



Lockminds Company Limited Microfinance Software (LMS) Features



[Your Address]
[City, ST ZIP Code]



[Your Phone]



[Your Email]

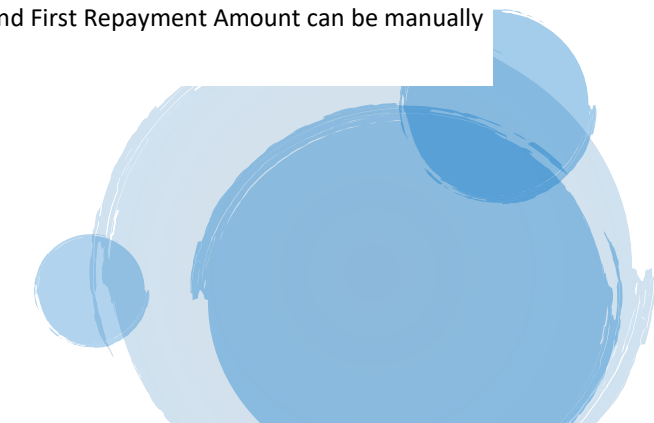


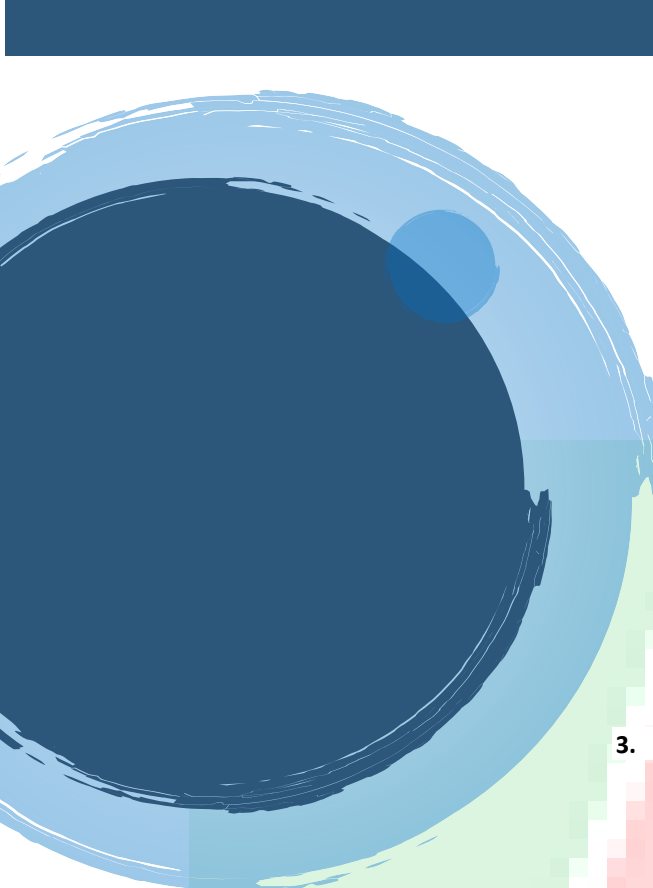
[Your Website]

1. **Borrowers**

- 1.1. Only First Name and Last Name required to create borrower
- 1.2. Upload picture and files if any
- 1.3. Add details such as DOB, Email, Mobile, and Address
- 1.4. Send SMS and Email directly to Borrower
- 1.5. Auto Send SMS and Email
- 1.6. Add Loans and Savings Account
- 1.7. Invite Borrowers to LMS so they can see their loans, repayments, and savings account
- 1.8. Assign Loan Officers to Borrowers
- 1.9. Add Custom Fields
- 1.10. Unlimited Borrowers can be added

2. **Add Loan**

- 2.1. Add Loan Products
 - 2.2. Choose from Flat Interest, Reducing Balance - Equal Installments, Reducing Balance - Equal Principal, Interest-Only loans, or Compound Interest
 - 2.3. Released Date, Amount, Interest %, Duration, and Repayment Cycle
 - 2.4. Add Repayment Cycle for example fixed days every month
 - 2.5. Set Grace Period
 - 2.6. Set Penalties for late repayment and after maturity date
 - 2.7. Set a different Interest Start Date
 - 2.8. First Repayment Date and First Repayment Amount can be manually set in Add Loan
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- 2.9. Add Loan Fees
 - 2.10. Add Guarantors
 - 2.11. Add Loan Agreement files
 - 2.12. Loan Calculator
 - 2.13. Add Custom Fields
 - 2.14. Add Loans for Processing
 - 2.15. Set Loan Reminders
 - 2.16. Unlimited Loans


3. Manage Loan

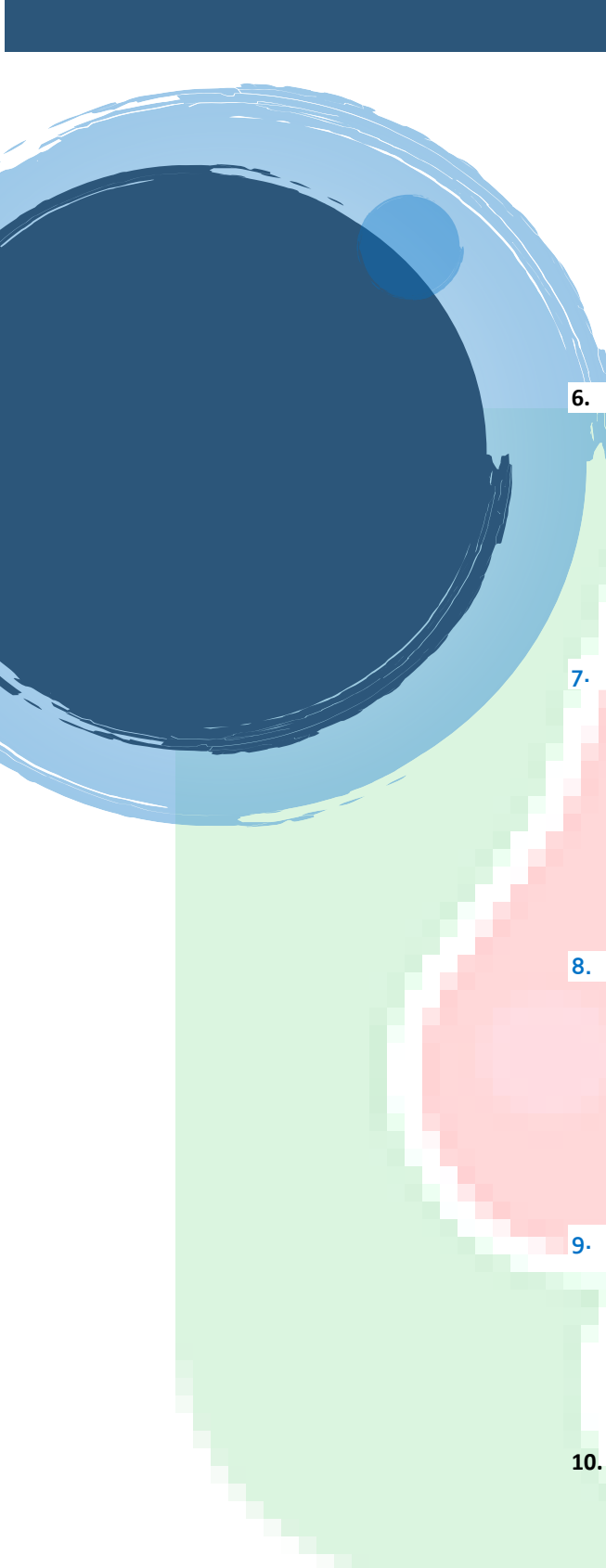
- 3.1. View and print Loan Statement and Collection Schedule
- 3.2. Add Repayment
- 3.3. Add Bulk Repayments
- 3.4. View Loan Terms and Files
- 3.5. Add Comments
- 3.6. Edit Collection Sheet
- 3.7. Restructure Loan
- 3.8. Override Loan Due Amount
- 3.9. Filter Loans
- 3.10. Send bulk SMS to borrowers on the Daily Collection Sheet or the Overdue Loans Sheets.

4. Collateral Register

- 4.1. Add Collateral
- 4.2. View Loan to Value (LTV) ratio
- 4.3. Manage all Collateral in a Register

5. Overdue Loans

- 5.1. View Pending Due Loans
 - 5.2. View Past Maturity Date Loans
 - 5.3. View 1 Month Overdue Loans
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5.4. View 3 Months Overdue Loans

5.5. View Customer Overdue Loans

6. Loan Agreements/Templates

6.1. View Sample Loan Agreements

6.2. Upload Loan Agreement Template

6.3. Download Customized Loan Agreement for each loan

7. Savings Product

7.1. Add Savings Products

7.2. Set Interest Rate

7.3. Set Interest Posting Frequency

7.4. Set Minimum Balance required

7.5. Set Savings Fees

8. Savings Account

8.1. Add Savings Account

8.2. Add Transaction such as Deposit, Withdrawal, and Interest Amount

8.3. Print Savings Account Statement

8.4. System will automatically add interest to the savings account depending on the savings product

9. Expenses

9.1. Add Expense

9.2. Set Expense Type

9.3. View and filter Expenses based on Expense Type


10. Payroll

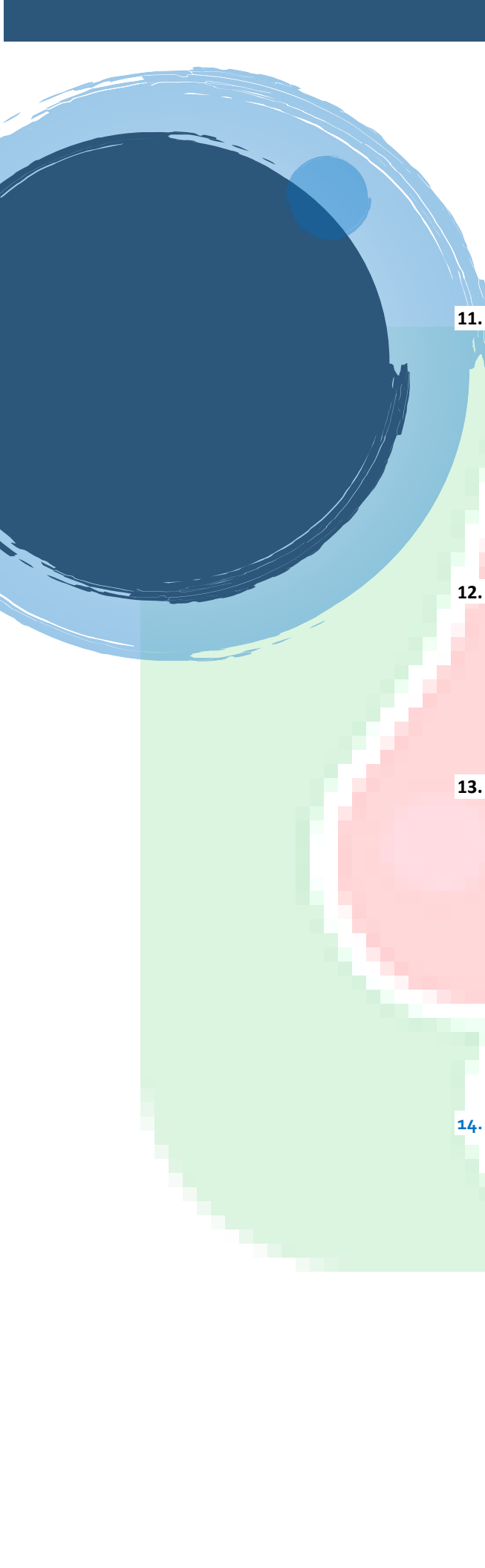
10.1. Add Payroll for your Staff

10.2. Automatically Generate Payslips

10.3. Choose Payroll Templates

10.4. Edit Template Fields





10.5. Set Recurring Payroll

10.6. View and filter Payroll based on Staff name

11. Other Income

11.1. Add Other Income

11.2. Set Other Income Type

11.3. Upload Files

11.4. Download Receipts

11.5. Set Recurring Other Income

11.6. View and filter Other Income based on Other Income Type

12. Asset Management

12.1. Add Asset Management

12.2. Set Asset Management Type

12.3. Upload Files

12.4. Add Depreciation Values

13. Charts

13.1. Loan Released Chart

13.2. Loan Collections Chart

13.3. Past Maturity Date Chart

13.4. Pie Chart on the percentage of male and female borrowers

13.5. Average Loan Tenure

13.6. Balance Sheet, Net Profit, Gross Profit, Expenses, Trial balance and Payroll Charts

13.7. Savings Chart

14. Download Statements/Receipts


14.1. Repayment Receipt

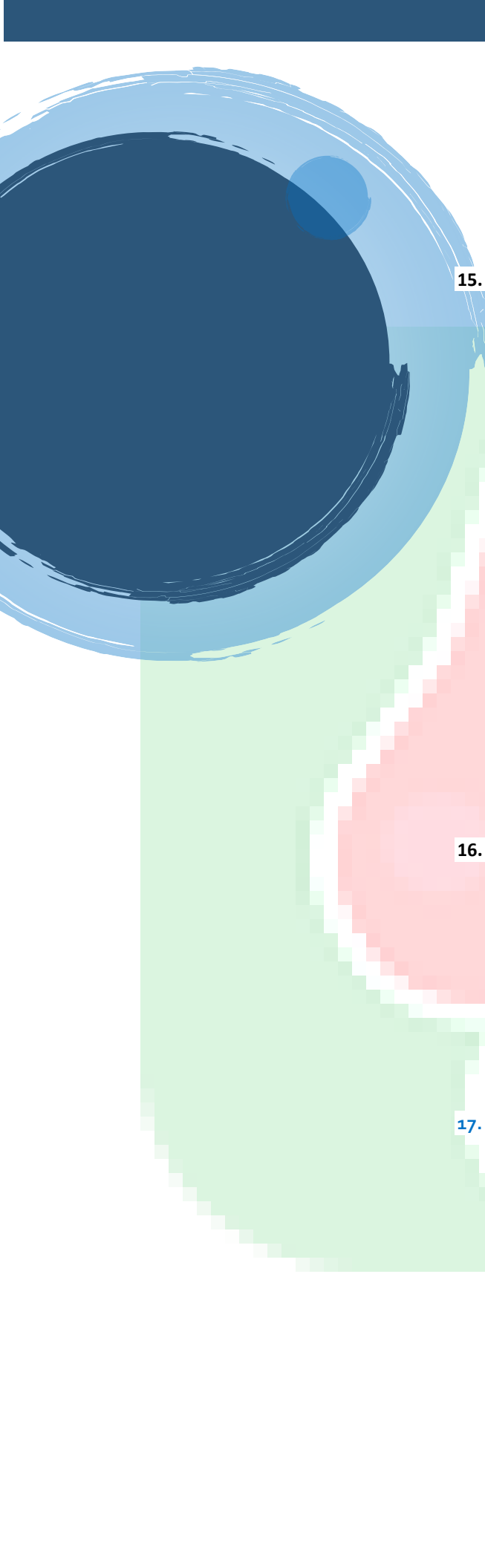
14.2. Loan Statement

14.3. Client Statement

14.4. Loan Schedule

14.5. Other Income Receipt





14.6. Format Reports

15. Reports

15.1. Balance Sheet

15.2. Collections Report and Chart

15.3. Collector Report (Staff)

15.4. Cash Flow and Detailed Cash Flow

15.5. Cash Flow Projections

15.6. Disbursement Report

15.7. Pending Dues Report

15.8. Profit Loss Statement

15.9. Microfinance Financial Reporting Standards - Ratios

15.10. Portfolio At Risk (PAR) figures

15.11. At A Glance Report

15.12. Summary of total borrowers, savings, loans, and collections

15.13. Download reports in CSV (Excel, LibreOffice, Apache OpenOffice)

16. Branches

16.1. Add Unlimited Branches

16.2. Set Minimum and Minimum Loan Amounts

16.3. Set Minimum and Minimum Loan Interest Rates

16.4. Set Branch Holidays

16.5. Add Branch Capital

16.6. Switch between branches

17. Users

17.1. Add Staff and upload picture and files

17.2. Set Staff Roles for each staff such as Cashier, Teller, Operations Manager, Collector, and Branch Manager

17.3. Set permissions for each staff role and control what pages they can see

17.4. Assign Staff to Branch so they can't access other branches

