

Business 'Cell'utions from CetharSoft



123

Receive Details

Name: Angella A. Smart
ID: TD69-1
Amount :
Confirm :

Back Accept



Micro Finance Loan Management

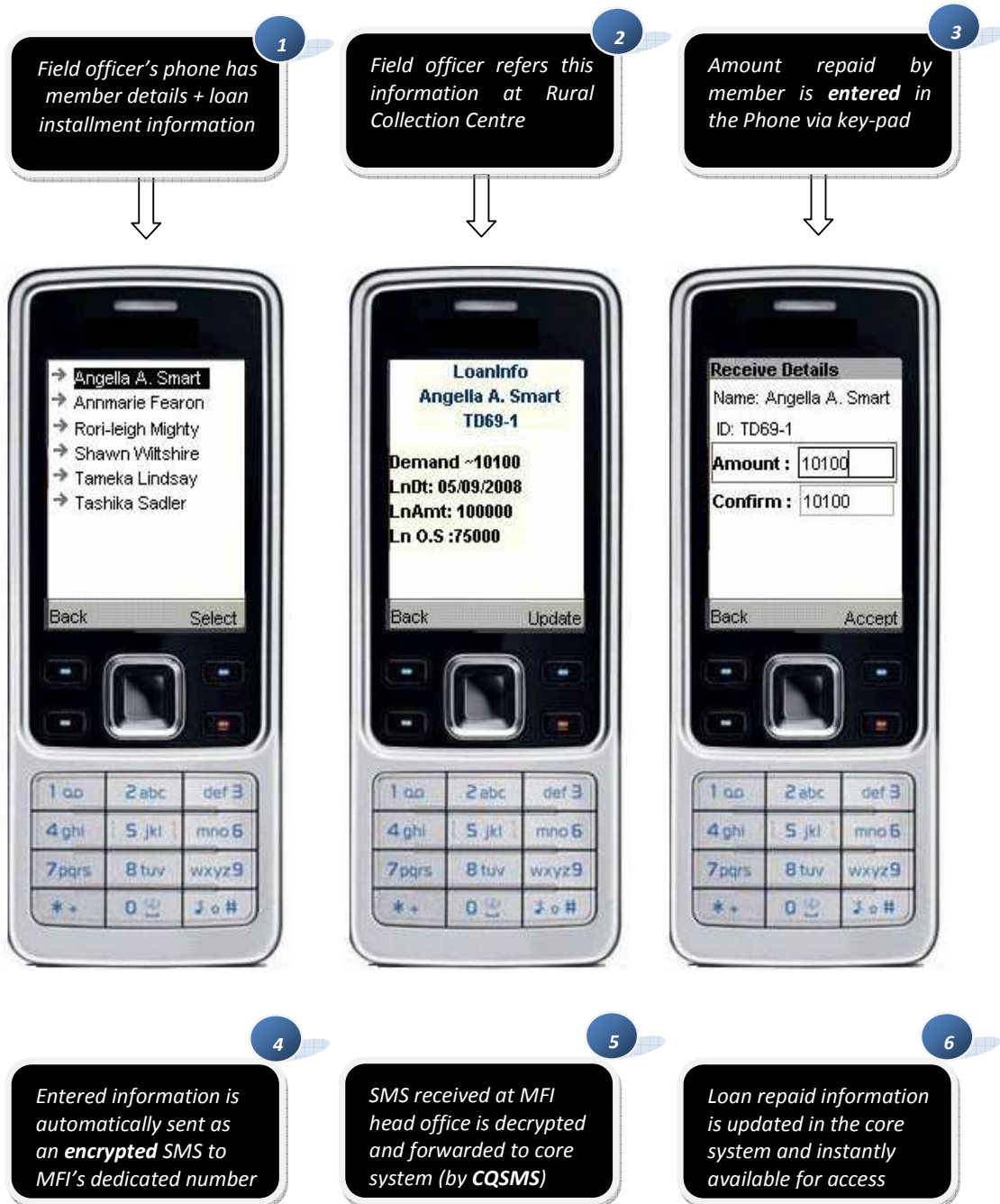
Email: cq@cetharsoft.com & info@cetharsoft.com

Micro Finance Loan Management with Cell Phones

CQFX - Business 'Cell'utions from CetharSoft

Compile a Loan Collection Report into a Cell Phone.
Use the Cell Phone to record the collections data from members.
Instantly transfer the recorded data to Head Office by SMS.

CQFX is easy to Use





CQFX is Simple to Set-Up

1. Compile the *Demand Reports*¹ in your computer.
2. Transfer the *Demand Report* to the cell phone² of the field officer.
3. Field Officer can now check the report directly from her cell phone.
4. Field Officer enters *Loan Installment Payment* details in her cell phone.
5. Entered information is automatically sent as an **SMS** to the *Loan Management System*.
*The payment records are also **saved** in the memory card of the cell phone.*
6. **CQFX** processes the received SMS and moves a valid message to the In-Box.
7. The *Loan Management System* can now read and interpret the message.

¹ Demand Report (also known as Loan Collection Report) is used by field officers to collect loan installment payments from the members.

² A cell phone with a memory card and supporting Java based applications is required.



CQFX is feature rich

| | | |
|---|--|--|
| Uses Java <i>J2ME</i> technology | File copied using Bluetooth or cable | Only authentic SMS are processed |
| Works with Java enabled phones <i>(most phones are Java enabled)</i> | A file cannot be transferred from <i>phone to phone</i> thus secure | Password required to open the file |
| Multiple files in one cell phone | Memory card support for <i>data log</i> | Unique <i>RefKey</i> in-built |
| Control <i>totals</i> per session | Fewer key-strokes, easy navigation for fast access | Each message uniquely identified |
| Batch and individual compilation | Adhoc data entry allowed | Can be customised and interfaced to other systems |
| Each file can have up to 10 Sheets and 100 rows /10 Columns per sheet | Does not affect other features of a phone; auto-suspends on incoming calls | |



CQFX has several advantages

- ✓ Each file is protected with a **password** ensuring safety and security.
- ✓ Each SMS is **encrypted** thereby preserving the integrity.
- ✓ Each message is **tagged** with a unique reference to establish its authenticity.
- ✓ *Easy* operation using **simple key-clicks** on an ordinary cell phone.
- ✓ *Feature-rich* software **optimized** for the small screen size/keypad of cell phones.
- ✓ Works *without interfering* with the other functions of the cell phone.
- ✓ Does not need GPRS or Sophisticated and costly Cell Phones, to operate



CQ is a powerful business companion

CQ Software from CetharSoft, lets you leverage the **Mobile Technology** to advantage. **CQ Software** is not just for Micro Finance but come in different variations suiting various domains. Examples

- CQCX - Inform to the ERP Short shipments and damaged material received at remote site
- CQHX – Transform a Cell Phone as a Hand Held Terminal for Payment Collections
- CQGX – For location based Directory Inquiry for Tourists and new comers to a city
- CQTX – Location tracking for shipments in transit, for women, children travelling alone etc
- CQSK – Say No to Plastic and provide Soft Cards to the customers. Multi colored, multi-sided, Customised Soft Cards can be issued as Privilege cards, Club membership cards etc. When Interfaced to the SMS Engine, provides a SMS based Query and Response service
- CQSMS – A 2 Way SMS Engine that works closely with all the CQ Versions. Automate your Business with CQSMS



CQ is from CetharSoft, India

www.cetharmobile.com / www.cetharsoft.com

Email: cq@cetharsoft.com / info@cetharsoft.com

Phone: +91 422 2604 370 – Coimbatore, Tamil Nadu, India

CQFX - Business 'Cell'utions from CetharSoft

Micro Finance

Loan Management Simplified!

The image shows a hand holding a green money bag and gold coins, with stacks of Indian Rupee banknotes in the background. On the left, a mobile phone screen displays loan information: LoanInfo, Angella A. Smart, TD69-1, Demand - 10100, LnDt: 05/09/2008, LnAmt: 100000, Ln O.S: 75000.