

CUBIS

Credit Union Business information Solutions

*Make a standard Credit Union
for
moving forward in the digitalized age*



(It's reliable, easier and evolving credit union software)

Product of

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System Information:

Technical Specification:

Front End : Visual Basic
Data base : MS SQL Server 2005
Report : Crystal report generator

Modules of Software:

1. *System Home*
 - System parameter
 - GL Parameter
 - GL group maintenance
 - User ID maintenance
 - Account parameter
 - Holiday maintenance
 - Backup and restore
 - Conversion
2. *Maintenance*
 - New member
 - Account generator
 - Member account create
 - Add photo @ signature
3. *Transaction*
 - Deposit
 - Withdrawal
 - FDR transaction
 - ◆ New deposit
 - ◆ Encashment
 - ◆ Transfer
 - DPS transaction (deposit & withdrawal)
 - Adjustment
4. *Loan*
 - Loan application
 - Disbursement
 - Time allowance
5. *Accounting*
 - Chart of account
 - General journal transaction
 - Batch create
 - Account transfer
 - Member account close

- Member cheque book issue
- Trial balance
- Balance sheet
- Income & Expenses

6. *Process*

- Interest calculation
 - ◆ Savings account
 - ◆ Share month
- FDR renew
- FDR interest withdrawal
- Anniversary
- Export GL transaction
- Post GL transaction
- Delete transaction
- End of day, month & year

7. *Report*

Customer

- Member Detail list
- Member account Statement
- Defaulter list
- Cash collection report
- Cash disbursement report
- Group summary report
- Transaction list
- View member account

Accounting

- General ledger
- Journal report
- Daily cash book

Detail of main feature

New Member

Member Master File Maintenance

Region No. 12 AL-IHSAN Sub Region No. 1 IHSAN_SUB_RE

Member No. 11 Share Holder

Member's Name

Father Name

Mother Name

Open Date 30/10/2009 Religion Muslim Sex Male

Date of Birth 05/12/1991 Place of Birth Age 18 Years

Employer Name

Employer Address

Introducer-1 A/C No. Introducer-1 Name

Introducer-2 A/C No. Introducer-2 Name

Present Address **Permanent Address** **Other Information**

Address Line 1 Telephone

Address Line 2 Mobile

Address Line 3 Email Address

Division DHAKA District DHAKA Thana DHAMRAI

View Add Update Exit

Friday, October 30, 2009 | 10:32 AM | Status

This screen is used for detail of new member. who in CUs.

Account Open

Open Standard Account

Account No. 11=Share Account

Member No. 4 BABU

Open Date 30/10/2009 Interest Rate

Special Instruction

Account Status NORMAL Current Balance

Corr. Account 0

Commission. A/c. -1 0 Comm. Balance -1 0

Commission. A/c. -2 0 Comm. Balance -2 0

Nominee Add Update Exit

Friday, October 30, 2009 | 10:41 AM | Input Account Type

This screen is use for member account.

Deposit

Cash Deposit Transaction

A/c. Type

Old Acc. No.

Member Add Transaction

Voucher No User Cash Code: 101001

| GL. Code | Description | Amount | A/c Type | A/c No. | Acc. Balance |
|----------|-------------------------------------|--------|----------|---------|--------------|
| 202001 | Share Account | 500 | 11 | 344 | 61,357.00 |
| 202002 | Savings | 1000 | 12 | 21249 | 19,850.00 |
| 105001 | General Loan | 2083 | 61 | 19929 | 168,000.00 |
| 401001 | Interest received from General Loan | 1680 | 61 | 19929 | 168,000.00 |

History

Last Trn. Dt.

Inst. Amt.

Interest Amt.

Penalty Amt.

No. of Inst. due

No of Defaulter

Interest rate

Ledger Bal.

Total Amount

Money Change

Amount Received Refund

Saturday, June 29, 2013 4:00 PM Input Account Number User Name : A2Z-1

Deposit/collection system is very easy. System allows Multiple deposits in one screen.

Loan

Loan Application

Loan Application

Loan Application Prev. no : 8 Application date

Loan Type

Member

Prev. no. of Loan

Loan Amount No. of installment

Interest rate Installment Amount

Last installment Interest Type

Int. Cal. Method First Inst. date

Loan purpose

Total Guaranty

Loan application is very easy and strong.

- Other lots of feature which has previous pages, all is very easy and appropriate. Detail of all features has in system information guide and made by bangla version.

Proposal & condition

Cost of software

| For license of software | Amount (Tk.) |
|-----------------------------|--------------|
| 1 st Single user | 50,000.00 |
| Additional each of user | 10,000.00 |

VAT, if any, will be paid by the license and is not included in the cost.

Additional cost

- During the data conversion of software, support charged each Tk. 1,500.00 (one thousand five hundred only) per day bases as service charge (including TA/DA charges).
- During the conversion if any extra new module want, for that module have to be charged.

Terms & condition

- Payment of the software to be made as follows:
 - ◆ 50% of the total price of application ordered with work order.
 - ◆ 50% of the remaining price after installation and conversion. If any have additional charge, which will be included with remaining price.
 - ◆ The user will not sell or install the software in any other site except the one it is agreed on.
 - ◆ The licensee is liable for license fee of Microsoft intellectual property rights.

Warranty & Maintenance

A warranty of 3(three) months is provided for the application software. During this period minor amendment and correction of bugs is provided. Major changes will be charged after mutual agreement.

After warranty we charge a maintenance fee of Tk. 2,000.00 (two thousand) only per month to be paid in advance from the maintenance month.