



Micro FinEdge

“Financial Accounting and cash accountability involving agents and beneficiaries is key element to business accountability in Micro Finance”

Micro Finance is the provision of financial services to low income or solidarity lending groups including consumers and the self-employed, who traditionally lack access to banking and related services.

SourceEdge developed the solution to record transactions related to collection of repayment of loans that is integrated with handheld devices as advanced tool for Micro-Finance business community.

Micro-FinEdge is a user friendly software program that combined Loan Management and Finance modules.



Modules includes:

Masters

- **Group/Individual Registration:**
Registration will be done for groups/individuals
- **LSA Agent Master:**
This captures the details of LSA Agents/Managers
- **Sector Master:**
Allows to create sectorial master as business defines them in categories and set business policy of sanctioning loans
- **BPL (Below Poverty line) Master:**
Allows to define the range of income for BPL
- **Loan Product:**
Allows to define Loan products

Transactions

- **Loan Application:**
Loan application details will be captured in this transaction
- **Loan Sanction:**
Loan sanction details like Loan amount, interest rate, repayment schedule etc., will be captured in this transaction
- **Security Amount Receipt/ Repayment:**
Security amount receipt/ repayment details are captured in this transaction
- **Loan Disbursement:**
In this transaction, details like payment release Date, Amount, Funded by Bank, Schedule Start Date, Number of Installment and EMI Amount will be captured
- **Loan collection Receipt:**
Loan collection receipts can be generated in two ways
 - Receipt can be generated directly in the branch
 - Receipt can be generated in the place of collection with the help of hand held device
- **Tentative repayment schedule:**
This is used to calculate the tentative repayment schedules

Hand held Device Details

Demand Chart

Details regarding loan collection/ outstanding amount for the particular day will be uploaded to the Hand held device from the server. As per the demand chart details, the loan repayment will be collected.

Hand Bill Machine Receipts

With the help of Hand held Device, on spot receipts can be generated when the repayment amount is collected and the receipt details are downloaded to the server.

Collection Summary

Summary Report of Cash / Cheque / DD collection for particular day with Pending Amount & Current Installment respectively.

Finance

- Chart of Accounts
- Opening Balance
- City Master (Village Master)
- Supplier Master
- Bank Masterz
- Bank Receipts
- Bank Payments
- Cash Receipts
- Cash Payments
- Debit Note
- Credit Note
- Contra Entry
- Journal Voucher
- General Expenses
- Bank Reconcile

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