



CRYSTAL CLEAR SOFTWARE LTD.

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TRAINING IN LPF AT OUR OFFICE

CRYSTAL CLEAR SOFTWARE LTD offers Loan Performer training at our office for people from different organizations. These training courses generally start every first Monday of the month. During the first week (6 days), we will handle all parts of the Loan Performer program apart from accounting. People who are not interested in the accounting part can stop after 6 days. In the second week we will do 3 days on accounting with Loan Performer. It is possible for people to just do the 3 days of the second week, without passing through the first week. See the attached training schedule.

Costs are as follows:

| | |
|--|---------|
| First week (Clients, Shares, Savings, Time-Deposits, Loans): | USD 350 |
| Second week (3 days on Accounting): | USD 250 |
| Full course (9 days) | USD 500 |

Payment has to be made latest one week before the start of the training. Costs are per person and include lunch and a training manual. It does not include lodging. See annex 2 for a list of hotels at walking distance from our office.

The Training Dates for 2010 are:

- 01 – 06 and 08 – 10 Feb
- 01 – 06 and 08 – 10 Mar
- 06 – 11 and 13 – 15 Apr (Monday 5th Easter Monday)
- 03 – 08 and 10 – 12 May
- 07 – 12 and 14 – 16 Jun
- 05 – 10 and 12 – 14 Jul
- 02 – 07 and 09 – 11 Aug
- 06 – 11 and 13 – 15 Sep
- 04 – 09 and 11 – 13 Oct
- 01 – 06 and 08 – 10 Nov
- 06 – 11 and 13 – 15 Dec

If you prefer on-site training, that is also possible. Please contact us for further information.

We thank you for your business

Training Schedule for Loan Performer

PART ONE: CLIENTS, SHARES, TIME-DEPOSITS, SAVINGS, LOANS

| Day 1 | Module 1: Orientation & Configuration | |
|---------------------|--|---|
| 08.00 AM - 10.00 AM | <p>User Expectations</p> <p>Management of the Implementation Process</p> <p>Installation</p> | <ul style="list-style-type: none"> - Presentation - Sharing of users' experiences with LPF, Users Group - Benefits and Problems encountered, Support (Internal/External) - MIS Manual - Website (Updates Page, Download Page, Bugs Page) - Use of LPF-Help - Support(Chat Facility, Team viewer) - Installation of Loan Performer - LPF Folders and the License File - Basic Function keys - Backup/Restore/Re-indexing strategies. - Upgrading to a Newer Version. - Network Installation/Upgrading. |
| 10.00 AM - 10.30 AM | Break | |
| 10.30 AM - 01.00 PM | Configuration Users | <ul style="list-style-type: none"> - Managing Users - User Access Levels - Users and User restrictions (maximum withdrawal amounts) - User Access Controls |
| 01.00 PM - 02.00 PM | Lunch | |
| 02.00 PM - 05.00 PM | | <ul style="list-style-type: none"> - Exercises |

| Day 2 | Module 1: Orientation & Configuration | Part 2 |
|------------------------|--|--|
| 08.00 AM - 10.00 AM | Configuration | <ul style="list-style-type: none"> - General Configurations - Customizing Support Files - Data Purge - Configuring Register Part I & II - Receipt Printing (Formats and Configuration) - Passbook Printing |
| 10.00 AM - 10.30 AM | Break | |
| | Module 2: Clients | |
| 10.30 AM - 01.00 PM | Configuring Products Clients | <ul style="list-style-type: none"> - Creating New Products - Chart of Accounts(Brief overview) - Creating Cash and Bank Accounts. - Individual, Group & Business Clients - Importation of Clients Data. - Transferring group members - Guarantors and importation of Guarantors - Blacklisting Clients - Client Reports |
| 01.00 PM - 02.00 PM | Lunch | |
| 02.00 PM - 05.00 PM | | <ul style="list-style-type: none"> - Exercises |

| Day 3 | Module 3: Savings | Part 2 |
|------------------------|---|--|
| 08.00 AM - 10.00 AM | Configuration Savings transactions | <ul style="list-style-type: none"> - Configuring Savings Products (Tracking of group saving by group members) - Savings deposits (Individual, Groups/ Group members) - Deposits by cash, cheque and bank transfer - Savings withdrawals Individuals/Groups - Savings withdrawals groups members |
| 10.00 AM - 10.30 AM | Break | |
| 10.30 AM - 01.00 AM | Other Savings transactions | <ul style="list-style-type: none"> - Cheque clearing (overview) - Transferring Savings - Modify Transactions - Charges and Rewards - Import Savings Transactions for group and member level tracking. |
| 01.00 PM - 02.00 PM | Lunch | |
| 02.00 PM - 05.00 PM | | <ul style="list-style-type: none"> - Exercises |

| Day 4 | Module 3: Savings | Part 2 |
|------------------------|---|---|
| 08.00 AM - 10.00 AM | Interest on Savings Transfers Reports | <ul style="list-style-type: none"> - Review of all Interest calculation methods and reports - Exemption of clients from receiving Savings Interest - Savings transfers customized for salary processing - Savings reports - Exercises |
| 10.00 AM - 10.30 AM | Break | |
| | Module 4: Time-Deposits | |
| 10.30 AM - 01.00 PM | Configuration Time Deposits | <ul style="list-style-type: none"> - Configuring Time Deposits - Opening Time Deposits - Modification & Deletion of Time Deposits - Withdrawing Time Deposits - Interest Calculations per Products (Settings overview) |
| 01.00 PM - 02.00 PM | Lunch | |
| | Module 5: Shares | |
| 02.00 PM - 05.00 PM | Configuration Shares Data Entry Dividend Reports | <ul style="list-style-type: none"> - Configuring Shares, Nominal share value - Registering Current Share Value - Buying & Selling of Shares - Transfer of Shares - Modifying/Deleting shares transactions - Treatment of clients' shares less than the share price - Calculation of Dividends - Reports on Shares |

| Day 5 | Module 6: Loans | |
|------------------------|--|---|
| 08.00 AM - 10.00 AM | Configuration Loans | <ul style="list-style-type: none"> - Configuration/No. of days/weeks per year/Working Days - Configurations Loan Application Fees - Loan Configurations Part I (Tracking of Grp Loans by Grp member) - Loan Configurations Part II |
| 10.00 AM - 10.30 AM | Break | |
| 10.30 AM - 01.00 PM | Configuration Loans Loan Contracts | <ul style="list-style-type: none"> - Loan Configurations Part III - Loan Configurations part IV - Loan Product Setting (Individual/Groups) - Configuring Loan Funds - Loan and Bail Contracts - Printing and saving Loan and Bail contracts - Retrieving loan and Bail contracts - Generating Loan contracts - Exercises |
| 01.00 PM - 02.00 PM | Lunch | |
| 02.00 PM - 05.00 PM | Loan Application Approval Disbursement | <ul style="list-style-type: none"> - Loan Applications (individuals/Groups, Group Members) - Loan Application Modifications - Payment of Commissions - Loan Approval - Disbursement of loans (with/without commission, with/without interest deducted), by Cash, Cheque, Transfer to A/C. - Disbursements to Supplier |

| Day 6 | Module 6: Loans | Part 2 |
|------------------------|--|--|
| 08.00 AM - 10.00 AM | Loan Repayments Interest Calculation on Loans Importations | <ul style="list-style-type: none"> - Postpone due dates - Loan Rescheduling - Loan Repayments (Individuals/Groups) - Repayments (cash/cheque/savings) - Repayments Ind/Group vs. Repayments of group Members - Deletion of Loan Entries - Declining Balance and Interest Recalculation - Importations of Loans |
| 10.00 AM - 10.30 AM | Break | |
| 10.30 AM - 01.00 PM | Loan Reports | <ul style="list-style-type: none"> - Retrieve Loans (Update Loan Status) - Penalties on single/Loan(s) in arrears - Repay Arrears from Savings - Write-off single/Several loans - Transfer Portfolio to another CO - Update User Defined Loan Categories, Products, Funds & Cycles - Modify Guarantors & Collateral - Loan Portfolio Reports - Notification Letters |
| 01.00 PM - 02.00 PM | Lunch | |
| 02.00 PM - 04.00 PM | System Maintenance | <ul style="list-style-type: none"> - Set/View Targets, Monitoring Reports - Review Exercises - Archiving - Troubleshooting Loan Performer - Data Maintenance (Tools Menu) - Support (Users Group, Internal/External) - Screen dumps/Bug Reports - FoxPro tables - Branch Database Consolidation |
| | Module 7: Evaluation | |
| | Assessment | <ul style="list-style-type: none"> - Loan Performer Test |
| 04.00 PM - 05.00 PM | Evaluation of Loan Performer Training | <ul style="list-style-type: none"> - Filling Evaluation forms - Comments from participants - Course Certificates - Closing Remarks |

PART TWO: ACCOUNTING

| TIME | EVENT | DETAILS |
|------------------------|---|---|
| <i>Day 7</i> | <i>Module 8: Accounting</i> | |
| 08.00 AM - 10.00 AM | Orientation Chart of Accounts | <ul style="list-style-type: none"> - Review of issues arising from the previous training. - Discussion of expectations from the facilitator and the participants - Configuration Accounts - Chart of Accounts - Modifying Chart of Accounts - Creating a Customized Chart of Accounts - Importation of Chart of Accounts |
| 10.00 AM - 10.30 AM | Break | |
| 10.30 AM - 01.00 PM | Entry of GL Transactions Linkage Sub-Administration Cash and Accrual Accounting Cash Management User Rights | <ul style="list-style-type: none"> - Manual Transactions - Importing Financial Transactions - Automatic GL Transactions, Configuration & Entry of Automatic GL Transactions - Linking GL accounts per savings, Loan and Time deposit product - Automatic Booking of Fees, Savings, Loan Disbursements / Repayments (by cash / cheque / savings / bank transfer) - Cash and Accrual Accounting - Creating Cash and Bank A/c - Linking User to Cash accounts - Cash Management - Restriction of entry entering backdated transaction per user - Opening/ Closing of the Till - Users and User restrictions (maximum withdrawal amounts) - User Access Controls |
| 01.00 PM - 02.00 PM | Lunch | |
| 02.00 PM - 05.00 PM | | Practical sessions and exercises |

| Day 8 | Module 8: Accounting | Part 2 |
|------------------------|---|---|
| 08.00 AM - 10.00 AM | Cheques Corrections Cash Flow Taxes Debtors and Creditors | <ul style="list-style-type: none"> - Cheque entries in the GL - Cheque clearing function - Clearing and bouncing of cheques and their effects on reports - How LPF handles modification or deletion of savings/loan transactions - Option to modify manual transactions - Cash flow settings, Indirect and Direct Cash flows - Value Added Tax in Loan Performer, VAT Reports - Withholding Tax on shares and savings - Purchases and Sales Module - Creation of Debtors and Creditors, Invoices, Payments - Debtor and Creditor reports |
| 10.00 AM - 10.30 AM | Break | |
| 10.30 AM - 01.00 PM | Assets | <ul style="list-style-type: none"> - Assets Module - Assets Register - Calculation of Depreciation - Assets Reports |
| 01.00 PM - 02.00 PM | Lunch | |
| 02.00 PM - 05.00 PM | Extended practical sessions on Assets and Depreciation | |

| Day 9 | Module 8: Accounting | Part 3 |
|------------------------|---|---|
| 08.00 AM - 10.00 AM | Closure of Periods Controls and Balancing Booking of Provision and Write-Offs | <ul style="list-style-type: none"> - Day Closure - Month and Year Closure, Day Sheet, Booking in Closed Periods - Retrieve transactions - Tools menu - Reconcile savings and Loan transactions - Calculate Provisions |
| 10.00 AM - 10.30 AM | Break | |
| 10.30 AM - 01.00 PM | Budgeting Reporting | <ul style="list-style-type: none"> - Budgeting (Incomes/Expenditure) - Budgeting Reports - Trial Balance, Balance sheet - Profit Per Period - Transactions per month - Monthly Report per Account Report - Audit Trail - End of Day/Week/Month Controls |
| 01.00 PM - 02.00 PM | Lunch | |
| | Module 9: Evaluation | |
| 02.00 PM - 05.00 PM | Assessment | <ul style="list-style-type: none"> - Loan Performer Test |
| | Evaluation of Loan Performer Accounting Training | <ul style="list-style-type: none"> - Filling Evaluation forms - Comments from participants - Course Certificates - Closing Remarks |
| | | |

Annex 2: Lodging facilities at walking distance:

| | HOTEL | CONTACT | CHARGE FOR SINGLE | DIRECTION |
|---|---------------------------|---|---|--|
| 1 | HOLIDAY INN EXPRESS | 0312-262858 / 0414-253451 | \$ 45 OR 90,000 uganda Shillings, incl. Bed and Breakfast | Plot 16/18 Luwum Street |
| 2 | TOURIST HOTEL | 0414-251471/72 | 63,300 Uganda Shillings, incl. Bed and Breakfast, has internet facility | Plot 9 Market Street |
| 3 | PACIFIC HOTEL | 0414-340920 / 0753-253892 | 50,000 Uganda Shillings incl Bed and Breakfast | William Str. next to Majestic Plaza |
| 4 | HOTEL BONITA | 0414-236900/ 0772-592779/ 0773-230327/ 0772-390930 | 35,000 Uganda Shillings Incl Bed and Breakfast | Plot 66 William Street |
| 5 | NEW DIPLOMATE HOTEL | 0414-321242 / 0414-230165 | 40,000 Uganda Shillings, incl. Bed and Breakfast | Plot 84 William Street |
| 6 | NEW GLORIA HOTEL | 0414-257790 / 0712-852691 | 30,000 Uganda Shillings, incl. Bed and Breakfast | Plot 80 William Street |
| 7 | JELIZA HOTEL | 0414-235326 | \$ 30 for a single | Bombo Road after Sure House |

Note: Hotel charges are tentative and may change without prior notice.