

MAKING MICRO-FINANCING EASY

Micro-financing can be seen as a “risky” business to operate in. This is due to the many unsecured small loans it takes to achieve economies of scale. The challenge is to manage many small loans under time constraints successfully.

This micro-financing application is designed to do just that.

The micro-financing application gives the user access to all the tools to capture, calculate, report, and manage the financial profiles of countless clients. It is specially designed to provide the user with all the functionalities needed for the unique nature of micro-financing, create loan accounts, track the repayment ability, and create a credit score for countless clients.

The endless types of reports available to manage the micro-loans enable the user to track and manage the clients per area, association, gender, etc. This allows the micro-financing institution to be proactive in their everyday business, with real-time data being available to all stakeholders at all times.

Interest rates can be used as annual, monthly, or daily interest rates

Oracle Global Excellence Award for sustainability innovation

AWARDS

Oracle awarded AfricaTradeApp (now known as APPSolve Agri) its 2015 and 2016 Global Excellence Award for sustainability innovation.

This is international recognition of the application's value to the economic and social upliftment of the local communities in these countries.

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APPSolve Agri
Tracking Product and Profit

TRACKING PRODUCT AND PROFIT

APPSolve Agri specialises in agricultural system development and implementation throughout the value chain

MICRO-FINANCING APPLICATION

ABOUT APPSOLVE AGRI

APPSolve Agri aims to provide a suitable software system to their clients that accommodate all the agricultural environment's general and specific needs. It tracks products from the farmers through the value chain to the final consumer.

The APPSolve Agri application provides an online platform to store and analyse the data and upload documents of any type for any stakeholder, business and/or farming operation in terms of production, loans, transportation, storage, and sales.

This application can also integrate with most other software systems, such as financial packages, ensuring no double capturing of data.

Interest rates can be selected per financier and/or per individual loan

COMPONENTS OF THE MICRO-FINANCING APPLICATION

Accompanied by database application

- Load all stakeholders and information
 - Contact details
 - Identification
 - Addresses
 - Documentation
 - Banking details
 - Link stakeholders for effective reporting

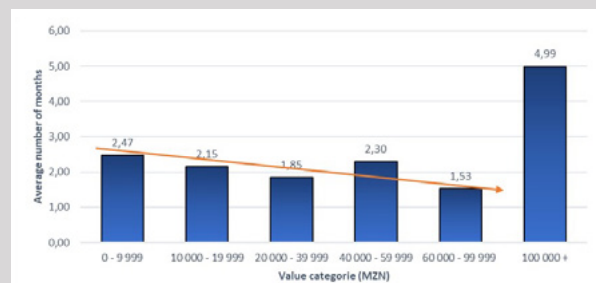
Loan calculation for clients with single repayments or instalment loans with flexible repayment dates

Calculate loan accounts for an endless number of clients the application allows for various types of interest calculations on loans subject to the need of the micro-financing institution

- Interest calculations
 - Fixed interest
 - Interest calculated daily and compounded monthly
 - Interest calculated daily and compounded daily
 - Interest rates can be selected per financier and/or per individual loan
 - Interest rates can be used as annual, monthly, or daily interest rates
 - Fixed interest rates and fluctuating interest rates can be used, for example, interest rates depending on the prime interest rate

Run credit reports per client to see their creditworthiness and repayment ability

Effective reporting per client and/or group of clients with unlimited filters allows for effective decision-making and market analyses



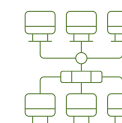
Average number of months farmers pay late within a value category (Gestao de Cereais, 2020)

BENEFITS OF APPSOLVE AGRI'S SOFTWARE SYSTEM



ORACLE DATABASE, APEX FRONT-END

World-class software is used to develop an easy-to-use system. The system is built on the Oracle database. Oracle Application Express (APEX) is used as the development platform for the front-end. Jasper iReports is used for publishing PDF documents.



MULTIPLE USERS AND ACCESS

Multiple users can access the system at any time, each with their unique login details. Unique functionalities are assigned to each specific user role.



HELPDESK

Helpdesk with our team of professionals is available during office hours via telephone, e-mail, WhatsApp or any video conferencing solution platform. On-site training sessions for groups/individual clients.