

Slide 1

In this session we are going to look at how we set up a New Loan.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Comments

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: 1459651392

Loanee Id: [New Loan Account](#)

Loan Id: [New Loan Same Account](#)

Arrears Loan Id: [Visit Loan Account](#)

Loan Type: 11 Hire Purchase

Descr:

Project:

Vote / Approval:

Status: 01 Pending

Payment Policy:

Instalment:

Final Instalment:

Pol Prts Ledger:

Charge Type: 11 Main Loan

Responsibility:

Capital Amount:

Date Granted:

Selection Flag:

Calculation Type: 11 Monthly Advance

Scan Back:

Loan Balances:

	Currency: LACRL B
Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes:

Slide 2

Any loan is attached to a Loan Account and one Loan Account can have up to 99 Loans. So for the same customer we can have multiple Loans. If this is the 1st Loan for a New Customer, then we must first do the function, "New Loan Account" to set up the New Loan.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: 1459651392

Loanee Id:

Loan Id: [New Loan Account](#)

Arrears Loan Id: [New Loan Same Account](#)

Loan Type: 11 Hire Purchase

Project:

Vote / Approval:

Status: 01 Pending

Payment Policy:

Instalment:

Final Instalment:

Pol Prts Ledger:

Charge Type: 11 Main Loan

Responsibility:

Capital Amount:

Date Granted:

Selection Flag:

Calculation Type: 11 Monthly Advance

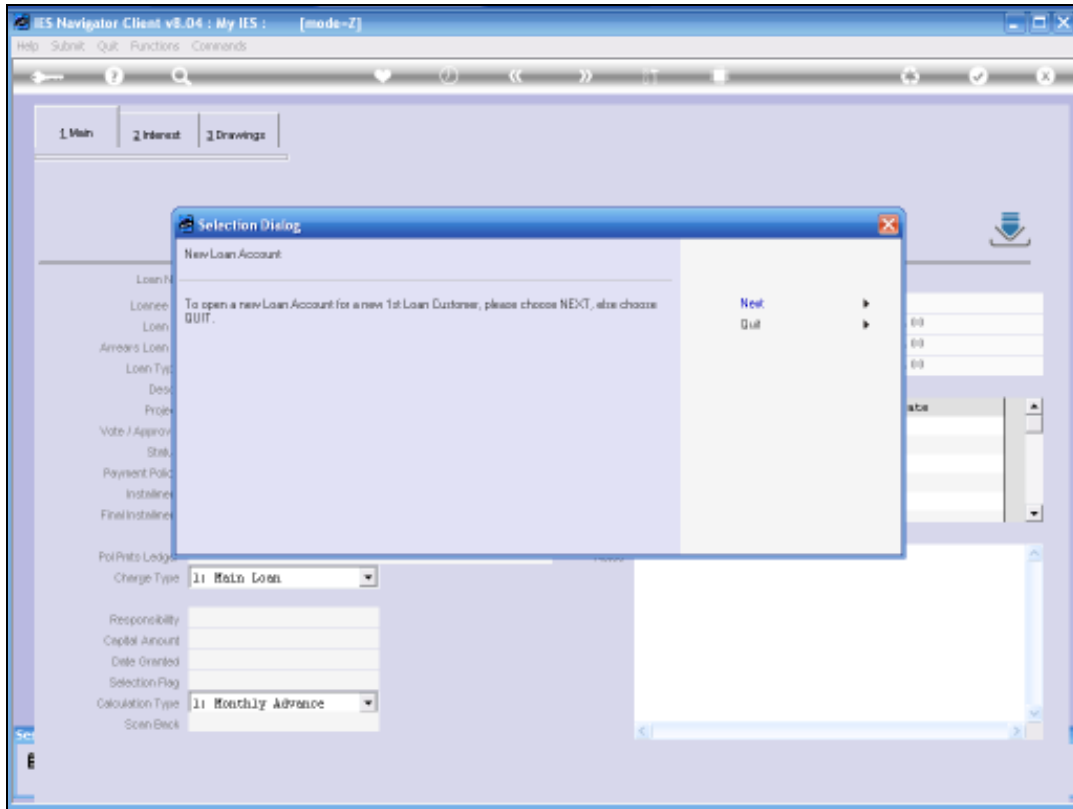
Scan Back:

	Currency
Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes

Slide 3



Slide 4

The screenshot shows a web application window titled "IES Navigator Client v8.04 : My IIS : [mode-Z]". The browser address bar shows "http://infobiz.com/". The application has a menu bar with "Help", "Infobiz", "Connections", "Login", "Logout", "Companion", "Wizard", "How do I", "Data/Reports", "Business Modules", "Action Focus", and "Option Select". Below the menu bar are navigation icons. The main content area is titled "Loan Master" and contains a form with the following fields and values:

- Loan No: 1459651392
- Loanee Id: [Empty]
- Loan Id: [Empty]
- Arrears Loan Id: [Empty]
- Loan Type: 11 Hire Purchase
- Descr: [Empty]
- Project: [Empty]
- Vote / Approval: [Empty]
- Status: 01 Pending
- Payment Policy: [Empty]
- Installment: [Empty]
- Final Installment: [Empty]
- Pol/Pmts Ledger: [Empty]
- Charge Type: 11 Main Loan
- Responsibility: [Empty]
- Capital Amount: [Empty]
- Date Granted: [Empty]
- Selection Flag: [Empty]
- Calculation Type: 11 Monthly Advance

There are also three links: "New Loan Account", "New Loan Same Account", and "Visit Loan Account".

On the right side, there is a "Loan Balances" table:

Loan Balances -	
Currency	LOCRL B
Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

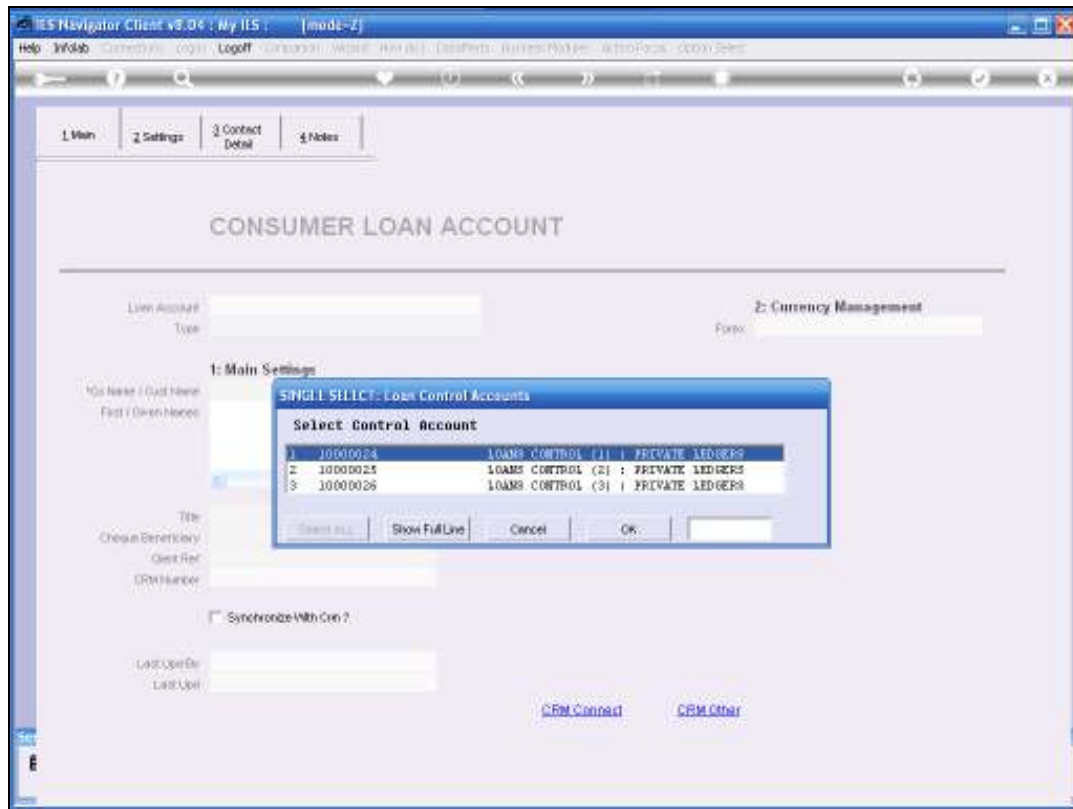
Below the table is a "Next Action" table:

Next Action	Date
1	

At the bottom, there is a "Notes" section with a scrollable area.

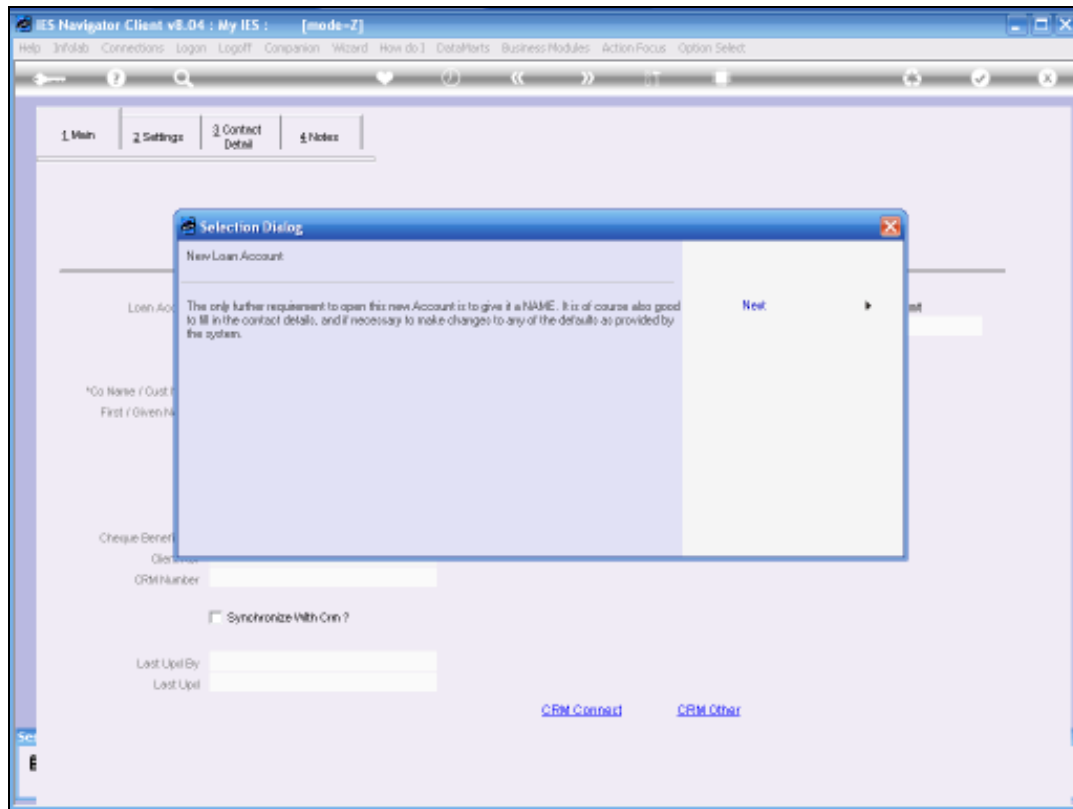
The status bar at the bottom shows "Session Info: Teren working in Infobiz Business Server" and several icons for "Consumer Loans", "Application Wizard", "Consumer Loan Account", and "LBVTS-HU". The date and time are "2007/1/21 14:18:40".

Slide 5



Slide 6

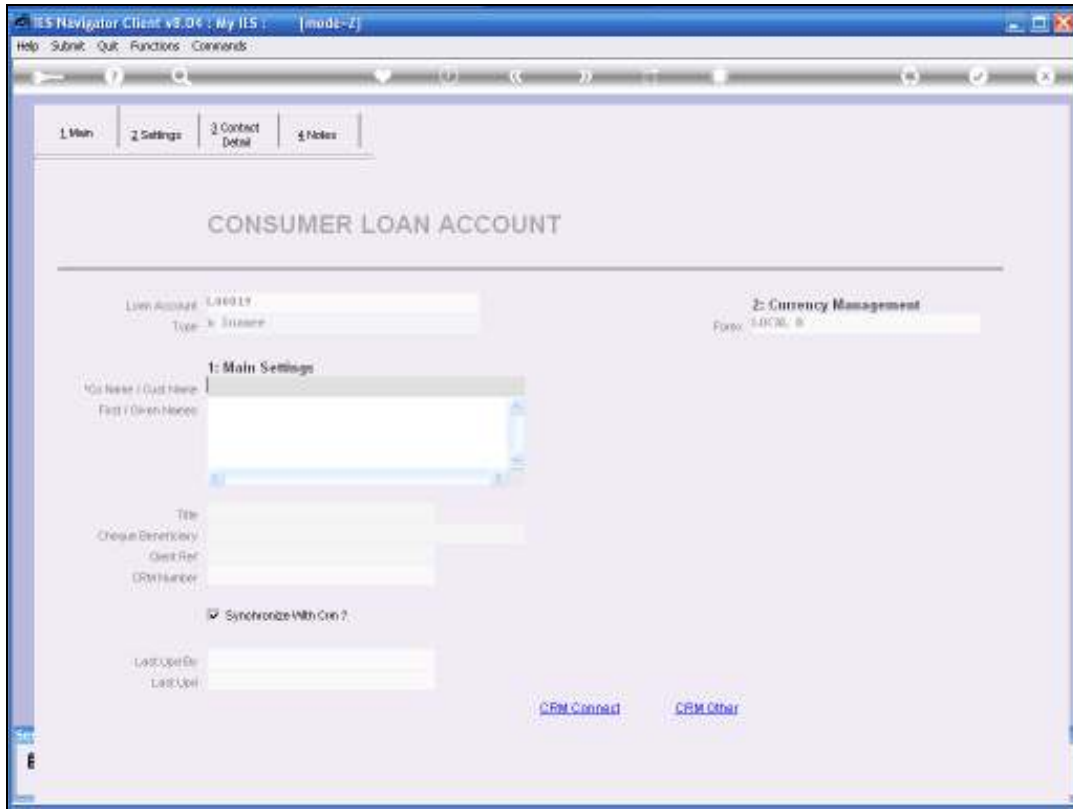
Loans are of course in the Loans Sub Ledger. So if we have more than one Loans Control Account in the Ledger, then we will have to select the Loans Control Account for this New Loan Account.



Slide 7

The System will Set up the New Loan Account with Defaults and the only mandatory thing that we still have to do is to give the New Account a name.

Optionally we can of course also change some of the Parameters where it may be necessary and we may also record contact details.



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IES Navigator Client v8.04 : My IES : [mode-Z]

Help Submit Quit Functions Comments

1 Main 2 Settings 3 Contact Detail 4 Notes

CONSUMER LOAN ACCOUNT

Loan Account: L10011
Type: In Expense

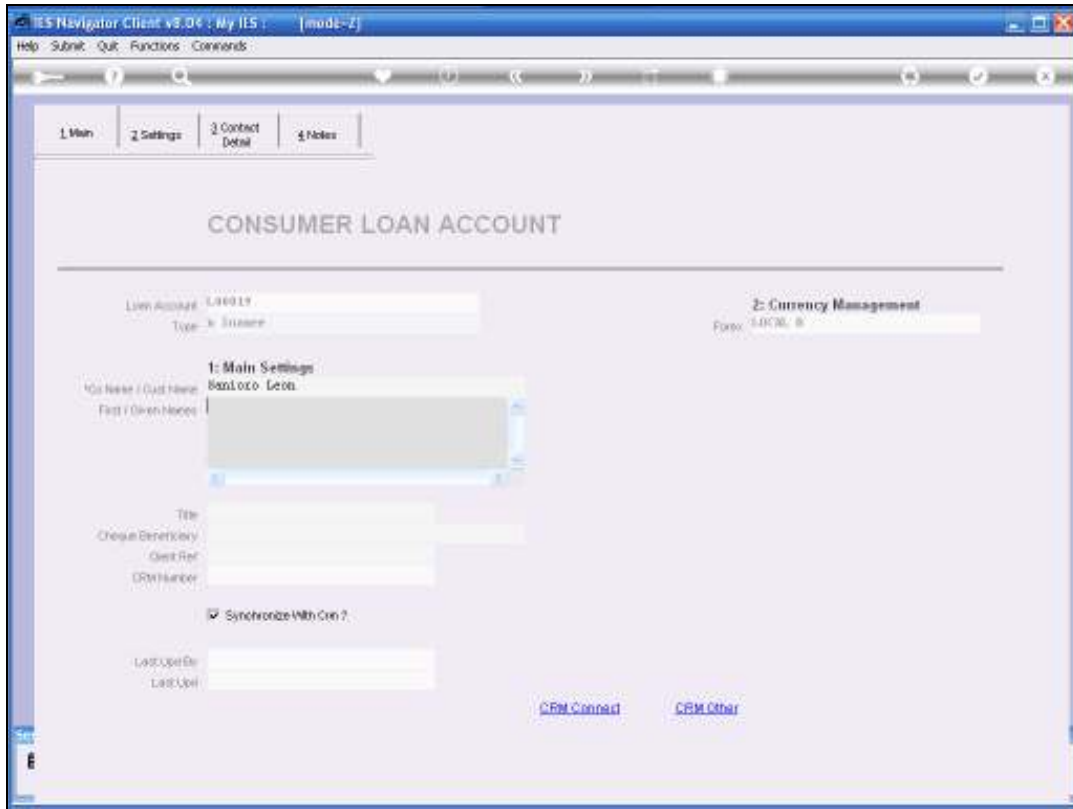
2: Currency Management
Forex: USD, B

1: Main Settings
Name: Santoro, Leon
First / Given Name: [Redacted]
Title: [Redacted]
Check Beneficiary: [Redacted]
Client Ref: [Redacted]
CRM Number: [Redacted]
 Synchronize With Cui ?
Last Update: [Redacted]
Last Upd: [Redacted]

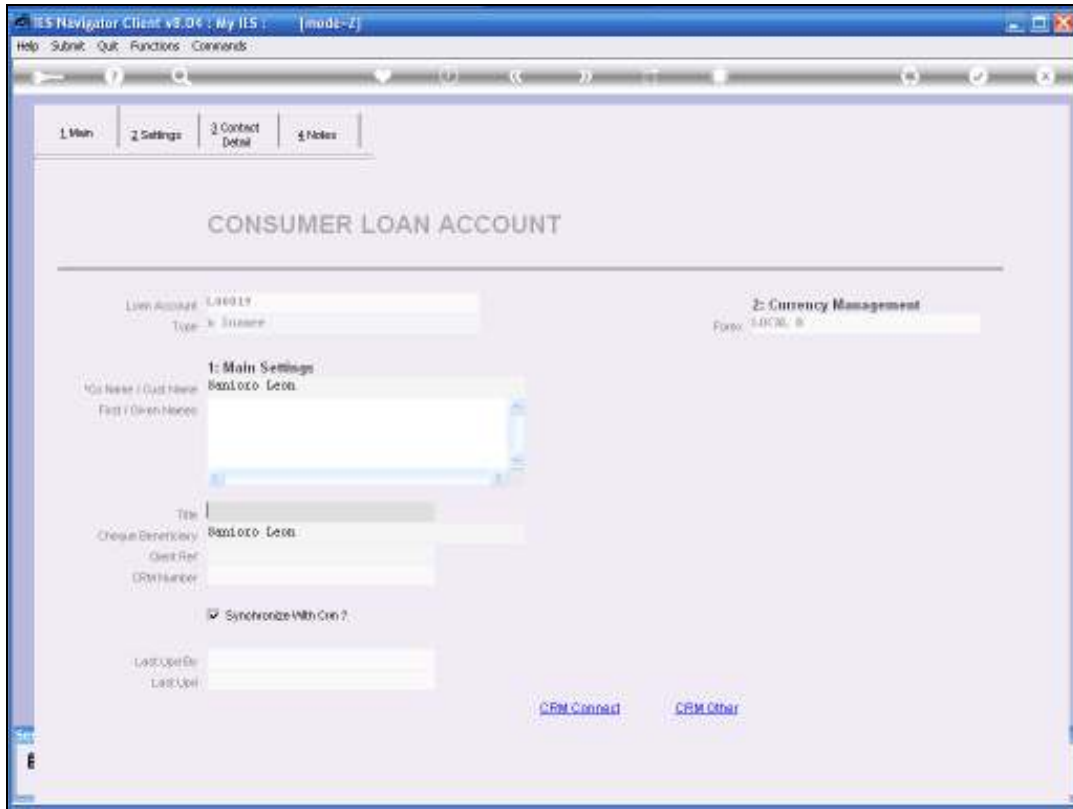
[CRM Connect](#) [CRM Other](#)

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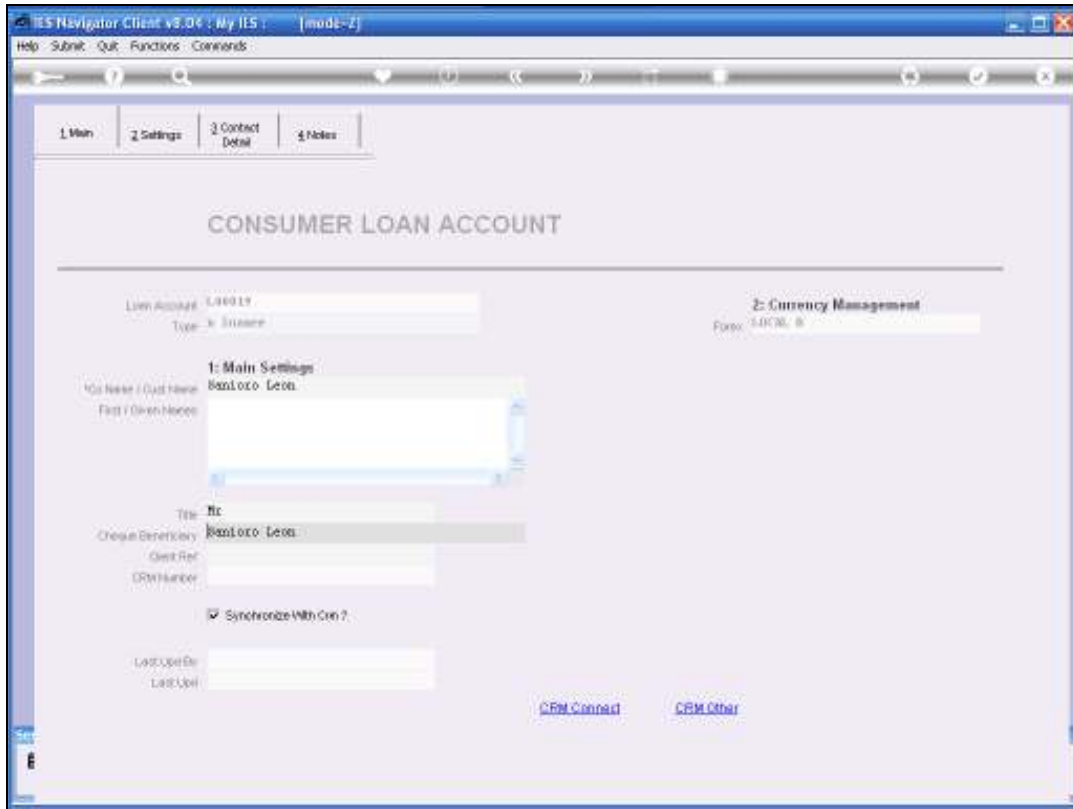
In the case of an individual we can also specify the First or Given Names in the space provided for that, but it is also not wrong to simply include it in the Customer Name if we want to do that.



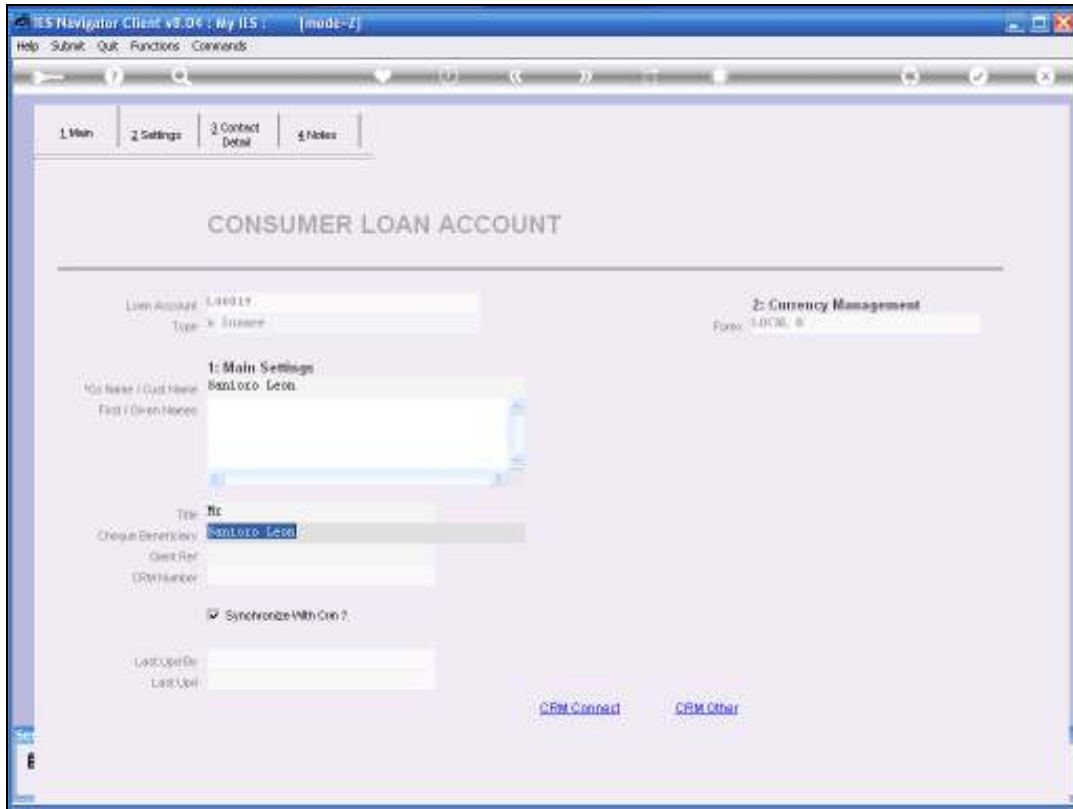
Slide 10



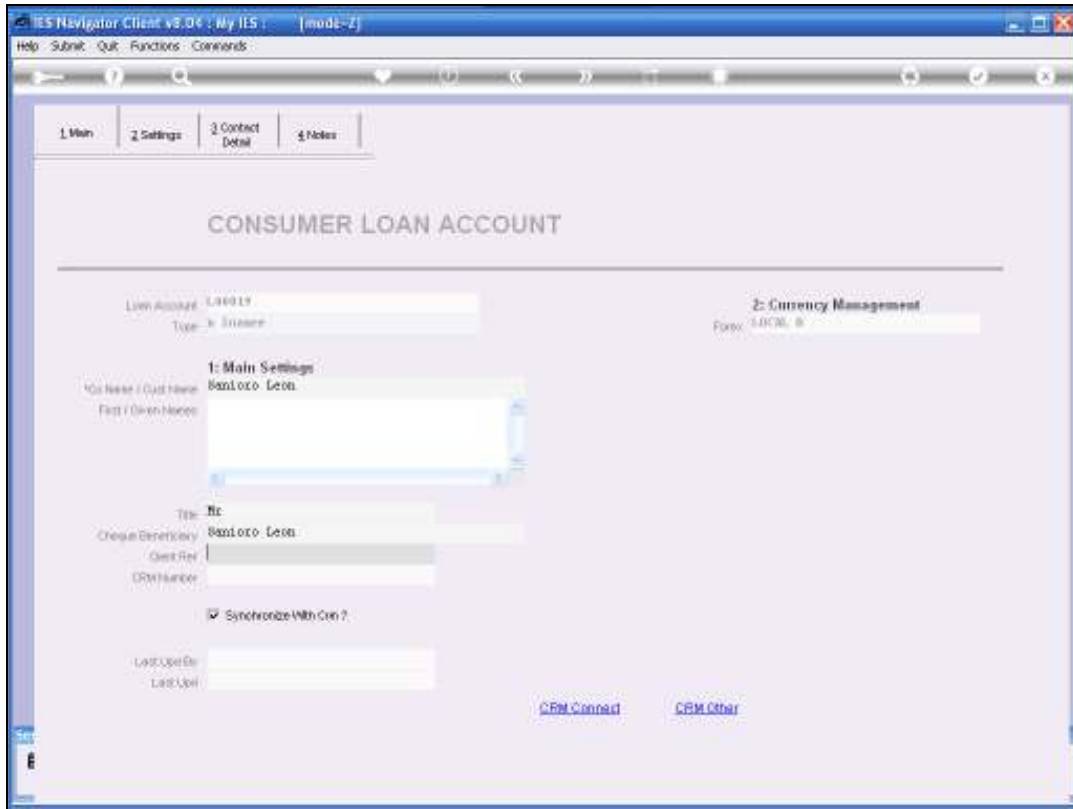
Slide 11



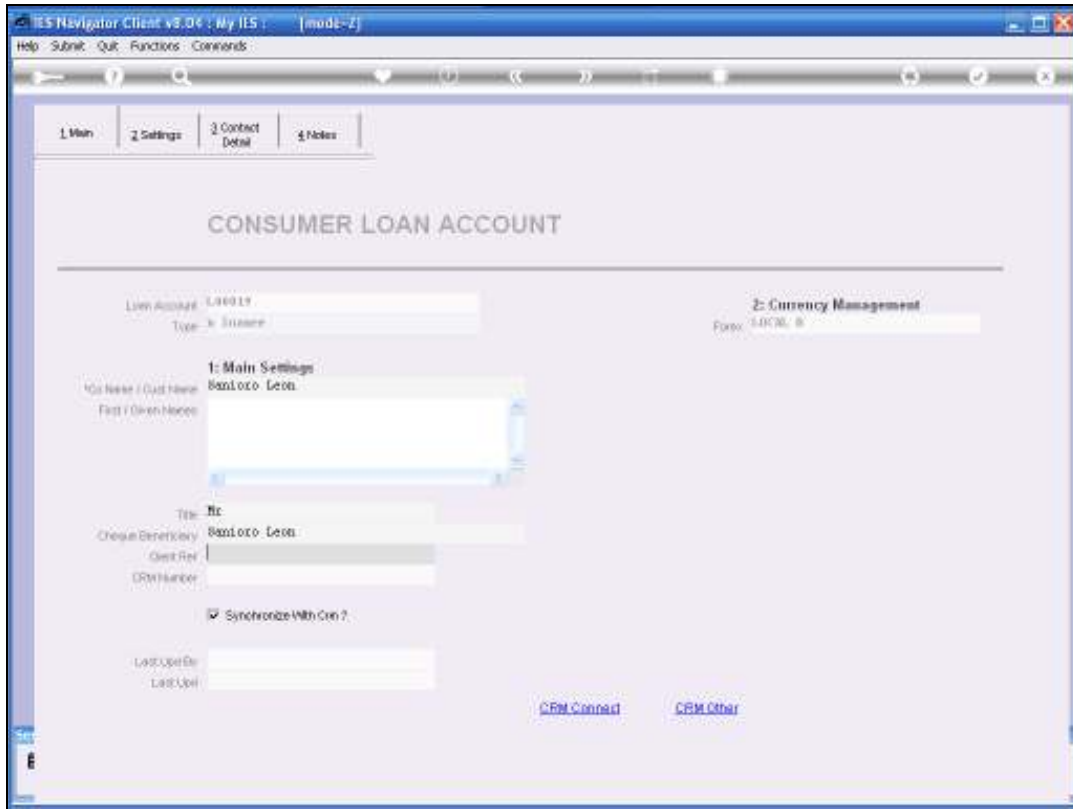
Slide 12



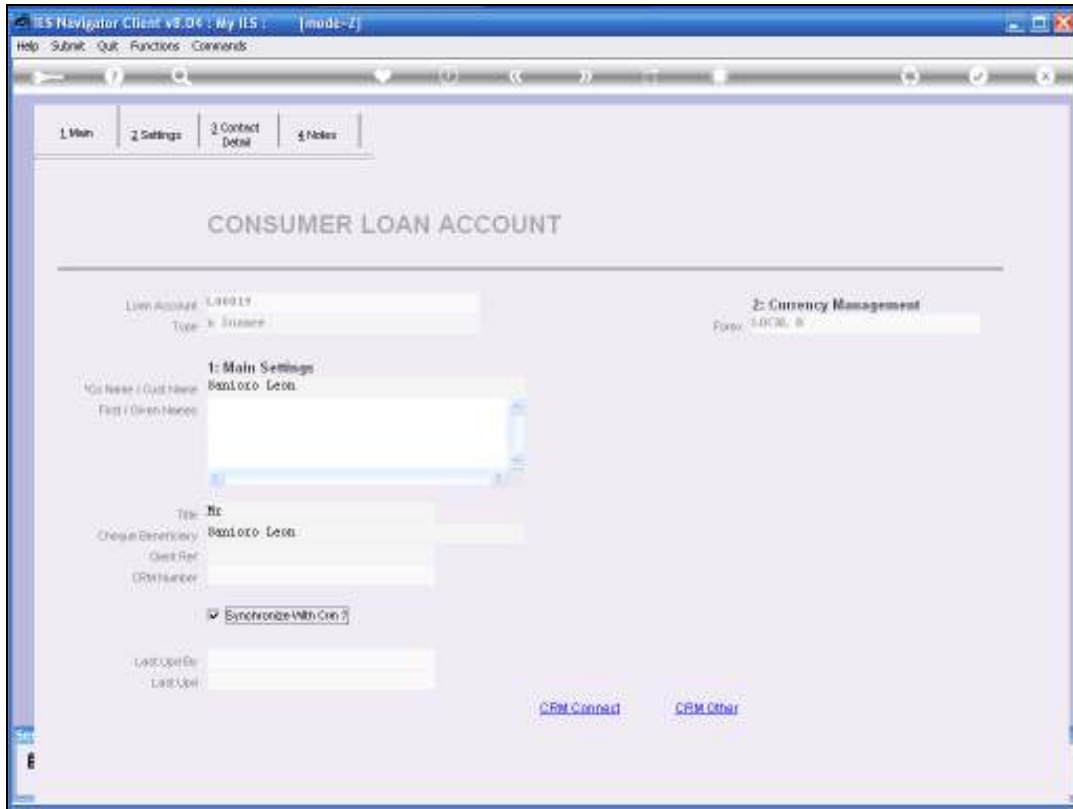
Slide 13



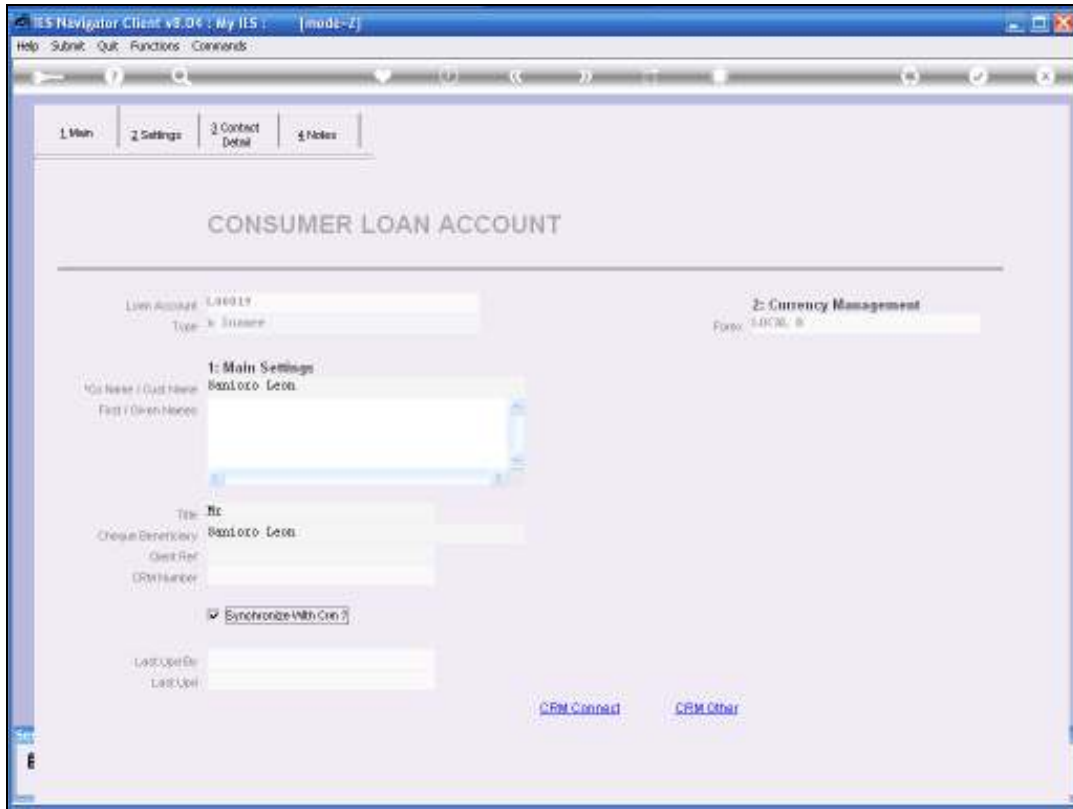
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IES Navigator Client v8.04 : My IIS : [mode-Z]
Help Submit Quit Functions Commands

1 Main 2 Settings 3 Contact Detail 4 Notes

Loan Account: Settings

3: Internal Management

Transaction Status:

Control Acct: 198-89-926 LOANS CSHHML (1) PRIVATE LEDG

Tax Exempt Customer?

Tax Reg Number:

Credit Status:

Rating:

Category:

Group:

Security No:

4: Internal Issues

Profit:

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The Settings are done by Default and it is usually not necessary to change any of these.

The screenshot displays the IES Navigator Client v8.06 interface. The window title is "IES Navigator Client v8.06 : My IES : [mode-Z]". The menu bar includes "Help", "Submit", "Quit", "Functions", and "Comments". The navigation bar shows "1 Main", "2 Settings", "3 Contact Detail", and "4 Notes". The main content area is titled "Loan Account: Contact Detail" and contains a sub-section "5: Contact Detail".

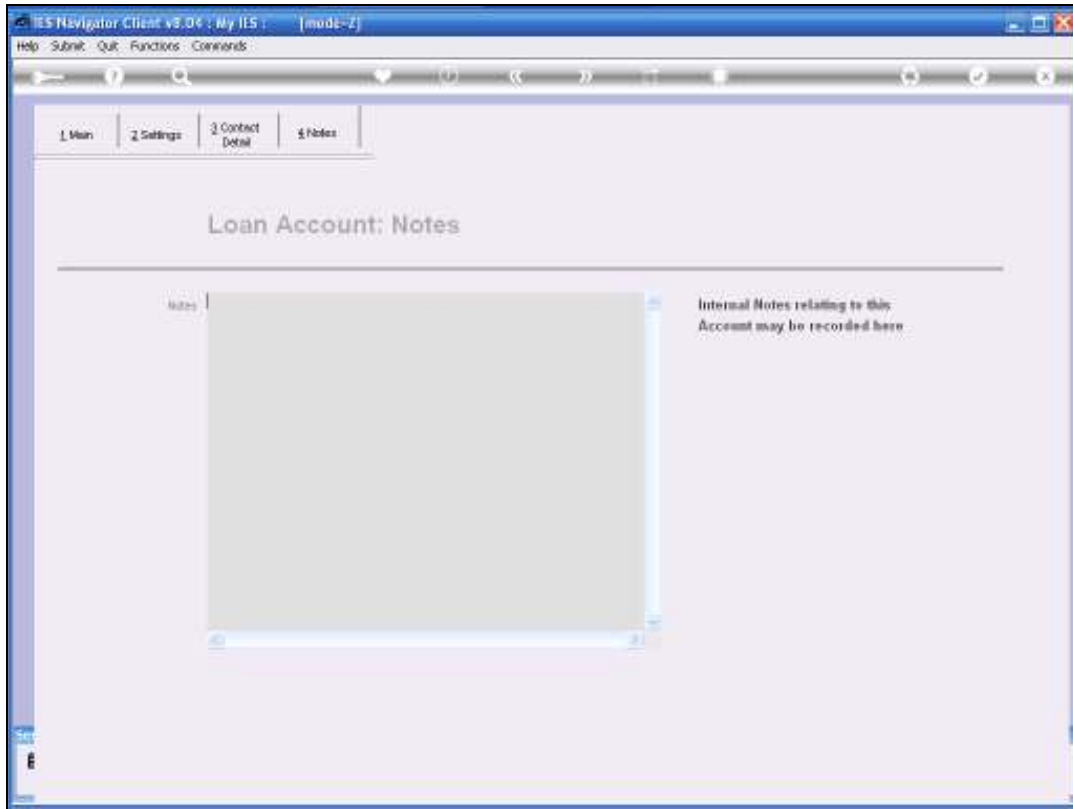
The form fields are arranged as follows:

- Contacts: A text input field.
- Tel Office: A text input field.
- Fax: A text input field.
- Postal Address: A text input field.
- Tel Home: A text input field.
- Save (yes): A text input field.
- Physical Address: A text input field.
- HandPhone (Mobile) Cell: A text input field.

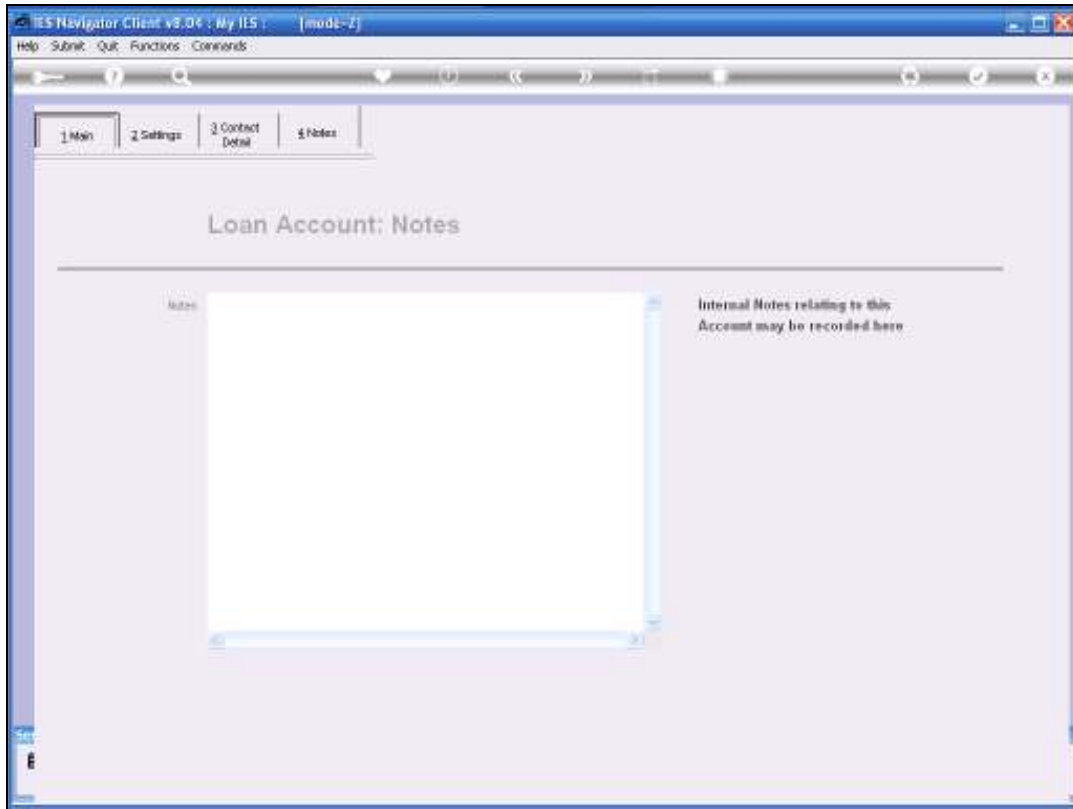
There is also a "e-Mail via IP addresses" label and a corresponding input field.

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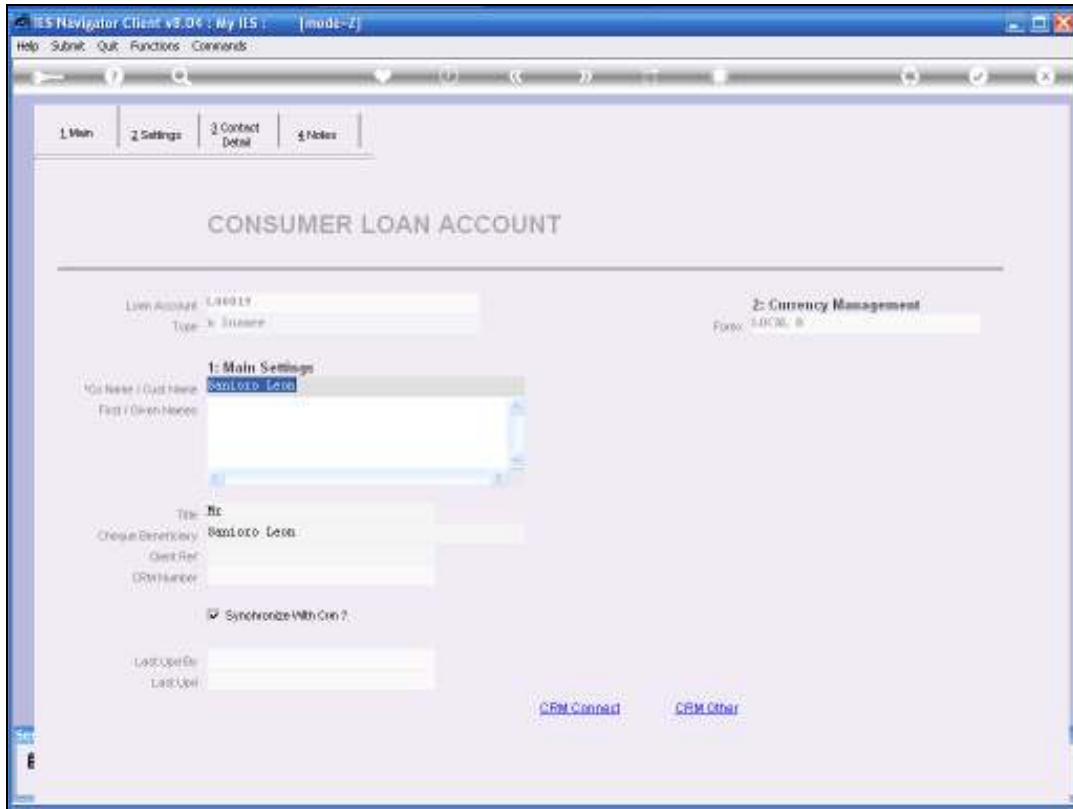
"Contact Detail" can be specified at this stage or later. In other words we can actually Open the Account now without specifying the Contact detail and we can do that later if we want to.



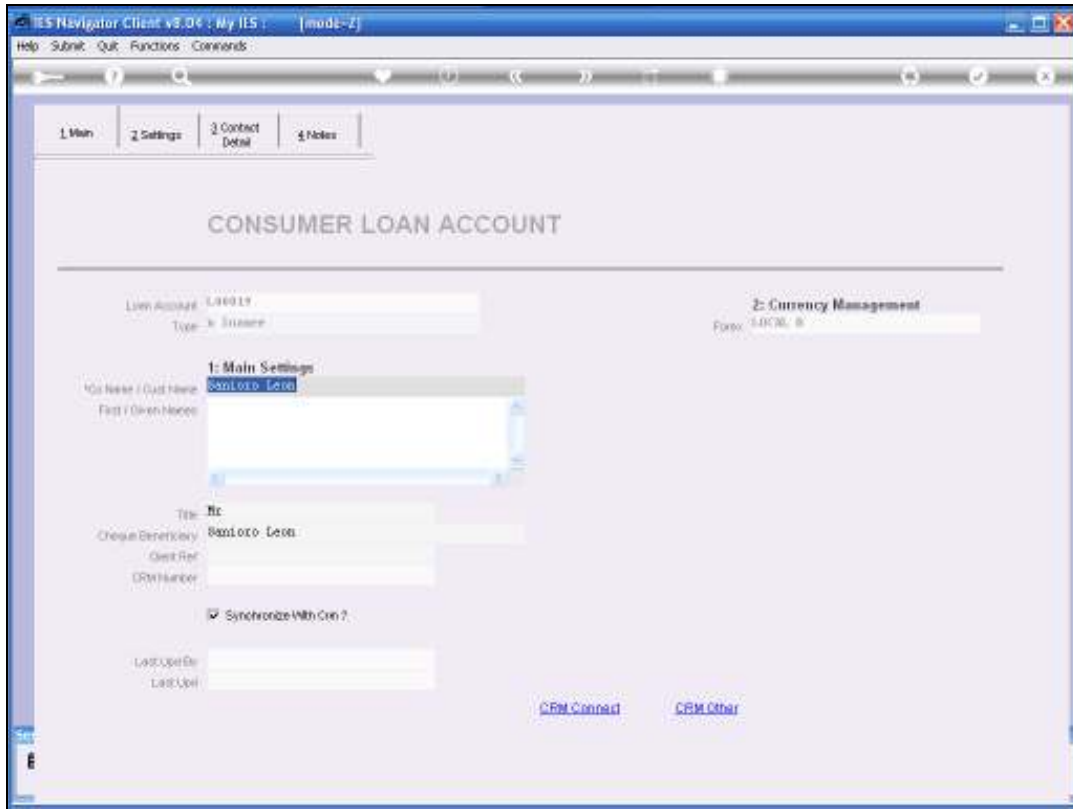
Slide 20



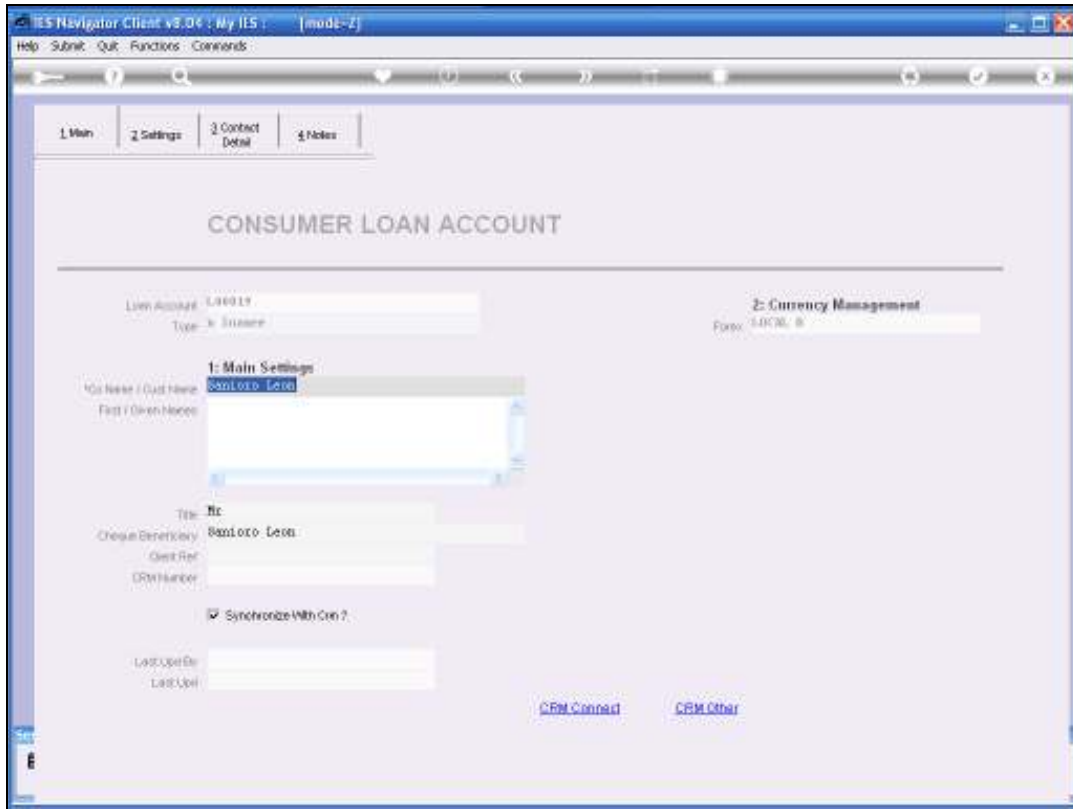
Slide 21



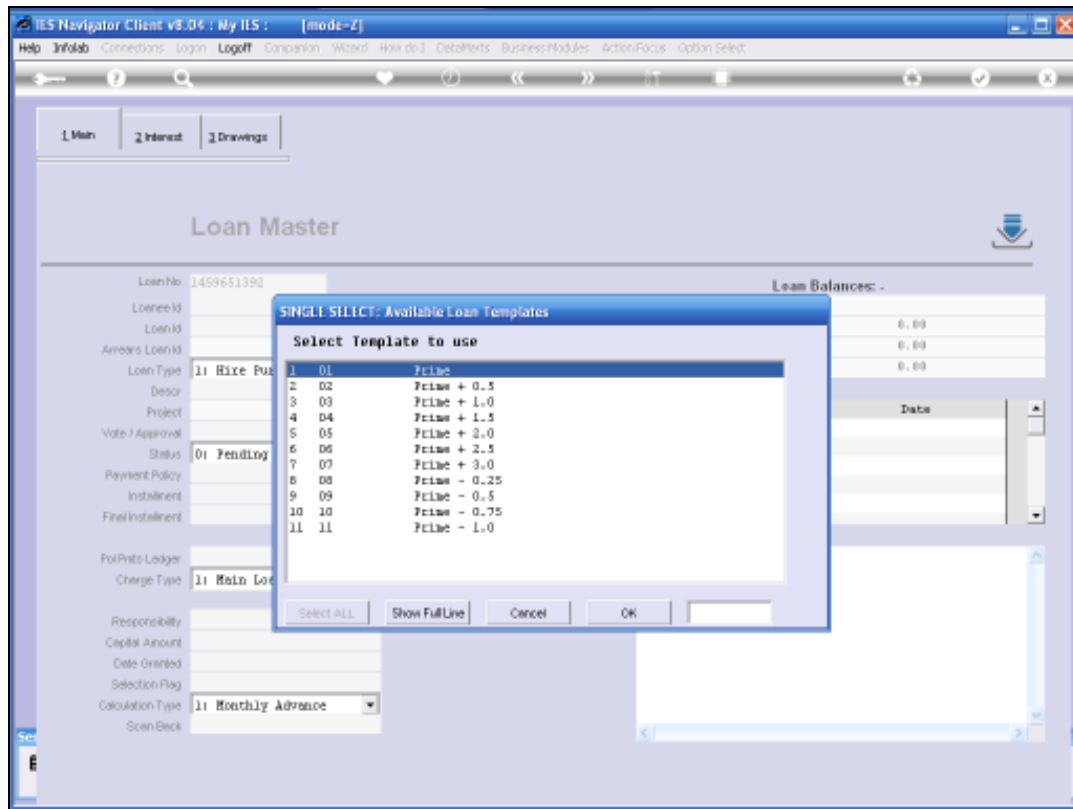
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Slide 23



Slide 24



Slide 25

The Loan Account is now established and Open and the System prompts us to select a Loan Template so that the New Loan can be established.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00019-1

Loanee Id: E00019 **Sanjoto Leon** [New Loan Account](#)

Loan Id: 1 [New Loan Same Account](#)

Areas Loan Id: 3a [Visit Loan Account](#)

Loan Type: 41 Long Term

Descr: #1 Sanjoto Leon

Project:

Vote / Approval:

Status: 01 Pending

Payment Policy:

Instalment:

Final Instalment:

Pol/Pmts Ledger: 101-01-002 COST OF SALES

Charge Type: 11 Main Loan

Responsibility:

Capital Amount:

Date Granted:

Selection Flag:

Calculation Type: 11 Monthly Advance

Scan Back: 3

Loan Balances:

	Currency: LACRL B
Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes:

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Once we select the Template, the System will use that to establish the 1st Loan, which for a 1st Customer will always be Loan No 1, as for this particular Customer.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Comments

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00019-1
Loanee Id: L00019 Ramiro Leon [New Loan Account](#)
Loan Id: 1 [New Loan Same Account](#)
Areas Loan Id: 3a [Visit Loan Account](#)
Loan Type: 41 Long Term
Descr: #1 Ramiro Leon
Project:
Vote / Approval:
Status: 01 Pending
Payment Policy:
Instalment:
Final Instalment:
Pol/Pnts Ledger: 101-01-002 COST OF SALES
Charge Type: 11 Main Loan
Responsibility: *
Capital Amount:
Date Granted: *
Selection Flag:
Calculation Type: 11 Monthly Advance
Scan Back: 3

Loan Balances:

	Currency: LACRL B
Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes

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IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: 00019-1

Loanee Id: 00019 Seniors Leon [New Loan Account](#)

Loan Id: 1 [New Loan Same Account](#)

Areas Loan Id: 1a [Visit Loan Account](#)

Loan Type: 41 Long Term

Descr: #1 Seniors Leon

Project:

Vote / Approval:

Status: 01 Pending

Payment Policy:

Instalment:

Final Instalment:

Pol/Pmts Ledger: 101-01-002 COST OF SALES

Charge Type: 11 Main Loan

Responsibility:

Capital Amount:

Date Granted:

Selection Flag:

Calculation Type: 11 Monthly Advance

Scan Back: 3

Loan Balances:

Currency: US\$	
Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes:

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There is very little else that we need to do, but we can look at the Current Settings and change anything that should be different.

For example if the Loan Type is different from the Template that we selected, we can change it.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00019-1

Loanee Id: L00019 **Sanjoto Leon** [New Loan Account](#)

Loan Id: 1 [New Loan Same Account](#)

Areas Loan Id: 3a [Visit Loan Account](#)

Loan Type: **41 Long Term**

Desc: **41 Sanjoto Leon**

Project: _____

Vote / Approval: _____

Status: **01 Pending**

Payment Policy: _____

Installment: _____

Final Installment: _____

Pol/Pmts Ledger: **101-01-002 COST OF SALES**

Charge Type: **11 Main Loan**

Responsibility: *

Capital Amount: _____

Date Granted: _____

Selection Flag: *

Calculation Type: **11 Monthly Advance**

Scan Back: 3

Loan Balances:

Currency: **USDR B**

Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes

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IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Comments

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00019-1
 Loanee Id: L00019 Seniors Leon [New Loan Account](#)
 Loan Id: 1 [New Loan Same Account](#)
 Areas Loan Id: 3a [Visit Loan Account](#)
 Loan Type: 41 Long Term
 Desc: #1 Seniors Leon
 Project:
 Vote / Approval:
 Status: 01 Pending
 Payment Policy:
 Instalment:
 Final Instalment:
 Pol/Pmts Ledger: 101-01-002 COST OF SALES
 Charge Type: 11 Main Loan
 Responsibility:
 Capital Amount:
 Date Granted:
 Selection Flag:
 Calculation Type: 11 Monthly Advance
 Scan Back: 3

Loan Balances:

	Currency: USCL B
Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes

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The "Vote/Approval" No is an internal reference No for the Approval to grant this particular Loan.

If that is not in use, we can simply specify something else like "OK" in this case.

Note also that the System defaults the Status of the New Loan to Pending and we cannot make it Active until we have a Vote or Approval specified.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00019-1
Loanee Id: L00019 Ramiro Leon [New Loan Account](#)
Loan Id: 1 [New Loan Same Account](#)
Areas Loan Id: 3a [Visit Loan Account](#)
Loan Type: 41 Long Term
Descr: #1 Ramiro Leon
Project:
Vote / Approval: 08
Status: 01 Pending
Payment Policy:
Instalment:
Final Instalment:
Pol/Pnts Ledger: 101-01-002 COST OF SALES
Charge Type: 11 Main Loan
Responsibility: *
Capital Amount:
Date Granted: *
Selection Flag:
Calculation Type: 11 Monthly Advance
Scan Back: 3

Loan Balances:

	Currency: LACRL B
Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes

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IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: 00019-1

Loanee Id: 00019 Ramiro Leon [New Loan Account](#)

Loan Id: 1 [New Loan Same Account](#)

Areas Loan Id: 3a [Visit Loan Account](#)

Loan Type: 41 Long Term

Desc: #1 Ramiro Leon

Project:

Vote / Approval: OK

Status: 01 Pending

Payment Policy:

Installment:

Final Installment:

Pol/Prts Ledger: 101-01-002 COST OF SALES

Charge Type: 11 Main Loan

Responsibility:

Capital Amount:

Date Granted:

Selection Flag:

Calculation Type: 11 Monthly Advance

Scan Back: 3

Loan Balances:

Currency: US\$

Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes:

Slide 32

The screenshot shows the 'Loan Master' interface in the IES Navigator Client. The window title is 'IES Navigator Client v8.04 : My IIS : [mode-Z]'. The interface includes a menu bar (Help, Submit, Quit, Functions, Commands) and a toolbar with navigation icons. Below the toolbar are tabs for '1 Main', '2 Interest', and '3 Drawings'. The main content area is titled 'Loan Master' and contains several sections:

- Loan Information:** Fields for Loan No (L00019-1), Loanee Id (L00019 Ramiro Leon), Loan Id (1), Areas Loan Id (3a), Loan Type (41 Long Term), Descr (41 Ramiro Leon), Project, Vote / Approval (OK), Status (01 Pending), Payment Policy, Instalment, and Final Instalment.
- Loan Balances:** A table showing Currency (LACRL B), Current / Arrears YTD (0.00), Capital YTD (0.00), and Loan YTD (0.00).
- Next Action:** A table with columns 'Next Action' and 'Date', containing one entry with '1' in the 'Next Action' column.
- Notes:** A text area for entering notes.
- Pol/Pnts Ledger:** Fields for Pol/Pnts Ledger (101-01-002 COST OF SALES) and Charge Type (11 Main Loan).
- Other Fields:** Responsibility, Capital Amount, Date Granted, Selection Flag, Calculation Type (11 Monthly Advance), and Scan Back (3).

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IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: 00019-1

Loanee Id: 00019 Ramiro Leon [New Loan Account](#)

Loan Id: 1 [New Loan Same Account](#)

Arreas Loan Id: 3a [Visit Loan Account](#)

Loan Type: 41 Long Term

Desc: #1 Ramiro Leon

Project:

Vote / Approval: OK

Status: 01 Pending

Payment Policy:

Installment:

Final Installment:

Pol/Pnts Ledger: 101-01-002 COST OF SALES

Charge Type: 11 Main Loan

Responsibility:

Capital Amount:

Date Granted:

Selection Flag:

Calculation Type: 11 Monthly Advance

Scan Back: 3

Loan Balances:

Currency: US\$

Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes:

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IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00019-1

Loanee Id: L00019 Senioro Leon [New Loan Account](#)

Loan Id: 1 [New Loan Same Account](#)

Areas Loan Id: 3a [Visit Loan Account](#)

Loan Type: 41 Long Term

Desc: #1 Senioro Leon

Project:

Vote / Approval: OK

Status: 01 Pending

Payment Policy:

Installment:

Final Installment:

Pol/Pmts Ledger: 101-01-002 COST OF SALES

Charge Type: 11 Main Loan

Responsibility:

Capital Amount:

Date Granted:

Selection Flag:

Calculation Type: 11 Monthly Advance

Scan Back: 3

Loan Balances:

Currency: LACRL B

Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes:

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IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00019-1

Loanee Id: L00019 Senioro Leon [New Loan Account](#)

Loan Id: 1 [New Loan Same Account](#)

Areas Loan Id: 3a [Visit Loan Account](#)

Loan Type: 41 Long Term

Desc: #1 Senioro Leon

Project: _____

Vote / Approval: OK

Status: 01 Pending

Payment Policy: _____

Installment: _____

Final Installment: _____

Pol/Pmts Ledger: 101-01-002 COST OF SALES

Charge Type: 11 Main Loan

Responsibility: *

Capital Amount: _____

Date Granted: _____

Selection Flag: *

Calculation Type: 11 Monthly Advance

Scan Back: 3

Loan Balances:

Currency: LACRL B

Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action

Next Action	Date
1	

Notes

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We do not have to specify the Installment at this particular time, but we cannot make the Loan Active until we have specified the Installment.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00019-1

Loanee Id: L00019 Senioro Leon [New Loan Account](#)

Loan Id: 1 [New Loan Same Account](#)

Areas Loan Id: 3a [Visit Loan Account](#)

Loan Type: 41 Long Term

Desc: #1 Senioro Leon

Project:

Vote / Approval: OK

Status: 01 Pending

Payment Policy:

Installment: 500

Final Installment:

Pol Prts Ledger: 101-01-002 COST OF SALES

Charge Type: 11 Main Loan

Responsibility:

Capital Amount:

Date Granted:

Selection Flag:

Calculation Type: 11 Monthly Advance

Scan Back: 3

Loan Balances:

Currency: LACRL B

Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes:

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Final Installment is optional and if not specified it is assumed to be the same as the Installment.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00019-1
Loanee Id: L00019 Ramiro Leon [New Loan Account](#)
Loan Id: 1 [New Loan Same Account](#)
Areas Loan Id: 3a [Visit Loan Account](#)
Loan Type: 41 Long Term
Desc: #1 Ramiro Leon
Project:
Vote / Approval: 08
Status: 01 Pending
Payment Policy:
Instalment: 500
Final Instalment:
Pol/Pmts Ledger: 101-01-002 COST OF SALES
Charge Type: 11 Main Loan
Responsibility:
Capital Amount:
Date Granted:
Selection Flag:
Calculation Type: 11 Monthly Advance
Scan Back: 3

Loan Balances:

	Currency: LACRL B
Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes

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IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00019-1
Loanee Id: L00019 Ramiro Leon [New Loan Account](#)
Loan Id: 1 [New Loan Same Account](#)
Areas Loan Id: 3a [Visit Loan Account](#)
Loan Type: 41 Long Term
Descr: #1 Ramiro Leon
Project:
Vote / Approval: 08
Status: 01 Pending
Payment Policy:
Instalment: 500.00
Final Instalment:
Pol/Pnts Ledger: 101-01-002 COST OF SALES
Charge Type: 11 Main Loan
Responsibility:
Capital Amount:
Date Granted:
Selection Flag:
Calculation Type: 11 Monthly Advance
Scan Back: 3

Loan Balances:

	Currency: LACRL B
Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes

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IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Comments

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00019-1
Loanee Id: L00019 Ramiro Leon [New Loan Account](#)
Loan Id: 1 [New Loan Same Account](#)
Areas Loan Id: 3a [Visit Loan Account](#)
Loan Type: 41 Long Term
Desc: #1 Ramiro Leon
Project:
Vols / Approval: 08
Status: 01 Pending
Payment Policy:
Instalment: 500.00
Final Instalment:
Pol/Pmts Ledger: 101-01-002 COST OF SALES
Charge Type: 11 Main Loan
Responsibility:
Capital Amount:
Date Granted:
Selection Flag:
Calculation Type: 11 Monthly Advance
Scan Back: 3

Loan Balances:

	Currency: LACRL B
Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes

Slide 40

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00019-1
Loanee Id: L00019 Ramiro Leon [New Loan Account](#)
Loan Id: 1 [New Loan Same Account](#)
Areas Loan Id: 3a [Visit Loan Account](#)
Loan Type: 41 Long Term
Descr: #1 Ramiro Leon
Project:
Vote / Approval: 08
Status: 01 Pending
Payment Policy:
Instalment: 500.00
Final Instalment:
Pol Prts Ledger: 10101002
Charge Type: 11 Main Loan
Responsibility: *
Capital Amount:
Date Granted: *
Selection Flag: *
Calculation Type: 11 Monthly Advance
Scan Back: 3

Loan Balances:

	Currency: LACRL B
Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes

Slide 41

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00019-1

Loanee Id: L00019 Ramiro Leon [New Loan Account](#)

Loan Id: 1 [New Loan Same Account](#)

Areas Loan Id: 3a [Visit Loan Account](#)

Loan Type: 41 Long Term

Desc: #1 Ramiro Leon

Project:

Vote / Approval: 08

Status: 01 Pending

Payment Policy:

Instalment: 500.00

Final Instalment:

Pol Prts Ledger: 10101002

Charge Type: 11 Main Loan

Responsibility:

Capital Amount:

Date Granted:

Selection Flag:

Calculation Type: 11 Monthly Advance

Scan Back: 3

Loan Balances:

Currency: LACRL B

Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes:

Slide 42

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00019-1
Loanee Id: L00019 Ramiro Leon [New Loan Account](#)
Loan Id: 1 [New Loan Same Account](#)
Areas Loan Id: 3a [Visit Loan Account](#)
Loan Type: 41 Long Term
Descr: #1 Ramiro Leon
Project:
Vote / Approval: 08
Status: 01 Pending
Payment Policy:
Instalment: 500.00
Final Instalment:
Pol/Pmts Ledger: 101-01-002 COST OF SALES
Charge Type: 11 Main Loan
Responsibility:
Capital Amount:
Date Granted:
Selection Flag:
Calculation Type: 11 Monthly Advance
Scan Back: 3

Loan Balances:

	Currency: LACRL B
Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes

Slide 43

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00019-1
Loanee Id: L00019 Ramiro Leon [New Loan Account](#)
Loan Id: 1 [New Loan Same Account](#)
Areas Loan Id: 3a [Visit Loan Account](#)
Loan Type: 41 Long Term
Desc: #1 Ramiro Leon
Project:
Vote / Approval: OK
Status: 01 Pending
Payment Policy:
Installment: 500.00
Final Installment:
Pol/Pnts Ledger: 101-01-002 COST OF SALES
Charge Type: 11 Main Loan
Responsibility:
Capital Amount:
Date Granted:
Selection Flag:
Calculation Type: 11 Monthly Advance
Scan Back: 3

Loan Balances:

	Currency: LACRL B
Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes

Slide 44

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Comments

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00019-1

Loanee Id: L00019 Ramiro Leon [New Loan Account](#)

Loan Id: 1 [New Loan Same Account](#)

Areas Loan Id: 3a [Visit Loan Account](#)

Loan Type: 41 Long Term

Desc: #1 Ramiro Leon

Project:

Vote / Approval: OK

Status: 01 Pending

Payment Policy:

Instalment: 500.00

Final Instalment:

Pol/Prts Ledger: 101-01-002 COST OF SALES

Charge Type: 11 Main Loan

Responsibility:

Capital Amount:

Date Granted:

Selection Flag:

Calculation Type: 11 Monthly Advance

Scan Back: 3

Loan Balances:

Currency: LACRL B

Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes:

Slide 45

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00019-1

Loanee Id: L00019 Seniors Leon [New Loan Account](#)

Loan Id: 1 [New Loan Same Account](#)

Areas Loan Id: 3a [Visit Loan Account](#)

Loan Type: 41 Long Term

Desc: #1 Seniors Leon

Project:

Vote / Approval: OK

Status: 01 Pending

Payment Policy:

Instalment: 500.00

Final Instalment:

Pol Prts Ledger: 101-01-002 COST OF SALES

Charge Type: 11 Main Loan

Responsibility:

Capital Amount:

Date Granted:

Selection Flag:

Calculation Type: 11 Monthly Advance

Scan Back: 3

Loan Balances:

Currency: LACRL B

Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes:

Slide 46

The Capital Amount can also be specified later, but once again it is a prerequisite before the Loan Status can be changed to Active.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Comments

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: 00019-1
Loanee Id: 00019 Ramiro Leon [New Loan Account](#)
Loan Id: 1 [New Loan Same Account](#)
Areas Loan Id: 3a [Visit Loan Account](#)
Loan Type: 41 Long Term
Desc: #1 Ramiro Leon
Project:
Vote / Approval: 08
Status: 01 Pending
Payment Policy:
Instalment: 500.00
Final Instalment:
Pol/Pmts Ledger: 101-01-002 COST OF SALES
Charge Type: 11 Main Loan
Responsibility:
Capital Amount: 12000
Date Granted:
Selection Flag:
Calculation Type: 11 Monthly Advance
Scan Back: 3

Loan Balances:

Currency	USDR B
Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes

Slide 47

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00019-1
Loanee Id: L00019 Seniors Leon [New Loan Account](#)
Loan Id: 1 [New Loan Same Account](#)
Areas Loan Id: 3a [Visit Loan Account](#)
Loan Type: 41 Long Term
Desc: #1 Seniors loan
Project:
Vote / Approval: 08
Status: 01 Pending
Payment Policy:
Installment: 500.00
Final Installment:
Pol/Pmts Ledger: 101-01-002 COST OF SALES
Charge Type: 11 Main Loan
Responsibility:
Capital Amount: 12000
Date Granted:
Selection Flag:
Calculation Type: 11 Monthly Advance
Scan Back: 3

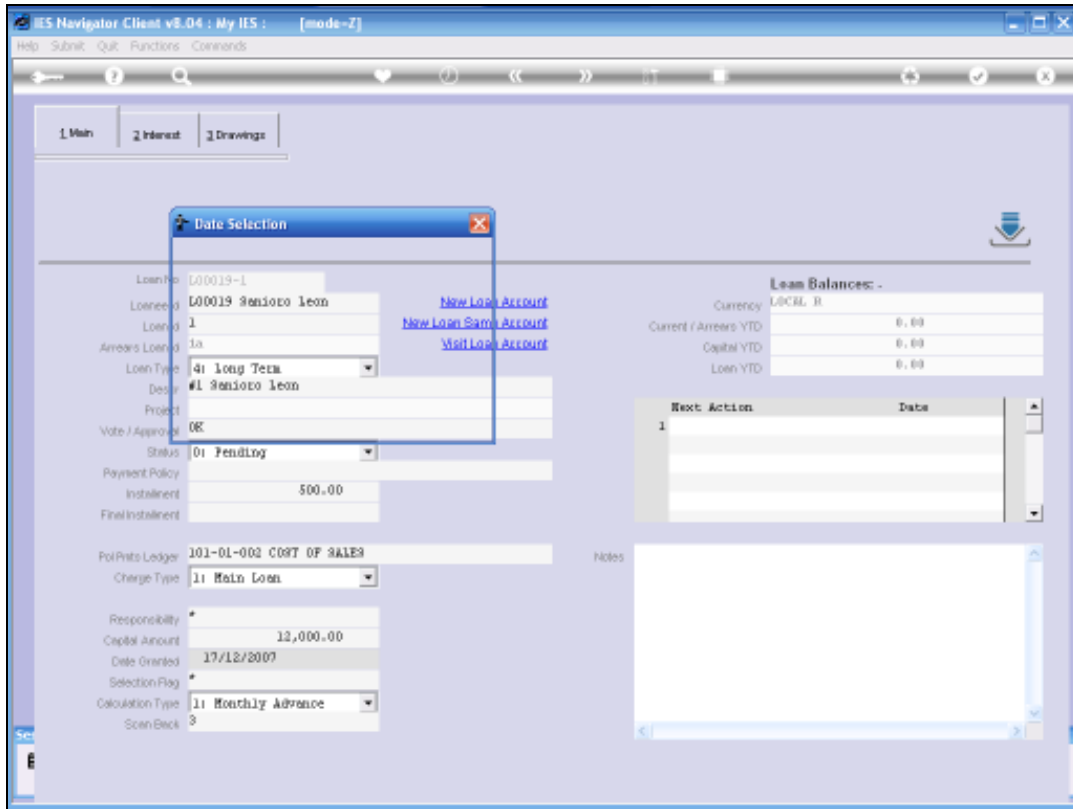
Loan Balances:

	Currency: LACRL B
Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes

Slide 48



Slide 49

“Date Granted” will usually also be specified when we specify the Capital.

The screenshot displays the IES Navigator Client v8.04 interface. At the top, there is a menu bar with 'Help', 'Submit', 'Quit', 'Functions', and 'Commands'. Below the menu bar is a toolbar with navigation icons. The main window has three tabs: '1 Main', '2 Interest', and '3 Drawings'. The '1 Main' tab is active, showing a loan management form. A 'Date Selection' dialog box is open, displaying a calendar for December 2007. The calendar has columns for Sun, Mon, Tue, Wed, Thu, Fri, and Sat. The date 17 is highlighted. The main form contains various fields for loan details, including 'Loan No.', 'Loanee', 'Loan', 'Arrears Loan', 'Loan Type', 'Des', 'Proc', 'Vote / Approv', 'Status' (set to '01 Pending'), 'Payment Policy', 'Installment' (500.00), 'Final Installment', 'Pol/Pnts Ledger' (101-01-002 COST OF SALES), 'Charge Type' (11 Main Loan), 'Responsibility', 'Capital Amount' (12,000.00), 'Date Granted' (17/12/2007), 'Selection Flag', 'Calculation Type' (11 Monthly Advance), and 'Scan Back' (3). On the right side, there is a 'Loan Balances' section with a table showing 'Current / Arrears YTD', 'Capital YTD', and 'Loan YTD', all with values of 0.00. Below this is a 'Next Action' table with one row containing the number '1'. A 'Notes' section is also visible at the bottom right.

Slide 50

The screenshot shows the 'Loan Master' interface in the IES Navigator Client. The window title is 'IES Navigator Client v8.04 : My IIS : [mode-Z]'. The interface includes a menu bar (Help, Submit, Quit, Functions, Commands) and a toolbar with navigation icons. Below the toolbar are tabs for '1 Main', '2 Interest', and '3 Drawings'. The main content area is titled 'Loan Master' and contains several sections:

- Loan Information:** Loan No (L00019-1), Loanee Id (L00019 Ramiro Leon), Loan Id (1), Areas Loan Id (3a), Loan Type (41 Long Term), Descr (41 Ramiro Leon), Project, Vote / Approval (OK), Status (01 Pending), Payment Policy, Instalment (500.00), Final Instalment, Pol/Pnts Ledger (101-01-002 COST OF SALES), Charge Type (11 Main Loan), Responsibility (*), Capital Amount (12,000.00), Date Granted (17/12/2007), Selection Flag (2), Calculation Type (11 Monthly Advance), and Scan Back (3).
- Loan Balances:** Currency (LACRL B), Current / Arrears YTD (0.00), Capital YTD (0.00), and Loan YTD (0.00).
- Next Action Table:** A table with columns 'Next Action' and 'Date'. It contains one row with '1' in the 'Next Action' column.
- Notes:** A text area for entering notes.

Slide 51

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: 00019-1
Loanee Id: 00019 Ramiro Leon [New Loan Account](#)
Loan Id: 1 [New Loan Same Account](#)
Areas Loan Id: 3a [Visit Loan Account](#)
Loan Type: 41 Long Term
Desc: #1 Ramiro Leon
Project:
Vote / Approval: 08
Status: 01 Pending
Payment Policy:
Instalment: 500.00
Final Instalment:
Pol/Pnts Ledger: 101-01-002 COST OF SALES
Charge Type: 11 Main Loan
Responsibility: *
Capital Amount: 12,000.00
Date Granted: 17/12/2007
Selection Flag: 2
Calculation Type: 11 Monthly Advance
Scan Back: 3

Loan Balances:

	Currency: USCL B
Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes

Slide 52

The screenshot shows the IES Navigator Client interface for 'My IIS' in 'mode-Z'. The window title is 'IES Navigator Client v8.04 : My IIS : [mode-Z]'. The menu bar includes 'Help', 'Submit', 'Quit', 'Functions', and 'Comments'. There are navigation icons and a search icon. Below the menu is a tabbed interface with '1 Main', '2 Interest', and '3 Drawings' tabs. The '2 Interest' tab is active.

Expected Loan Term

Dim Of Patr	First Pat	Interval
1 24	1	1

Insurance Policies

Ins Pol Ref	From Period	Pol Amount	Int
1			

Interest

Debit Interest

Int On Cr Balz	Int Account
1 10 10% p.a.	deft Interest Paid

Credit Interest

Int On Dt Balz	Int Account
1 10 10% p.a.	deft Interest Receiv

Arrears Debit Interest

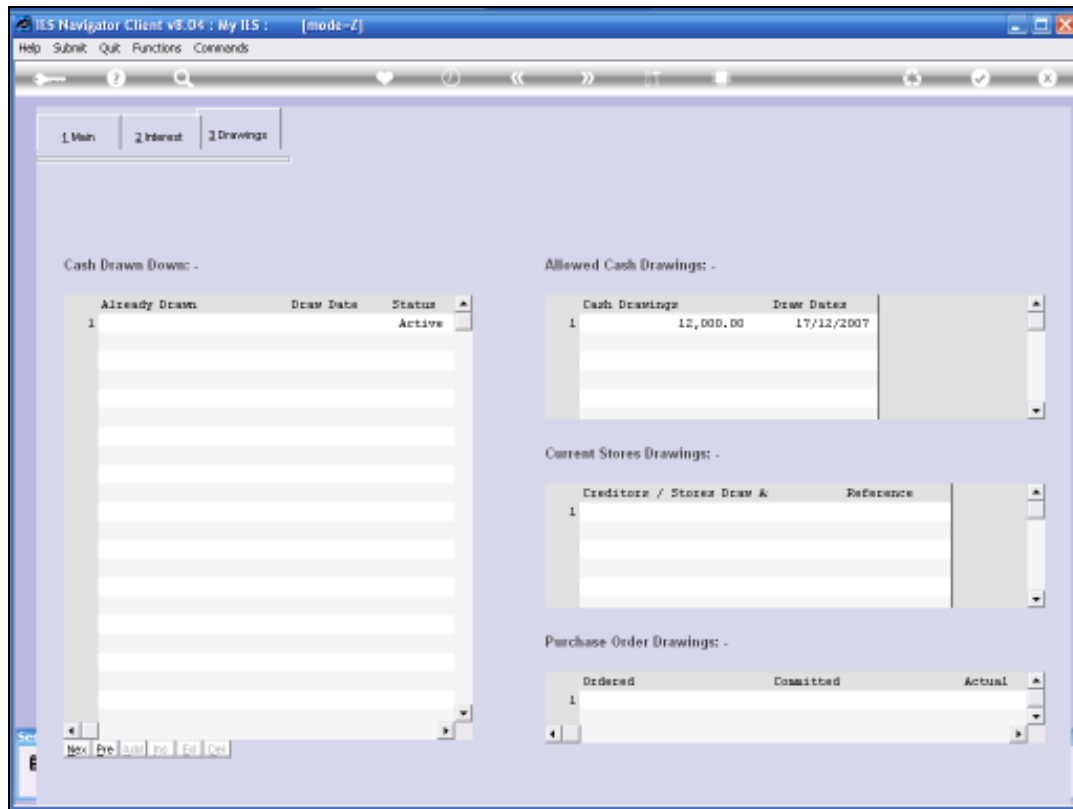
Arr Int On Cr Balz	Int Account
1 10 10% p.a.	deft Interest Paid

Arrears Credit Interest

Arr Int Dt Balz	Int Account
1 10 10% p.a.	deft Interest Receiv

Slide 53

The settings specified here are all picked up from the Loan Template but of course we can look at these and make any changes where it may be required.



Slide 54

There is nothing that we need to specify here at the Drawings. This is really an information part of the Loan Master Record which will show us as the Loan is used, the various Drawings. Also when we use those functions of Loans it will show the Purchase Orders and Stores Drawings and so on.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: 00019-1

Loanee Id: 00019 [New Loan Account](#)

Loan Id: 1 [New Loan Same Account](#)

Areas Loan Id: 1a [Visit Loan Account](#)

Loan Type: 41 Long Term

Desc: #1 Semiozo loan

Project:

Vote / Approval: 08

Status: 01 Pending

Payment Policy:

Instalment: 500.00

Final Instalment:

Pol/Pnts Ledger: 101-01-002 COST OF SALES

Charge Type: 11 Main Loan

Responsibility:

Capital Amount: 12,000.00

Date Granted: 17/12/2007

Selection Flag:

Calculation Type: 11 Monthly Advance

Scan Back: 3

Loan Balances:

Currency: LACRL B

Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action

Next Action	Date
1	

Notes

Slide 55

So this Loan is specified now.
 If we "Save" it, then it comes into existence.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: 00019-1
Loanee Id: 00019 [New Loan Account](#)
Loan Id: 1 [New Loan Same Account](#)
Areas Loan Id: 3a [Visit Loan Account](#)
Loan Type: 41 Long Term
Desc: #1 Reniero loan
Project:
Vote / Approval: 08
Status: 01 Pending
Payment Policy:
Instalment: 500.00
Final Instalment:
Pol/Pnts Ledger: 101-01-002 COST OF SALES
Charge Type: 11 Main Loan
Responsibility:
Capital Amount: 12,000.00
Date Granted: 17/12/2007
Selection Flag:
Calculation Type: 11 Monthly Advance
Scan Back: 3

Loan Balances:

Currency	LCRCL B
Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes

Slide 56

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00019-1

Loanee Id: **E00019 Senioero Leon** [New Loan Account](#)

Loan Id: 1 [New Loan Same Account](#)

Areas Loan Id: 3a [Visit Loan Account](#)

Loan Type: 41 Long Term

Desc: #1 Senioero Leon

Project:

Vote / Approval: OK

Status: 01 Pending

Payment Policy:

Instalment: 500.00

Final Instalment:

Pol/Pnts Ledger: 101-01-002 COST OF SALES

Charge Type: 11 Main Loan

Responsibility:

Capital Amount: 12,000.00

Date Granted: 17/12/2007

Selection Flag:

Calculation Type: 11 Monthly Advance

Scan Back: 3

Loan Balances:

Currency: LOCAL B

Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes

Slide 57

Now for the sake of this example we are going to suggest that this particular Customer gets a 2nd Loan as well.

The screenshot shows the IES Navigator Client interface for a 'Loan Master' form. The window title is 'IES Navigator Client v8.04 : My IIS : [mode-Z]'. The interface includes a menu bar (Help, Submit, Quit, Functions, Commands), a toolbar, and a navigation pane with '1 Main', '2 Interest', and '3 Drawings' tabs. The main content area is titled 'Loan Master' and contains several sections:

- Loan Information:** Loan No (1459651521), Loanee Id (pani), Loan Id, Arrears Loan Id, Loan Type (1: Hire Purchase), Descr, Project, Vote / Approval, Status (0: Pending), Payment Policy, Instalment, Final Instalment, Pol Prts Ledger, Charge Type (1: Main Loan), Responsibility, Capital Amount, Date Granted, Selection Flag, Calculation Type (1: Monthly Advance), and Scan Back.
- Loan Balances:** A table showing balances for Currency (LACRL B), Current / Arrears YTD, Capital YTD, and Loan YTD, all with values of 0.00.
- Next Action:** A table with columns 'Next Action' and 'Date', containing one entry with '1' in the 'Next Action' column.
- Notes:** A text area for entering notes.

Slide 58

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

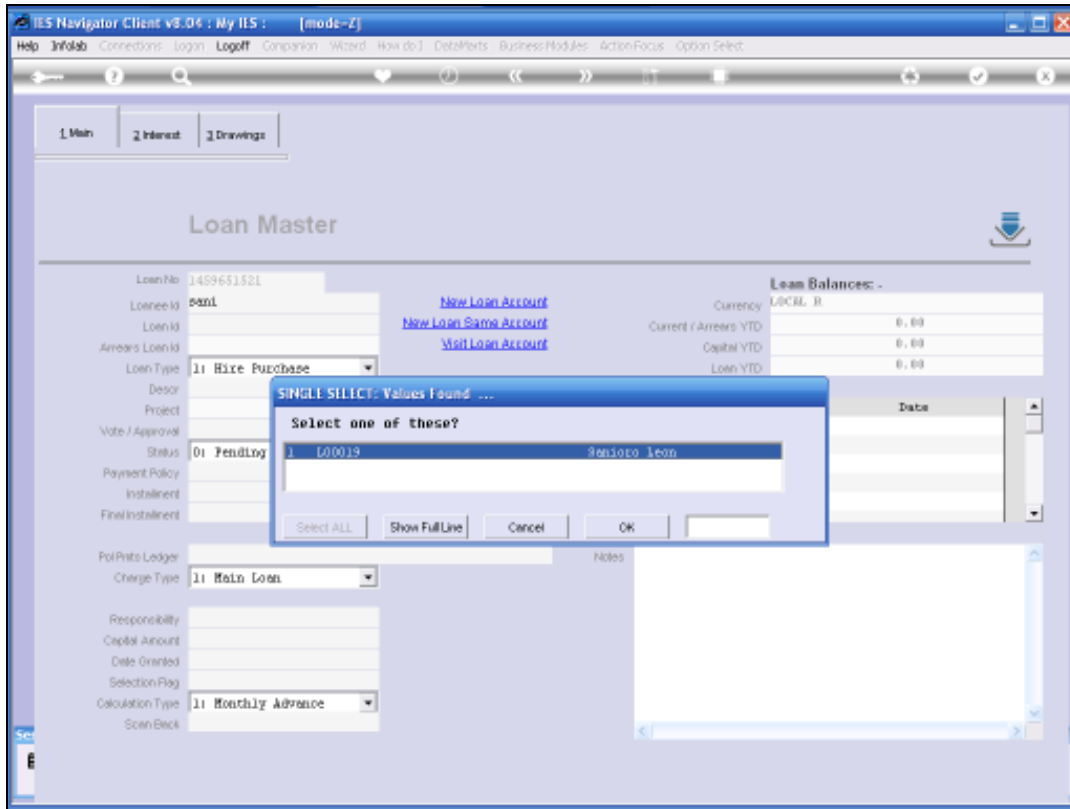
Loan No: 1459651521
Loanee Id: pani
Loan Id:
Arrears Loan Id:
Loan Type: 11 Hire Purchase
Descr:
Project:
Vote / Approval:
Status: 01 Pending
Payment Policy:
Installment:
Final Installment:
Pol Prts Ledger:
Charge Type: 11 Main Loan
Responsibility:
Capital Amount:
Date Granted:
Selection Flag:
Calculation Type: 11 Monthly Advance
Scan Back:
[New Loan Account](#)
[New Loan Same Account](#)
[Visit Loan Account](#)

	Currency: LACRL B
Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes

Slide 59



Slide 60

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help InfoLab Connections Logon Logoff Companion Wizard How do I Details Business Modules Action Focus Option Select

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: 145965152L
 Loanee Id: pani
 Loan Id: [New Loan Account](#)
 Arrears Loan Id: [New Loan Same Account](#)
 Loan Type: 11 Hire Purchase
 Descr:
 Project:
 Vote / Approval:
 Status: 01 Pending
 Payment Policy:
 Installment:
 Final Installment:
 Pol Prts Ledger:
 Charge Type: 11 Main Loan
 Responsibility:
 Capital Amount:
 Date Granted:
 Selection Flag:
 Calculation Type: 11 Monthly Advance
 Scan Back:

Loan Balances:

	Currency: LOCAL B
Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action

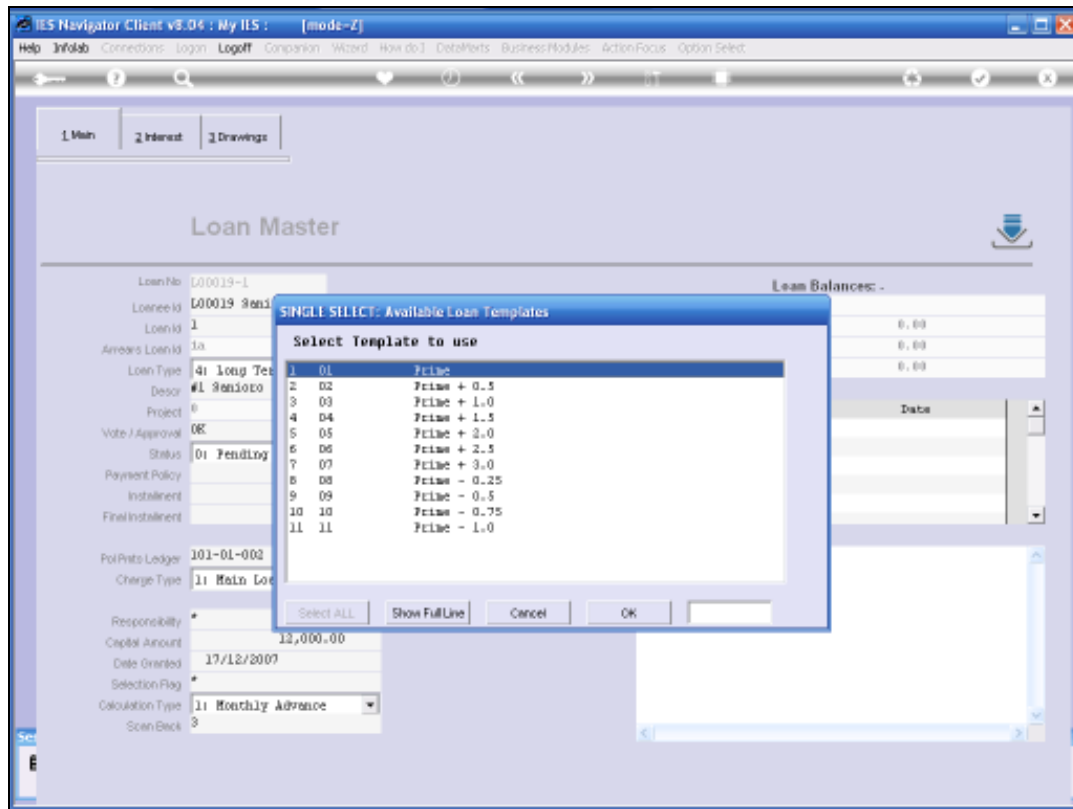
Next Action	Date
1	

Notes

Slide 61

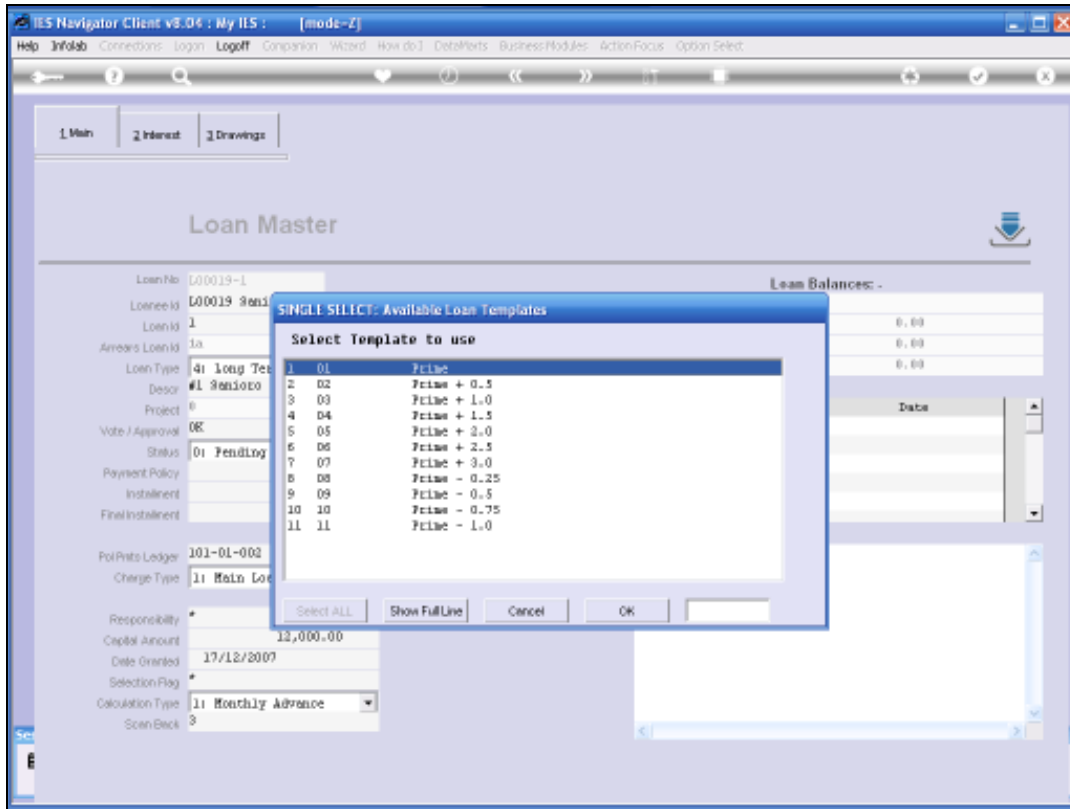
Because this is a New Loan, but an existing Customer, we do not use the New Loan Account Function.

We only use the New Loan Function.

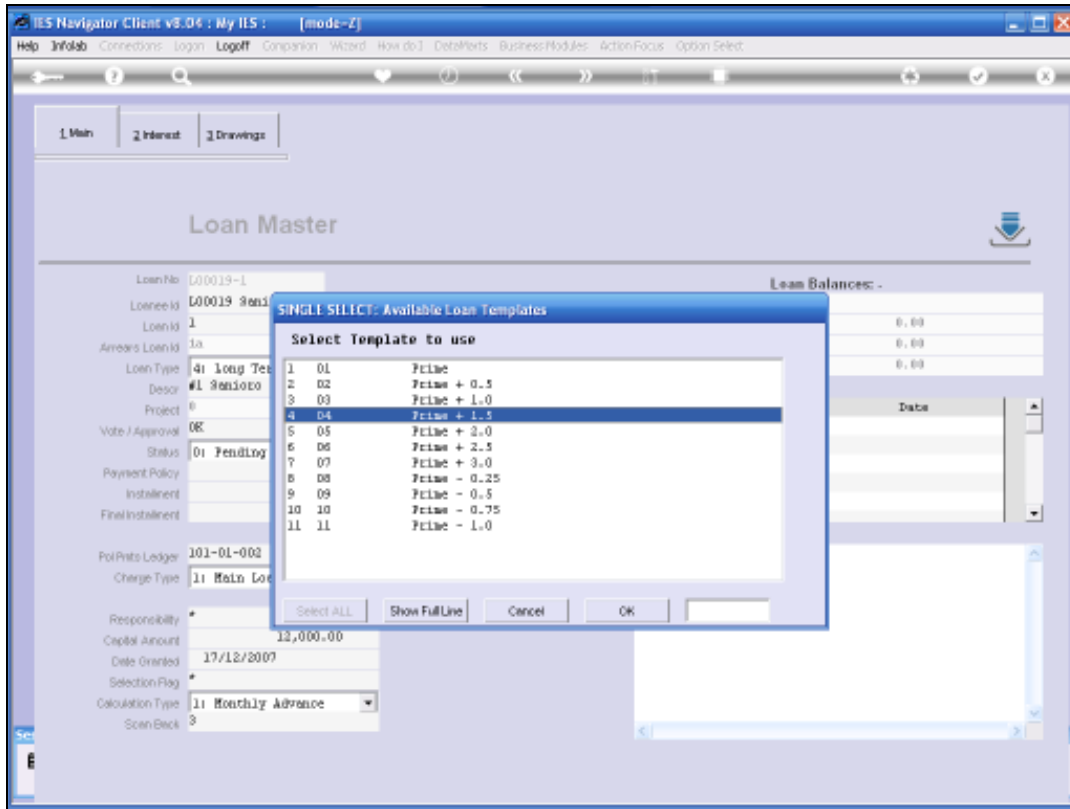


Slide 62

So the System will offer us the available Templates if any are defined, and once we select that, it will Open the 2nd Loan on this Customer. Because so far there is one Loan on this Customer Account.



Slide 63



Slide 64

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Comments

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00019-2
Loanee Id: L00019 Ramiro Leon [New Loan Account](#)
Loan Id: 8 [New Loan Same Account](#)
Areas Loan Id: 2a [Visit Loan Account](#)
Loan Type: 41 Long Term
Descr: #2 Ramiro Leon
Project:
Vote / Approval:
Status: 01 Pending
Payment Policy:
Instalment:
Final Instalment:
Pol/Pmts Ledger: 101-01-002 COST OF SALES
Charge Type: 11 Main Loan
Responsibility: *
Capital Amount:
Date Granted: *
Selection Flag:
Calculation Type: 11 Monthly Advance
Scan Back: 3

Loan Balances:

	Currency: LACRL B
Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action	Date
1	

Notes

Slide 65

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Drawings

Loan Master

Loan No: L00019-2

Loanee Id: L00019 Senioero Leon [New Loan Account](#)

Loan Id: 2 [New Loan Same Account](#)

Areas Loan Id: 2a [Visit Loan Account](#)

Loan Type: 41 Long Term

Descr: #2 Senioero Leon

Project:

Vote / Approval:

Status: 01 Pending

Payment Policy:

Instalment:

Final Instalment:

Pol Prts Ledger: 101-01-002 COST OF SALES

Charge Type: 11 Main Loan

Responsibility:

Capital Amount:

Date Granted:

Selection Flag:

Calculation Type: 11 Monthly Advance

Scan Back: 3

Loan Balances:

Currency: LACRL B

Current / Arrears YTD	0.00
Capital YTD	0.00
Loan YTD	0.00

Next Action

Next Action	Date
1	

Notes

Slide 66

So this will be Loan No 2 on the same Account and any other actions here will be similar to what we have done with Loan No 1.