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

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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.

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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.

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	Lown Act	The only further requirement to open this new Account is to give it a NAME, it is of course also good to III in the contact details, and if recessary to make changes to any of the defaults as provided by the system.	Next +	-
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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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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.

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

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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.





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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.

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

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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.

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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.

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Slide 36

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.

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

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	Arrears Loan Id	ia	Visit Loan Account		Capital YTD	0.00	
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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.

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

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	Responsibility	12,000.00				
	Date Granted	17/12/2007				
	Selection Flag	2				
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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.

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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.

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So this Loan is specified now.

If we "Save" it, then it comes into existence.

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Slide 57

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

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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.

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Slide 62

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

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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.