MIFOS ANDROID CLIENT

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MIFOS ANDROID CLIENT OVERVIEW

1. OVERVIEW
2. SETUP
3. BROWSING CUSTOMER DATA
4. MANAGING CUSTOMER ACCOUNTS
5. SAVINGS ACCOUNT TRANSACTIONS
6. LOAN ACCOUNT TRANSACTIONS
7. TASK LIST AND UPCOMING MEETINGS
8. COLLECTION SHEET DATA

1. OVERVIEW

Mifos Android Client is a mobile version of Mifos – management information system which provides key functionality for microfinance institutions: client management, portfolio management, loan repayment tracking, fee and savings transactions, and reporting. This application provides instance access to customer information and accounts.

With Mifos Android Client, you can do the following things:

- Browse customer details for centers, groups and clients
- View information for Loan and Savings accounts
- Check transaction history
- Planning the upcoming meetings and prepare for them
- Enter collection sheet data to every account
- Apply transactions such as repaying loan, applying charges, making deposits, applying adjustments, making withdrawals

The Android client is directly connected to the full Mifos version, so every change performed in the mobile application is automatically reflected in the Mifos system.

2. SETUP

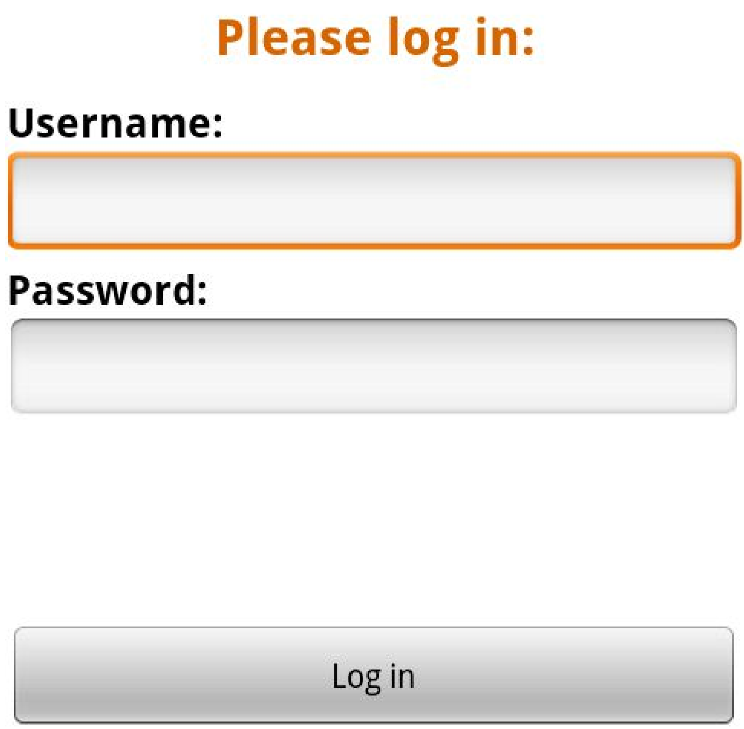
HOW TO SET OR CHANGE THE SERVER ADDRESS

First thing, which you have to do if you want to use Mifos Android Client is to the change default server address. To do it click on the menu button on your phone. You will see a screen like the following with current server address:

Type the appropriate address and click **OK**. If you don't want to change address at this time, click **Cancel**.

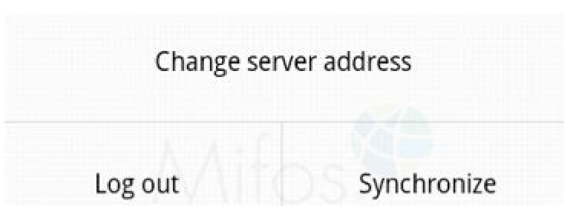
HOW TO LOG IN AND LOG OUT MIFOS ANDROID CLIENT

To use Mifos Android Client you must be logged into Mifos system. If you are not logged in and you try to use Mifos Android Client, you will see a screen like this:



You must type your Username and Password and then click **Log in**.

If you want to log out, click the menu button on your phone. You will see a menu like this:



To log out, click on **Log out** button.

DATA ENTRY

All data entry screens in the system behave in the same way. Note the following:

- You can type data into a text field.
- In a “drop-down list,” there is a predefined list of values; the user must choose one from this list.
- In some cases, when the data is selected, values that depend on it are displayed automatically and cannot be changed.
- Fields that require no data entry are dimmed.
- Mandatory fields have a red asterisk (*) before the field name. The user must enter data in this field before the form can be completed.
- Click on fields to move from one field to another; after you have entered data in a field, click on next to move to the next field.

3. BROWSING CUSTOMER DATA

- How to view client details
- How to apply charge
- How to display charge details
- Client accounts
- Loan account
- Savings account
- Closed loan account
- How to make transactions for savings account
- How to make adjustments for savings account
- How to view the history of all transactions for savings account
- How to view deposit due details
- How to make transactions for loan account
- How to make adjustments for loan account
- How to apply payment
- How to apply charges
- How to repay a loan
- How to view the history of all transactions for loan account
- How to view the installment details
- How to display repayment schedule

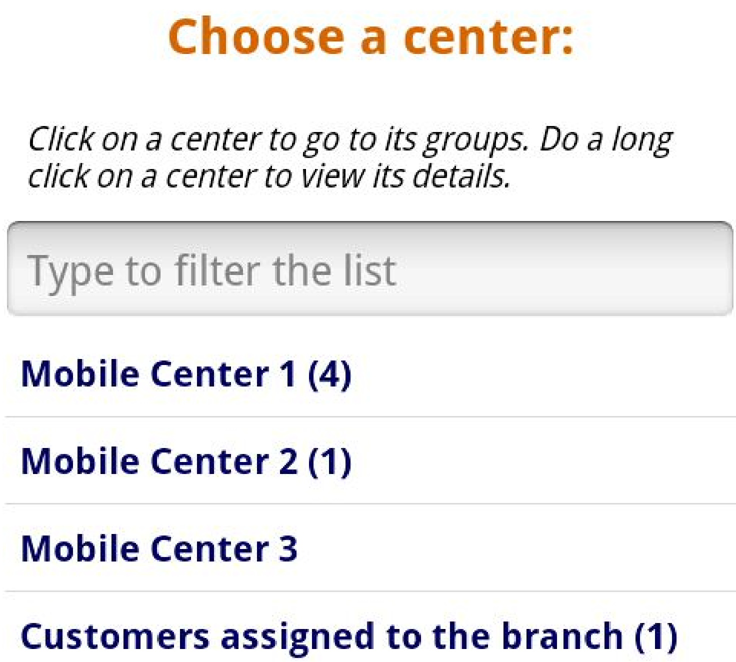
MFI can have centers and groups to organize clients. Usually, a single Loan Officer works in a center and has responsibility for several groups.

Groups usually include clients but also can act on their own and have group loan and savings accounts.

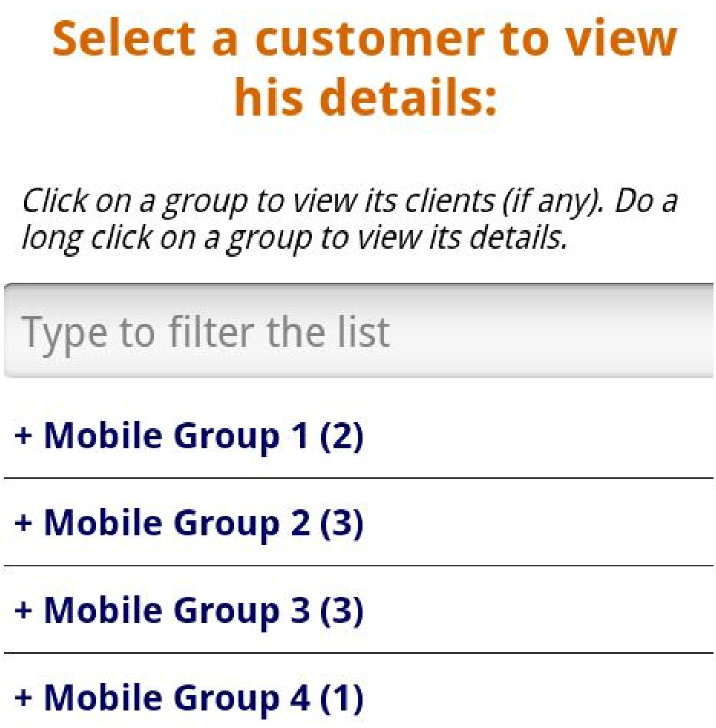
Clients can act on their own having individual savings and loan accounts, or they can act as part of a group.

To display all centers, click on **Browse customers** in Mifos Android Client main menu.

You may see a screen like this:



In parenthesis there is the number of groups in the center or clients in the group. Do a long click if you want to view center details or click on Center Name to display all groups in a center. If there are a lot of centers to display, you can also type a name of the center to filter the list. You may see a screen like this:



Click on **Group Name** to expand the list and to see all clients in the group. Do a long click on the group to view its details. You may also type a name of group or client to filter the list.

HOW TO VIEW CUSTOMER DETAILS

To view Center/Group details you need to long click on its name. Client details can be opened by a normal click on its name.

Customer details section is divide into three tabs:

- Overview
- Accounts & Charges
- Additional information

Overview

Overview tab is the first tab of Customer details section. It displays the most important information about Customer:

- Client name
- Client actual status
- System ID
- Performance history (summary of opened Loan and Savings accounts)

Client 'Overview' section may look like this:

Accounts & Charges

Accounts & Charges tab gives you access to accounts and charges attached to the Customer. From this tab you can:

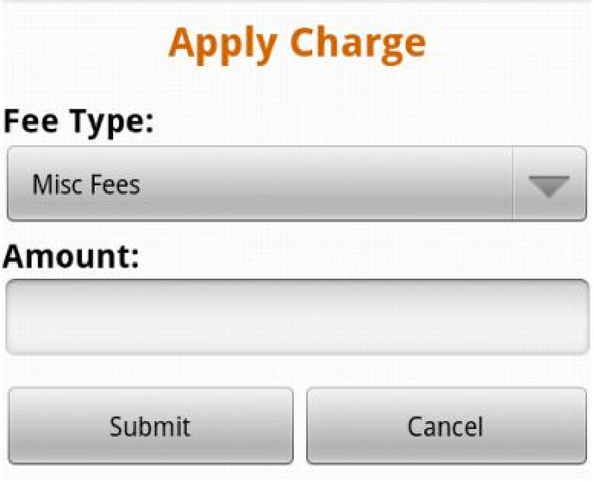
- Apply charges and view charges details
- View the list of opened and closed Loan and Savings accounts
- Directly access Loan and Savings accounts

Client Accounts & Charges section may look like this:

How to apply charge

Your MFI can charge fees for any service, such as membership and loan processing. These fees and charges can be collected from centers, groups, and clients and assessed on loan accounts.

To apply charge, click on **Apply Charge** button in Accounts & Charges tab. You will see:



1. Choose appropriate type of the fee from the drop down list.
2. If amount is set for this charge, it appears in the Amount box, but you may change it.
3. Click **Submit** if you are satisfied with changes you have made click on **Cancel** to discard all changes.

Applied charge will appear in the Upcoming Charges and also in the Recent Account Activity list.

How to display charge details

To check all applied charges, click on **Charge details** in **Accounts & Charges** tab. You will see following attributes:

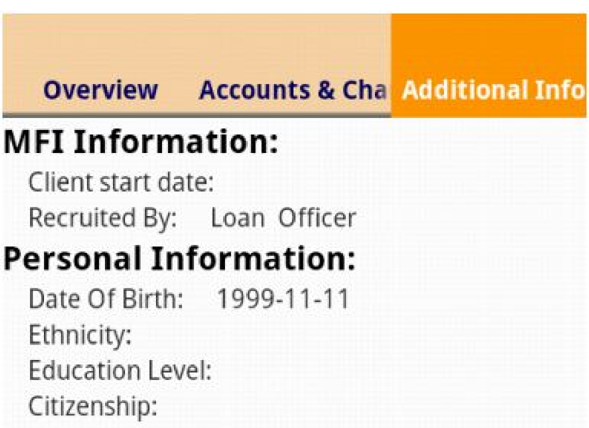
- Account summary
- Amount due
- Amount overdue
- Total
- Upcoming charges
- Fee type
- Amount
- Recent Account Activity
- Date
- Description
- Amount
- Recurring Account Fees
- Fee name
- Amount
- Recur Every

A sample screen may look like this:

Additional Information

To display additional information about client, click on **Additional Information** in tab on the top of the screen

You will see:



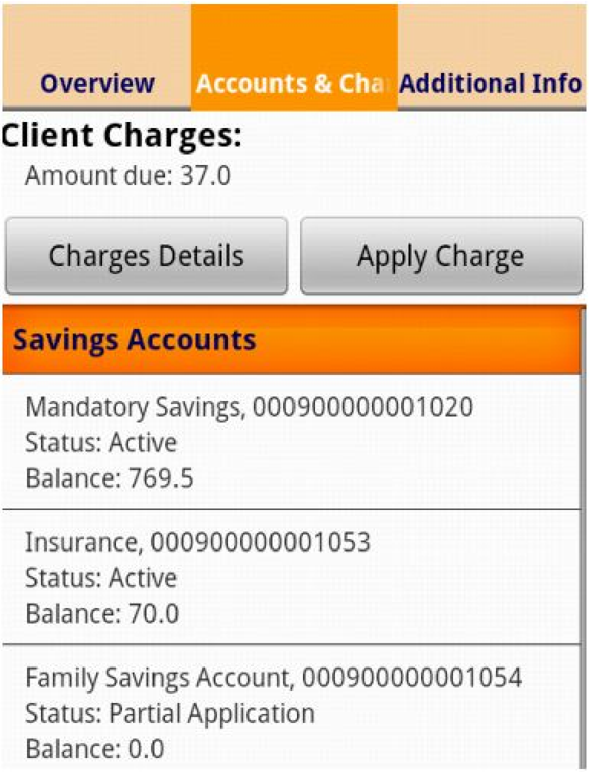
4. MANAGING CUSTOMER ACCOUNTS

Clients and Groups may have one (or more) loan or savings accounts whereas Centers can have only savings accounts. You may display all accounts belonging to a customer from **Accounts & Charges** screen. To do that, select an account from the list and click on its name.

A screen may look like following:

How to manage Savings accounts

Click on **Savings account** to expand the list and display all savings added to client.

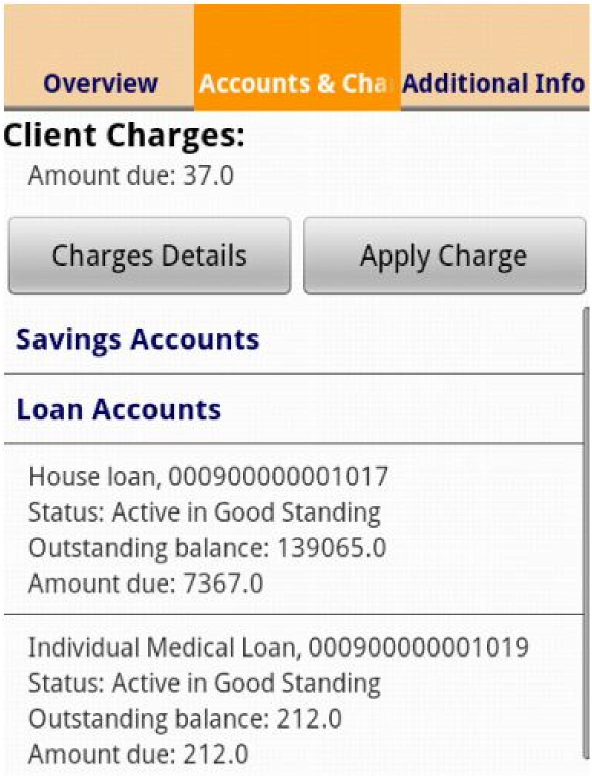


If you click on any savings account, you will see a screen with three tabs:

- Account overview
- Account transactions
- Apply adjustment
- Make deposit/withdrawal
- Account details
- View Transactions History
- View Deposit Due Details

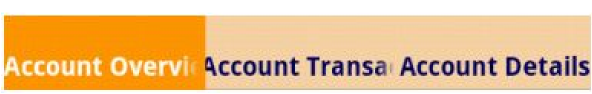
How to manage Loan accounts

Click on **Loan accounts** to expand the list and display all loans added to client.



If you click on any loan, you will see screen with three tabs:

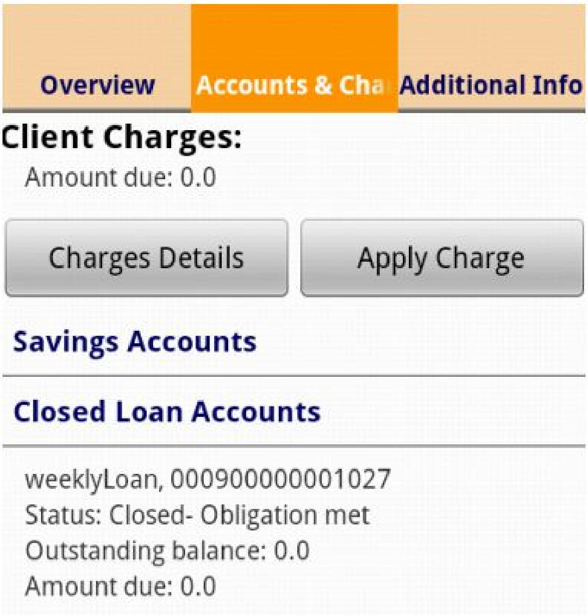
- Account overview
- Account transactions
- Apply payment
- Apply charges
- Apply adjustment
- Repay Loan
- Account details
- View Transactions History
- view Installment Details
- View Repayment Schedule



How to view Closed loan account

Mifos Android Client gives you possibility to view not only active Loan Accounts but also closed ones.

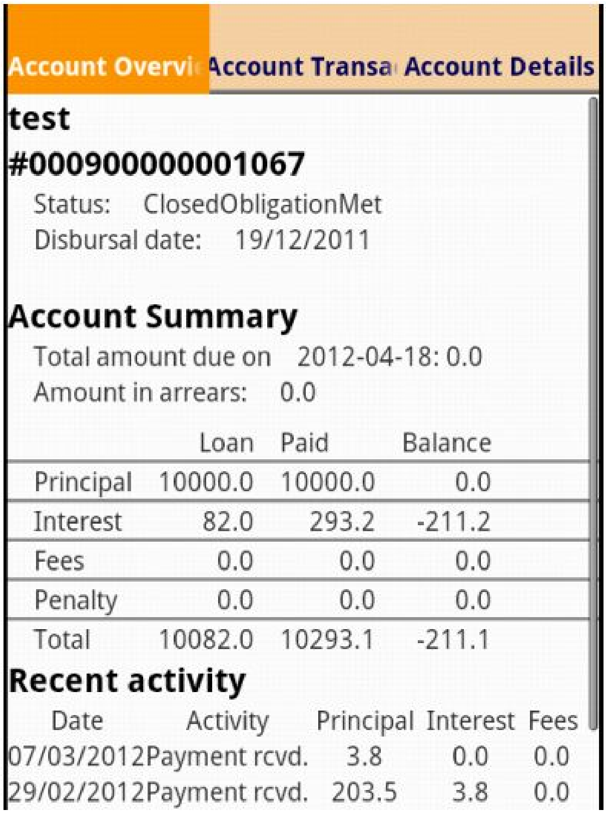
To do that, click on **Closed Loan Accounts** to expand the list and display all loans added to client.



If you click on any loan, you will see screen with three tabs:

- Account overview
- Account transactions
- Apply adjustment
- Account details
- View Transactions History
- View Installment Details
- View Repayment Schedule

A sample screen may look like this:


Account Overvi
Account Transa
Account Details
test
#000900000001067
Status: ClosedObligationMet
Disbursal date: 19/12/2011
Account Summary
Total amount due on 2012-04-18: 0.0
Amount in arrears: 0.0
Loan Paid Balance
Principal 10000.0 10000.0 0.0
Interest 82.0 293.2 -211.2
Fees 0.0 0.0 0.0
Penalty 0.0 0.0 0.0
Total 10082.0 10293.1 -211.1
Recent activity
Date Activity Principal Interest Fees
07/03/2012 Payment rcvd. 3.8 0.0 0.0
29/02/2012 Payment rcvd. 203.5 3.8 0.0

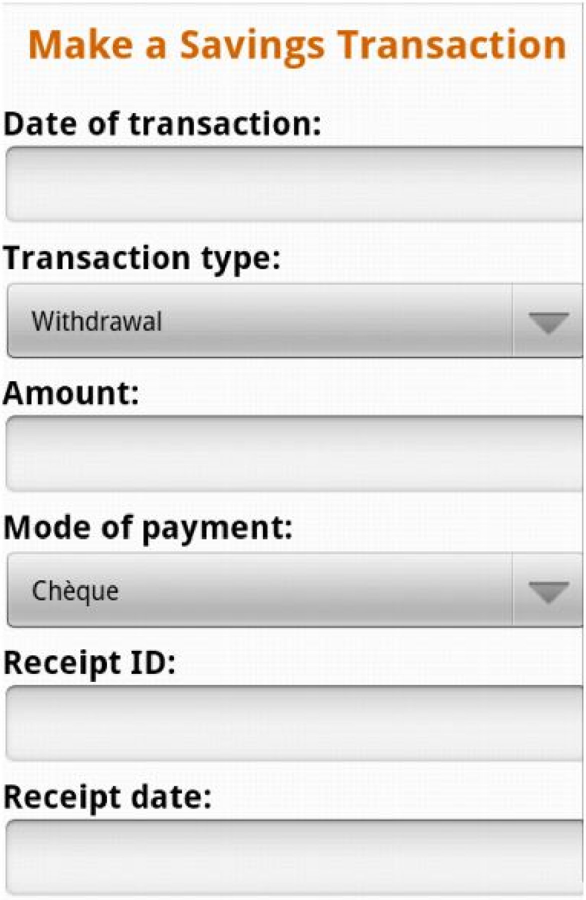
5. SAVINGS ACCOUNT TRANSACTIONS

On Savings Account, you can perorm the following operations:

- Deposits and withdrawal
- Adjustments
- Display transaction history
- Display deposit due details

HOW TO MAKE DEPOSITS TO OR WITHDRAWALS FROM A SAVINGS ACCOUNT

1. Click on **Make deposit/withdrawal**. A screen like following may appear:



2. Enter information using the descriptions in the following table:

Field	**Description**	**Example**
Date of transaction	The date of this deposit or withdrawal	26/03/2012

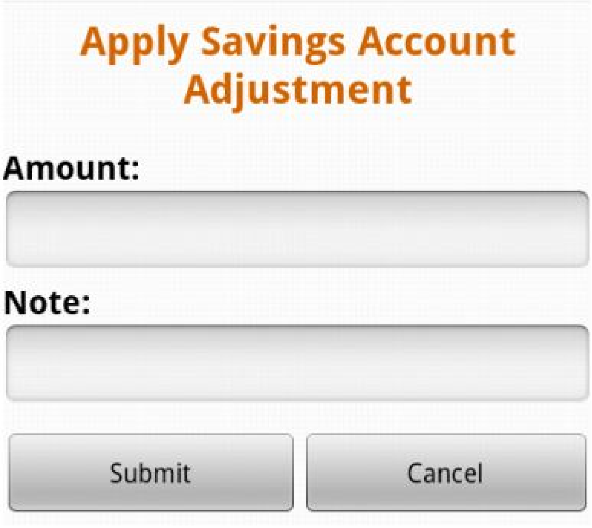
Transaction type	Deposit or withdrawal	Deposit
Amount	The amount of deposit or withdrawal	200
Mode of payment	The way the money will be transferred	Cash
Receipt ID	The number of the receipt, if you use one	00034
Receipt date	The date the receipt was issued, if you use one	26/03/2012

3. When you are satisfied with all changes, click Submit. You will see summary and status of the transaction.

HOW TO MAKE ADJUSTMENTS FOR SAVINGS ACCOUNT

Sometimes errors occur when savings accounts transactions are recorded. If you need to cancel the full amount of the last deposit or withdrawal, you can do this by making an "adjustment." If you need to cancel several transactions, you must do each one separately.

1. Click on **Apply adjustment.** A screen like following may appear:



2. In the Amount field, type the accurate deposit or withdrawal amount.

3. In the Notes box, type information describing why you made this adjustment.

4. When you have made the adjustment click Submit.

HOW TO VIEW THE HISTORY OF ALL TRANSACTIONS FOR SAVINGS ACCOUNT

To display history transactions click on **View Transactions History** in Account Details menu.

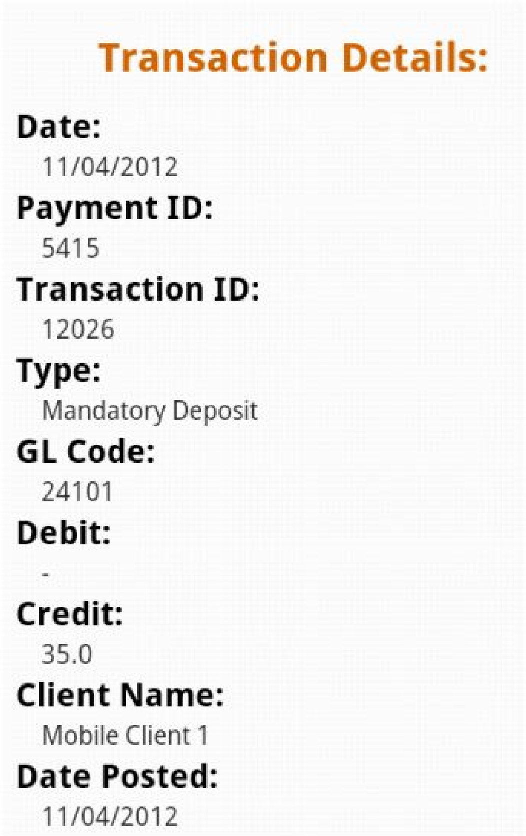
A screen like the following appears:

Choose transaction to display and click on it to view its details.

The next screen will show following transaction details:

- Date of transaction
- Payment ID
- Transaction ID
- Type of transaction
- General ledger code
- Amount of debit or credit
- Client or group name
- Date posted
- User who posted the transaction
- Adjustment notes, if any

Sample screen may look like this:



HOW TO VIEW DEPOSIT DUE DETAILS

To display deposit due details click on **View Deposit Details** in Account Details menu.

A screen like the following appears:

Deposit Due:

	Amount
Next deposit	35.0
Past deposit(s) due	
Sub total	0.0
Total amount due on 28/03/2012	35.0

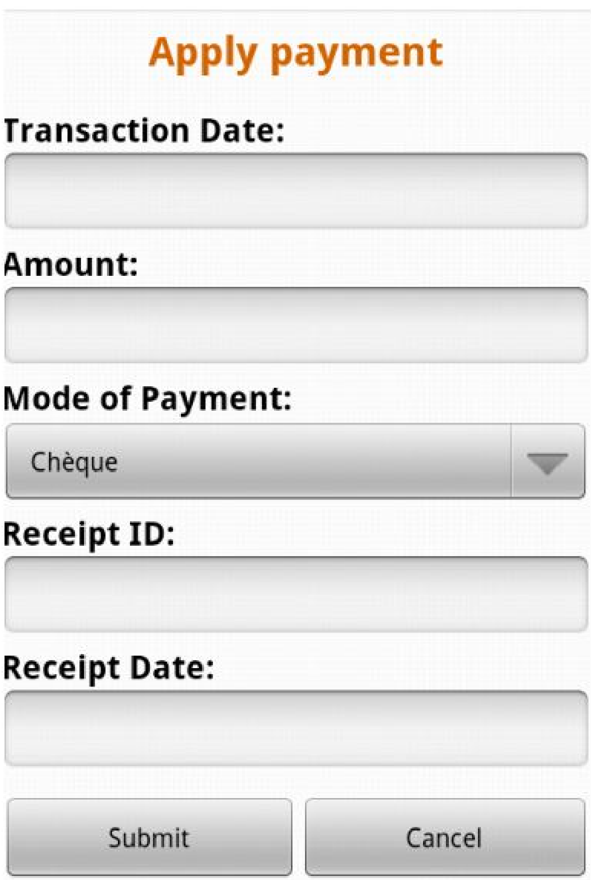
6. LOAN ACCOUNT TRANSACTIONS

On Loan Account, you can perorm the following operations:

- Apply payment
- Making adjustments
- Apply charges
- Repay loan
- View transaction history
- View the installment details
- Display repayment schedule

HOW TO APPLY PAYMENT

1. Click on **Apply Payment**. A screen like following may appear:



2. Enter information using the descriptions in the following table:

Field	Description	Example

Date of transaction	This shows today's date. If you need to change this date because the payment took place at another time, type the day (XX), month (XX), and year (XXXX) of the payment.	26/03/2012
Amount	The amount of the payment. If the borrower is making only a partial payment, type the amount of this payment.	200
Mode of payment	The way the payment was made.	Voucher
Receipt ID	The number of the receipt, if you use one	00034
Receipt date	The date the receipt was issued, if you use one	26/03/2012

3. When you are satisfied with all changes, click Submit. You will see summary and status of the transaction.

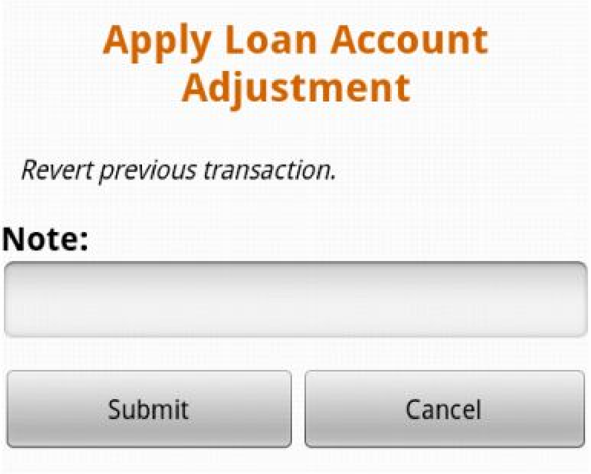
HOW TO MAKE ADJUSTMENTS FOR LOAN ACCOUNT

Sometimes errors occur when payments for a loan are recorded. If you need to cancel the full amount of the last repayment, you can do this by making an "adjustment." If you need to cancel several repayments, you must cancel each one separately.

When you have made an adjustment, Mifos divides the canceled payment into principal, interest, and fees, and makes adjustments in each of these categories to the total amount still due for the loan.

1. Click on **Apply adjustment** in Account transaction menu.

Note: If no payments have been made up to the present for this loan, this button does not appears.

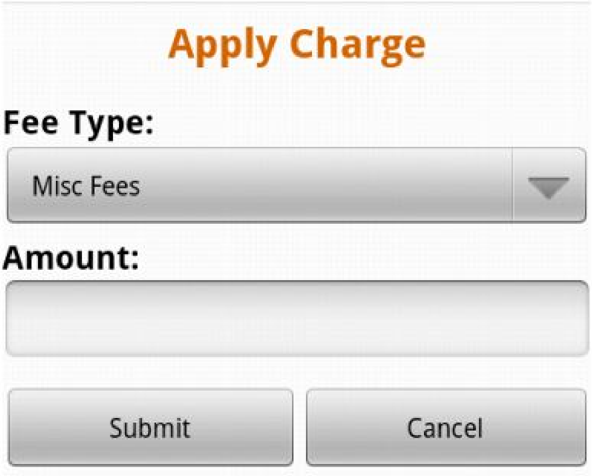


1. In the Note field, type information describing why you made this adjustment.

2. When you have made the adjustment click Submit.

HOW TO APPLY CHARGES

1. Click on **Apply Charges** in Account Transactions menu.



2. Select appropriate **Fee Type** from drop-down list.

3. Type amount value. If there is a set amount for this charge, it appears in the Amount box. You may change it if you need.

1. When you are satisfied with all changes, click Submit.

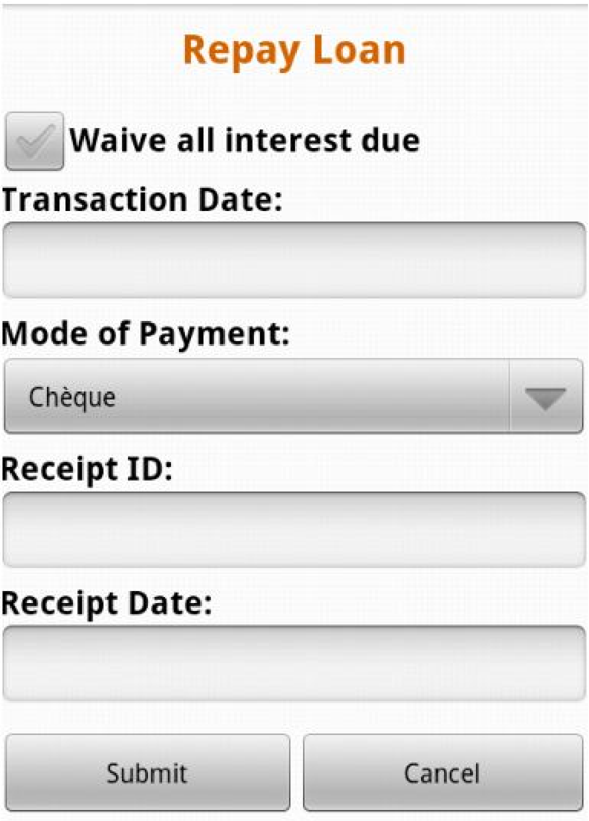
Note the following:

- In addition to the penalty calculated for delayed repayment, the user can apply a "Misc penalty" amount to the account. If a Misc Penalty amount is applied to the account, the same will be included in the next payment due for the account.
- If the penalty rate is changed in between two payments, the old penalty rate should be taken for calculation until the date the change was made.
- A penalty is not calculated until the day after the due date.

HOW TO REPAY A LOAN

There is an option to repay whole loan at one time. To do it follow instructions below:

1. Click on **Repay Loan** in Account Transactions menu.



2. Enter information using the descriptions in the following table:

Field	Description	Example
Transaction date	The date, when transaction was made	26/03/2012
Mode of Payment	The way the payment was made	Cash
Receipt ID	A number for the receipt, if you use one.	00034
Receipt Date	The date the receipt was issued, if you use one.	26/03/2012

3. You may waive all interest due if you mark **Waive all interest due** check-box.

4. When you are satisfied with all changes, click Submit.

HOW TO VIEW THE HISTORY OF ALL TRANSACTIONS FOR LOAN ACCOUNT

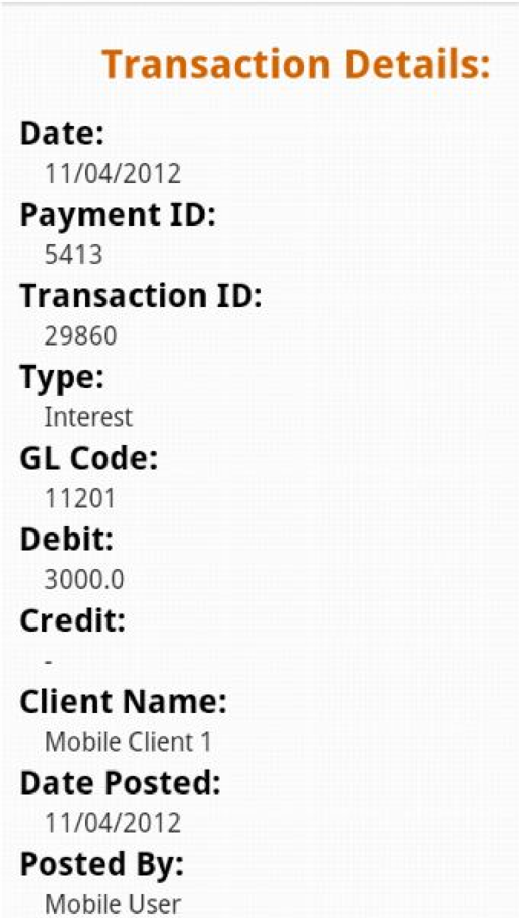
To display history transactions click on **View Transactions History** in Account Details menu. A screen like following appears:

Choose transaction to display and click on it to view its details.

The next screen will show following transaction details:

- Date of transaction
- Payment ID
- Transaction ID
- Type of transaction
- General ledger code
- Amount of debit or credit
- Client or group name
- Date posted
- User who posted the transaction
- Adjustment notes, if any

A sample screen may look like following:



HOW TO VIEW THE INSTALLMENT DETAILS

To display installment details click on **View Installment Details** in Account Details menu.

A screen like following appears:

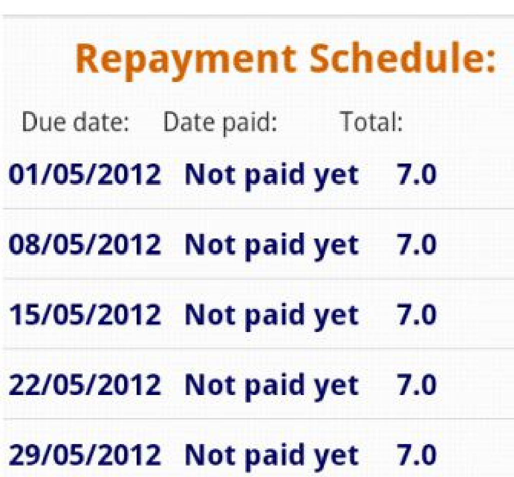
Loan Installment Details

Current installment	Amount
Principal	0.0
Interest	877.6
Fees	0.0
Penalty	0.0
subTotal	*877.6*
Overdue amount	**Amount**
Principal	0.0
Interest	0.0
Fees	0.0
Penalty	0.0
subTotal	*0.0*
Total amount due on 28/03/2012	***877.6***

HOW TO DISPLAY REPAYMENT SCHEDULE

1. Click on **View Repayment Schedule** in Account Details menu.

2. Chose from the list the installment to display its details.



Repayment Schedule:

Due date:	Date paid:	Total:
01/05/2012	**Not paid yet**	**7.0**
08/05/2012	**Not paid yet**	**7.0**
15/05/2012	**Not paid yet**	**7.0**
22/05/2012	**Not paid yet**	**7.0**
29/05/2012	**Not paid yet**	**7.0**

7. TASK LIST AND UPCOMING MEETINGS

HOW TO DISPLAY UPCOMING MEETINGS (TASK-LIST)

The list of upcoming meetings allows the Loan Officer to display meetings for all centers (or list of groups if centers are disabled) on a day. This option should help Loan Officer to organize and arrange upcoming meetings.

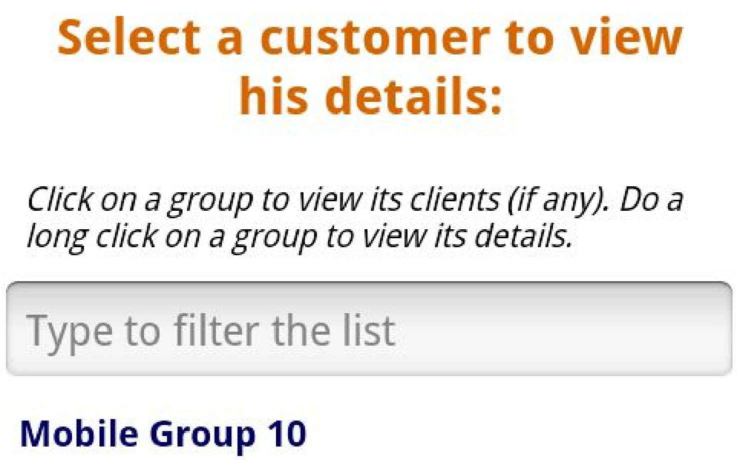
You may display seven following days, started from current date. The date is loaded automatically and you cannot change it.

To display upcoming meetings, click **Upcoming meetings** in Mifos Android Client main menu.

You may see a screen like this:

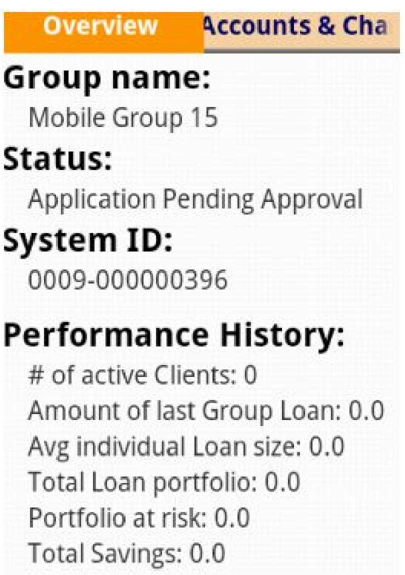
Date in drop-down box is automatically set as current date. You may choose a different date from the drop-down list (available is one week started from current date). Under the chosen date, there is a list of upcoming meetings for centers or groups. In parenthesis there is a number of groups in the center or number of clients in the group. To display groups in the center, click on the **Center Name**.

The list of groups may look like this:



Do a long click on Group Name to view its details. You may also type a name of group to filter the list. To display its details do a long click.

It may look like this:



8. COLLECTION SHEET DATA

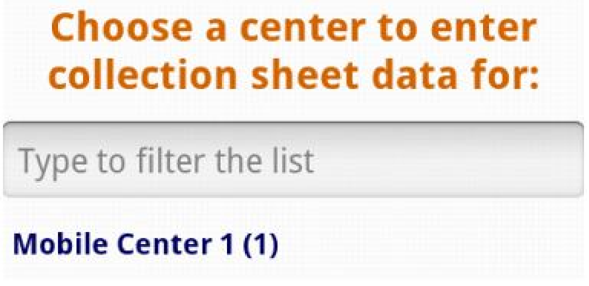
HOW TO ENTER COLLECTION SHEET DATA

The collection sheet data was created for Loan Officer to make collections easy. When Loan Officer returns from the field, he has to enter all collection sheet details in system. After typing date and mode of payment for the center, he may see a form that already includes all payments and deposits that are expected on that date.

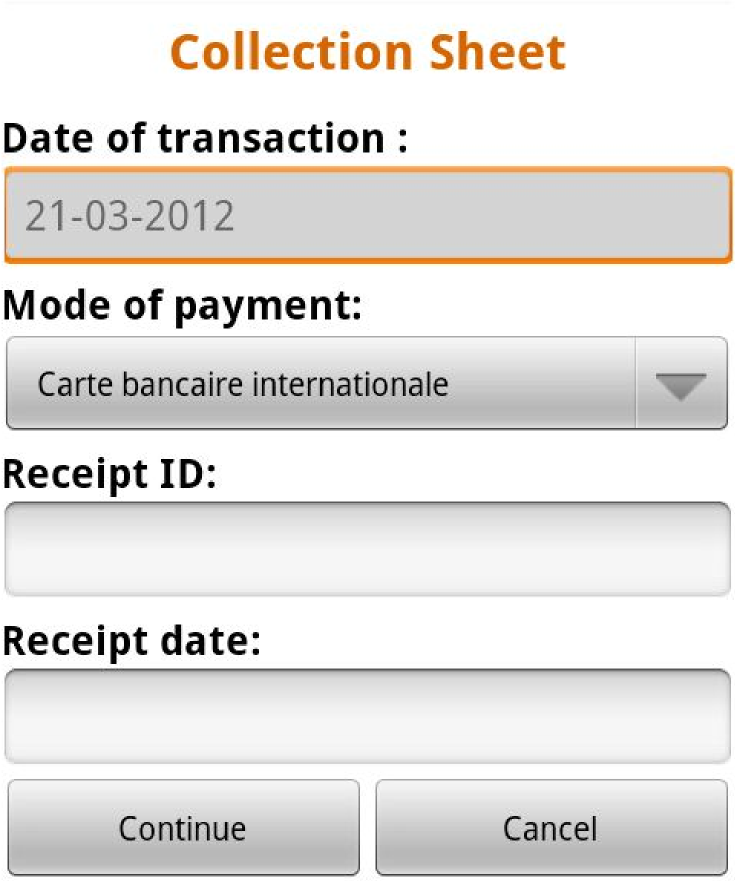
To do that:

1. Click on **Enter collection sheet data** in Mifos Android Client main menu.

2. Choose Center Name from the list (you may type a name of center to filter the list). Inside parenthesis there is a number of groups in the center.

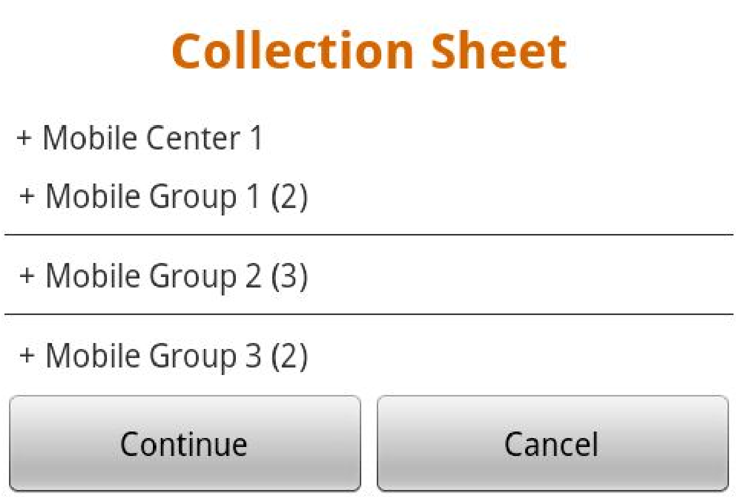


3. You may see a screen like this:



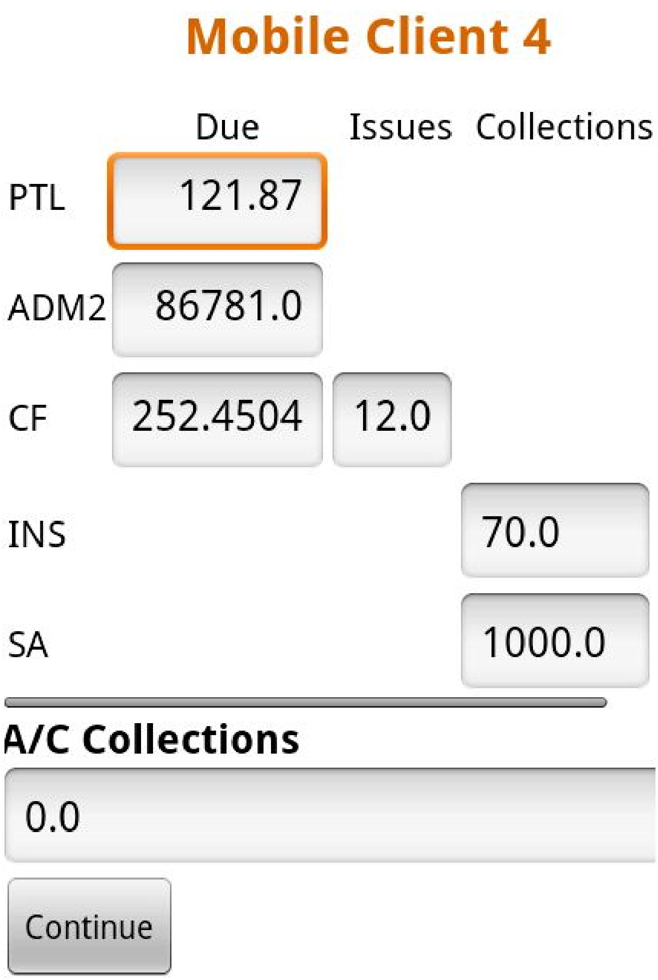
- **Date of transactions** is a date of planned meeting and it is loaded automatically. You may not change it.
- Specify **Mode of payment** form the drop-down list.
- Optionally type Receipt ID and Receipt date.
- If all entries are typed click **Continue** or if you do not want to change anything at this time, then click **Cancel**.

You may see a screen like this:

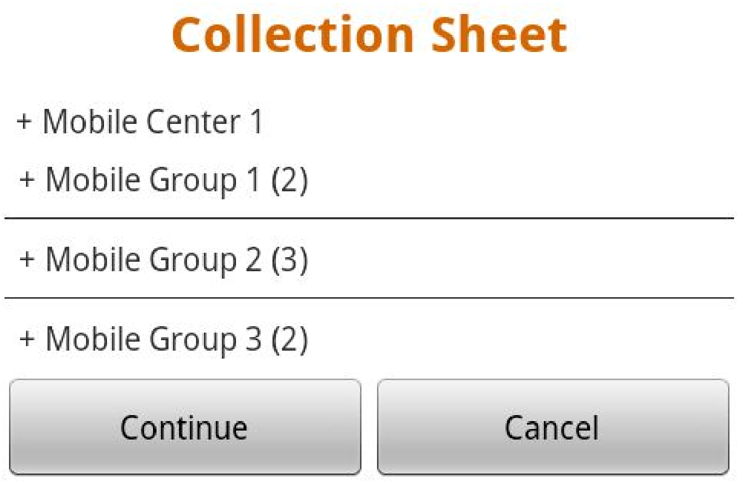


To expand list of groups click on it. Then you will see all clients inside the group.

If you want to see or modify Center/Group/Client payment details do a long click on it. You may see:



Click **Continue** to go back to the list of centers/groups/clients.



Click **Continue** to see summary.

Click submit to save collection sheet.