

Slide 1

Slide notes: The Loans System allows for Loans in linked Currencies, and processing for Foreign Currency Loans are just the same as for Local Currency Loans.

IES Navigator Client v8.17 : Macbook IES : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Policies 4 Drawings 5 Actions

Loan Master

[Save](#)

Loan No:

Loanee Id:

Loan Id:

Areas Loan Id:

Loan Type:

Descr:

Status:

[Loan Master History](#)

[New Loan Account](#)

[New Loan Same Account](#)

[Visit Loan Account](#)

Loan Balances: -

Currency:

Current / Arrears: Year-to-Date:

Capital: Year-to-Date:

Loans: Year-to-Date:

Loan Amounts: -

Capital / Principal:

Vote / Approval:

Installment:

[Calculate Installment](#)

Final Installment:

Loan Dates: -

Date Granted:

Roll Date:

Maturity Date:

Management: -

Responsibility:

Selection Flag:

Calculation Type:

Main Category:

Sub-Category:

Expected Loan Term	Min Of Pmts	First Pmt	Interval
1			
2			

Slide 2

Slide notes: The requirement for opening a New Loan in a linked Currency is that there should be at least 1 Loan Control Account in the selected Currency, because a Loan is always connected to the 'parent Control Account', and this Account must be for the same Currency as the one selected for the Loan.

IES Navigator Client v8.17 : Macbook IES : [mode-Z]

Help Submit Quit Functions Commands

1 Main 2 Interest 3 Policies 4 Drawings 5 Actions

Loan Master

[Save](#)

Loan No: 1501551034 [Loan Master History](#)
[New Loan Account](#)
[New Loan Same Account](#)
[Visit Loan Account](#)

Loanee Id:
Loan Id:
Areas Loan Id:
Loan Type: 1: Term
Descr:
Status: 0: Pending

Management -

Responsibility:
Selection Flag:
Calculation Type: 3: Daily Balance
Main Category: 1: Consumer Loan
Sub-Category: 1: Land

Expected Loan

Term	Min Of Pmts	First Pmt	Interval
1	<input type="text"/>	<input type="text"/>	<input type="text"/>

Loan Balances: -

Currency: LOCAL R

Current / Arrears: Year-to-Date	0.00
Capital: Year-to-Date	0.00
Loan: Year-to-Date	0.00

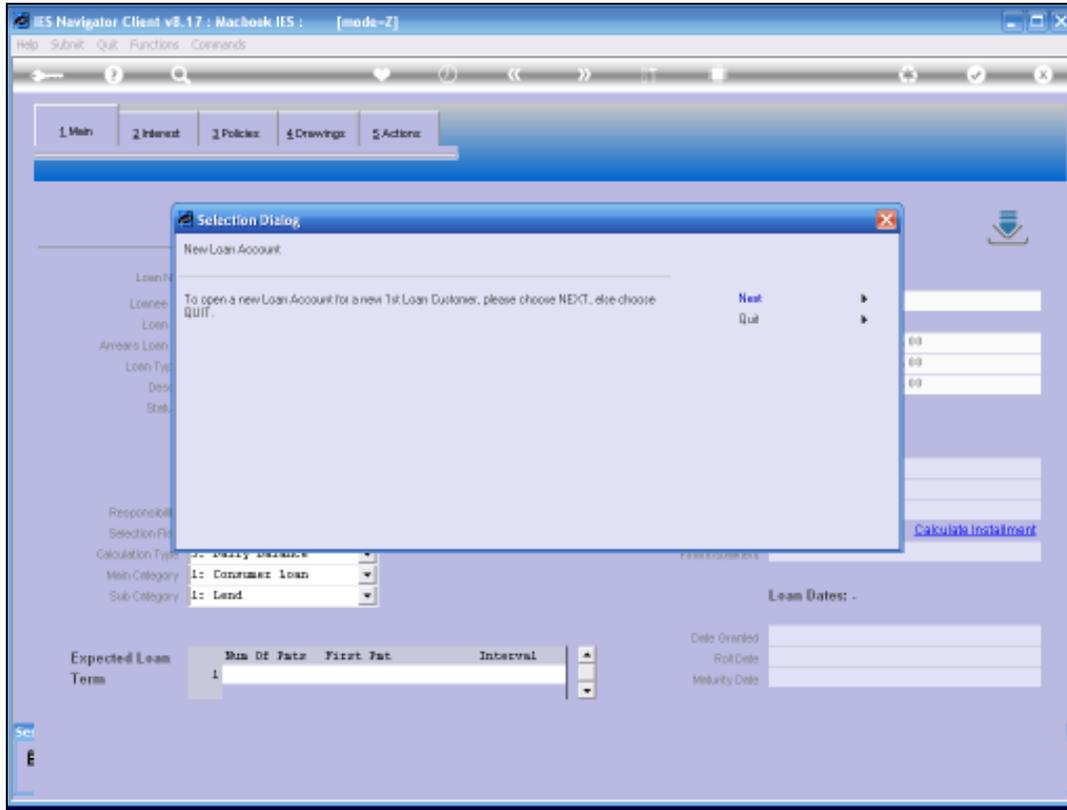
Loan Amounts: -

Capital / Principal:
Vote / Approval:
Installment: [Calculate Installment](#)
Final Installment:

Loan Dates: -

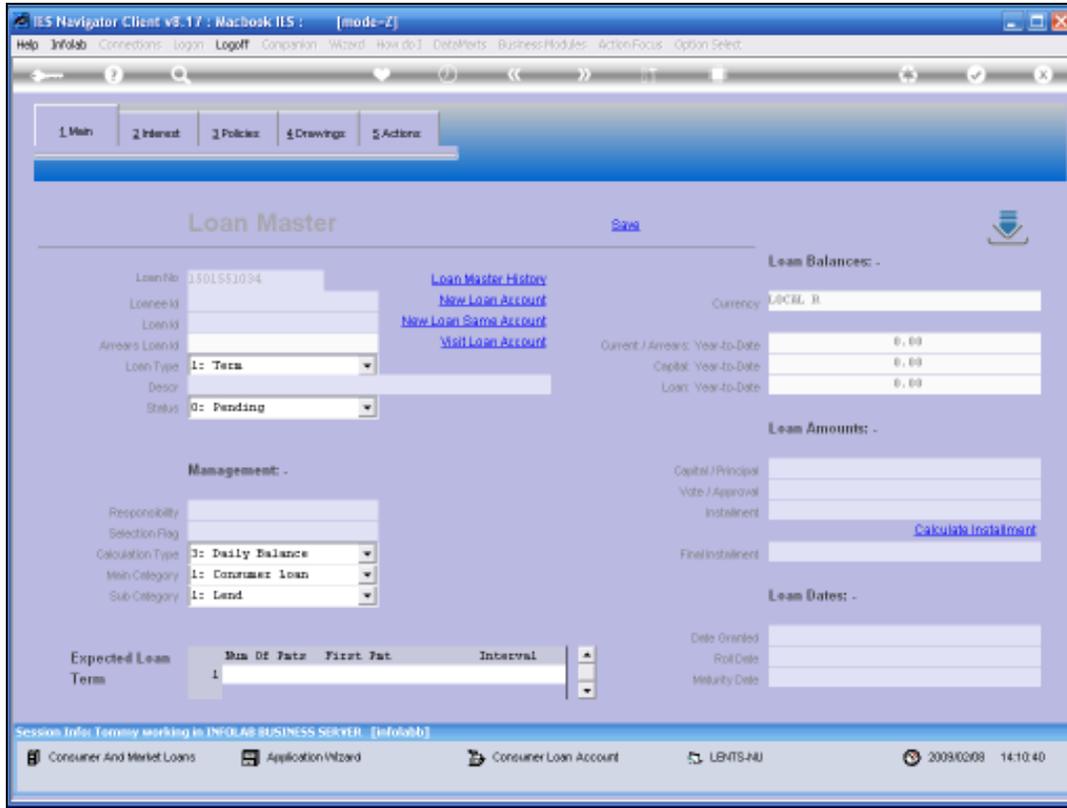
Date Granted:
Roll Date:
Maturity Date:

Slide 3
Slide notes:

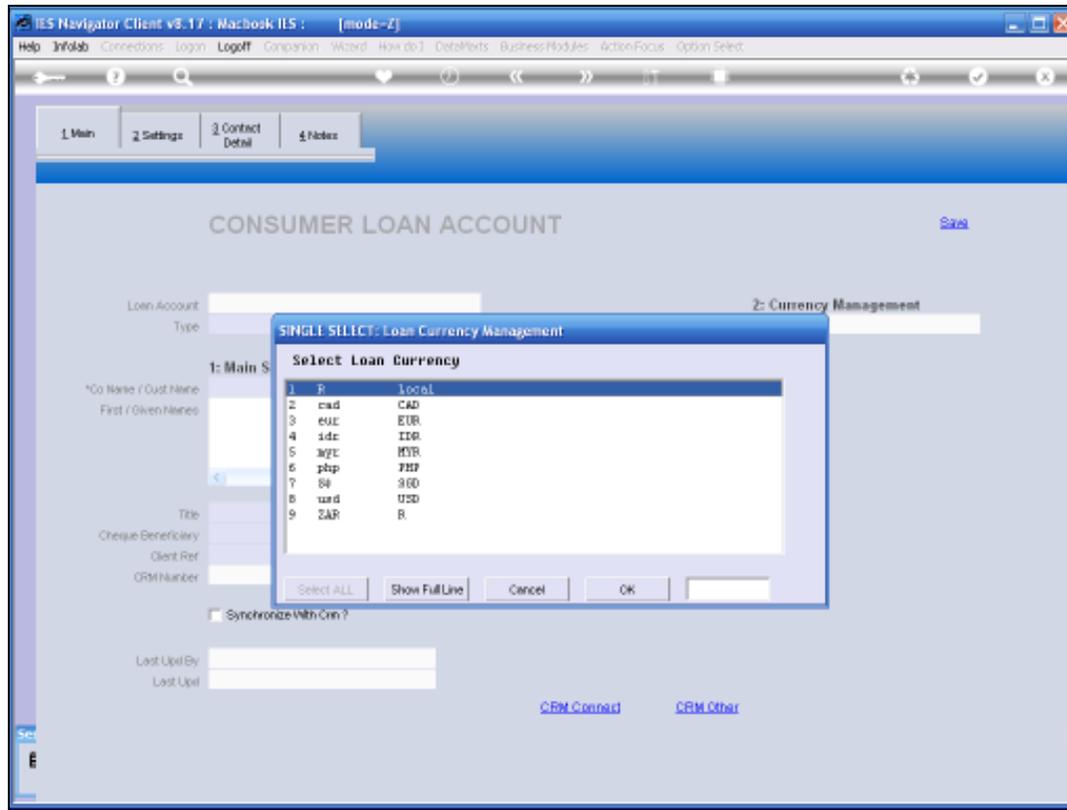


Slide 4

Slide notes:



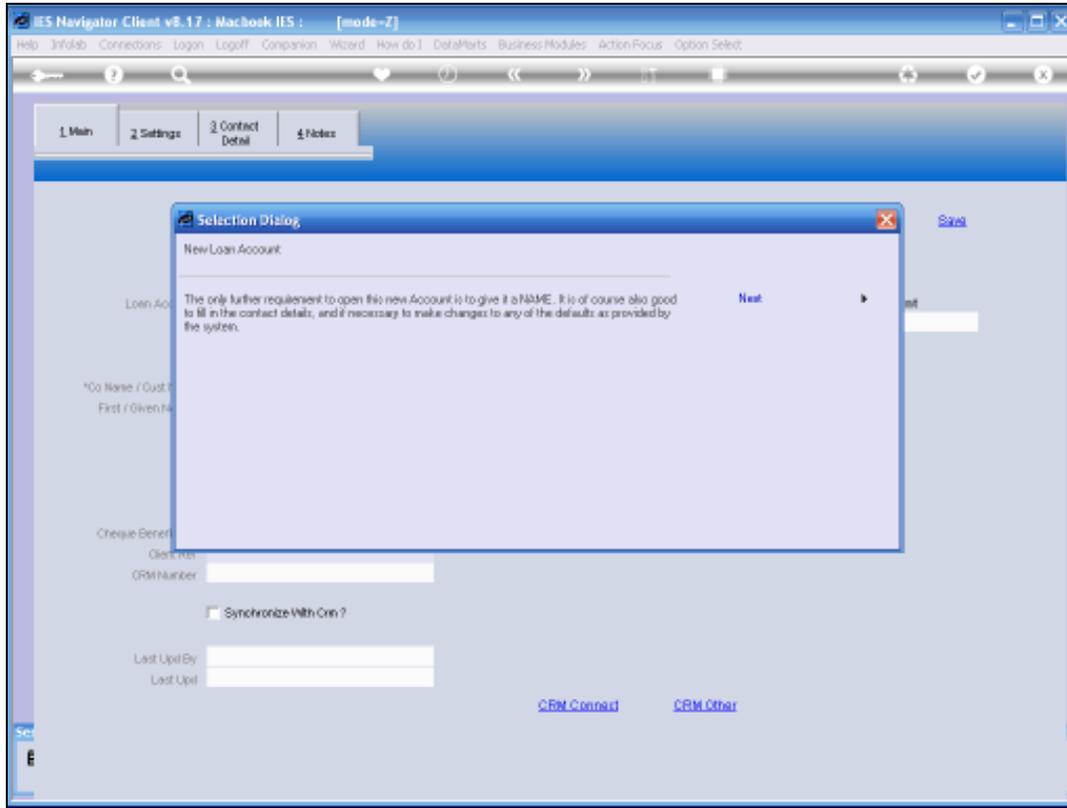
Slide 5
Slide notes:



Slide 6

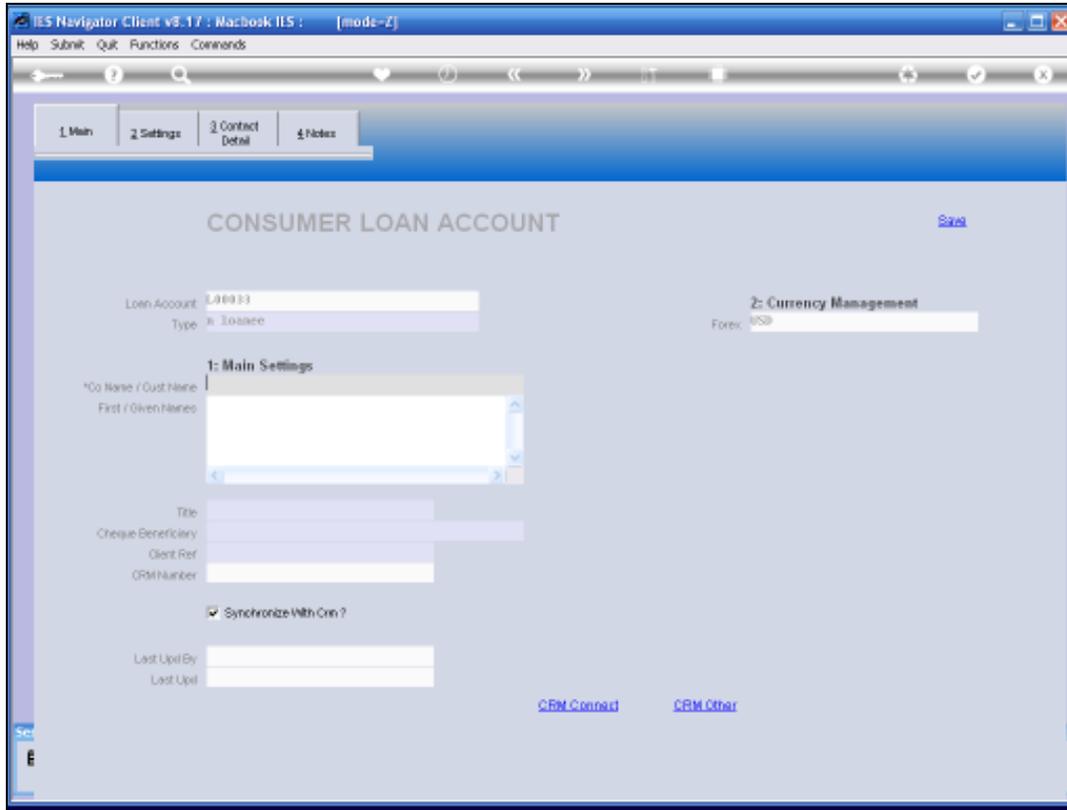
Slide notes: When we select the Currency for a new Loan, the system will check which Loan Control Accounts are available.

If there is only 1 for the selected Currency, then that Loan Control Account is automatically used. If there should be multiple options, then you will be prompted to select the Control Account of choice.



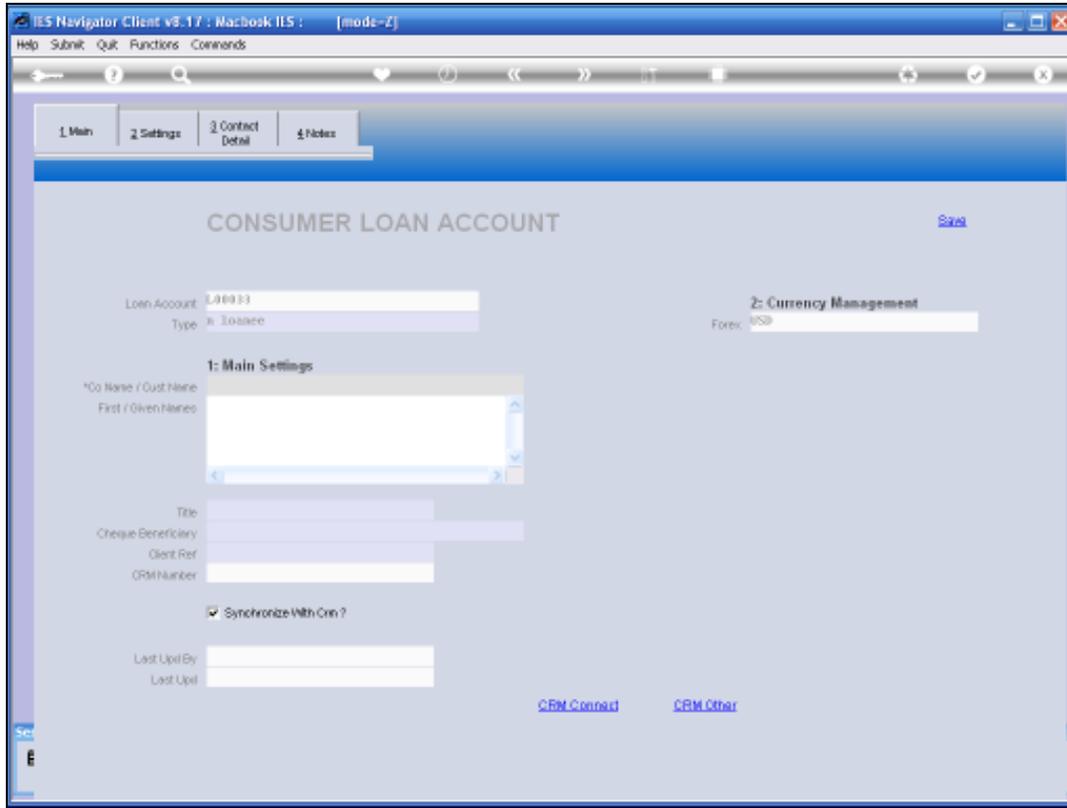
Slide 7

Slide notes:



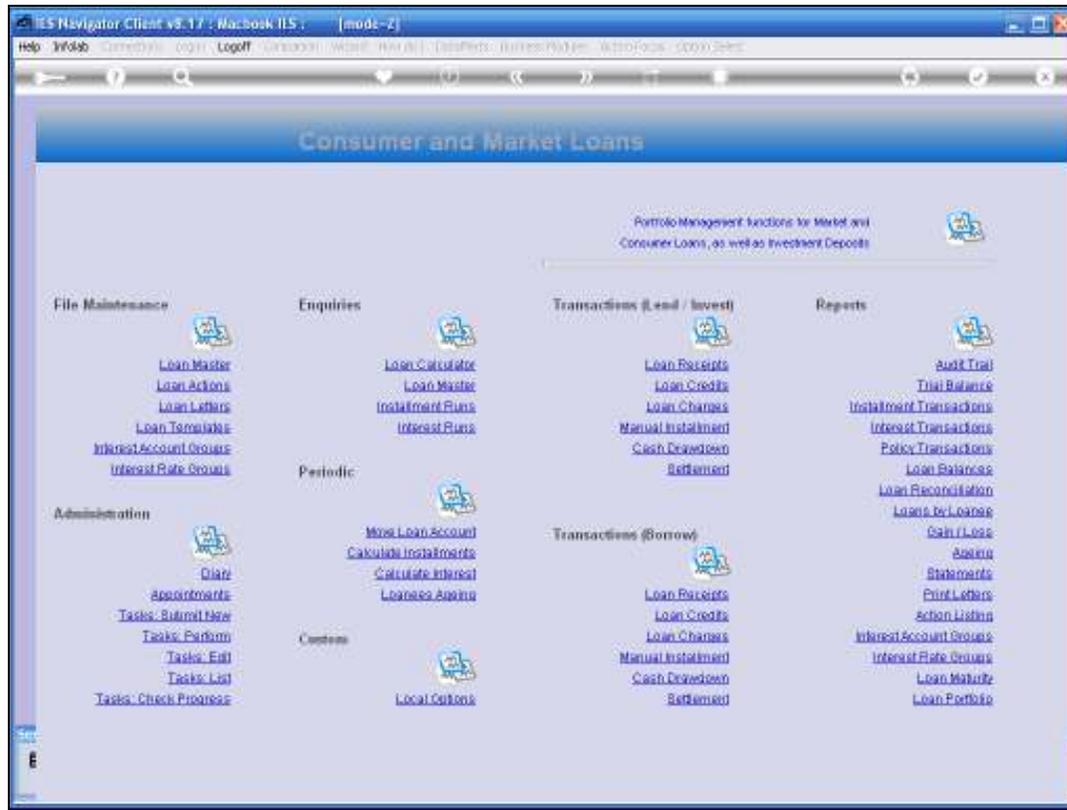
Slide 8

Slide notes:



Slide 9

Slide notes: Note that this new Loan Account is for USD.



Slide 10

Slide notes: When we perform any Loan Transactions, the system will automatically sense when we are dealing with a Linked Currency as opposed to Local Currency.



Slide 11
Slide notes:

IES Navigator Client v8.17 : Macbook IIS : [mode-Z]

Help Submit Quit Functions Commands

← ? 🔍 ♡ ⌂ ⏪ ⏩ ⏴ ⏵ ⏶ ⏷ ⏸

Loan Receipt or Payment

System Type	1.00	Post
Operator	Tenny	
Transaction Date	09/02/2009	
Batch		
Auth Code		
Loan		
Currency	USDR, B	
Mode		
Amount		
Receipt Account		
Description	Receipt	
Receipt No	1501551364k	
<input type="checkbox"/> Print Receipt ?		
Period	Jan 2009 (F 96)	
Capital	X	
Bank Code		
Signatory		
Branch / Town		

Sec
E

Slide 12
Slide notes:

IES Navigator Client v8.17 : Macbook IIS : [mode-Z]

Help Submit Quit Functions Commands

Loan Receipt or Payment

System Type	1.00	Print
Operator	Tenny	
Transaction Date	09/02/2009	
Batch		
Auth Code		
Loan		
Currency	USDR, B	
Mode		
Amount		
Receipt Account		
Description	Receipt	
Receipt No	1501551364k	
<input type="checkbox"/> Print Receipt ?		
Period	Jan 2009 (F 96)	
Capital	X	
Bank Code		
Signatory		
Branch / Town		

Sec
E

Slide 13
Slide notes:

IES Navigator Client v8.17 : Macbook IIS : [mode-Z]

Help Submit Quit Functions Commands

Loan Receipt or Payment

System Type	1.00	Post
Operator	Tenny	
Transaction Date	09/02/2009	
Batch		
Auth Code		
Loan		
Currency	LPCRL, B	
Mode		
Amount		
Receipt Account		
Description	Receipt	
Receipt No	1501551364k	
<input type="checkbox"/> Print Receipt ?		
Period	Jan 2009 (P 96)	
Capital		
Bank Code		
Signatory		
Branch / Town		

Sec
E

Slide 14
Slide notes:

IES Navigator Client v8.17 : Macbook IIS : [mode-Z]

Help Submit Quit Functions Commands

← ? 🔍 ♡ ⌂ ⏪ ⏩ ⏴ ⏵ ⏶ ⏷ ⏸

Loan Receipt or Payment

System Type	1.00	Post
Operator	Tenny	
Transaction Date	08/02/2009	
Batch	TT-080209	
Auth Code		
Loan		
Currency	USDR, B	
Mode		
Amount		
Receipt Account		
Description	Receipt	
Receipt No	1501551364k	
<input type="checkbox"/> Print Receipt ?		
Period	Jan 2009 (F 96)	
Capital	X	
Bank Code		
Signatory		
Branch / Town		

Set
E

Slide 15
Slide notes:

IES Navigator Client v8.17 : Macbook IIS : [mode-Z]

Help Submit Quit Functions Commands

← ? 🔍 ♡ ⌂ ⏪ ⏩ ⏴ ⏵ ⏶ ⏷ ⏸

Loan Receipt or Payment

System Type	1.00	Post
Operator	Tenny	
Transaction Date	08/02/2009	
Batch	TT-080209	
Auth Code		
Loan		
Currency	USDR, B	
Mode		
Amount		
Receipt Account		
Description	Receipt	
Receipt No	1501551364k	
<input type="checkbox"/> Print Receipt ?		
Period	Jan 2009 (F 96)	
Capital	X	
Bank Code		
Signatory		
Branch / Town		

Sec
E

Slide 16
Slide notes:

IES Navigator Client v8.17 : Macbook IIS : [mode-Z]

Help Submit Quit Functions Commands

← ? 🔍 ♡ 🔄 ⏪ ⏩ 🏠 ☑ ✕

Loan Receipt or Payment

System Type	1.00	Post
Operator	Tenny	
Transaction Date	08/02/2009	
Batch	TT-080209	
Auth Code		
Loan	done	
Currency	USDK, B	
Mode		
Amount		
Receipt Account		
Description	Receipt	
Receipt No	1501551364k	
<input type="checkbox"/> Print Receipt ?		
Period	Jan 2009 (F 96)	
Capital	W	
Bank Code		
Signatory		
Branch / Town		

Sec
E

Slide 17
Slide notes:

IES Navigator Client v8.17 : Macbook IIS : [mode-Z]

Help Submit Quit Functions Commands

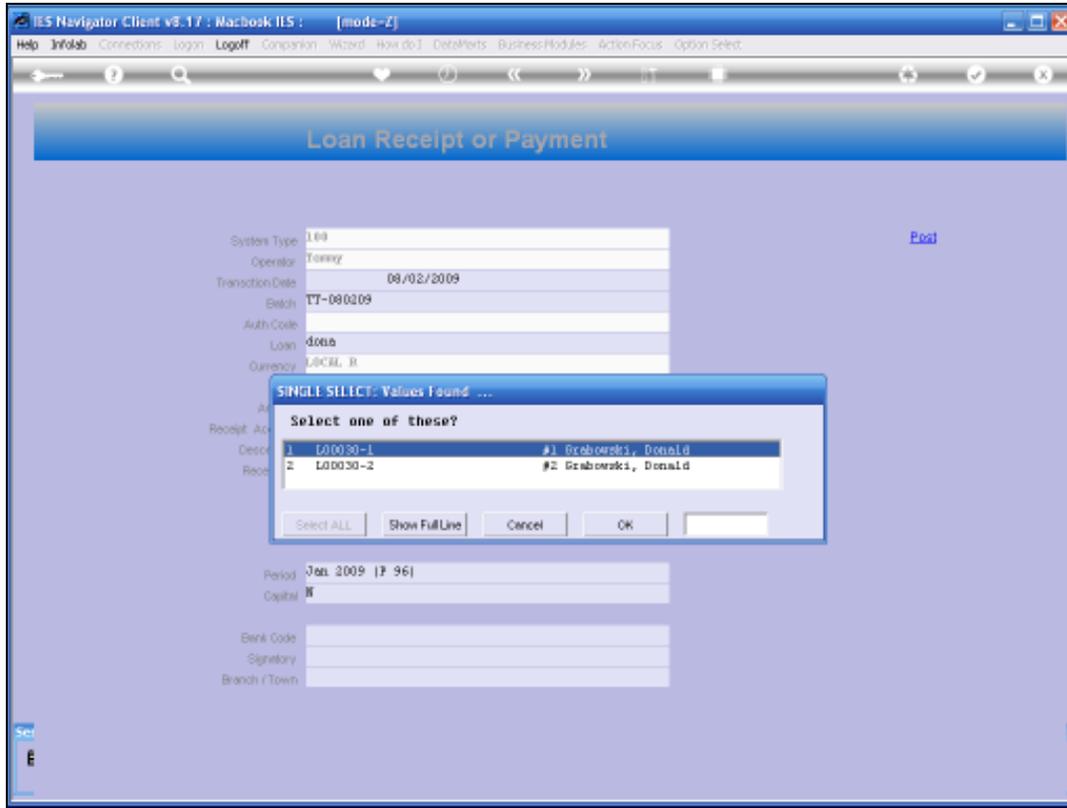
← ? 🔍 ♡ ⌂ ⏪ ⏩ ⏴ ⏵ ⏶ ⏷ ⏸ ⏹ ⏺ ⏻ ⏼ ⏽ ⏾ ⏿

Loan Receipt or Payment

System Type	1.00	Post
Operator	Tenny	
Transaction Date	08/02/2009	
Batch	TT-080209	
Auth Code		
Loan	done	
Currency	USDK, B	
Mode		
Amount		
Receipt Account		
Description	Receipt	
Receipt No	1501551364k	
<input type="checkbox"/> Print Receipt ?		
Period	Jan 2009 (F 96)	
Capital	W	
Bank Code		
Signatory		
Branch / Town		

Sec
E

Slide 18
Slide notes:



Slide 19
Slide notes:

IES Navigator Client v8.17 : Macbook IES : [mode-Z]

Help Submit Quit Functions Commands

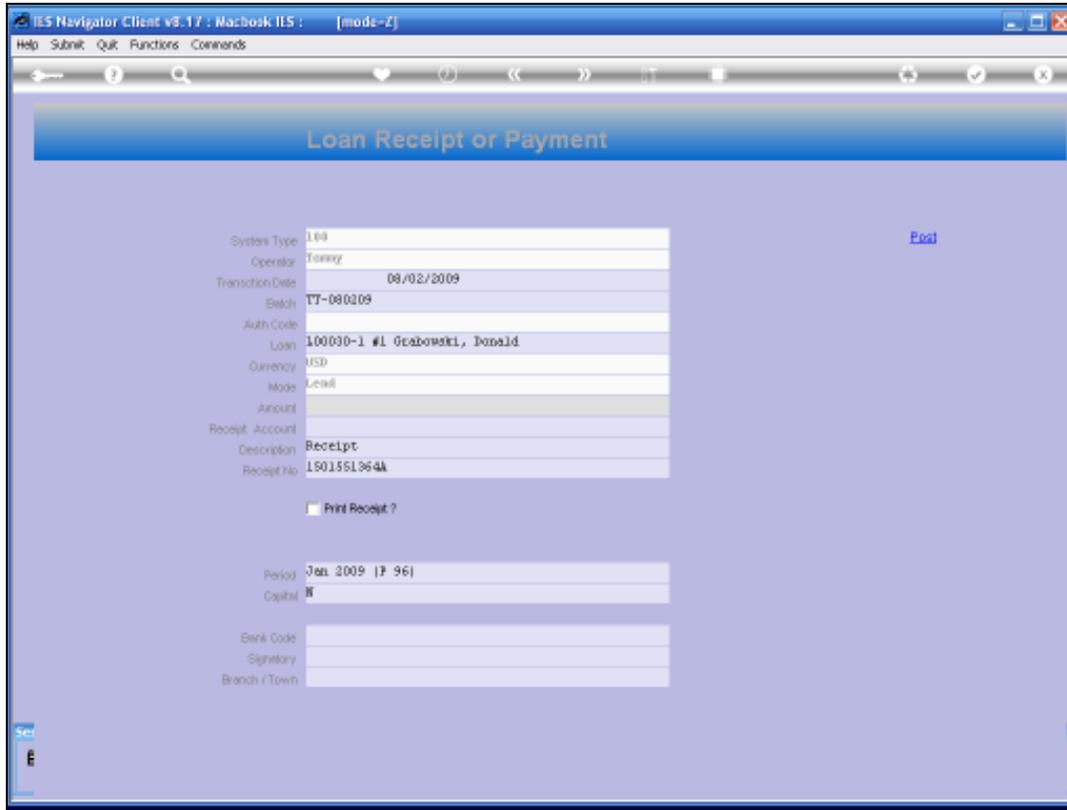
← ? 🔍 ⏪ ⏩ ⏴ ⏵ ⏶ ⏷ ⏸

Loan Receipt or Payment

System Type	100	Post
Operator	Tenny	
Transaction Date	08/02/2009	
Batch	TT-080209	
Auth Code		
Loan	100030-1 #L Grabowski, Donald	
Currency	USD	
Mode	Cash	
Amount		
Receipt Account		
Description	Receipt	
Receipt No	1501551364k	
<input type="checkbox"/> Print Receipt ?		
Period	Jan 2009 (F 96)	
Capital	X	
Bank Code		
Signatory		
Branch / Town		

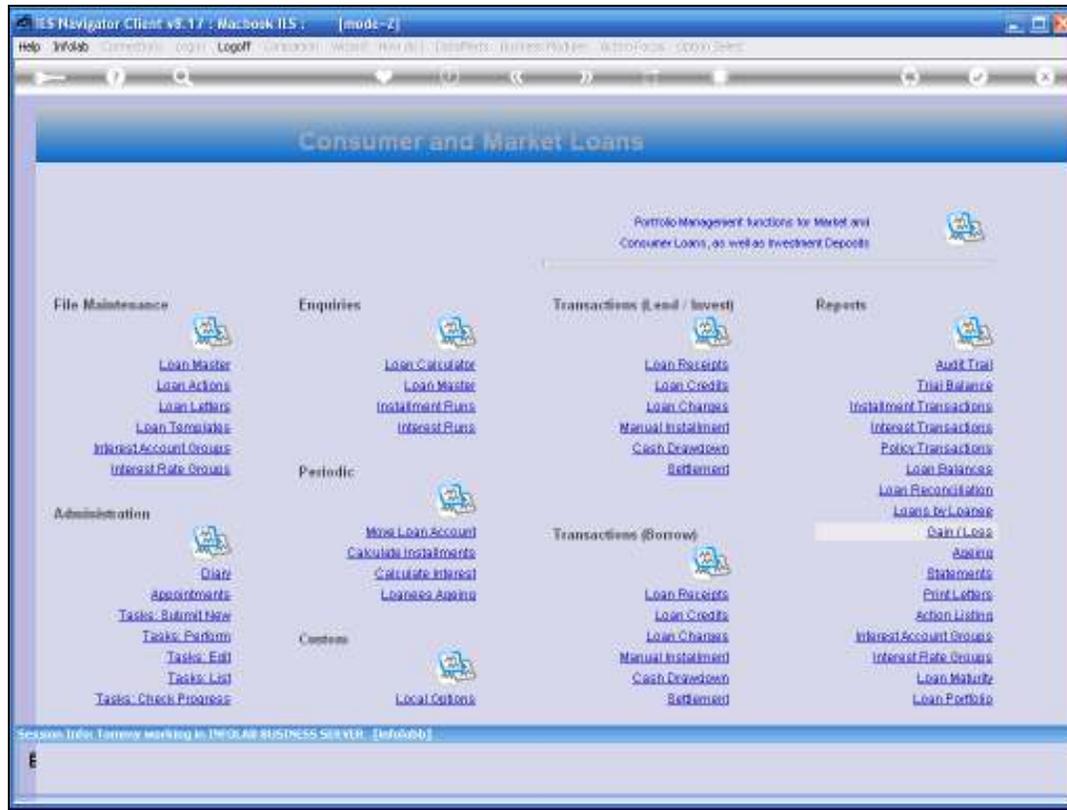
Sec
E

Slide 20
Slide notes:



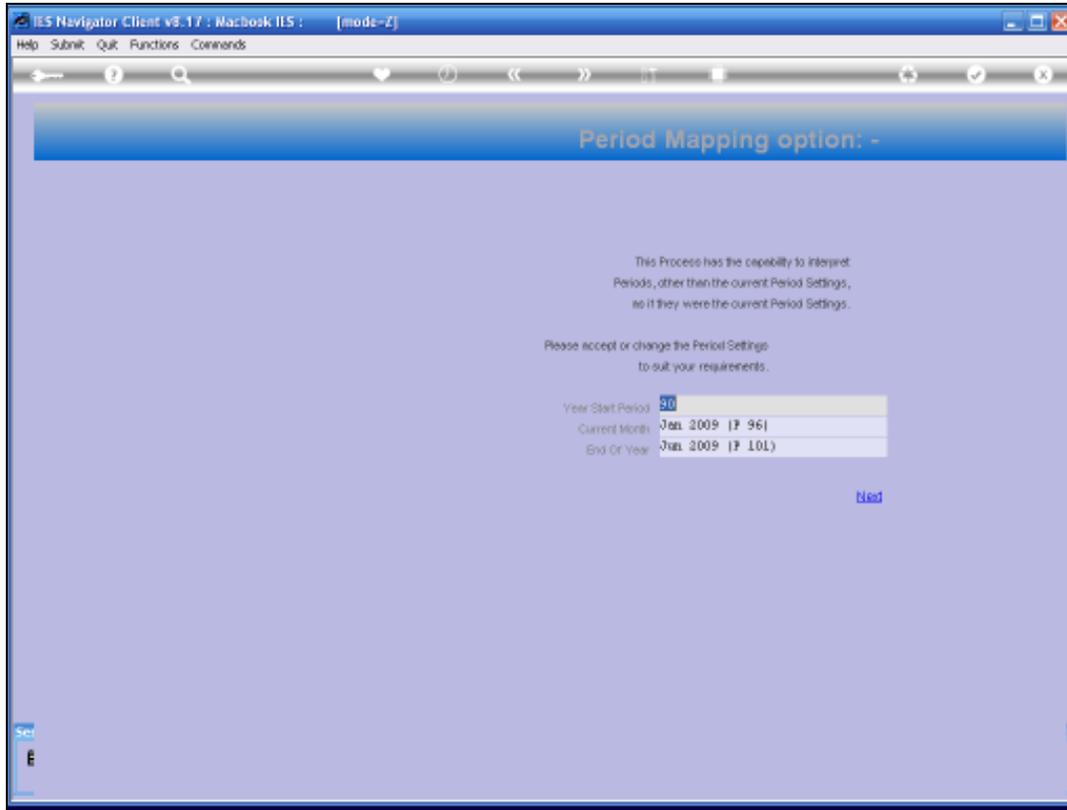
Slide 21

Slide notes: Note that this Transaction is now automatically denominated in USD, and all amounts processed are in USD.



Slide 23

Slide notes: And of course there is a Gain / Loss Report to reveal the Exchange position on Forex Loans, which are, of course, Balance Sheet accounts.

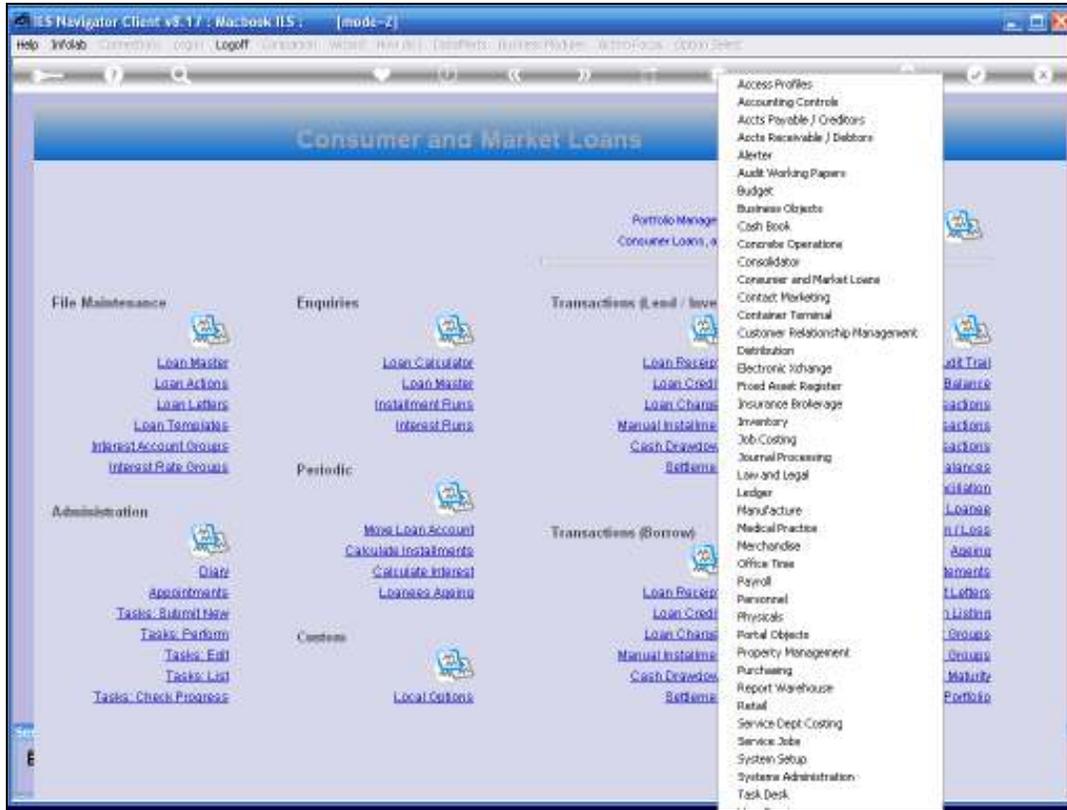


Slide 24
Slide notes:

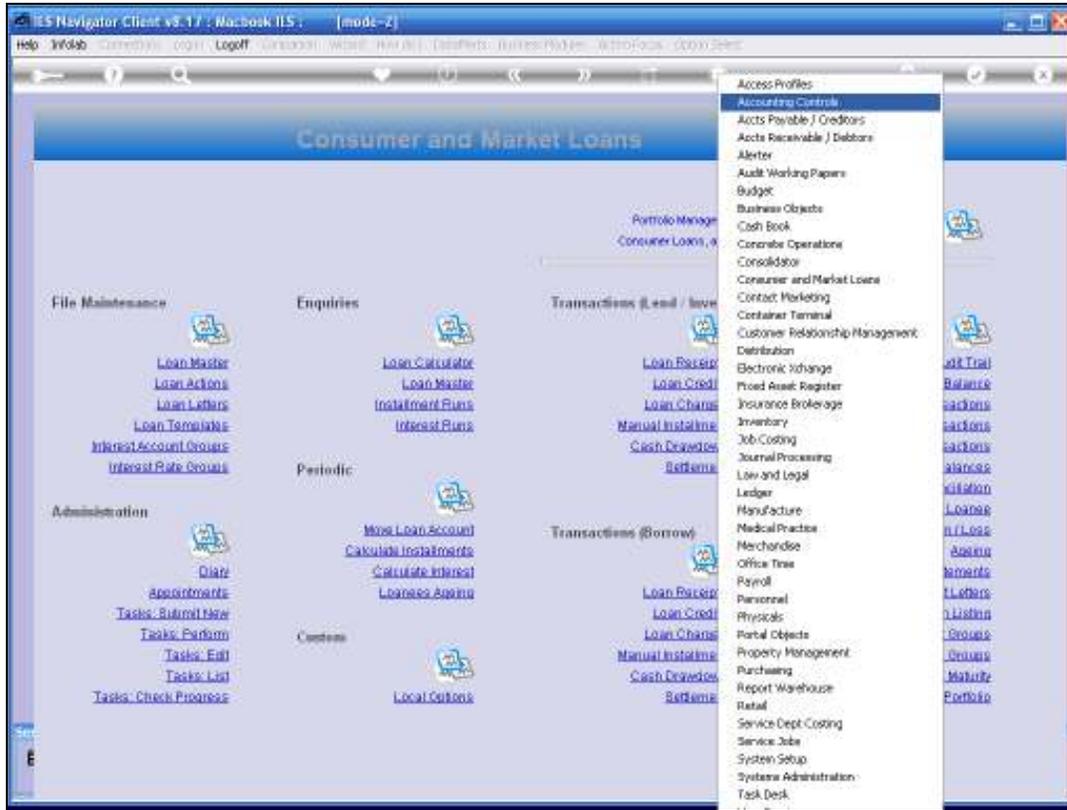


Slide 25

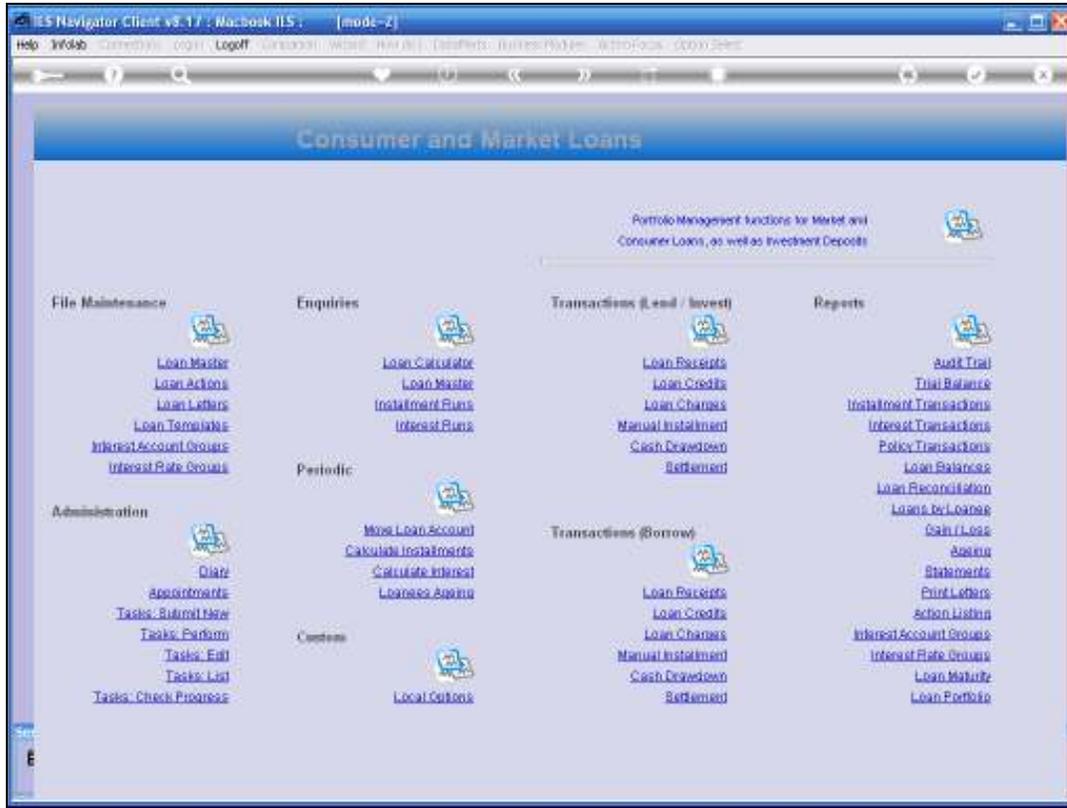
Slide notes: Automatic Gain / Loss adjustment can be performed as for Ledger, Creditors and Debtors, at the Currency Management options found in Accounting Controls, and this is an 'on demand' option to be applied when you choose to.



Slide 26
Slide notes:



Slide 27
Slide notes:



Slide 28
Slide notes:



Slide 29
Slide notes:



Slide 30
Slide notes:



Slide 31
Slide notes:

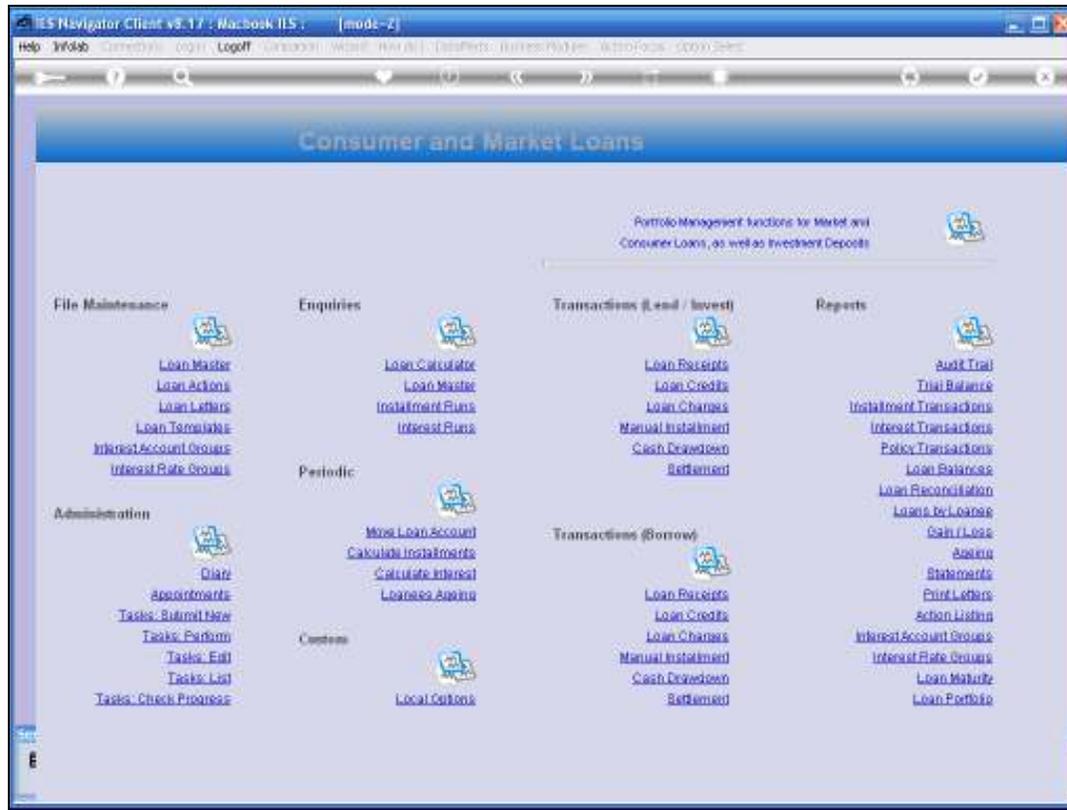


Slide 32
Slide notes:



Slide 33

Slide notes: Here we can auto adjust gain / loss for Loans, either separately, or together with the other options. This is usually an end of month procedure.



Slide 34

Slide notes: And so we see that Forex Loans are easy to process, in fact it is done transparently, just like Local Currency Loans.