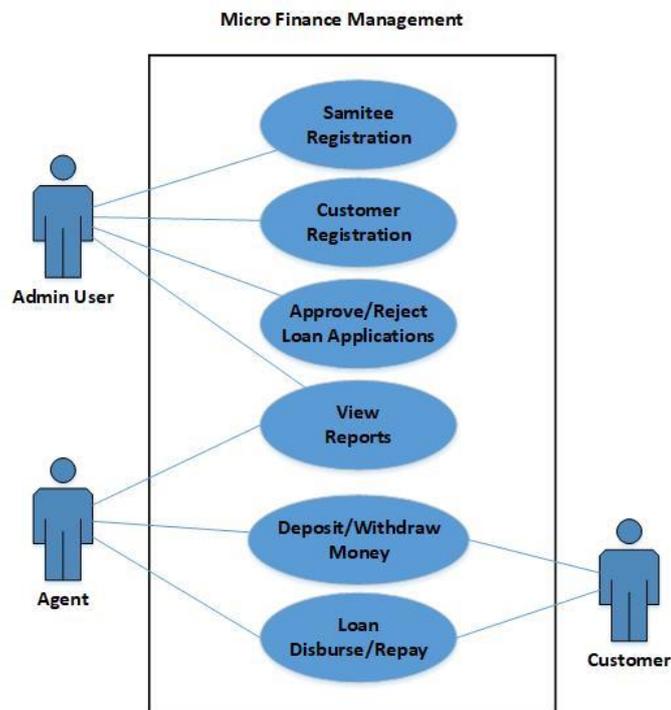


Figure 1: Micro Finance Operation Structure

3.1 Design Specification

3.1.1 Customization

Proposing Microfinance System address the following:

1. Databases Supported
2. Support for Browsers

3. Features Subsystems (components of Fully Integrated System)
4. Describe the standard features for each subsystem.

3.1.2 System Security & User Management

1. Profiles
 - Module level permission
 - Sub module level permission
2. Roles/Groups
 - Organization Hierarchy
 - Data Sharing Rules
3. Users Login
 - The system will be designed to ensure secure user authentication
 - A user's account will be locked after five unsuccessful login attempts
 - Passwords are encrypted using MD5 Hash Algorithm.

3.1.3 Permissions

1. Application Level
 - The system will be permitted to access the application as per above criteria
2. Database Level
 - The system will be permitted to access the database (Table, Store Procedure, Function and view) as read only mode.

3.1.4 Level of Access

There should be levels of access the system such as

1. Administrator Level
2. Operation Admin Level
3. Agent Level

These levels should have different access privileges. The user levels and access privileges should be modifiable by the administrator.

3.1.5 Web Based Solution

The solution works well within the Organization and outside the Organization having facility of implementing on internet, Intranet or VPN (Virtual Private Network).

3.1.6 Customized Solution

Software modules will be very dynamic in nature. So, for growing business it possibly can customize as per business needs.

3.1.7 Multi Location Access

The solution will access from multiple locations internet, Intranet or VPN (Virtual Private Network).

3.2 Solution Description

Role Creation & Role Rights will explain how to create roles and assign rights to those roles.

Password Policy will explain how to define different conventions and policies for system passwords.

User Module will explain how to create new users, zone wise user permissions, role assign to user, user approval and user password change. User Information Modification will explain how to modify user personal information, contact information, address information, modify user password.

Agent Account Mapping will describe how to create agent account, which account number is required to do transaction.

Samitee & Customer Registration will explain how to register Samitee & Customers of respective Samitee. There is the feature Modification of Samitee and Customers. If any samitee information is putting wrongly, then there is a facilitation of software to delete that samitee.

Deposit Collect will explain how to collect deposits from samitee customers.

Loan Module will explain how to apply for loan, approval of loan and then loan transaction which are Loan Disbursement and Loan Repayment.

Deposit Withdraw will explain how to request for withdrawal, withdrawal request approval and withdraw transaction.

Lastly, there are some reports which will show the results of transactions.

3.2.1 Login and Authentication

Login procedure requires the user ID and password. A string of captch code is also required for authentication.

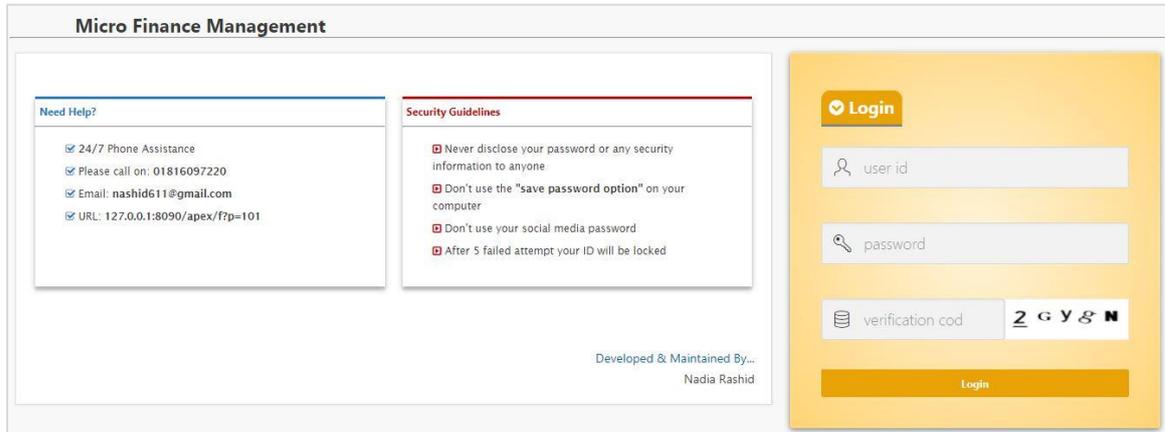


Figure 2: Login Page

3.2.2 Menu Generation and Creation

Menu is generated automatically in the home page of software. Menu will generate based on user's role rights.

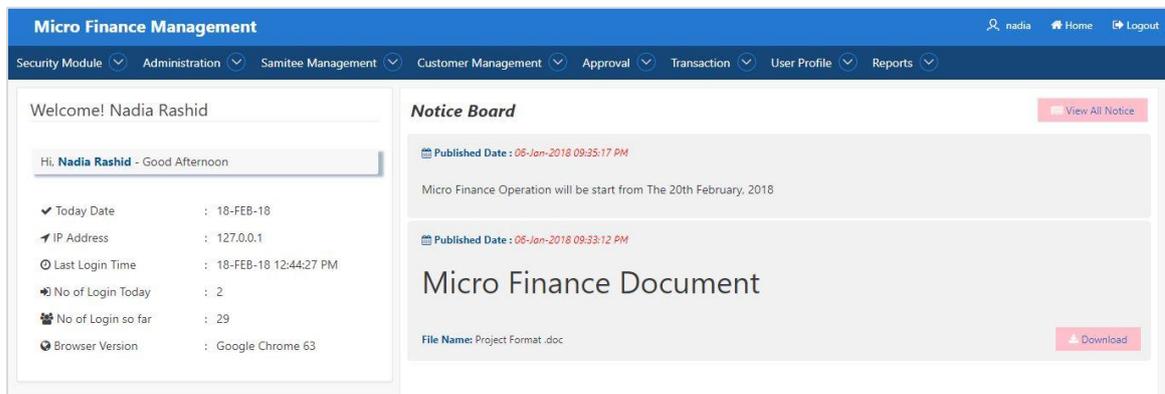


Figure 3: Home Page

Menu Creation feature will be accessible only for the software developer. Menu and sub-menu generation can possible through this form. For sub-menu, parent menu name should be assigned.

Menu Creation Cancel Clear Create

Menu Leaf: * Leaf

Menu Name: *

Parent Name: * ^

Menu Serial: *

Page Type: Form

Page ID:

APP Flag:

ADD Flag:

MOD Flag:

DEL Flag:

View Report

NAME	LEVEL	PARENT/CHILD	FORM/REPORT	PAGE NO	APP	ADD	MODIFY	DELETE	CREATE BY	CREATE DATE
User Profile	1	Parent	-	-	-	-	-	-	ADMIN	19-JUN-15
.....Password Change	2	Child	Form	5	Yes	Yes	Yes	Yes	ADMIN	19-JUN-15

Figure 4: Menu Creation

3.2.3 Role Creation and Role Rights

Role Creation is to Define/Edit New Roles or Group of User. It will manage Role Name and Status. Later This Role will get different Rights & Permissions. This activity will be accessible only by the Administrator user of the system.

Role Creation Cancel Submit

ROLE NAME	ACTIVITY
<input type="text" value="Admin"/>	Active <input type="text"/>
<input type="text" value="Agent"/>	Active <input type="text"/>
<input type="text" value="Operational"/>	Active <input type="text"/>

Role List

ROLL NAME ↑	ACTIVITY
Admin	Active
Agent	Active
Operational	Active

Figure 5: Role Creation

Role Rights is to manage Role wise rights assign & revoke rights from roles. It will manage which role will have access to which activities. This activity will be accessible only by the Administrator user of the system.

Cancel Submit

Role Wise Rights Assign & Revoke

Role Name : * Agent

Rights Already Exists		The Rest of Rights	
MENU NAME	REMOVE ALL	MENU NAME	ALL CHECK
Transaction	<input type="checkbox"/>	Security Module	<input type="checkbox"/>
...Deposit Collection	<input type="checkbox"/>	...Rights Control	<input type="checkbox"/>
...Loan Disbursement	<input type="checkbox"/>Menu Creation	<input type="checkbox"/>
...Loan Repayment	<input type="checkbox"/>Role Creation	<input type="checkbox"/>
...Deposit Withdraw	<input type="checkbox"/>Role Rights	<input type="checkbox"/>
User Profile	<input type="checkbox"/>	...Password Policy	<input type="checkbox"/>
...Password Change	<input type="checkbox"/>	...Notice Entry	<input type="checkbox"/>
Reports	<input type="checkbox"/>	Administration	<input type="checkbox"/>
...Account Current Balance	<input type="checkbox"/>	...User Control	<input type="checkbox"/>
...Account Statement	<input type="checkbox"/>User Creation	<input type="checkbox"/>

Figure 6: Role Rights

3.2.4 Password Policy

The facilitation is defined the password convention of the system. It defines minimum password length, composite password criteria like alphabetic, numeric, punctuation characters. Password expiry days is also mentioned here. It can be changeable any time if needed by Admin User only.

Cancel Apply Changes

Password Policy

Minimum Password Length : * 6

Minimum Password Differences : * 3

Must Contain At Least One Alphabetic Character : * Yes

Must Contain At Least One Numeric Character : * Yes

Must Contain At Least One Punctuation Character : * Yes

Must Contain At Least One Upper Case Character : * No

Must Contain At Least One Lower Case Character : * No

Must Not Contain Username : * Yes

Punctuation Characters : * !"#%&'()*+,-./:;<=>?_@

Password Expiration Day : * 365

Password Notification Day : * 7

Figure 7: Password Policy

3.2.5 Notice Entry

There need to share some information for all the users of the system; this screen will facilitate the administrator users. Notice can be entered, an attach file can be added with notice, previous notice can be modified. If previous notices are no need to be shown, the

activity flag are need to change to ‘Inactive’. Notices are shown in the Home screen of the software.

Notice Info	File	Status	Create Date	Update Date
<p>Micro Finance Operation will be start from The 20th February, 2018</p>	-	Active	06-JAN-18	06-JAN-18

Figure 8: Notice Entry

3.2.6 User Module

3.2.6.1 User Creation

Admin User will use this screen/activity to Create Users for the system. User login information and user contact information should be entered. User Code must be unique. Created User will be able to login after complete the full user creation process & Approval. A temporary password will be generated automatically after user creation.

Figure 9: User Creation

3.2.6.2 User Information Modification

Admin User will use this screen to edit any user information if needed. This modification form allow user to change user password in case of forgotten.

The screenshot shows a web interface titled "User Information" with a search bar for "User ID". Below the search bar is a "View Report" section containing a table of user records. Each row in the table has an "Edit" button to its left.

	User ID	User Name	Address	Mobile No	User Level	Designation
Edit	500001	Admin01	Dhaka	01913000000	-	Admin
Edit	500002	Admin02	Dhaka	01718238995	Division Level	Admin
Edit	010804	Shihan	Bagerhat	01816097220	Upazila Level	Agent
Edit	150401	Morium	Chittagong	01816097220	Upazila Level	Agent
Edit	150402	Manik	Anwara	01816097220	Upazila Level	Agent
Edit	010801	Tarik	Bagerhat	01816097220	Upazila Level	Executive

Figure 10: Edit User Screen

The screenshot shows a web interface for editing user information, divided into two panels: "User Login Information" and "User Contact Information".

User Login Information:

- User Type: Operational User
- User Level: Upazila Level
- User Code: 010801
- User Name: Tarik
- Designation/Position: Executive
- Date Of Birth: 08-FEB-62
- Password: [Empty]
- Confirm Password: [Empty]
- Password Date: 09-FEB-18

User Contact Information:

- District Name: BAGERHAT - 01
- Upazila Name: BAGERHAT SADAR - 08
- Present Address: Bagerhat
- Permanent Address: [Empty]
- Email Address: [Empty]
- Mobile No.: 01913000000
- Telephone No.: [Empty]

Figure 11: Edit User with a Value

3.2.6.3 Zone Wise User Permission

Zone wise user permission is to define or manage permissions to users for zones. System user can add or modify zone wise user permissions if needed. This permission will be based on User Permission Level. This activity will be accessible only by the Admin of the system.

Zone Wise User Information

User Code : * TARIK - 010801

Level Code : * UPA

Level Description : UPAZILA LEVEL

Assigned Zone Information

Usercode	Zone Code	Level Code
010801	08-Bagerhat Sadar	UPA

Buttons: Cancel, Submit, Add Row

Figure 12: Zone Wise User Permission

3.2.6.4 User Role Assign

Role Assign to user is to manage roles for users. Single user can get single or multiple roles if needed. Admin user can add or modify roles for users. This activity will be accessible only by the Admin of the system. Users won't be able to access any screen if they don't have that right.

User Information

User Name : * NADIA RASHID - NADIA

Role Assign To User

ROLE NAME	STATUS
Admin	ACTIVE

Assigned Role To User

USER CODE	USER NAME	ROLE NAME	ACTIVE/INACTIVE
NADIA	NADIA RASHID	ADMIN	ACTIVE

Buttons: Cancel, Delete, Submit, Add Row

Figure 13: Role Assign to User

3.2.6.5 User Approval

Admin User will use this screen to Approve or Reject User Creation Request. User will be able to login to system after the approval otherwise login is not possible. Approval user must be different than creation user.

User Approval

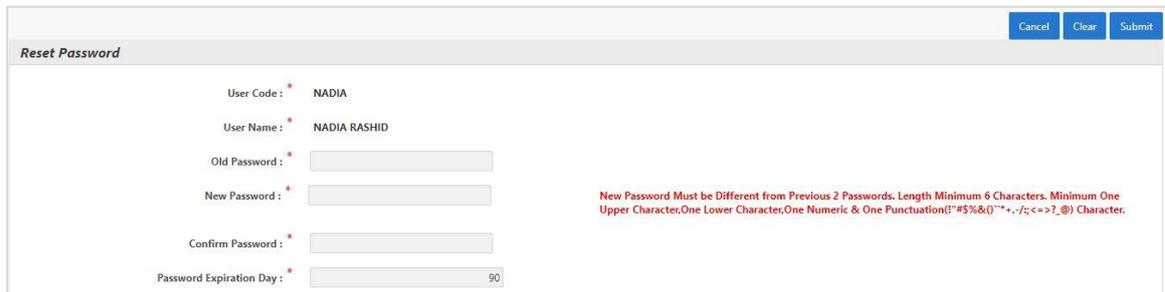
User Code	User Name	User Type	User Level	District	Upazila	Designation	Address	Mobile No	Email Address	Entry User	Entry Date	Approve/Boject
010801	Tarik	OPR	UPA	01	08	Executive	Bagerhat	01913000000	(null)	NADIA	09-FEB-18	Approve Reject None
NADIA	Nadia Rashid	ADM	DIV	79	80	Administrator	Mirpur	01816097220	(null)	500002	05-FEB-18	Approve Reject None

Buttons: Cancel, Submit

Figure 14: User Approval

3.2.6.6 User Password Reset

Any Logged in user can use this screen to change their own password if needed. New Password must meet the Password Policy.



Reset Password

User Code : * NADIA

User Name : * NADIA RASHID

Old Password : *

New Password : *

Confirm Password : *

Password Expiration Day : * 90

New Password Must be Different from Previous 2 Passwords. Length Minimum 6 Characters. Minimum One Upper Character, One Lower Character, One Numeric & One Punctuation (!\"#\$%&'()*+,-./:;<=>?@) Character.

Figure 15: Password Reset

3.2.6.7 Account Mapping for Agent User

Agent Account Mapping is to Map agent user ID to an account number. By this mapping, those agents will be able to transactions only. One agent account is allow for one upazila. Multiple users can share one agent account.



Agent Account Mapping

District Name : *

Upazila Name : *

Agent Login Code : *

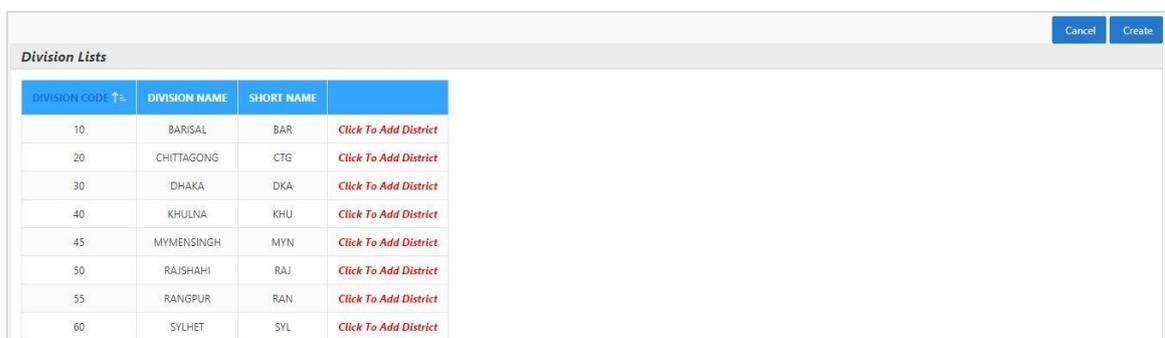
Account Type : * Existing New

Cancel Clear Submit

Figure 16: Agent Account Map

3.2.7 Zone Setup

This system is allow to put data of Division, District, Upazila and Union for whole Bangladesh. These Zones will be used dynamically in further operations. Users are assign specific zone to complete their task. Zone name can be modified by admin user if needed.



Division Lists

DIVISION CODE ↑	DIVISION NAME	SHORT NAME	
10	BARISAL	BAR	Click To Add District
20	CHITTAGONG	CTG	Click To Add District
30	DHAKA	DKA	Click To Add District
40	KHULNA	KHU	Click To Add District
45	MYMENSINGH	MYN	Click To Add District
50	RAJSHAHI	RAJ	Click To Add District
55	RANGPUR	RAN	Click To Add District
60	SYLHET	SYL	Click To Add District

Figure 17: Division Setup

District Information					
DIVISION CODE	DIVISION NAME	DISTRICT CODE	DISTRICT NAME	SHORT NAME	ADD UPAZILA
10	BARISAL	04	BARGUNA	BGN	Click To Add Upazila
10	BARISAL	06	BARISAL	BAR	Click To Add Upazila
10	BARISAL	09	BHOLA	-	Click To Add Upazila
10	BARISAL	42	JHALOKATHI	-	Click To Add Upazila
10	BARISAL	78	PATUAKHALI	-	Click To Add Upazila
10	BARISAL	79	PEROJPUR	-	Click To Add Upazila

Figure 18: District Setup

Upazila Information								
	DIVISION CODE	DIVISION NAME	DISTRICT CODE	DISTRICT NAME	UPAZILA CODE	UPAZILA NAME	SHORT NAME	ADD UNION
Edit	10	BARISAL	79	PEROJPUR	14	BHANDARIA	-	Click To Add Union
Edit	10	BARISAL	79	PEROJPUR	47	KAUKHALI	-	Click To Add Union
Edit	10	BARISAL	79	PEROJPUR	58	MOTHBARIA	-	Click To Add Union
Edit	10	BARISAL	79	PEROJPUR	76	NAZIRPUR	-	Click To Add Union
Edit	10	BARISAL	79	PEROJPUR	80	PEROJPUR SADAR	-	Click To Add Union
Edit	10	BARISAL	79	PEROJPUR	87	NESARABAD (SHAWRUPKATHI)	-	Click To Add Union
Edit	10	BARISAL	79	PEROJPUR	90	ZIA NAGAR (INDURKANI)	-	Click To Add Union

Figure 19: Upazila Setup

Union Information									
	DIVISION CODE	DIVISION NAME	DISTRICT CODE	DISTRICT NAME	UPAZILA CODE	UPAZILA NAME	UNION CODE	UNION NAME	SHORT NAME
	10	BARISAL	79	PEROJPUR	80	PEROJPUR SADAR	17	DURGAPUR	-
	10	BARISAL	79	PEROJPUR	80	PEROJPUR SADAR	25	KADOMTALA	-
	10	BARISAL	79	PEROJPUR	80	PEROJPUR SADAR	34	4NO KALAKHALI	-
	10	BARISAL	79	PEROJPUR	80	PEROJPUR SADAR	69	SANKARPASA	-
	10	BARISAL	79	PEROJPUR	80	PEROJPUR SADAR	77	6NO SARIKTALADUMRITALA	-
	10	BARISAL	79	PEROJPUR	80	PEROJPUR SADAR	86	1NO SIKDARMALLIK	-
	10	BARISAL	79	PEROJPUR	80	PEROJPUR SADAR	94	TONA	-

1 - 7 of 7

Figure 20: Union Setup

3.2.8 Different Code Setup

Different Code Setup is to manage Codes and Names which will be used through the whole system for surfing different operations. Different Code Setup Includes A/C Status, Education Type, Marital Status, Religion, Media, Occupation, Charge Type, Organization Type, Bank Name, Address Type, Relationship etc. This Section can be Accessible only by Admin user.

Code	Description
HWF	HOUSEWIFE
FAR	FARMER
OTH	OTHERS
SEM	SELF EMPLOYEED

Figure 21: Different Code Setup

3.2.9 Samitee Management

3.2.9.1 Samitee Registration

Samitee Registration is to register samitee in the system. Samitee code will be generated along with 2 digit district code, 2 digit upazila code, 2 digit union and 2 digit serial no., total is 8 digit. Samitee code is used as a samitee account no. during transaction. This activity will be accessible only by the Operational Users with respective zone.

Figure 22: Samitee Registration

3.2.9.2 Edit Samitee Information

Operational User will use this screen to edit any samitee information if needed. Samitee code is not changeable. After click on 'edit' button, specific samitee information is loaded into the screen.

	Samitee Code	Samitee Name	Address	Village	Formation Date	Mobile No	Upazila	Union	Entry By	Entry Date
Edit	01082501	Bagerhat Bemrota Samitee 01	Bemrota	Bemrota	09-FEB-18	01834567654	Bagerhat Sadar	Bemrota	010801	09-FEB-18
Edit	01083502	Bagerhat Dema Samitee 02	Dema	Dema	09-FEB-18	01834567654	Bagerhat Sadar	Dema	010801	09-FEB-18
Edit	01083501	Bagerhat Dema Samitee 01	Dema	Dema	09-FEB-18	01834567654	Bagerhat Sadar	Dema	010801	09-FEB-18

Figure 23: Edit Samitee Information

Figure 24: Edit Samitee with a Value

3.2.9.3 Delete Samitee Information

There can be possible to enter a samitee wrongly. Wrongly entered samitee can be deleted along with its customers. If the samitee has any single transaction found, the deletion operation can't be possible.

District Name	Upazila Name	Union Name	Samitee Name	No of Member	No of Transaction
Bagerhat (01)	Bagerhat Sadar (08)	Bemrota (25)	Bagerhat Bemrota Samitee 01 (01082501)	5	9

Figure 25: Delete Samitee

3.2.10 Customer Management

3.2.10.1 Customer Registration

Customer information can be entered under a registered samitee. Customer code is total of 11 digit; 8 digit of samitee code and 3 digit of serial no.

Cancel Clear Submit

Samitee Selection

Select Samitee :

Samitee Name :

Samitee Address :

Formation Date :

Active Member :

Basic Information

Customer Code :

Member Type :

Main Occupation :

Personal Information

Name :

Father's Name :

Mother's Name :

Gender : Female Male

Religion :

National ID :

Birth Registration No :

Date of Birth :

Age :

Marital Status :

Spouse Name :

Dependents :

Educational Qualification :

Contact Information

Present Address :

Permanent Address :

Mobile No :

Mobile No Type :

Other's Information

Living This Address (Years) :

Annual Income :

No Earning Member (Male) :

No Earning Member (Female) :

Head of Family : Yes No

Relation With Head of Family :

Own Homestead : Yes No

Land Description :

House Description :

Remarks :

Figure 26: Customer Registration

3.2.10.2 Edit Customer Information

Operational User will use this screen to edit any customer information if needed. Customer code is not changeable. After click on 'edit' button, specific customer information is loaded into the screen.

Cancel Clear Create

Samitee Selection

Please Entry / Select Samitee :

Samitee Name : BAGERHAT BEMROTA SAMITEE 01

Samitee Address : BEMROTA, BAGERHAT SADAR, BAGERHAT

Formation Date : 09-FEB-18

Active Member : 4

General Member List

	Member Code	Name	Mobile No	National ID	Present Address	Permanent Address	Create Date	Member Type
<input type="button" value="Edit"/>	01082501001	Roni	01816097220	6785432456789	Bagerhat	-	09-FEB-18	General Member
<input type="button" value="Edit"/>	01082501002	Monir	01816097220	-	Bagerhat	-	09-FEB-18	General Member
<input type="button" value="Edit"/>	01082501004	Wali	01816097220	576567876788	Baferhat	Bagerhat	09-FEB-18	General Member
<input type="button" value="Edit"/>	01082501005	Tipu	01816097220	-	Bagerhat	Bagerhat	09-FEB-18	General Member

Figure 27: Edit Customer

Samitee Selection		Samitee Name : Bagerhat Bemrota Samitee 01	
Select Samitee : *	Bagerhat Bemrota Samitee 01 - 01082501	Samitee Address :	Bemrota, Bagerhat Sadar, Bagerhat
		Formation Date :	09-FEB-18
		Active Member :	4
Basic Information			
Customer Code :	01082501001	Main Occupation :	
Member Type :	General Member		
Personal Information			
Name :	RONI	Mother's Name :	JULI
Father's Name :	JONI	Religion :	
Gender :	<input type="radio"/> Female <input checked="" type="radio"/> Male	Birth Registration No :	One Value Required: National ID or Birth
National ID :	6785432456789	Date of Birth :	16/02/1984
Age :			34

Figure 28: Edit Customer with Value

3.2.11 Loan Application & Approval

3.2.11.1 Loan Application Request

A Customer can apply for micro loan. Customer must have 25% deposit of loan amount to apply. Loan guarantors are necessary. If loan applicator is a female then family member information is required as a family guarantor. Operational user only can have access of this screen.

Samitee Selection		Samitee Name : Bagerhat Bemrota Samitee 01	
Please Select Samitee : *	Bagerhat Bemrota Samitee 01 - 01082501	Samitee Address :	Bemrota, Bagerhat Sadar, Bagerhat
		Formation Date :	09-FEB-18
		Active Loan :	2
Sanction Limit Information		Member Information	
Loan Period :	1	Month/Year :	Month
Service Charge (%) :	8	Member Name :	Roni - 01082501001
Profit Amount :	33.33	Remarks :	
Installment Frequency :	Monthly	Loan Guarantor Information	
Installment Amount :	5034	First Guarantor Name :	01082501002 - monir
Sanction Limit :	5000	Second Guarantor Name :	01082501004 - wali
Sanction Date :	18-FEB-18	Loan Guarantor (Family)	
Loan Purpose :	Poultry (Poultry)	Guarantor Name :	
Remarks :		Father's Name :	

Figure 29: Loan Apply

3.2.11.2 Loan Approval

Admin user will use this screen to approve or reject loan application request. Approval user must be different than creation user.

Parameter List												
District Code : * BAGERHAT - 01						Upazila Code : * BAGERHAT SADAR - 08						
Sanction Limit Request List												
Samitee Code	Customer Code	Customer Name	Sanction ID	Loan Purpose	Loan Amount	Loan Period	No Of Installment	Installment	Install Amount	Profit Amount	Entry User	Approve / Reject
01082501	01082501002	Monir	00000010	Poultry	1000	1 Year	12	Monthly	90	80	010801	<input type="radio"/> Approve <input type="radio"/> Reject <input type="radio"/> None
01082501	01082501004	Wali	00273961	Poultry	10000	1 Month	1	Monthly	10067	66.67	010801	<input type="radio"/> Approve <input type="radio"/> Reject <input type="radio"/> None

Figure 30: Loan Approval

3.2.12 Deposit Withdraw of Customer

3.2.12.1 Deposit Withdraw Request

Customer may have decided to withdraw savings from customer respective savings account. Before withdraw request, it's checking either customer have an active loan. Operational user only can have access of this screen.

Samitee Selection	
Please Entry Samitee Code : *	Bagerhat Bemrota Samitee 01 - 01082501 ^
Samitee Name :	Bagerhat Bemrota Samitee 01
Samitee Address :	Bemrota, Bagerhat Sadar, Bagerhat
Formation Date :	09-FEB-18
Already Close Member :	1
Deposit Withdraw Request	
Customer Name : *	Monir - 01082501002 ^
Customer Own Deposit *	5000
Loan Pending Amount :	737
Customer Information	
Father Name :	Miraj
Mother Name :	
Present Address :	bagerhat
Parmanent Address :	

Figure 31: Deposit Withdraw Request

3.2.12.2 Deposit Withdraw Approval

Admin user will use this screen to approve or reject deposit withdraw request. Approval user must be different than creation user.

Parameter List					
District Code : * BAGERHAT - 01			Upazila Code : * BAGERHAT SADAR - 08		
Deposit Withdraw Approval List					
Samitee Code	Samitee Name	Customer Code	Customer Name	Deposit Amount	Approve / Reject
01082501	Bagerhat Bemrota Samitee 01	01082501001	Roni	3000	<input type="radio"/> Approve <input type="radio"/> Reject <input type="radio"/> No Change
01082501	Bagerhat Bemrota Samitee 01	01082501005	Tipu	2000	<input type="radio"/> Approve <input type="radio"/> Reject <input type="radio"/> No Change

Figure 32: Deposit Withdraw Approval

3.2.13 Transaction Module for Agent User

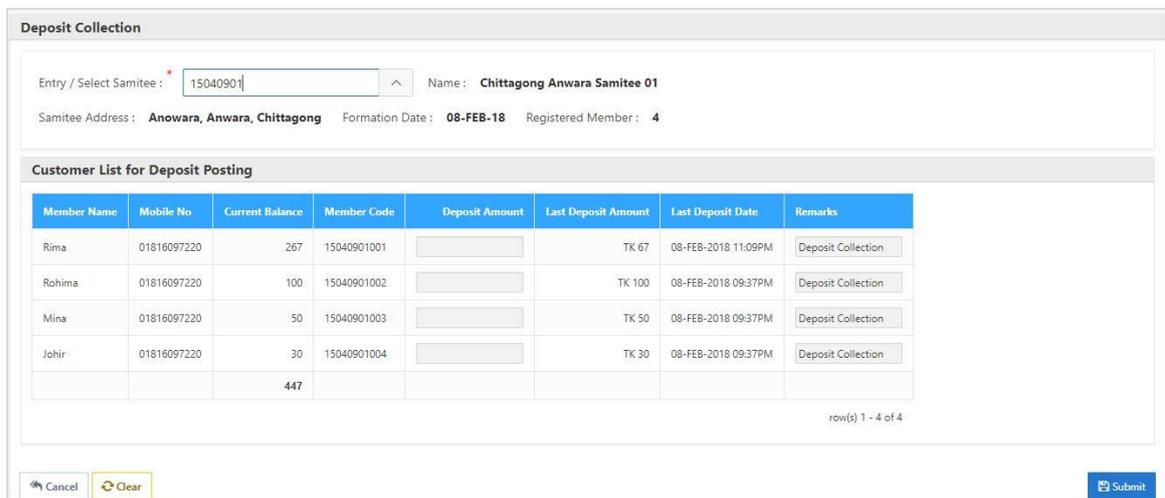
Transaction screens are only accessible for Agent users. Agent users are like Teller users of a bank. Agent user get those samitee information of which zone he/she is allocated.

3.2.13.1 Deposit Collection

Micro Credit/Micro Savings transactions for customers can be accessible in this screen. Samitee Customer must be active in samitee & must be a registered in system. Many customer deposit can possible in a single click at a time. Customer account is credited after transaction. Deposit Amount is not more than 2400 Tk.

Accounting Scenario:

- Samitee account is credited.
- Agent account is debited.



The screenshot displays the 'Deposit Collection' interface. At the top, there is a search field for 'Entry / Select Samitee' with the value '1504090' and a dropdown arrow. To the right, the 'Name' is 'Chittagong Anwara Samitee 01'. Below this, the 'Samitee Address' is 'Anwara, Anwara, Chittagong', 'Formation Date' is '08-FEB-18', and 'Registered Member' is '4'. The main section is titled 'Customer List for Deposit Posting' and contains a table with the following data:

Member Name	Mobile No	Current Balance	Member Code	Deposit Amount	Last Deposit Amount	Last Deposit Date	Remarks
Rima	01816097220	267	15040901001		TK 67	08-FEB-2018 11:09PM	Deposit Collection
Rohima	01816097220	100	15040901002		TK 100	08-FEB-2018 09:37PM	Deposit Collection
Mina	01816097220	50	15040901003		TK 50	08-FEB-2018 09:37PM	Deposit Collection
Johir	01816097220	30	15040901004		TK 30	08-FEB-2018 09:37PM	Deposit Collection
		447					

At the bottom of the table, it says 'row(s) 1 - 4 of 4'. Below the table are 'Cancel' and 'Clear' buttons, and a 'Submit' button in the bottom right corner.

Figure 33: Deposit Collection

3.2.13.2 Loan Disbursement

Approved loan application can be disbursed and disburse amount is hit on customer loan account. After disburse loan, schedule is generated automatically by given information during loan request.

Accounting Scenario:

- Samitee account is debited.
- Agent account is credited.

Samitee Information

Entry / Select Samitee: 01082501 Name: Bagerhat Bemrota Samitee 01

Samitee Address: Bemrota, Bagerhat Sadar, Bagerhat Formation Date: 09-Feb-18 Active Member: 4

Loan Disbursement	Details Information
Customer Code: 01082501002 - Monir	Samitee Code: 01082501
Loan A/C No: 0108250100201	Granted Amount: 1000 A/c Open Date: 11-FEB-18
Loan A/c Title: MONIR	Service Charge: 8 % Charge Amount: 80
Disbursable Amount: 1000	Loan Period: 1 No of Installment: 12
Naration: Loan Disbursement	Installment Frequency: Monthly Installment Amount: 90

Buttons: Cancel, Clear, Submit

Figure 34: Loan Disburse

3.2.13.3 Loan Repayment

Loan repayment allow customer to deposit against loan account. Before transaction necessary information are shown in the screen. After loan repay, customer loan account is adjusted along with principal amount and service charge amount. Schedule table is also fulfil with principal amount and service charge amount.

Accounting Scenario:

- Samitee account is credited.
- Agent account is debited.

Loan Repayment

Select Samitee: 01082501 Samitee Name: Bagerhat Bemrota Samitee 01

Samitee Address: Bemrota, Bagerhat Sadar, Bagerhat Formation Date: 09-Feb-18 Active Loan No.: 2

Loan Repayment Information	Details Information
Loan Account: 00000010 - 0108250100201 - Monir	Disburse Amount: 1000 Total Repay: 270
Transaction Date: 19-FEB-18	Last Repay Amount: 90 Last Repay Date: 16-FEB-18
Repay Amount:	Service Charge(%): 8 Charge Amount: 80
Naration: Loan Repayment	Loan Period: 1 No of Installment: 12
Close Today: Total Amount To Be Paid TK 737. Principal TK 730 & Service Charge TK 7	Installment Frequency: Monthly Installment Amount: 90

Buttons: Cancel, Clear, Submit

Figure 35: Loan Repay

3.2.13.4 Customer Deposit Withdraw

Approved Deposit withdrawal customer list will be shown. After transaction customer account is debited and customer account is closed i.e. this customer will be no longer active and not considered as a register member.

Accounting Scenario:

- Samitee account is debited.
- Agent account is credited.

Deposit Withdraw Transaction

Entry / Select Samitee : * 01082501 - Bagerhat Bemrota Sar ^ Name : BAGERHAT BEMROTA SAMITEE 01

Samitee Address : BEMROTA, BAGERHAT SADAR, BAGERHAT Formation Date : 09-Feb-18 Registered Member : 4

Customer Information

Customer Code : * 01082501001 - Roni +

Remarks :

Cancel Clear Submit

Figure 36: Deposit Withdraw

3.2.14 Reports

3.2.14.1 Account Current Balance

The report shows current balance of all kind of ledger such as Agent ledger, Samitee ledger, Customer ledger and Loan Ledger.

Parameter List

Account Type : * CUSTOMER LEDGER

Samitee Code : 01083501 - Bagerhat Dema Samitee 01 ^

Account No : Leave Blank for All Account ^

As On Date : * 20-FEB-18

Account Current Balance

Account Type	Account Number	Current Balance	Currency
S02	01083501001	500	BDT
S02	01083501002	2000	BDT
S02	01083501003	100	BDT
S02	01083501004	300	BDT

DOWNLOAD

Figure 37: Account Current Balance

3.2.14.2 Account Statement

The report shows account statement of all kind of ledger within a date range such as Agent ledger, Samitee ledger, Customer ledger and Loan Ledger.

Samitee	Transaction Date	Document No.	Account No.	Remark	Debit	Credit	Balance
01083501	-	-	01083501001	Balance Brought Forward	-	-	0
01083501	20-FEB-18	TR000000013	01083501001	Deposit Collection	-	500	500

Figure 38: Account Statement

3.2.14.3 Loan Schedule

This report shows customer loan schedule which loan is already disbursed.

Customer Code	Customer Name	Inst. No.	Due Date	Principal Amount	Profit Amount	Total Amount	Paid Principal	Paid Charge	Total Paid
0108250100201	Monir	1	11-MAR-18	84	6	90	84	-	84
0108250100201	Monir	2	11-APR-18	84	6	90	84	-	84
0108250100201	Monir	3	11-MAY-18	84	6	90	84	-	84
0108250100201	Monir	4	11-JUN-18	84	6	90	18	-	18
0108250100201	Monir	5	11-JUL-18	84	6	90	-	-	-
0108250100201	Monir	6	11-AUG-18	84	6	90	-	-	-

Figure 39: Loan Schedule

3.2.14.4 Zone Wise Deposit and Loan Information

It shows the area base deposit, loan disbursement and loan repayment report.

District Name	Upazila Name	Primary Capital	Total Disbursement (Tk)	Total Loan Repayment (Tk)	Service Charge Repayment (Tk)	Total Capital (Tk)
Bagerhat	Bagerhat Sadar	14900	11000	270	0	14900
		14900	11000	270	0	14900

Figure 40: Zone wise Deposit & Loan

Chapter 4

Conclusion

Country improvement and neediness decrease are usually identified with the issue of provincial work. Country family units work methodologies contain a few alternatives, including cultivating and non-cultivate exercises, nearby independent work and wage business, and movement. Microfinance has turned out to be a viable and capable apparatus for rustic improvement and neediness lessening. In the same way as other improvement instruments, it has adequately entered the poorer strata of society. The poorest frame most by far of those without access to essential human services and fundamental instruction; comparably, they are the dominant part of those without access to microfinance. Microfinance is one of the methods for building the limits of poor people and creating them to independent work exercises by giving money related administrations like credit, investment funds.

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