

Finance Solutions® is a fully integrated software thus providing an integration factor of 100% in Client Information, Savings, Shares, Credit/Loans and General Ledger Accounting modules hence minimizes many “*islands of data capture points*” for improved data reliability, consistency and accuracy. A perfect management information system software for MFI’s and SACCO’s methodologies.

● **Functionality**

➤ **Loan Portfolio Management**

- Unlimited number of loan products with direct linkage to General Ledger
- Collateral, Loan Guarantors, Write-Off, Reschedule, Provisions, Interest Capitalization, Penalty calculation
- Repayment frequencies: *Daily, Weekly, Bi-Weekly, Half-Monthly, Once every 4 Weeks, Monthly, Quarterly, Semi-yearly, Yearly etc.*
- Interest Calculation: *Flat Rate, Declining Balance – Discounted, Balance – Amortization and Compound Interest*
- Individual and group/member level Lending
- Savings/Shares modules linked to Loan Products

➤ **Savings/ Shares Management**

- Configurable unlimited number of products such as Voluntary Savings, Compulsory Savings, Loan Guarantee Savings etc. with direct linkage to General Ledger
- Interest calculations: *Monthly average running balance or Monthly minimum balance*
- Easy-to-use teller/Cashier interface with quick mechanisms to access information
- End of Period: *Ledger Fee, Interest Calculation, Minimum Balance, Transaction Fee and other User-definable Charges*

➤ **Accounting**

- The chart of accounts is complete, consistent, flexible, and user-definable—with five major categories for Assets, Liabilities, Equity, Income and Expenses
- Full support of General Journal and Journal Entries (Income, Expenses and Cash transfer from reserve to Cashier visa-versa)
- Customizable transaction menus with the unbelievable possibility to create your own Savings/Shares, Income, Expense, Fees/Charges and General Journal Transaction menus (i.e. Compulsory Saving Deposit, Guarantee Savings Withdrawal, Sale of Passbooks, Ledger Fee, Telephone Bills etc.)

● **Scalability**

- The user-interface is available in several languages—English, French, Spanish, Russian, Kiswahili (Africa), Luganda (Uganda) and User-definable
- 1 million clients’ database with no significant delay in response time
- Integrated scalable ODBC databases, such as Microsoft SQL Server, Oracle with excellent performance capacity, good for an increased number of concurrent users or higher data volumes
- Excellent connectivity on Local Area Network (LAN) and Centralized Wide Area Network (WAN)

● **Ease of Use**

- Windows based application
- Consistent screens, TOOLBAR, easily identifiable menu options, and logical use of color and icons
- General platform standards with keyboard and mouse access to all functions
- Excellent HTML help file. Pressing F1 in any **Finance Solutions®** window

● **Management Reporting and Data Analysis**

- Over 120 standard reports for Loans, Savings, Shares, Management, Operational, Financial, General and customer reporting.
- All reports can be printed/previewed by Branch, Client Category, Gender, Geographical Area, Product, Loan Officer, Loan Cycle, Business Sector etc.
- Reports: *Trial Balance, Balance Sheet, Profit & Loss, Budget, Ledger Card, Arrears, Ageing, Portfolio at risk, Portfolio Concentration, Savings/Shares Balance & Account Activity Statement among others*
- In-built Performance Monitoring Tool (PMT) reports
- Exportation capabilities in a variety of file formats including Microsoft Excel, PDF (Adobe Acrobat format), DBF 4 and Text

● **Services – Implementation, Training and Support**

- Structured classroom-based training on user groups
- Multilanguage training delivered in English, French, Kiswahili, Luganda, Kannada and Hindi.
- 24x7 days technical support by email, phone, fax, FTP, or site.

Technical Capabilities

- Standard operating system platform of Windows 9x, Windows 2000 Server, Windows 2000 Advanced Server, Windows 2000 Professional, Windows XP and Windows Server 2003.
- The system performs well with any number of concurrent users and transaction traffic.
- Security administration tools are easy to use. Multileveled security for users, based on functions and responsibilities, can be used to restrict screens and menu options per user. It can also define time-out limit. It keeps a full audit trail with time, date, computer, and user stamps for each action taken by a logged user.
- Backup and recovery utilities for full and incremental backups are built-in and easy to manage.

Finance solutions® evaluation copy can be downloaded from;
<http://www.sigmadc.com>



More Information:



Software Development

Sigma Data & Computers Ltd.

Ambassador House 2nd Floor, Kampala Road
P. O. Box 30348 Kampala - Uganda (East Africa)
Tel.: +256-41-256581, +256-77-496460, +256-71-474474
Email: info@sigmadc.com Website: <http://www.sigmadc.com>



Finance Solutions®

a Software Application for:-

- **Microfinance Institutions**
- **Credit Unions**
- **Banks**
- **Finance Companies**



Managing financial data has never been easier