

PD-ABI-004
134 28351

USAID / AMRC
Information Systems Consultancy

* * *

Report and "Deliverables"
for First Project Phase

Submitted
by
Jeffrey S. Klenk

1 March 1994

AMRC Information Systems Consultancy

January - February 1994

Table of Contents

A.	Flowcharts	(See Annexes)
B.	Assessment of Current Management Information Needs	Page 2
C.	Training	Page 5
D.	Assessment of Staff Training and Recommendations for Followup	Page 6
E.	DEBTMASTER Report Generation Procedures	Page 7
F.	Accounting Department Assessment	Page 11

Annexes

A.1.	AMRC Information Flow
A.2.	DEBTMASTER Startup Procedures (Annexes A.2.1 - A.2.7)
C.1.	Training Plan and Schedule
C.2.	AMRC DEBTMASTER "Quick Guide"

A: Flow Charts

Flow Charts are annexed to this report as Annexes A.1. through A.2.7.

B: Assessment of Current Management Information Needs

B.01: Reports Currently-Produced by AMRC MIS

Currently, regular reports being produced by AMRC MIS include:

- Monthly Recoveries Report
- Monthly Rescheduled Loan Report
- Monthly Properties Report
- Ad Hoc Debtor Statements (showing balances due and payments made)
- Monthly Court Progress Report
- Monthly Judgement (in GCDB Favor) Report

These reports are all needed by AMRC management and will be produced by the DEBTMASTER once all debt accounts and past payments are entered onto the file server (except for the Court Progress and Judgements reports which will continue to be manually produced.) It is estimated that accounts and past payments data entry will be completed by mid-March 1994.)

The consultant noted that, while end-user needs (USAID and the AMRC Board) are apparently being met by production of these summary reports, their production -- particularly the recoveries report -- is currently an extremely time-consuming process.

For example, at present -- ie, prior to bringing the AMRC DEBTMASTER software "on-line" -- the MIS manager must spend an inordinate amount of time massaging data from PARADOX software files and LOTUS spreadsheets which serve as source data for the iMonthly Recoveries Report.

Payments data are currently -- ie, prior to usage of the AMRC DEBTMASTER software -- entered into unlinked, month-specific LOTUS spreadsheet files. As the Payee's name is, at times, omitted or, at best, entered into the spreadsheets in the Payee column as a "Memo" line (eg: "Cash payment received on the part of Musa Jallow...", etc.), there is no capacity to perform a standard LOTUS "database sort" on these spreadsheets to ascertain payments histories by debtor name.

As a result, MIS staff spend an inordinate amount of time extracting payments data from various files to produce the listing of recoveries made for a certain period. (Indeed, with the first debtor's payment history analyzed by the consultant, discrepancies between the accountant's payments total to-date for that debtor and that of the MIS manager's were noted.)

It was noted by the AMRC accountant that nearly 70% of the payments from

debtors are deposited in the Meridien Bank without the original Gambian Commercial Development Bank Loan Account Number recorded on the deposit slip. This deposit slip is the original source documentation for AMRC's tracking of deposits (ie, of payments by debtors); payments entered into AMRC's cash books without the GCDB Loan Account Number cannot always be tracked back to the actual payee.

AMRC staff, when asked about this problem, generally note that they know most of the debtors personally and, therefore, know whose account to credit with the payment. This is true to an extent but there is a significant number of payments deposited in Meridien whose payees and accounts are not currently identifiable by AMRC.

There is a critical need for a system to ensure that the payee and/or the GCDB Loan Account Number be identified prior to entry of payments data (ie, the deposit slip data) into the AMRC DEBTMASTER system. This will be difficult if not impossible in some cases as approximately one-seventh of the cases in the total loan portfolio do not even have an identifying GCDB Loan Account Number. In these cases, AMRC will have to continue to rely on the institutional memory of its staff to identify the proper account against which a payment is to be recorded.

With the establishment and maintenance of a system by AMRC Accounting to ensure -- whenever possible -- that payments are entered into the AMRC DEBTMASTER against the proper GCDB Loan Account, then producing payments history reports -- ie, the "Recoveries Report" will be greatly eased by use of the AMRC DEBTMASTER. Production of the data for this report will be automated and should reduce the amount of the MIS manager's time spent in the Recoveries Report production from the current one week (according to the MIS Manager) to an hour or two (depending upon (1) file server processing time and (2) the speed with which the Accounting Department enters payments and receipts from sales of property into the DEBTMASTER.)

B.02: Unmet Management Information Needs

While necessary to AMRC management's reporting needs, the above-listed reports are not sufficient to satisfy all needs. Unmet management information needs are:

- A daily listing of debtor account adjustments
- A listing of debt waivers granted to debtors as part of any debt settlements
- A listing of accounts that have been fully paid or fully settled.

MIS will be able easily to produce these reports when Accounting has completed debtor payments data entry (past payments to-date should be entered by mid-March 1994.):

- The account adjustments listing has already been designed, developed and coded in the DEBTMASTER;
- The Debt Waiver Listing will be easily drawn from the DEBTMASTER General Ledger Trial Balance report for a given month (a General Ledger Account Code has already been set up to produce the total Debt Waiver for a given period); and
- The Listing of Settled Accounts will be produced by MIS simply by generating a list of all debt accounts which have been tagged with a Debt Status Code of "SIF" ("Settled in Full") or "PIF" ("Paid in Full").

With the production of these reports, information needs -- as presently defined should be complete.

C: Training Schedule and Plan

A training schedule (see Annex C.1.) for AMRC staff was developed and implemented. A "quick guide" to basic DEBTMASTER operations and function keys was produced by the consultant (see Annex C.2.) and used in training sessions to assist AMRC to learn basic software access, functions, and special key assignments.

The following staff were trained in DEBTMASTER functions (as listed in Annex C.1.)

Accounting:	One
MIS Data Entry:	Four
MIS Management:	Two
Operations:	Seven

At times, due to the paramount importance of the S. S. Ceesay court case, some operations staff were unable to attend all sessions as planned. It is hoped that these staff will have more time to devote to DEBTMASTER training in March.

D: Assessment of Staff Training and Recommendations for Followup

D.1: Assessment of Staff Proficiency in DEBTMASTER:

Accounting: (See Section F. of this report.)

AMRC Management: Due to the paramount importance of the S. S. Cessay court case and the management time devoted to it, the Managing Director and the Director of Operations have only had a cursory "run-through" of the AMRC DEBTMASTER. Nevertheless, both were extremely quick to grasp the concepts and the usage of the essential modules. As both are very "computer-literate", it should take them little time to become adept at using DEBTMASTER.

Recommendation: Top AMRC Management should have another five sessions of training, particularly in the report generation features of the DEBTMASTER so that they are fully knowledgeable of the software's capacities (ie, so that they know what they can expect from MIS concerning report production.)

MIS Management: The MIS manager and supervisor have been fully trained in maintaining, backing up, and restoring the system. They are trained in report generation (using the DEBTMASTER EasyWriter) and, therefore, should be able to respond quickly to management information needs.

Recommendation: Some additional training (five sessions) in (1) DEBTMASTER report generation, (2) DEBTMASTER file structure, (3) indexing procedures would be useful for MIS managers.

MIS Data Entry: All data entry clerks are fully trained in accounts entry. All have had some training in payments entry (one clerk is well trained in payments entry; it is expected that she will be assigned to enter payments in the future.)

Recommendation: The payments data entry clerk should sit with the Accountant during his DEBTMASTER "Payments Window" training to solidify her understanding of the module.

Junior Operations Staff: All seven Operations staff members are trained in searching, locating and analysing a debtor's account(s), producing printed debtor statements, editing basic debtor ID information (address, phone, etc.).

Recommendation: Some "refresher" training -- three to five sessions -- in the use of particular DEBTMASTER "Softkeys" (searching by GCDB Account Number, reviewing the "Account Window", setting up promised payments schedules, etc.) would be helpful to five of these staff.

E: DEBTMASTER Report Generation Procedures

The following procedures have been recommended by the consultant and agreed to by the MIS Manager:

1. New reports are to be designed and entered into the DEBTMASTER System ONLY by MIS Management using the EasyWriter Report Generator. This authority has been assigned due to the heavy load that usage of the EasyWriter facility places on the AMRC file server.
2. Operations staff should request in writing (to be authorized by the Operations and MIS Managers) whenever a new report format is to be designed and loaded permanently into the system.
3. Where record selection for a particular report depends on the date(s) of the records to be selected, MIS Management will perform the needed edits to the EasyWriter report formats.
4. "Test Runs" of "all-account" listings (ie, listings where no record selection takes place) should be performed on no more than five to ten records; otherwise, production of results will be greatly slowed.

The System Manager can use the following files to produce reports about the indicated report topics:

Report Topics	DM File	Comments
Account Inventory Reports	DEBT	<p>Each record in the DEBT file corresponds to one Debtor Account (for example: 1011-1, 1011-2, and 2030-1 would be three separate records in the DEBT file.)</p> <p>Key field(s): ACCT.ID</p> <p>Critical Fields in the DEBT file include:</p> <p>CLT.REF.NO: GCDB Account Number</p> <p>CUR.BAL: Total balance currently due on an account</p> <p>CUR.FEE.BAL: Fees currently due on an account</p>

CUR.INT.BAL: Interest currently due on the account (includes accrued interest)

CUR.PRINC.BAL: Principal currently due on the account

DEBTOR.NAME: Debtor's Name

STS: Current status of the account

Debtor Reports

DEBTOR

The DEBTOR file contains one record per debtor. Each record contains summaries of that debtor's accounts as well as individual account amounts (held as multi-valued fields).

The balance summary fields are single-value fields and named according to the convention: XXX.BAL.

The individual account balance amounts are held in multi-value fields and are named according to the convention: XXX.BALS.

Key Field(s): DEBTOR.ID

Payment Reports

PMT

Each record in the PMT file contains information on an entered AND POSTED payment made by a debtor on a particular date.

NOTE: If you posted two separate payments by the same debtor on the same day, PMT would have two records for those payments.

Critical fields in the PMT file include:

FEES.AMT: Breakdown of that portion of the TOTAL.PMT applied against fees

INT.AMT: The portion of the

TOTAL.PMT applied against interest

PRINC.AMT: The portion of the TOTAL.PMT applied against principal.

TOTAL.PMT: The total payment actually applied against due balances

Recoveries Reports

DEBTOR

Already entered into EasyWriter (change PMT.DATE to select for a given month.)

Unposted Payment Reports

PMTB

The PMTB file contains any entered but UNPOSTED payments. Once a payment is successfully posted, it is deleted from the PMTB file and entered into the PMT file.

Securities Listing

SEC

The SEC file has been created especially for AMRC Operations. It contains one record per security item (if a debtor has three securities pledged against accounts, the SEC file would hold three records for that debtor.)

Key Field(s): DEBTOR_ID plus the SEC_ID field (the SEC_ID field is a two character field starting over from "A" for each DEBTOR_ID record.)

NOTE: Remember: the Serial Number is composed of the following three fields:

SRL_NO: First part of the Serial Number

SRL_YR: Second part of the Serial Number (Year).

SRL_VOL: Third part of the Serial Number (filled for MORTGAGE Securities only.)

Shareholders Listing

SHARE

The SHARE file has been created especially for AMRC Operations. It contains one record per shareholder for a

particular account (if an account has three shareholders, the SHARE file would hold three records for that particular account).

Key Field(s): ACCT_ID field plus the SHARE_ID (the SHARE_ID is a three digit field starting over with 001 for each ACCT_ID record.)

F: Accounting Department Assessment

F.1. Feasibility of Using the DEBTMASTER General Ledger Module

After several meetings with Accounting and Senior AMRC managers, the consultant concluded that AMRC could, in fact, make use of the General Ledger module included in the DEBTMASTER if the following changes -- recommended by the consultant -- were approved and adopted:

F.1.a. Adjustments

When debtor accounts are set up in the Accounts Window of the DEBTMASTER, these "receivables" of AMRC are NOT automatically set up in the General Ledger module. Neither are adjustments -- or waivers of debt -- when they are made to a debtor's accounts.

Therefore, to handle debt waivers in the G/L:

A new expense account should be added to the G/L: "Waiver of Debt" (against which adjustments or write-offs would be debited.)

An account for a "global" AMRC receivable (the total-balance due AMRC as of 26 June 1992) would be added to the Chart of Accounts.

An account for a "global" AMRC payable (payable to the Gambian Government for the same amount as of 26 June 1992) would be added to the Chart of Accounts (to balance the receivable.)

Whenever it is authorized by management to waive a debt or part of a debt, Accounting will pass a journal voucher to record the journal entries on the G/L (debiting the "Waiver of Debt" expense account and crediting the global Accounts/Receivable account), thereby reducing the total still owed to AMRC.

Whenever a check is drawn to the Gambian Government, the accountant will pass another journal voucher to record the journal entries on the G/L (crediting cash and debiting the Accounts Payable to the Gambian Government), thereby reducing the total still owed by AMRC to the Government.

F.1.b. Chart of Accounts Structure

After reviewing AMRC's accounting needs, the consultant proposed the following Chart of Accounts structure to be loaded into the DEBTMASTER General Ledger Accounting Module.

AMRC Global Bank Account:

1-110	AMRC Global Bank Account
1-120	Salary Advances
1-121	Building Loans
1-122	Transport Loans
1-129	Miscellaneous Loans
1-130	Suspense Account
1-190	Other Assets
1-200	Overpayments to Refund
1-210	Accounts Payable - Balance Due the Gambian Government
1-290	Other Accounts Payable
1-410	Accounts/Receivable - Principal Owed on Accounts
1-420	Accounts/Receivable - Interest Owed on Accounts
1-430	Accounts/Receivable - Fees Owed by Accounts
1-440	Income - Sale of Property
1-450	Income - Rental Property
1-490	Other Income
1-510	Waiver of Debt
1-521	Salaries & Wages
1-522	Income Tax
1-523	Social Security
1-531	Telephone
1-532	Utilities
1-533	Postage
1-534	Stationery & Printing
1-535	Advertisement
1-541	Repairs & Maintenance - Building
1-542	Repairs & Maintenance - Equipment
1-543	Repairs & Maintenance - Vehicles
1-550	Travel & Transport
1-560	Bank Charges
1-571	Legal Fees
1-572	Directors' Fees
1-573	Honoraria
1-580	Entertainment
1-591	Kayor Galleries
1-599	Miscellaneous Expenses
2-110	Bakau Bank Account

2-410	Income - Principal (Bakau Deposits)
2-420	Income - Interest (Bakau Deposits)
3-110	Farafenni Bank Account
3-410	Income - Principal (Farafenni Deposits)
3-420	Income - Interest (Farafenni Deposits)
4-110	Basse Bank Account
4-410	Income - Principal (Basse Deposits)
4-420	Income - Interest (Basse Deposits)

NOTES ON STRUCTURE:

The first digit identifies the bank account:

AMRC Global Bank Account:	1-XXX	(Meridien/Banjul)
Bakau Bank Account:	2-XXX	
Farafenni Bank Account:	3-XXX	
Basse Bank Account	4-XXX	

The second digit identifies the type of account:

Assets:	X-1XX
Liabilities	X-2XX
Equities	X-3XX
Revenues	X-4XX
Expenses	X-5XX

The last two digits identify the particular asset, liability, equity, revenue, or expense account. The Chart is as follows:

Because all AMRC expenses are being paid out of the Global (Meridien/Banjul) Account, expense codes have been set up with a "1-5XX" coding format.

F.2: Assessment of Accounting Department's Understanding

The AMRC Accountant has a basic understanding of the DEBTMASTER software modules: Accounts Window, Payments Window (where debtor payments are entered) and the General Ledger Menu.

Recommendation: Additional training (at least two weeks) is needed for the accountant to grasp fully the nuances of running an automated General Ledger system: posting to and closing the G/L; editing unposted

payments; backing out inaccurately-entered payments; working with the DEBTMASTER Trial Balance Report; producing the monthly summary of account activity, etc.

Recommendation: The data entry clerk who has already been trained in payments data entry should join the accountant in sessions dealing with the DEBTMASTER Payments Window.

Recommendation: Procedures and voucher forms still need to be fully developed -- and training undertaken in those procedures -- to ensure that the appropriate journal entries are made to the G/L by the Accountant whenever AMRC grants a debtor a "Debt Waiver."

Annex C.2.

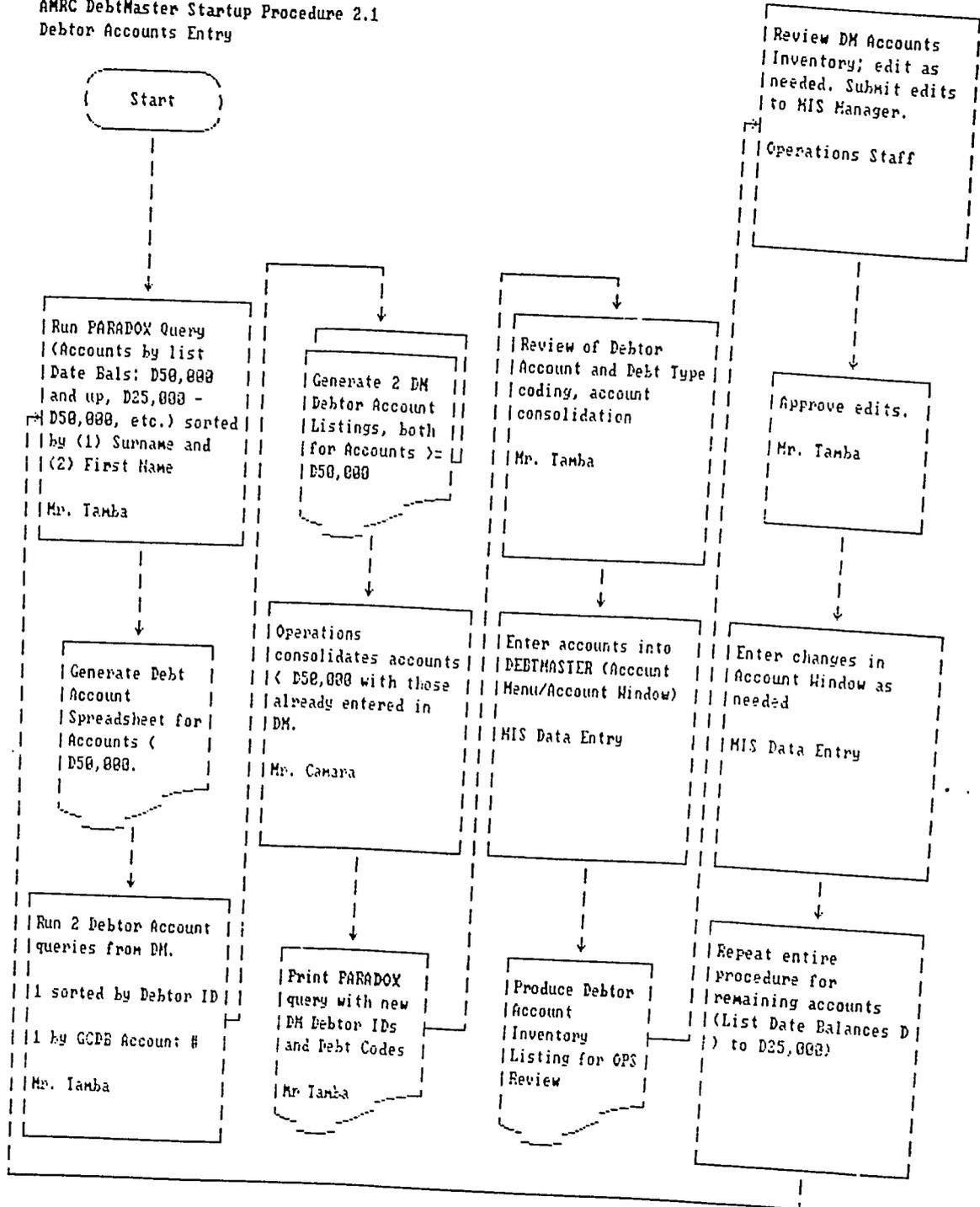
AMRC DEBTMASTER "Quick Guide"

Produce report of Securities
listed with AMRC

- 13 -

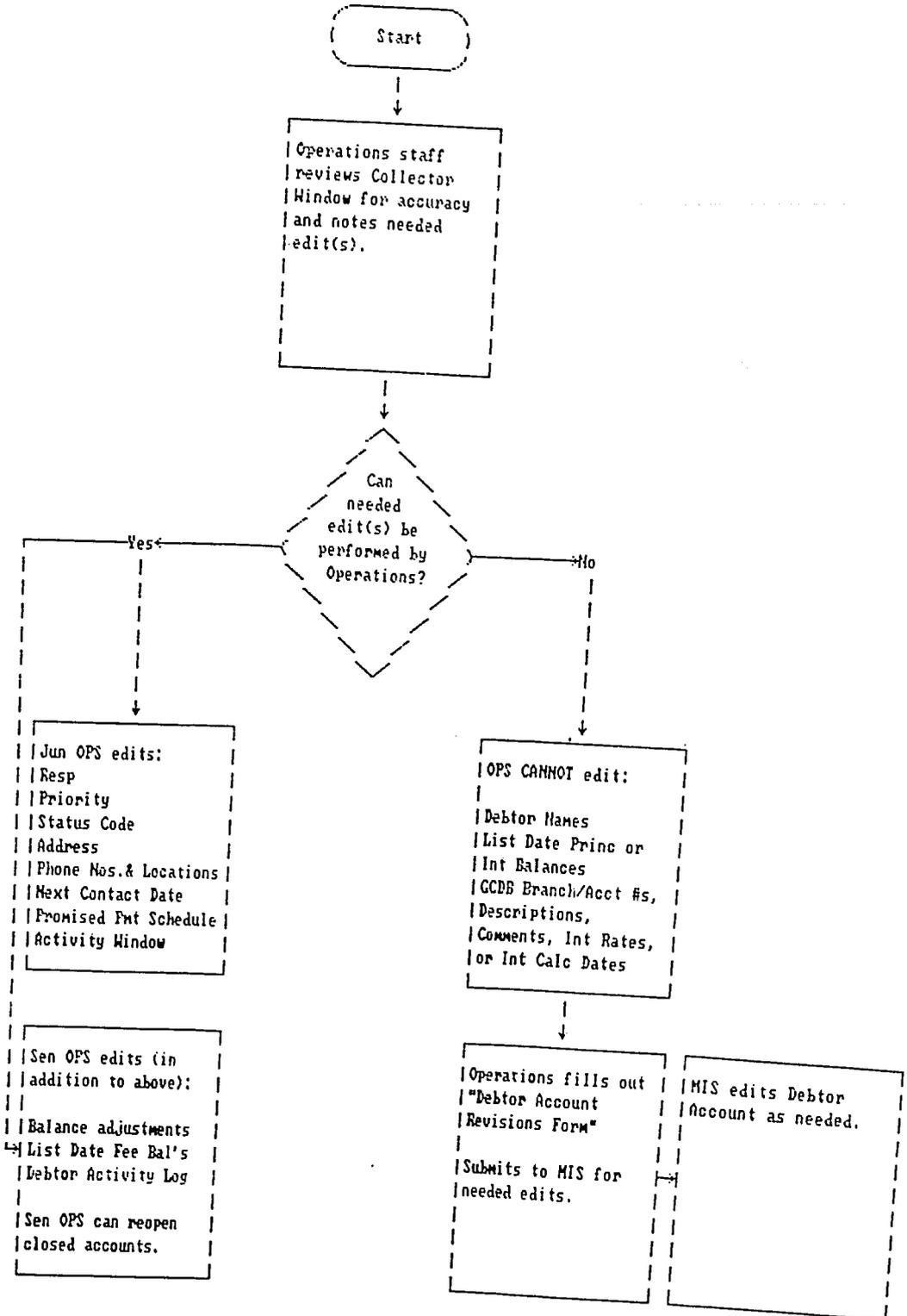
Annex A.2.1.

AMRC DebtMaster Startup Procedure 2.1
Debtor Accounts Entry

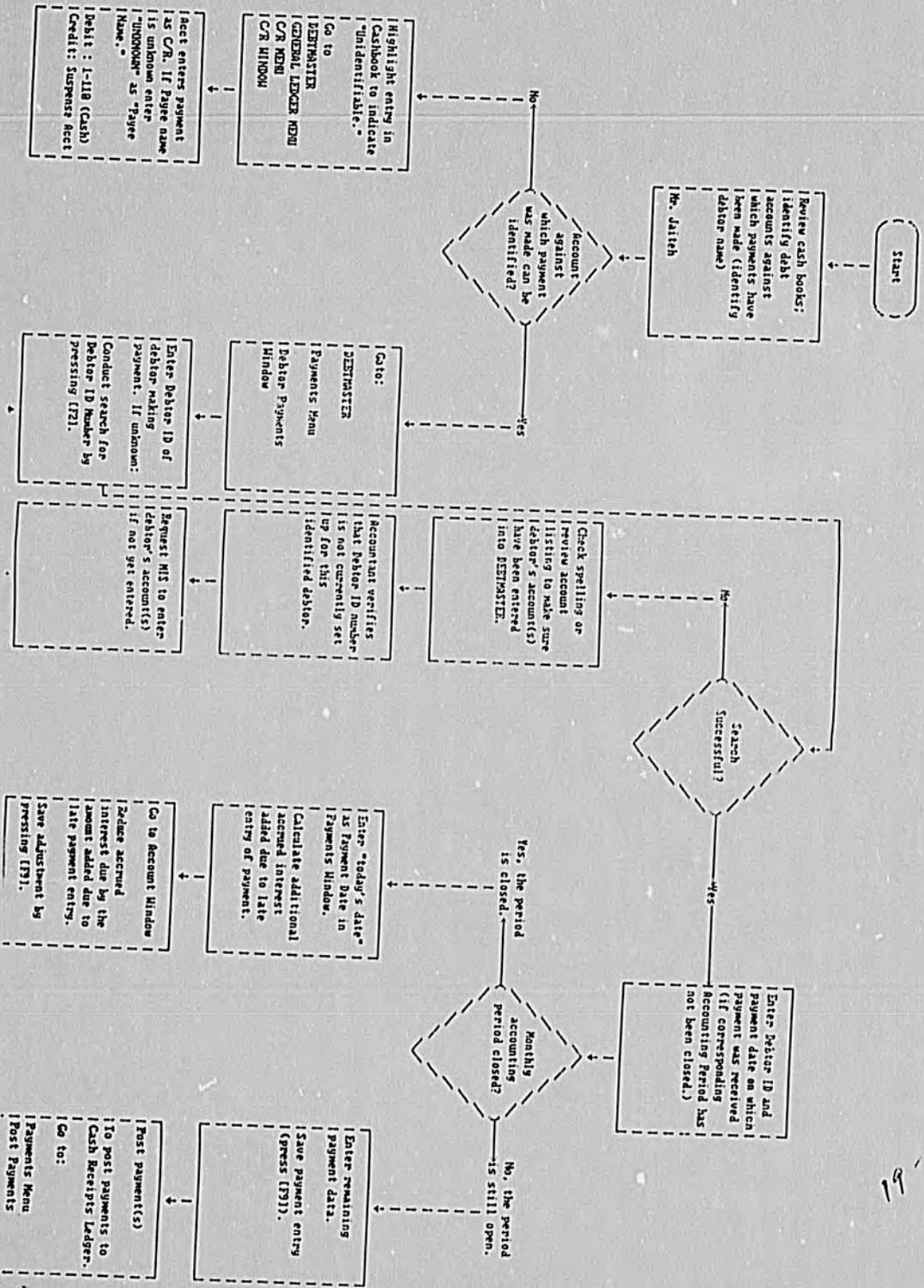


Annex A.2.2.

AMRC DebtMaster Startup Procedure 2.2.
Debtor Accounts Editing

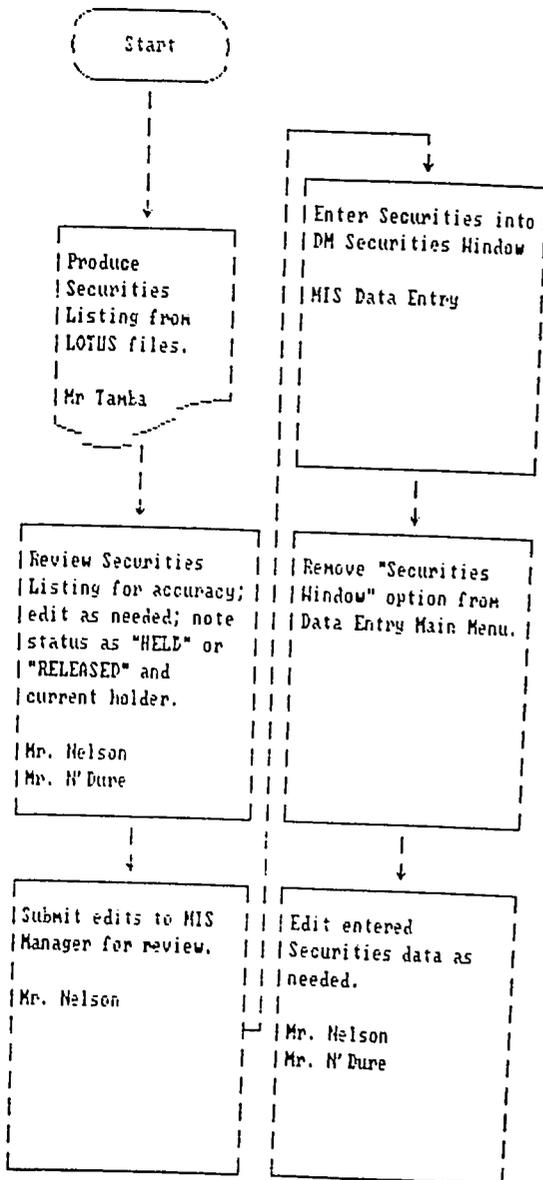


Annex A.2.3.
 HMC Debtor Startup Procedure 2.3.
 Debtor Payments Entry



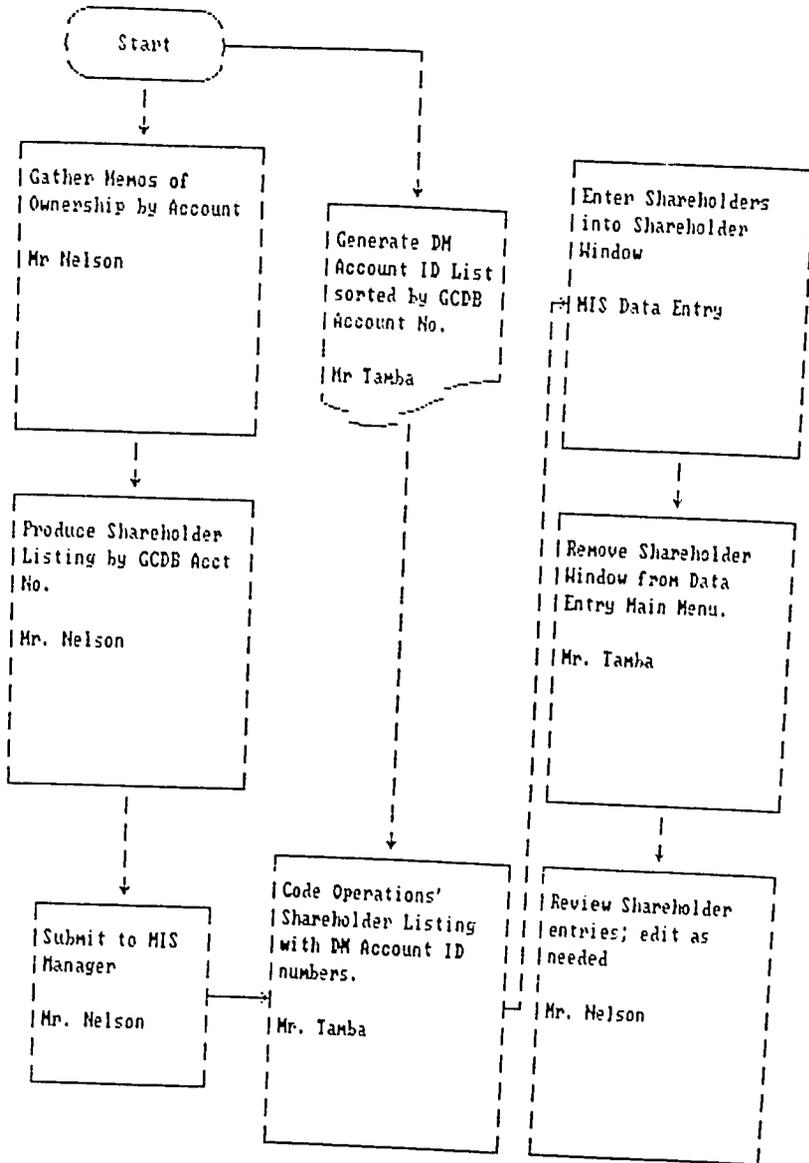
Annex A.2.4.

AMRC DebtMaster Startup Procedure 2.4
Securities Listing Entry



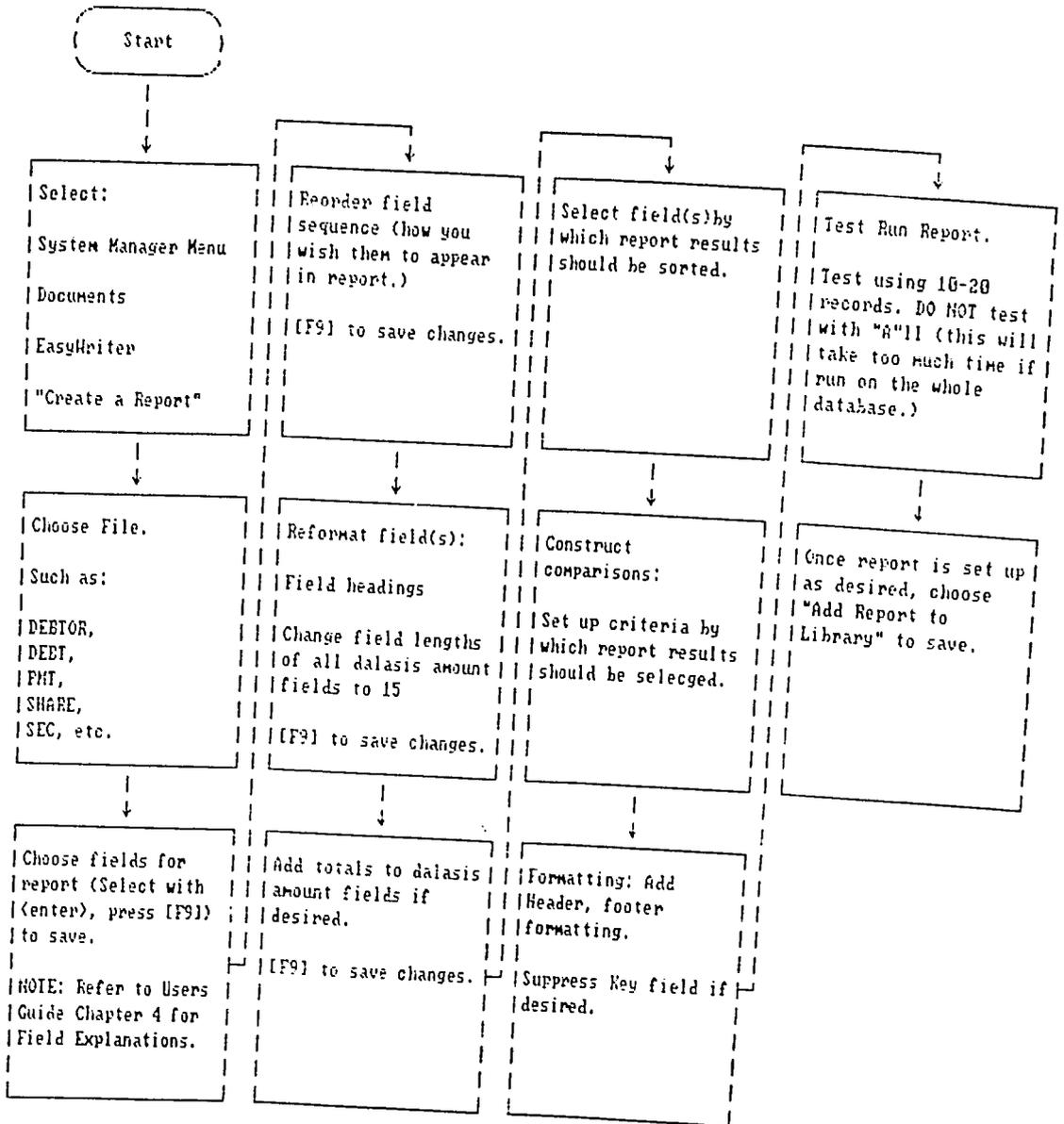
Annex A.2.5.

AMRC DebtMaster Startup Procedure 2.5.
Shareholders Listing Entry



Annex A.2.6.

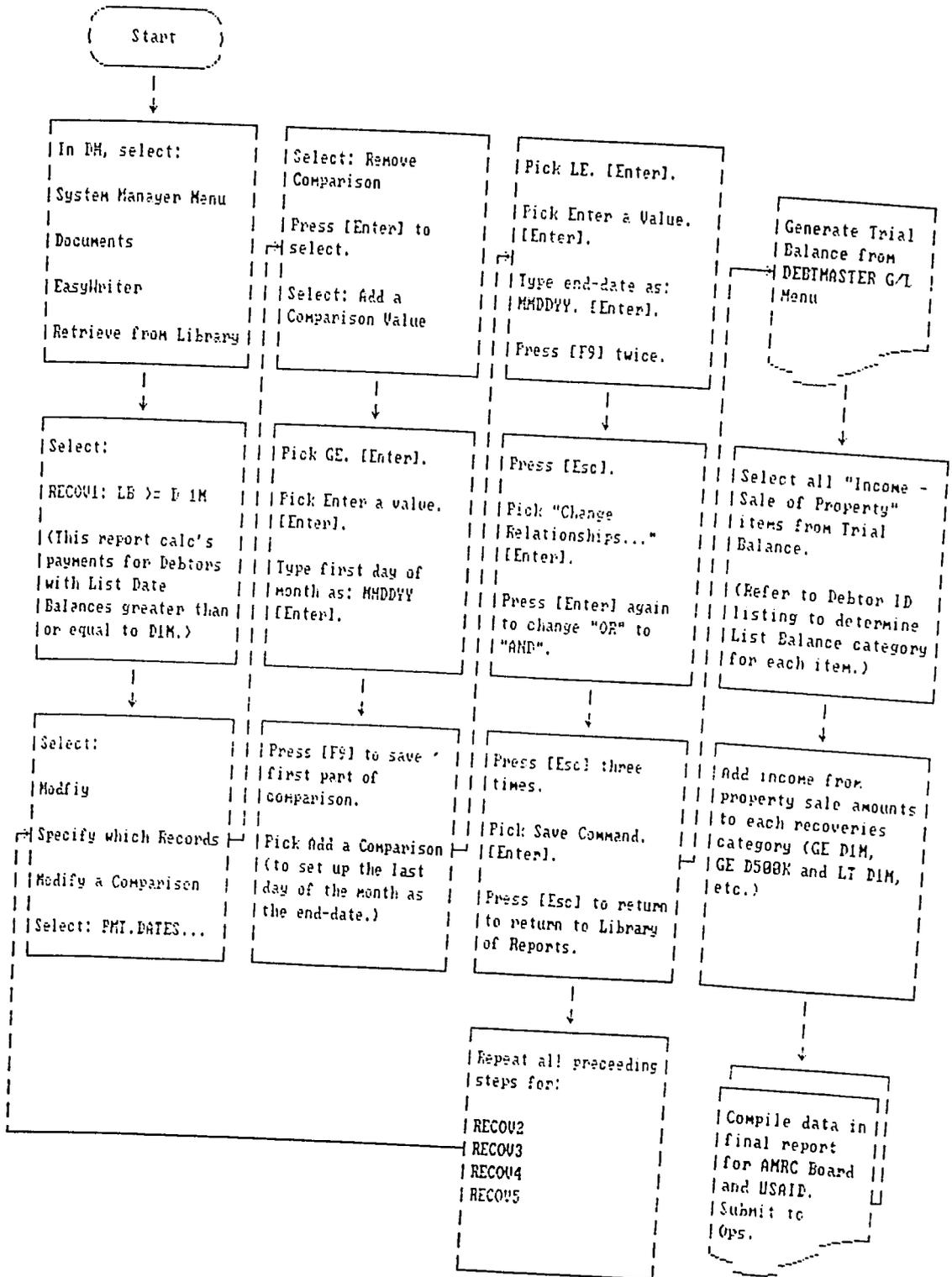
AHRC DEBTMASTER Startup Procedure A.2.6.
Report Creation Procedure



22

Annex A.2.7.

AMRC DEBTMASTER Startup Procedure A.2.7.
Generate Monthly Recoveries Report



DEBTMASTER Training Schedule

	Date	From	To	Agenda	Dept
W	19-Jan	11:00	12:00	Overview: DEBTMASTER Modules	MIS/Data Entry
		12:30	01:30	Overview: DEBTMASTER Windows	MIS Mgmt
		03:00	04:00	Overview: Collector Window	Operations
TH	20-Jan	11:00	12:00	Overview: DEBTMASTER Windows	MIS/Data Entry
		12:30	01:30	Overview of DEBTMASTER Setup	MIS Mgmt
		03:00	04:00	Overview: Account Window	Operations
F	21-Jan	11:00	12:00	Use of Lookups, Code Tables	MIS/Data Entry
		12:00	01:00	DEBTMASTER Module Relations	MIS Mgmt
M	24-Jan	11:00	12:00	Entering Accounts	MIS/Data Entry
		12:30	01:30	DEBTMASTER Module Relations	MIS Mgmt
		03:00	04:00	Overview: Softkey Options	Operations
T	25-Jan	11:00	12:00	Entering Accounts	MIS/Data Entry
		12:30	01:30	Introduction to EasyReports	MIS Mgmt
		03:00	04:00	Account & Debtor History Repts	Operations
W	26-Jan	11:00	12:00	Entering Accounts	MIS/Data Entry
		12:30	01:30	Introduction to EasyReports	MIS Mgmt
		03:00	04:00	Maintaining Activity Histories	Operations
TH	27-Jan	11:00	12:00	Entering Payments	MIS/Data Entry
		12:30	01:30	Data Protection: Backup Systems	MIS Mgmt
		03:00	04:00	Cross-referencing by GCDB Acct	Operations
F	28-Jan	11:00	12:00	Payments Window	MIS/Data Entry
		12:00	01:00	DEBTMASTER Screen Painting	MIS Mgmt
M	31-Jan	08:00	08:30	Editing the Collector Window:	Sen Ops Staff
		11:00	12:00	Test Data Entry: Accts > D50,000	MIS/Data Entry
		12:30	01:30	DEBTMASTER Screen Painting	MIS Mgmt
		03:00	04:00	Maintaining Status Codes	Operations
T	01-Feb	08:00	08:30	Editing the Collector Window	Sen Ops Staff
		11:00	12:00	Test Data Entry: Accts > D50,000	MIS/Data Entry
		12:30	01:30	DEBTMASTER Screen Painting	MIS Mgmt

		10:00	11:00	G/L Startup: Cash Book Review	Accting
		11:00	01:00	Creating AMRC Mgmt Reports	MIS Supervisor
		02:00	03:00	DEBTMASTER Account Consolidation	MIS Manager
		03:00	04:00	Generating Account Statements	Operations
F	11-Feb	08:00	08:30	Account Condolidation Review Proc's	Sen Ops Staff
		10:00	11:00	G/L Startup: Review of Journals	Accting
		11:00	01:00	Creating AMRC Mgmt Reports	MIS Supervisor
M	14-Feb	08:00	08:30	Account Condolidation Review Proc's	Sen Ops Staff
		10:00	11:00	Entering Payments in DEBTMASTER	Accting
		11:00	01:00	Retrieving, Generating Reports	MIS Supervisor
		02:00	03:00	Account Batch Review/Coding	MIS Manager
		03:00	04:00	Recording Promised Payments Report	Operations
T	15-Feb	08:00	08:30	Editing Securities Register	Sen Ops Staff
		10:00	11:00	Entering Journals in DEBTMASTER	Accting
		11:00	01:00	Control Proc's: Debtor Acct Editing	MIS Supervisor
		02:00	03:00	Acct Batch Review: Debtor ID Coding	MIS Manager
		03:00	04:00	Generating Promised Pmts Report	Operations
W	16-Feb	08:00	08:30	Running Securities Listing	Sen Ops Staff
		10:00	11:00	Entering Cash Disbursements in DM	Accting
		11:00	01:00	Closing/Reopening Debtor Accounts	MIS Supervisor
		02:00	03:00	Acct Batch Review/Debt Type Coding	MIS Manager
		03:00	04:00	Account Editing Control Procedures	Operations
TH	17-Feb	08:00	08:30	Editing Shareholders Register	Sen Ops Staff
		10:00	11:00	Posting Payments in DEBTMASTER	Accting
		11:00	01:00	Data Entry Validation Proc's	MIS Supervisor
		02:00	03:00	Data Entry Validation Proc's	MIS Manager

		03:00	04:00	Review of Main Collector Window	Operations
F	18-Feb	08:00	08:30	Running Shareholders Listing	Sen Ops Staff
		10:00	11:00	Backing out Inaccurate Paymts in DM	Accting
		11:00	01:00	Data Entry Validation Proc's	MIS Supervisor
M	21-Feb	08:00	08:30	Review of Collector Softkeys	Sen Ops Staff
		10:00	11:00	Posting to G/L; Closing Procedures	Accting
		11:00	01:00	Syst. Maint: Consolidating Accounts	MIS Supervisor
		02:00	03:00	Syst Maint: Consolidating Accounts	MIS Manager
		03:00	04:00	Review of Account Window	Operations
T	22-Feb	08:00	08:30	Review of Senior Ops Report Options	Sen Ops Staff
		10:00	11:00	Review of G/L Startup Procedures	Accting
		11:00	01:00	System Maintenance: File Indexing	MIS Supervisor
		02:00	03:00	Review of G/L Startup Procedures	MIS Manager
		03:00	04:00	Review of Record Search Methods	Operations
W	23-Feb	08:00	08:30	Review of Acct Status Features	Sen Ops Staff
		10:00	11:00	Review of G/L Startup Procedures	Accting
		11:00	01:00	Syst Maint: Purging Closed Accounts	MIS Supervisor
		02:00	03:00	Review of G/L Startup Procedures	MIS Manager
		03:00	04:00	Review of Collector Softkeys	Operations
TH	24-Feb	08:00	08:30	Review of Bal Adjustment Features	Sen Ops Staff
		10:00	11:00	Review of G/L Startup Procedures	Accting
		11:00	01:00	System Maint: AMRC Backup Proc's	MIS Supervisor
		02:00	03:00	Review of G/L Startup Procedures	MIS Manager
		03:00	04:00	Review of Acct Statements	Operations
F	25-Feb	08:00	08:30	Review of Ops' DM Responsibilities	Sen Ops Staff
		10:00	11:00	Review of G/L Startup Procedures	Accting
		11:00	01:00	Review of Syst Maintenance Proc's	MIS Supervisor

M	28-Feb	08:00	08:30	Review of Ops' DM Responsibilities	Sen Ops Staff
		10:00	11:00	Review of G/L Startup Procedures	Accting
		11:00	01:00	Review of Syst Maint Proc's	MIS Supervisor
		02:00	03:00	Review of G/L Startup Procedures	MIS Manager
		03:00	04:00	Review of Ops DM Responsibilities	Operations

AMRC DEBTMASTER

"Quick Guide"

I. Essential DM Terminology

The "Debtor": A "Debtor" in the DEBTMASTER refers to a former GCDB "customer", that is, the individual or business who took the loan. A debtor is identified by a four-digit "Debtor ID" (identification) Number assigned by the software.

Examples: 1004 or 2345.

The "Account": An "Account" in the DEBTMASTER refers to a specific loan account held by a particular debtor and is identified by a five digit "Account ID" number, composed of the four-digit Debtor ID number, a dash, and a one-digit sequential account number. The DEBTMASTER "Account ID" has the same "meaning" as the old nine-digit GCDB Account Number.

Examples: 1004-1 or 1004-2 or 2345-1.

NOTE: One "debtor" can have one or more "accounts."

Accessing the DEBTMASTER

Obtain a "User ID" (identification) number and a password from the DEBTMASTER System Manager (MIS Manager or Supervisor).

Enter your User ID when prompted. Press [Enter].

Enter your password when prompted. (Note that the password does not display when typed.) Press [Enter].

III. Quitting the DEBTMASTER

Press the [Esc] key until you return to the Main Menu (the Menu at the very top of your monitor).

Press "Q" for Quit and then press the [Enter] key.

IV. Special DEBTMASTER Keys

Function keys (at the top of the keyboard) are used by DEBTMASTER in the following ways:

- [F1] To get explanatory help on a particular "field" (category of information) or on a popup.
- [F2] To view the data options for a particular field which are acceptable to the DEBTMASTER.
To activate the "search" feature to find a Debtor's name.
- [F3] To "zoom" (make the data entry space longer) when a long name or other piece of information must be entered into a short data entry field.
- [F4] To edit a field already entered into a window.
- [F5] Reserved for the System Manager (except as a "softkey", that is, in combination with the "Shift" or "Alt" key.)
- [F6] On selected windows, [F6] displays the directory of available "softkeys" (ie, function keys that, when combined with the "Shift" or "Alt" keys activate various data entry or display options.
- [F7] Not used by DEBTMASTER (except as a "softkey", that is, in combination with the "Shift" or "Alt" key.)
- [F8] Press twice to delete any changes made to a window. This is similar to pressing [Esc] in that changes made to the window are not saved, however, instead of closing the window as [Esc] does, [F8] leaves the blanked window open and returns the cursor to the first field.
- [F9] To save any changes made to DEBTMASTER. If you want to save your entries, always press [F9] before pressing [Esc] to leave the current window.
- [F10] Reserved for the System Manager (except as a "softkey", that is, in combination with the "Shift" or "Alt" key.)
- [F11] Not used by DEBTMASTER
- [F12] Not used by DEBTMASTER

[Esc] To exit from any place in the system back to the previous location (eg, to exit from the current window to the previous window, to return from a sub-menu to a previous menu, to exit a "popup" window and return to the main window.) If you make changes without saving (without pressing the [F9] key), then pressing the [Esc] key twice will delete those changes and return you to the previous location.

V. The Main Menu: Users and Uses

Menu Option	Main User	Major Uses
Collector Menu	Operations	Review the Summary of a Debtor's Account Balances
		Review a Debtor's individual Accounts
		Print the Account History statement
Account Menu	MIS Data Entry	Print the Debtor History statement (all accounts for a particular Debtor)
		Enter, edit Debtor information
		Enter, edit all loan accounts
		Print Payment History Report
GCDB Branches	MIS Mgmt	Print "Broken Promises" Report
		Set up GCDB Branches
		Review gross recoveries by GCDB Branch
Payment Menu	Accounting	Enter all Debtor payments
		Post Debtor payments (this posting procedure (1) reduces the Debtor's current balance and (2) updates the Cash Receipts ledger. NOTE: It does NOT close the G/L period.
		"Back out" (reverse) inaccurate payment entries.
Management Reports	Mgmt	Produce Account Inventory

Menu		Report
General Ledger Menu	Accounting	Produce all customized AMRC "EasyReports"
		Set up vendors to ARMC
		Enter cash disbursements
		Enter cash receipts
		Make journal entries
		Post G/L entries (this posting procedure closes off all periods PREVIOUS to the period being posted)
		Produce trial balance, P&L, and Balance Sheet reports.
System Manager Menu	MIS Mgmt	Set up DEBTMASTER
		Set up DEBTMASTER System (default values, status and debt codes, users)
		Assign user priorities and passwords
		Set up reporting periods (by fiscal year)
		Design, generate customized EasyReports
		Maintain system indexes
End-of_Day Menu	MIS Mgmt	Backup system data
Securities Register	MIS Data Entry Operations	Enter, edit Securities listed with AMRC

Annex C.2.

AMRC DEBTMASTER "Quick Guide"

Produce report of Securities
listed with AMRC

11/11