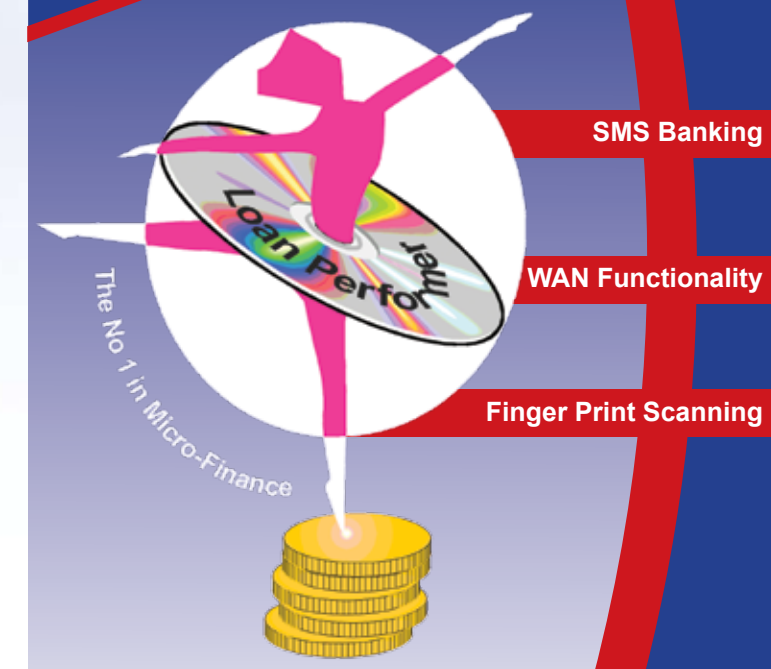




Crystal Clear Software Ltd.

Loan Performer Version 8

Taking you to the next level



**Loan Performer
is a first class
Management
Information System**

www.loanperformer.com

COMPANY PROFILE

Crystal Clear Software Ltd is a Uganda based company, founded in 1998 and specializes in software for Micro-Finance institutions called Loan Performer. It has a branch in Costa Rica and many consultants all over the world.

OUR VALUES

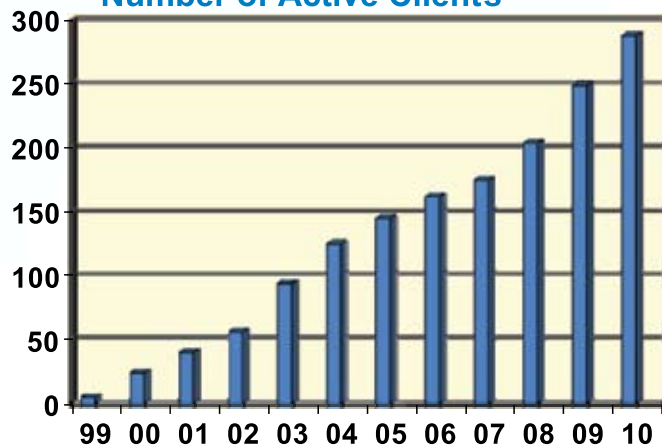
We at Crystal Clear Software believe in eternal:

- Growth of Loan Performer in terms of functionality
- Growth in terms of increased productivity of the Loan Performer user
- Growth in terms of our clients' service delivery to their customers
- Growth in terms of the number of organizations that are using Loan Performer
- Growth for our clients who grow their portfolios with Loan Performer and serve more people
- Growth for our staff that can develop themselves by means of adding value to our software product.

All this growth contributes to one major thing: the eradication of poverty, the no. 1 United Nations Millennium Development Goal.

Loan Performer Software installed base in terms of number of organisations

Number of Active Clients



288 Clients Use LPF 17% Eastern Europe & Asia 26% in East Africa
9% Caribbean & Latin Am. 48% Rest of Africa

ACHIEVEMENTS

- TWELVE YEARS IN BUSINESS 1998-2010
- ISO 9001:2008 Certified for Quality Management Systems (Oct 2010)
- 2nd Runner up in the Small Scale Category of the Investor of the Year Awards 2009.
- Selected one of the Top 100 Mid-sized Companies in Uganda by KPMG (Oct 2009)
- Two out of the 20 winners of the CGAP (World Bank) Financial Transparency Award 2007 for MFIs use Loan Performer: Findev and Viator, both in Azerbaijan.
- Winner of the AFRICAN SMME AWARDS 2005

In the Information and Communication Technology sector, Issued by the Centre for Investment Analysis (ACIA) of the University of Stellenbosch Business School in Capetown, South Africa

- Silver in the 5th PRESIDENT'S EXPORT AWARDS 2003 for being the Number 1 Exporter in the category ICT Exports
- INVESTOR OF THE YEAR AWARD 2003 for the "Best Software Development for the year 2002-2003" from Uganda Investment Authority.

Do you have less than 500 clients?

You can use Loan Performer for **FREE**...

Loan Performer Offers our Clients a Growth Path

Loan Performer offers solutions for organisations having just a few hundred clients to those having hundreds of thousands of clients. Small organisations can start with a free license and as they grow, upgrade to single user, 5-user, 12-user, 20-user licenses. Loan Performer supports decentralised operations as well as centralised solutions.

Excellent value for money

CGAP A micro finance authority from the World Bank has reviewed Loan Performer and rated it as "Excellent value for money" a full report is available from our website.

User Friendly

If you are familiar with windows programs and you know your business, learning Loan Performer is not a big thing. LPF comes with a very extensive help feature. If you have the time, you can learn everything yourself, otherwise you can ask Crystal Clear Software Ltd. for training. We can also do data conversion of your old data to Loan Performer.

Excellent support

Crystal Clear Software Ltd. offers 24 hour support via phone, e-mail, fax and chat. If you want the latest information, you can have a look at our website: www.loanperformer.com

Regularly new updates are available from this site. You can also download a trial version from this site for FREE.

Training

We offer 3 kinds of training for end users: onsite training (at your premises) offsite training (at our premises) and e-training via the internet. Training takes nine days and at the end of the course the participant has to do a test. Upon successful completion of the test, a certificate is issued.

Order the trial version

If you cannot download the Loan Performer trial version from our web-site, you can ask us to ship you a CD. We charge US 65\$ for this service.

Representatives

Crystal Clear Software Ltd has partners in many countries who are able to install the software and train your staff. Please contact us if you want to know where they are.

Loan Performer outreach

In bid to support and accelerate the growth of small (start-up) MFIs, Loan Performer is free of charge for small finance organizations. MFIs can use Loan Performer free of charge up till 500 clients/loans.

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Email: ccs@infocom.co.ug
Website: www.loanperformer.com



Trustworthy and Reliable

1. Loan Performer has been on the market since 1998 and more than 300 micro-finance organizations with more than 700 branches in 50 countries are active users of this software.
2. The company that produces Loan Performer is ISO 9001:2008 certified.
3. The company guarantees that any bugs found in the system will be corrected free of charge.

FEATURES

General System Features

1. Loan Performer is a Management Information System that integrates basic Client Data with Shares, Savings, Loans and a General Ledger with Purchases, Sales and Assets.
2. Loan Performer can be used by tellers on the counter and/or by data-entry staff in the back-office.
3. The user interface is in English, Spanish, French, Russian and another, user-definable language. The multi-language facility makes it possible for one user to work with an English interface while another has a French, Spanish or Russian interface.
4. All screen and report labels can be over-written or translated.
5. Loan Performer can be used with a Foxpro or SQL Server database.
6. Branch offices can either work with their own database or can connect to a Head Office database.
7. Finger-print scanning supported for user-login and/or for verifying the identity of clients when withdrawing or disbursing loans.
8. Multi-currency (unlimited currencies) and Foreign Exchange transactions.
9. SMS Banking functionality
10. Loan Performer can import client data from external files, making database conversion easy.
11. Loan Performer is very user friendly and it has a first class help system. Support is fast and reliable and we also offer chat support.



12. Loan Performer offers excellent value for money.

Security

1. Loan Performer is password protected and comes with 10 user levels. Passwords can be set as strong only. Each menu item can be enabled or disabled per user level.
2. Users can also login using a finger print scanner. A maximum time can be set before a user is logged out automatically by the system.
3. Loan Performer can track who logged in, when and which menu items were used by this user.
4. All financial transactions are recorded by date of entry and by user so that an audit trail can be established.
5. All changes of the configuration are tracked as well.

Reports

1. Loan Performer comes with over 200 standard reports that can be previewed, printed, exported to DBF, XLS, PDF, HTML or XMS formats.
2. Reports can be broken down by different criteria like branch, geographical area, credit officer, gender, client or loan category, business sector, loan fund, loan product, loan size, loan cycle etc. Reports can be filtered on any field.
3. Loan Performer includes the "PMT 2009 Report" (used in Uganda).
4. The user can create their own reports and add them among the Loan Performer reports.

MODULES

Clients

1. Loan Performer supports Individual clients, Groups, Group Members, Guarantors, Black-listed clients.
2. Clients are saved with photo and signature or finger print.
3. Individual members can be transferred to Groups and vice versa.

Shares

1. Loan Performer has a module for entry of Shares for SACCOs and Credit Unions.
2. Shares can be used as a guarantee for a loan.
3. Dividend can be calculated according to different criteria.

Savings

1. The Savings module has Time-Deposits, Overdrafts and Standing Orders.
2. Cheque books are supported
3. Savings deposits can be tracked at group level or at both group and member level.
4. Interest can be calculated according to different criteria.
5. Savings can be used as a guarantee for a loan
6. Loans can be disbursed to the savings account or repaid from the savings account.

7. With the SMS module clients can check their savings balance by mobile phone, make transfers or receive statements.

Loans

1. Loan Performer is an MIS system that is suitable for Individual Lending, Village Banking as well as Solidarity Group Lending. Group loans can be tracked at group level or at both group and member level.
2. Interest on loans can be calculated either as flat rate or on declining balance, amortized or discounted, either all up-front or in equal installments. Also variable interest rate loans and balloon payments are supported.
3. Loans can be repaid in cash, by check, from the client's savings account or by bank transfer.
4. Loan contracts can be printed by linking LPF to MS Word.
5. Loan Performer can print notification letters for arrears, send SMS messages to defaulters and add penalties automatically.
6. With the SMS module clients can check their balances, be alerted about upcoming loan repayments or receive arrears notifications.
7. Loans can be rescheduled, refinanced and/or written off.

Cash Management

1. Forex transactions.
2. Loan Performer comes with a cash module where users are granted access to specific cash accounts.
3. At the end of the day the cashier can print a cash transactions report showing the movement of all cash transactions.

Accounting

1. The accounting module also has a Debtors/Creditors module and an Assets module.
2. Loan Performer supports different chart of accounts, including US/UK, BCEAO, DRC, Ohada, WOCCU etc.
3. Loan Performer produces financial reports like Trial Balance, Balance Sheets, Income and Expense Statements, Cash Flow reports.
4. Loan Performer supports budgets.
5. Loan Performer can be linked to external accounting packages and export financial transactions.
6. You can analyze your profitability by period, by branch, by (savings/loan) product or by cost center.

LOAN PERFORMER MODULES IN 8.0

<p style="text-align: center; margin: 0;"><u>Client Module</u></p> <ul style="list-style-type: none"> • Individual Clients • Businesses • Groups • Group Members • Photos/Signatures 	<p style="text-align: center; margin: 0;"><u>General Ledger</u></p> <ul style="list-style-type: none"> • All Financial Statements <ul style="list-style-type: none"> • Budgeting • Assets • Sales & Purchases <ul style="list-style-type: none"> • Multi-Currency • Export to Other Accounting Packages 	<p style="text-align: center; margin: 0;"><u>Savings Module</u></p> <ul style="list-style-type: none"> • Savings Products • Time-Deposits
<p style="text-align: center; margin: 0;"><u>Shares Module</u></p> <ul style="list-style-type: none"> • For Inds. & Groups • Dividend 	<p style="text-align: center; margin: 0;"><u>WAN Connectivity (Add-on)</u></p>	<p style="text-align: center; margin: 0;"><u>Loan Portfolio Module</u></p> <ul style="list-style-type: none"> • Tracking of Group Accts • Links to Savings/Shares • Printing Loan Contracts • PMT Tool
<p style="text-align: center; margin: 0;"><u>Fingerprint Scanning (Add-on)</u></p>		<p style="text-align: center; margin: 0;"><u>SMS Banking (Add-on)</u></p>