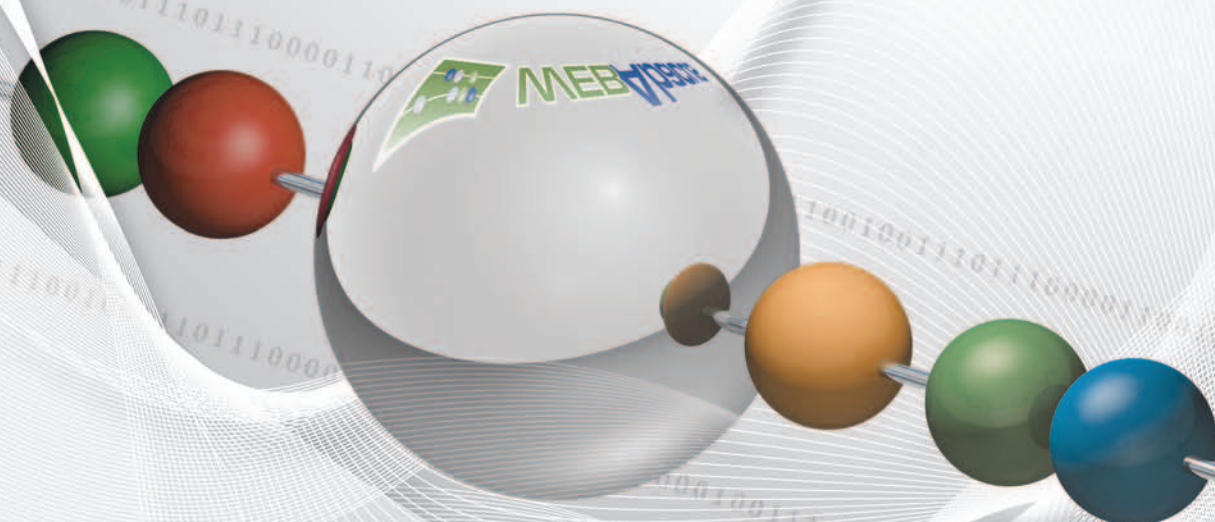


Comprehensive Loan Portfolio Management from CHF International



WEBAbacusTM

more than



just numbers

The solid yet flexible way
to manage your loan products,
clients, and lending processes.



Software developed by **CHF International**

overview

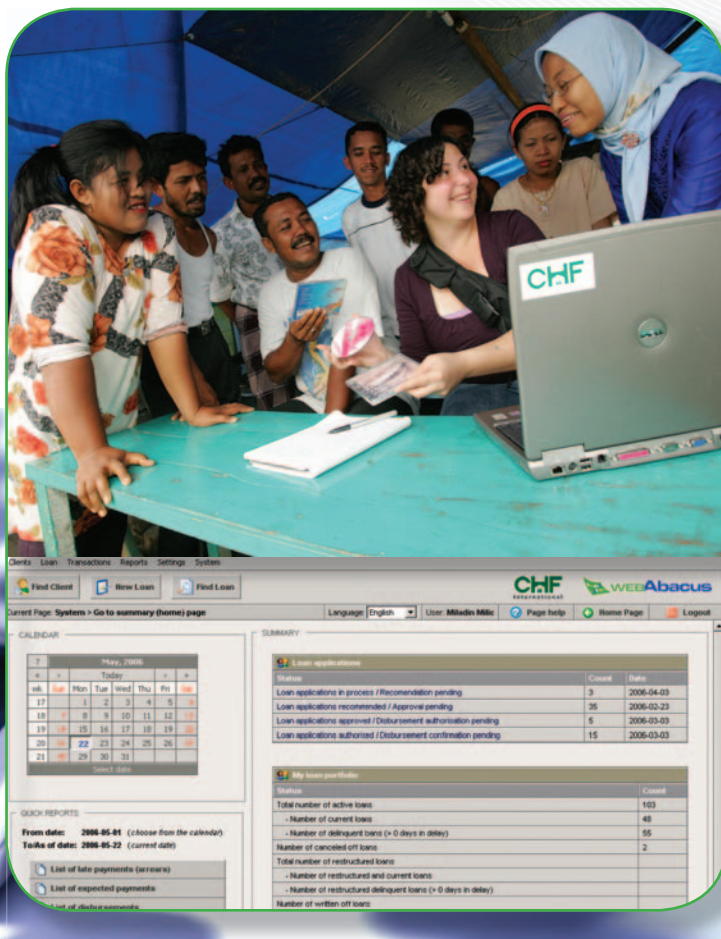
For the last 20 years, CHF International has served as a leading agent in designing and delivering a variety of financial services in developing and transitional countries around the world. Our Office of Development Finance currently oversees microfinance operations across Latin America, the Middle East and Eurasia which are providing housing and business development loans to low-income community members.



CHF International's Development Finance programming is demand-driven. A unique strength of our approach is the flexibility of our lending models to meet the varying needs of the people we serve. Rather than follow one model, we design programs in a broad range of socioeconomic and political settings, including post-disaster and post-conflict, and we use a variety of methodologies and partners to provide financial services to those who are underserved by existing markets.

Building off of this unique approach and CHF International's collective knowledge and experience in micro-credit, CHF's Information Technology (IT) Services team has developed Web-Abacus™: a comprehensive **Online Loan Portfolio Management System**. It is flexible enough to be configured to each individual Microfinance Institution (MFI), and can grow with the institution.

Web-Abacus™ is a complete loan portfolio management system. It supports flexible product definition, multiple sources of funds, any number of branches and multiple users with different levels of access and security. Web-abacus manages clients and loans by mirroring the specific processes used in each institution, providing a customized system that meets the institution's needs. Web-Abacus™ also incorporates multi-level loan approval processes and provides a comprehensive set of reports.



WEBAbacus™

more
than just
numbers

www.web-abacus.com

features



- Configures to any microfinance institution with minimal customization.
- Adapts to the MFI as it grows and changes its loan products and processes.
- Provides simplified navigation and reduced transaction time through an intuitive interface.
- Offers complete tracking of transactions through an audit trail.
- One can access the system from anywhere, using the web.

LOANS

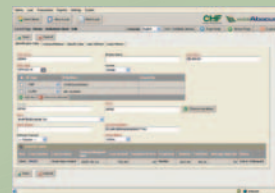
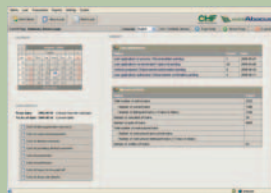
- User-defined loan products, with varying interest rates, fee structures, terms, collaterals, and loan loss provisioning.
- Automated calculation of fees and commissions, including late fees.
- Provides details of loan application tracking, processing and time in process.
- Configurations can identify and track various forms of collateral, including guarantors.
- Flags actions needed for loan tracking and following up.
- Automatic write-offs and rescheduling, according to established policies.

CLIENTS

- Adapted to individual, group and corporate/institutional borrowers.
- User-defined fields for client information.
- Verifies clients and guarantors against internal blacklists and credit bureaus

MULTI-LINGUAL AND FOREIGN CURRENCY

- Can process loans in any currency.
- Designed to have Interface and reporting in multiple languages (e.g. English, Spanish, Arabic, French, and more)



PROCESSING

- Systems and screens adapted to existing loan and institutional processes.
- Adapts to new and modified processes.
- Loan application status tracking.
- Permits several levels of approval authority.

OTHER FEATURES

- Comprehensive security controls.
- Audit trail with detailed log.
- Scalable to handle any number of branches and any number of funding sources, including portfolio managed on behalf of other institutions. The basic license covers up to 5 branches.
- Tracks impact indicators.

REPORTING:

- Dynamic reporting capabilities to provide information to staff, management, funders and regulators, based on institutions' needs.
- Generates loan contracts and letters.
- Export reports into multiple formats (Excel, MS Word, PDF), and export data into Excel for further data analysis and reporting needs

benefits

- Manages loans according to an institution's circumstances.
- Flexible enough to change and grow with the institution.
- Strong audit trail reduces fraud and mistakes.
- Increased security and data integrity.
- Ensures policies and procedures are correctly applied throughout the institution.
- Generates effective and timely reports to various end users.
- Identifies issues and concerns requiring management attention.
- Expanded accessibility.
- Intuitive interface and online help.
- Technical support available via phone, fax, email, Listserv, discussion forums, and live web conference sessions.



technical data

- Multi-tier architecture
- Online system built using Microsoft .NET platform and SQL database
- 128bit secure transaction encryption
- Internet Explorer 6.0 or higher and Internet connectivity of 56kbps is the only requirement on the client side

support

- Supported by CHF experts in Microfinance and IT
- Regularly updated user manuals, context-relative and topic-specific online help.
- Support via phone, fax, email, Listserv, discussion forums, live web-conference sessions, and in-person, where regional support specialists are available
- Technical expertise in data migration from other systems
- User group support
- Classroom and virtual trainings

Unlike regular software solution providers, CHF International's Management Information System Solutions are conceptualized and developed based on our proven expertise in micro lending and development finance. We guarantee competitively priced products and services.



International Building a Better World

CHF International's mission is to be a catalyst for long-lasting positive change in low and moderate income communities around the world, helping people improve their social, economic, and environmental conditions. We employ a business-like approach to our development strategy in order to provide demand-driven community development, habitat enhancement and finance methodologies.

CHF Software Development and Support (SDS) Unit is a dedicated team of IT professionals responsible for developing and supporting CHF software for Loan Portfolio Management and Program Monitoring and Reporting.



www.web-abacus.com