Cooperative Membership & Loan Management System (CMLMS)



BENEFITS

- User-Friendly Interface (benefit to staff)
- Web and Online Capability (benefit to Agent & Management)
- Multiple Report Generating Capabilities (benefit to Staff, Management and Organisations)
- Centralized Environment – Server System Architecture (benefit to Staff)
- Online Forms (benefit to Staff & Agent)
- Up To 70% Paperless Environment (benefit to organizations)
- Fully Integrated (benefit to staff and organizations)
- Every Transaction will be Stored on the Database (benefit to management)
- Automated Calculation (benefit to staff)
- Product Status Tracking (benefit to staff and management)
- Agent – friendly System (benefit to Agent)
- Industry Standard Technology (benefit to organizations)
- Scalable technology (benefit to organizations)
- Failure Preventive and System Backup Program (benefit to management and organizations)

MODULES

Membership Module :

- Records, updates and display details (history, logs, notes, remark and activities) of members.

Personal Loan Management Module :

- Facilitates loan processing
- Integration with Koperasi Angkasa and financial institution; checks member's loan eligibility and status
- System calculates monthly installment and interest that should be paid by members based on formulas set by cooperative governing bodies.
- Loan Reports (loan history, records interest, etc)

Payment Module :

- Produce reports for the use of cooperation (clients), banks and Angkasa-SKM.
- Records amount of payment by members to be used for audit purposes (Angkasa & SKM).
- Reports example : Ledger Individual, Dalal Report, Short Payment Report, Non Performance Report, Payment Reports, Schedule Payment Report, Arrears Report

Our Client : Cooperation - Koperasi Ukhwah Malaysia Berhad (UKHWAH), Koperasi Bersatu Tenaga Malaysia Berhad (KOBETA), Koperasi Putri Terbilang Malaysia Berhad (KOPUTRI), Koperasi Pembangunan Usahasama Masyarakat Maju Sabah Berhad (Kop-PUSAMAJU)

Potential Client (Target) : Cooperation, Organization, Association, Foundation, NGOs, Clubs, Yayasan and other membership-based organizations.

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