

System Manual

FIN365

 COREFIN



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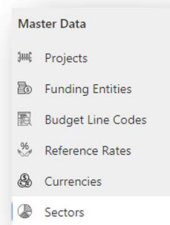
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I. Introduction

COREFIN FIN365 is a modular cloud solution based on Microsoft Dynamics 365 CE that enables clients to manage their lending business – relevant both for the banking and non-banking industries. The full solution captures the entire process from the initial request through the prequalification process, application management, KYC through to contract servicing, arrears management, journal entries, client portal and reporting. The module listed here is focused solely on the contract servicing functionality at a very generic level. For additional information and further client use cases, kindly contact us directly at contact@core-fin.com

II. Master Data

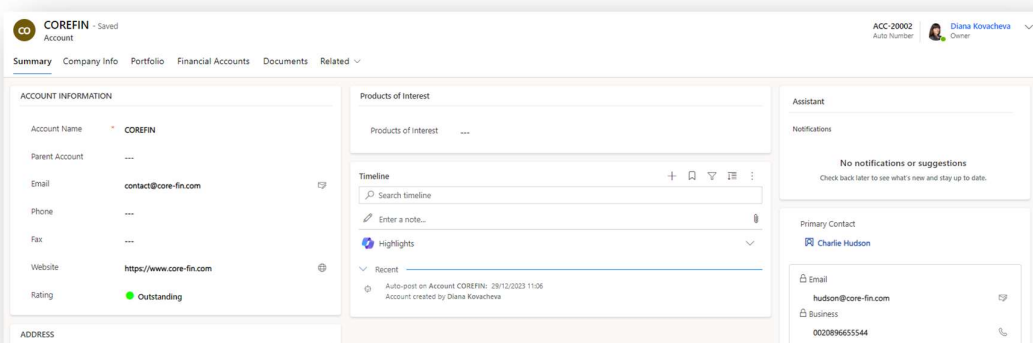
Master data is information in the system that is usually configured once and further maintained and is used in related processes. Only certain users are allowed to maintain that information.



2.1 Companies

For companies the following information is tracked in the system in order to give a 360 degree view of clients:

- ✓ Main company information, address, contact details
- ✓ Company Rating
- ✓ Company ownership structure and related companies
- ✓ Existing portfolio with that client – contracts and payments
- ✓ Associated bank accounts
- ✓ Ability to upload documents
- ✓ Timeline with related collaboration with the company



COREFIN - Saved Account ACC-20002 Auto Number Diana Kovacheva Owner

Summary Company Info Portfolio Financial Accounts Documents Related

COMPANY PROFILE

Ownership	Private	Industry	Consulting	Number of Employees	25
SIC Code	---	Customer Size	Default Value	Annual Revenue	---
Ticker Symbol	---				

Ownership Structure

Contact	Company Role	Ownership %	Company
Charlie Hudson	Executive Director	75.00	COREFIN
Diana Smith	Non-executive Director	25.00	COREFIN

COREFIN - Saved Account ACC-20002 Auto Number Diana Kovacheva Owner

Summary Company Info Portfolio Financial Accounts Documents Related

Existing Portfolio

Active Financial Contracts

Contracts by Customer

Borrowin...	20
Grant	15
Loan	31

Contracts

Contract	Customer	Project	Financial Product	Product	Net Am.	Undisb.	Arr
L00151	COREFIN	Regional ...	Personal Loan	Loan	€200,000...	€200,000...	
G00045	COREFIN		Grant Product	Grant	\$20,000.00	\$20,000.00	
B00065	COREFIN		Fixed Rate Short T...	Borrow...	\$555,555...	\$555,555...	
L00147	COREFIN		Residential Mortg...	Loan	€2,000.00	€2,000.00	

Portfolio KPIs

Total Disbursed	\$6,468,222.90
Repaid Principal	\$5,061.20
Repaid Interest	\$427.30
Paid Fees	\$5,120.00
Total Contracts	66
Average Overdue	0.00

Transactions

Trans.	Fee Type	Amount	Currency	Execu...	Type Of...	Counterpa...	Status R...
Disbur...		\$5,555.55...	USD	01/01/20...	Out	COREFIN	Appro...
Disbur...		\$35,000.00	USD	01/01/20...	Out	COREFIN	Reconc...

2.2 Contacts

Contacts are physical people data records.

Active Contacts

Full Name	Email	Company Name	Business Phone	Rating
Charlie Hudson	hudson@core-fin.com	COREFIN	0020896655544	Outstanding
Daril Bose	d.bose@nomine.com	Nomine	+359877179955	
Diana Smith		COREFIN		Average
Miles Smith	miles.smith@test1.com	Test1	+35988813954	Good Standing

For each contact in the system, the following information can be captures:

- ✓ General information about the contact: Name, contact details, address
- ✓ Contact Rating
- ✓ View of all associated contracts and payments
- ✓ Summary of the existing portfolio associated with this contact
- ✓ Information about bank accounts linked to that contact
- ✓ Ability to upload and store documents

CH Charlie Hudson - Saved Contact Diana Kovacheva Owner

Summary Details Related Business **Portfolio** Financial Accounts Documents Related ▾

Existing Portfolio

Active Financial Contracts

Contracts by Customer-Copy(1)

1

Borrowin...

20

Loan

Contracts

Contract...	Customer	Project	Financial Product	Product...	Net Am...
L00173	Charlie H...		Personal Loan	Loan	€200,000...
L00172	Charlie H...		Personal Loan	Loan	€200,000...
L00171	Charlie H...		Personal Loan	Loan	€200,000...
L00170	Charlie H...		Personal Loan	Loan	€300,000...

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Portfolio KPIs

Update KPIs

- Total Disbursed: \$110,407.63
- Repaid Principal: \$9,117.30
- Repaid Interest: \$960.12
- Paid Fees: \$0.00
- Total Contracts: 3
- Average Overdue: 0.00

Transactions

Trans...	Fee Type	Amount	Currency	Execu...	Type Of...	Counte...
Disbur...		€100,000...	Euro	01/01/20...	Out	Charlie
Disbur...		\$100,000...	USD	01/01/20...	Out	Charlie
Disbur...		€100,000...	Euro	01/01/20...	Out	Charlie
Disbur...		€100,000...	Euro	01/01/20...	Out	Charlie

2.3 Currencies

Under Master data information about currencies and their exchange rate related to the base currency can be found. Only specific roles are allowed to create or edit currency information. and users.

Active Currencies ▾ Edit columns Edit

Currency Name ▾	Currency Code ▾	Currency Symbol ▾	Exchange Rate ▾
Euro	EUR	€	0.914013000000
Pound Sterling	GBP	£	0.790000000000
USD	USD	\$	1.000000000000

2.4 Sectors

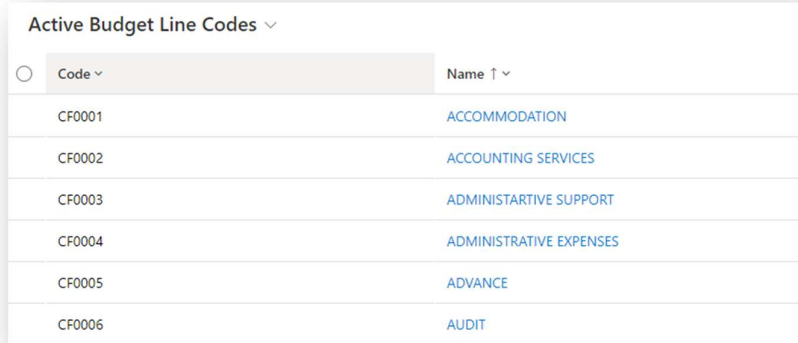
Under Master Data information about Sectors and their ID can be found. Only specific roles are allowed to create or edit this information. This object is mainly used as a parameter in reporting.

Active Sectors ▾

Code ▾	Name ▾
00001	Administrative costs
00002	Advanced technical and managerial training
00003	Agricultural development
00004	Air transport

2.5 Budget line Codes

Under Master Data information about Budget Codes, aka Expenses can be found. Only specific roles are allowed to create or edit country information. This object is used optionally in the contract servicing process in order to track in a more detailed level the usage of funds being disbursed.

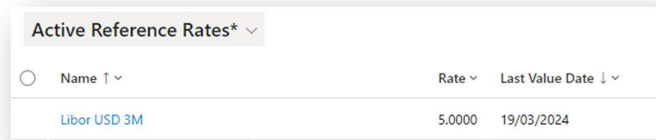


A screenshot of a table titled "Active Budget Line Codes". The table has two columns: "Code" and "Name". The "Code" column contains six entries: CF0001, CF0002, CF0003, CF0004, CF0005, and CF0006. The "Name" column contains corresponding labels: ACCOMMODATION, ACCOUNTING SERVICES, ADMINISTRATIVE SUPPORT, ADMINISTRATIVE EXPENSES, ADVANCE, and AUDIT.

Code	Name
CF0001	ACCOMMODATION
CF0002	ACCOUNTING SERVICES
CF0003	ADMINISTRATIVE SUPPORT
CF0004	ADMINISTRATIVE EXPENSES
CF0005	ADVANCE
CF0006	AUDIT

2.6 Reference Rates

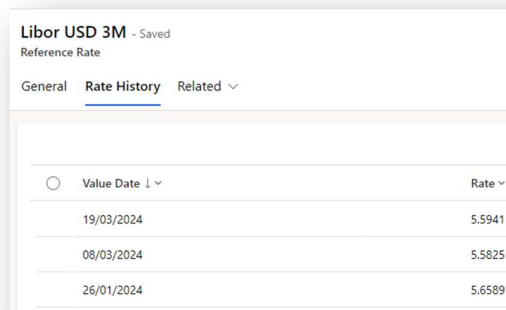
Under Master Data information about Reference rates can be found. Reference rates are used for variable interest rates contracts to define the variable component. Only specific roles are allowed to create or edit this information.



A screenshot of a table titled "Active Reference Rates". The table has three columns: "Name", "Rate", and "Last Value Date". The "Name" column contains "Libor USD 3M". The "Rate" column contains "5.0000". The "Last Value Date" column contains "19/03/2024".

Name	Rate	Last Value Date
Libor USD 3M	5.0000	19/03/2024

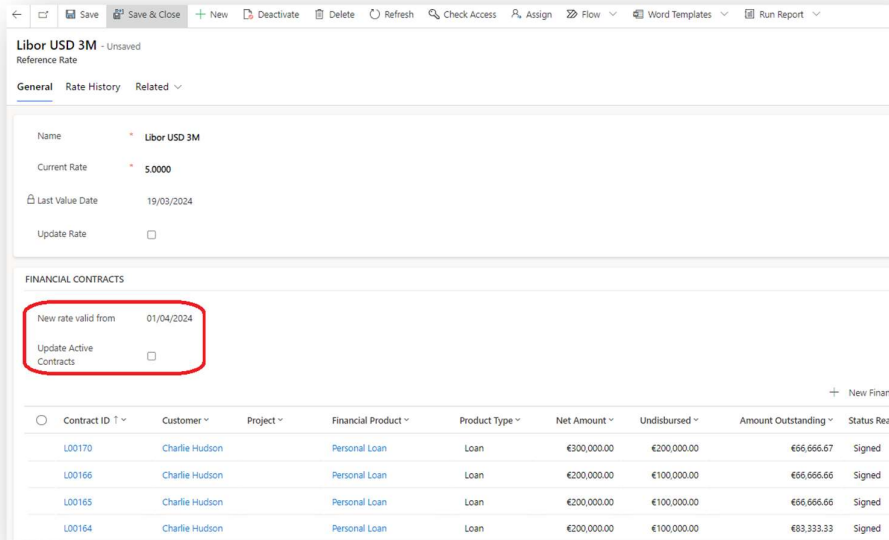
For each reference rate, historical information can be kept as well by manually entering the information or via a matter of integration.



A screenshot of a "Rate History" table for "Libor USD 3M". The table has two columns: "Value Date" and "Rate". The "Value Date" column contains three entries: 19/03/2024, 08/03/2024, and 26/01/2024. The "Rate" column contains corresponding values: 5.5941, 5.5825, and 5.6589.

Value Date	Rate
19/03/2024	5.5941
08/03/2024	5.5825
26/01/2024	5.6589

Interest rate can be amendment in the contract itself, but if there is a mass update for all contracts associated with a certain reference rate, this can be done automatically from here as well.



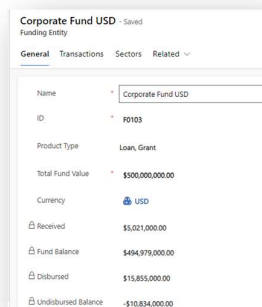
2.7 Funding Entities

Funding Entities are used to track the origin of the funds that are disbursed. Those could be internal or external sources of funds:

Active Funding Entities*						
ID ↑	Name	Currency	Total Fund Value	Received	Disbursed	Undisbursed Balance
F0103	Corporate Fund USD	USD	\$500,000,000.00	\$5,011,000.00	\$15,855,000.00	-\$10,844,000.00
FEDEV	Development Funds 2024 - 2026	USD	\$150,000,000.00			
FESME	SME Financing	USD	\$950,000,000.00			
REUSD	USD Portfolio for Real Estate Projects	USD	\$5,000,000,000.00	\$4,500,000,000.00		\$4,500,000,000.00

For each funding entity, some KPIs are tracked, e.g. the Fund Value, how much of that is received/available, how much is disbursed etc. The fund can be set as eligible only for certain sectors.

All cash inflow and outflow is also summarized under the tab Transactions.



2.8 Projects

Under Master Data information about Projects can be found. Only specific roles are allowed to create or edit this information. Projects are used to link together multiple contracts, which can be related also to different products – like a portfolio etc. The dimension is mainly used for reporting purposes and is not obligatory to use it if it does not apply.

Active Projects	
Code	Name
BL3454	Regional Development Program 2024 Belize Region
IST2426	Business Expansion 2024-2026

III. Contact Settings

Under the area Settings, the following data to manage contract related information is available for a general maintenance:

Data
Contract Applicable ...
Fee Amortisation Set...
Numberings

3.1 Fee Amortisation Settings

The purpose of this setting is to define which fees in the system are to be amortized and how:

- Based on the contact balance or the contract amount
- Daily or monthly

Active Fee Amortisation Settings				Edit columns	Edit filters	Filter by keyword
Name	Calculations	Fee Type	Postings Frequency			
Commitment Fee	Based on loan balance	Commitment Fee	Daily			
Negotiation fee	Based on fee amount	Negotiation Fee	Monthly			

3.2 Contract Applicable Fees

With these settings, authorized users can manage which fees are applicable for which product types. Only the selected fee will be visible for the respective products and contracts:


Active Contract Applicable Fees ▼	
Fee Type ↑ ▼	Product Type ▼
Adhoc	Loan; Grant; Borrowing
Cancelation Fee	Loan
Commitment Fee	Loan; Borrowing
Negotiation Fee	Borrowing
Service Fee	Loan; Grant; Borrowing
Transfer Fee	Loan; Grant

IV. Approval Settings

Amendments to contacts in the system need first to be approved in order to be effective, observing the 4 – eye (or more) principle. In this configuration, authorized user can manage which users are authorized to approve which amendments for which product types (loans, grants, borrowings)

Loan Approval Settings - Saved
Amendment Approval Settings

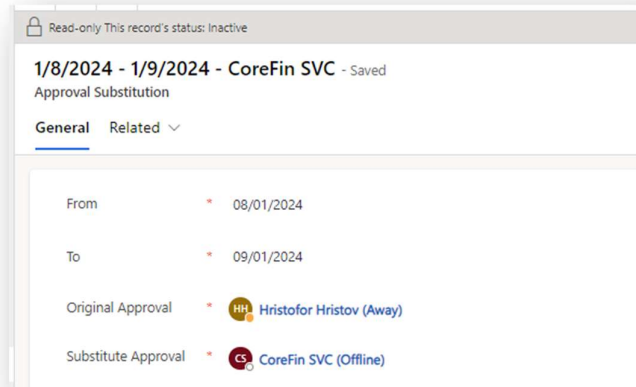
General Related ▼

Name	* Loan Approval Settings
Product Type	Loan
Amendment Type	Counterparty, Funding Entity, Extend Contract, Decrease Amount, Increase Amount, Early Repayment, Interest Rate Change, Contract Refinance
Owner	*  Diana Kovacheva (Available)

Full Name ↑ ▼	Site ▼	Business Unit ▼
Adrian Atanasov		fin365
<input type="radio"/> Diana Kovacheva		fin365

This means that every time there is an amendment request for e.g. an interest change for a loan, until the above two approvals are collected, the amendment will not be effective.

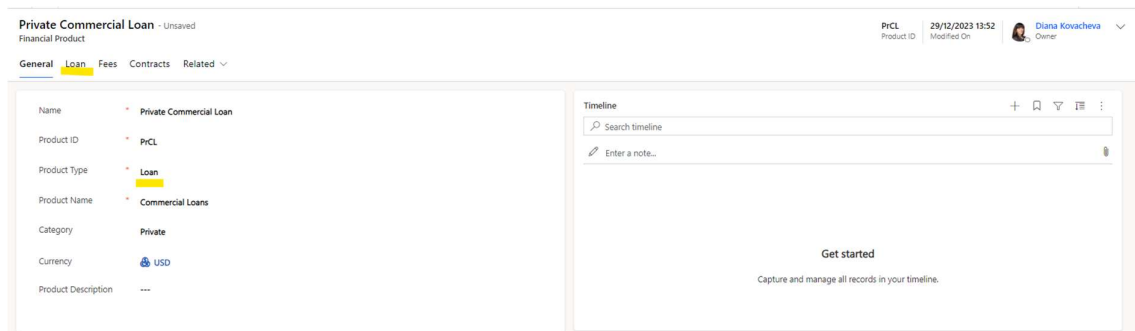
Additional, as people might be on holiday or on a sick leave, authorized users can also define the substitution rules: which user will be approving the amendments instead of another used and for which timeframe. Once the defined period is over, the rule will automatically expire.



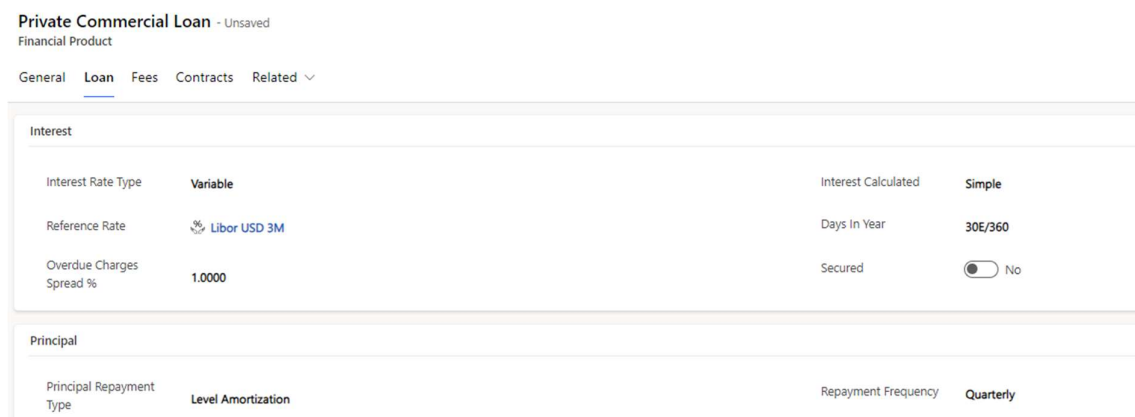
V. Financial Products

All products offered can be managed in a centralized place together with their specific attributes. Whether it is a loan, grant or borrowing product, the system allows to capture the common product structure as well as product specifics. Apart from the product related attributes, a user can predefine on product level various attributes that can streamline the origination and contract servicing process, such as related fees, required documents, collateral requirements etc.

The general product information is captured here:



Based on the selected product type, the user is able to enter product type specific information on the respective tab:



The user is also able to select standard product fees of various type to a product as well as to add them on ad hoc basis on contract level:

Private Commercial Loan - Unsaved
Financial Product

Product ID: PCCL | Modified On: 29/12/2023 13:52 | Owner: Diana Kovacheva

General | Loan | Fees | Contracts | Related

Fee Type	Fee Calculated As	Fee Amount	Fee Percentage	Fee Payment Type	Type Of Flow
Commitment Fee	Percentage		1.0000	Bi annually	In
Service Fee	Ranges			Quarterly	In
Transfer Fee	Fixed Amount	\$40.00		With each DD	In

Fees can be defined as:

- Fixed amount
- Percentage from the contract
- Ranges (dependent on the contract value, different fee amount applies)

Fees can be paid:

- 1-time
- Monthly/quarterly/ bi-annually
- With each disbursement (e.g. a transfer fee)

VI. Financial Accounts

When a payment is to be disbursed, it is important to state to which bank account should the funds be sent to. Financial account information can be linked directly to a certain borrower (company or contact) or it can be defined separately for each payment. On a contract level it is also possible to set a repayment account – to which bank account repayments should be made – for a more streamlined process.

COREFIN Corporate UK Account - Saved
Financial Account

General | Related

Name	* COREFIN Corporate UK Account	BANK ADDRESS	
Bank Legal Name	HSBC	Address 1	---
Currency	USD	Address 2	---
Account Number	235465896658	City	---
Sort Code	2222-111	State	---
IBAN	---	ZIP Code	---
Routing Number	---	Comments	---

VII. Contract Management

7.1 Contract Set Up

A new contract can be created from the menu, from a product or from a client directly (or via a client portal). The required fields are:

- Customer
- Product
- Funding Entity
- Original Amount
- Value Date
- Maturity Date (not for grants)
- Interest rate (not for grants)

The screenshot shows a web interface for a financial contract. At the top, it says "L00208 - Saved" and "Financial Contract". Below this are navigation tabs: "General", "Expenses", "Fees", "Transactions", "Documents", and "Related" with a dropdown arrow. The "General" tab is active. The form contains the following fields:

Contract ID	L00208
Project	---
Customer	* COREFIN
Financial Product	* Residential Mortgage
Funding Entity	* Corporate Fund USD
Original Amount	* €850,000.00
Adjustment Amount	---
Net Amount	€850,000.00
Currency	Euro
Status Reason	Draft

From the product additional information gets populated on contract level. If this information is not available from the product, the user needs to fill that in manually:

INTEREST INFORMATION			
Days in Year	30E/360	Interest Rate p.a.	4.0000
Interest Calculated	Simple	Total Interest Rate	4.0000
Fixed Periods	Yes		
Interest Rate Type	Fixed		
Overdue Charges %	6.0000		

PRINCIPAL INFORMATION			
Principal Repayment Type	Level Amortization	Repayment Frequency	Monthly
Repayment Account	---		

The Information under tab Expenses is optional: the user can decide if it is required to track the spending of funds in a more precise manner, e.g. for specific expenses type – where of course a certain proof of funds usage will need to be presented how money has been utilized. If this data is filled in, the system will prompt the user to enter the funds usage split for each disbursement being requested.

L00208 - Saved
Financial Contract

General Expenses Fees Transactions Documents Related ▾

Total Amount Approved	---	Total Disbursed	---
Total Amount Revised	---	Total Undisbursed	---

Group By: (no grouping) ▾

<input checked="" type="checkbox"/> Budget Line Code ↑ ▾	Currency ▾	Amount Approved ▾	Amount Revised ▾	Amount Disbursed ▾
ADMINISTRATIVE EXPENSES	Euro	€50,000.00	---	---
CONSTRUCTION	Euro	€500,000.00	---	---
INSURANCE	Euro	€30,000.00	---	---
LEGAL FEES	Euro	€20,000.00	---	---
LOGISTICS	Euro	€50,000.00	---	---
SALARIES	Euro	€200,000.00	---	---

Under the Tab Fees, the system inherits all standard fees, predefined on product level. The user is also able to wave out standard fees that are not applicable or to enter fees specific for this contract.

L00208 - Saved
Financial Contract

Loan Product Type fin365 Owning Bu

General Expenses Fees Transactions Documents Related

Group By: (no grouping)

Fee Type	Fee Amount	Fee Percentage	Fee Payment Type	Type Of Flow	Status Reason
Adhoc	\$17,000.00		2.0000 One-Time	In	Draft
Commitment Fee	---		4.0000 Quarterly	In	Draft
Transfer Fee	\$50.00		--- With each DD	In	Draft

+ New Contract Fee Add Existing Contract ...

Once all the contract data has been filled in and review, the user shall move the status through the following stages: Draft – In Progress – Pending Approval (all data becomes read only) – Signed.

Once the contract is signed, disbursements can be requested, and payments can be settled. Two additional areas appear at this stage (Amortization Tab, excluding for Grants) and Amendments. The payment plan for all predefined fees as per their payment plan is also being generated, once the contract is activated, i.e. the status is set to signed:

L00208 - Saved
Financial Contract

Loan Product Type fin365 Owning Business Unit Diana Kovacheva Owner

General Expenses Fees Amortisation Transactions Amendments Documents Related

Transaction Type	Fee Type	Amount	Currency	Execution Date	Type Of Flow	Counterparty	Status Reason	Financial Contract
Fees	Adhoc	\$17,000.00	USD	19/03/2024	In	COREFIN	Planned	L00208
Fees	Commitment Fee		Euro	01/04/2024	In	COREFIN	Planned	L00208
Fees	Commitment Fee		Euro	01/05/2024	In	COREFIN	Planned	L00208
Fees	Commitment Fee		Euro	01/06/2024	In	COREFIN	Planned	L00208

+ New Transaction Add Existing Transacti... Refresh Flow

7.2 Contract Disbursements

Disbursements can be entered directly in the system or be requested via a client portal:

Quick Create: Contract Disbursement

Disbursement Amount * \$500,000.00

Currency USD

Effective Date * 19/03/2024

Financial Account * COREFIN Corporate UK Account

If the user is tracking the usage fund in a more detailed manner, this information needs to be entered also for each disbursement:

L00208D001 - Saved
Contract Disbursement

General Budget Line Allocation Related

Group By: (no grouping)

Budget Line Item	Amount	Contract Disbursement	Financial Contract
L00208 - ADMINISTRATIVE EXPENSES	€50,000.00	L00208D001	L00208
L00208 - CONSTRUCTION	€450,000.00	L00208D001	L00208

Each disbursement can be in different currencies. The system automatically calculated the amount into the contract currency based on the latest available exchange rate, so that the amortization plan can be correctly updated:

L00208D001 - Saved
Contract Disbursement

General Budget Line Allocation Related

Name	L00208D001	Status Reason	Planned
Currency	Euro	Financial Account	COREFIN Corporate UK Account
Disbursement Amount	€500,000.00	Funding Entity	Corporate Fund USD
Equivalent in Contract Currency	500,000.00	Description	---
Exchange Rate	0.9140130000		
Custom Exchange Rate	---		
Date Created	30/04/2024		
Effective Date	19/03/2024		

Once all information is updated, the status of the disbursement needs to be updated from Planned to Executed. Now the system creates a payment transaction for the disbursements. The physical transfer of funds can happen outside the system or it can be integrated with a payment system to process the money transfer. Manually or in an automated manner, the status of the disbursement transaction needs to be set to reconciled:

L00208D001 - Saved
Contract Disbursement

General Budget Line Allocation Transactions Related

Show Chart + New Transaction Add Existing Transact... Refresh Flow Run Report Excel Templates Export T...

Active Transactions

Group By: No-Grouping

Transaction...	Fee Type	Amount	Currency	Execution ...	Type Of Flow	Counterparty	Status Reason	Financial Con...
Disbursement		€500,000.00	Euro	19/03/2024	Out	COREFIN	Reconciled	L00208

This event triggers some important calculations in the system:

- The creation/update of the amortization
- The creation/update of the payment plan, based on the contract repayment plan (not valid for grants)

Based on the disbursed amount, interest rate and the interest accrual settings, the system keeps at all times the actual contract amortization plan:

Period Fr...	Period To	Days In Pe...	Current Int...	Interest Ra...	Interest A...	Accrued In...	Balance at ...	Cash Move...	Balance at ...	Principal R...	Interest Re...	Principal A...	Principal For Interest
19/03/2024	31/03/2024	12	4.0000	0.1333	€666.67	€666.67	€500,000.00	€500,000.00	€500,666.67	€0.00	€0.00	€500,000.00	€500,000.00
01/04/2024	30/04/2024	30	4.0000	0.3333	€1,666.67	€2,333.33	€500,666.67	€0.00	€502,333.33	€0.00	€0.00	€500,000.00	€500,000.00
01/05/2024	31/05/2024	30	4.0000	0.3333	€1,666.67	€4,000.00	€502,333.33	€0.00	€504,000.00	€0.00	€0.00	€500,000.00	€500,000.00
01/06/2024	30/06/2024	30	4.0000	0.3333	€1,666.67	€5,666.67	€504,000.00	€0.00	€505,666.67	€0.00	€0.00	€500,000.00	€500,000.00
01/07/2024	31/07/2024	30	4.0000	0.3333	€1,666.67	€7,333.33	€505,666.67	€0.00	€507,333.33	€0.00	€0.00	€500,000.00	€500,000.00
01/08/2024	31/08/2024	30	4.0000	0.3333	€1,666.67	€9,000.00	€507,333.33	€0.00	€509,000.00	€0.00	€0.00	€500,000.00	€500,000.00
01/09/2024	30/09/2024	30	4.0000	0.3333	€1,666.67	€10,666.67	€509,000.00	€0.00	€510,666.67	€0.00	€0.00	€500,000.00	€500,000.00
01/10/2024	31/10/2024	30	4.0000	0.3333	€1,666.67	€12,333.33	€510,666.67	€0.00	€512,333.33	€0.00	€0.00	€500,000.00	€500,000.00

The same applies for the contract repayment plan, based on the selected repayment settings:

Transaction Type	Fee Type	Amount	Currency	Execution Date	Type Of Flow	Counterparty	Status Reason	Financial Contract
Disbursement		€500,000.00	Euro	19/03/2024	Out	COREFIN	Reconciled	L00208
Fees	Adhoc	\$17,000.00	USD	19/03/2024	In	COREFIN	Planned	L00208
Fees	Commitment Fee	€466.67	Euro	01/04/2024	In	COREFIN	Planned	L00208
Interest Repayment		€666.67	Euro	01/04/2024	In	COREFIN	Planned	L00208
Principal Repayment		€5,319.15	Euro	01/04/2024	In	COREFIN	Planned	L00208
Fees	Commitment Fee	€1,166.67	Euro	01/05/2024	In	COREFIN	Planned	L00208
Interest Repayment		€1,666.67	Euro	01/05/2024	In	COREFIN	Planned	L00208
Principal Repayment		€5,319.15	Euro	01/05/2024	In	COREFIN	Planned	L00208
Fees	Commitment Fee	€1,166.67	Euro	01/06/2024	In	COREFIN	Planned	L00208

In the contract main tab, the system calculated automatically some important KPIs regarding the contract balance:

BALANCES	
Disbursed till now	€500,000.00
Undisbursed	€350,000.00

7.3 Payment Plan

The loan payment plan is automatically created and/or updated with each disbursement and amendment that might have an impact on it: e.g. loan extension, early repayment, change in interest or days count, loan amount increase/decrease etc. Once a payment is set to reconciled, it can no longer be edited or canceled. Only planned and late repayments can be cancelled. Once a repayment is set to reconciled, it is also reflected in the amortization table, where it reduced the due balance.

Transaction Type	Fee Type	Amount	Currency	Execution Date	Type Of Flow	Counterparty	Status Reason	Financial Contract
Disbursement		€500,000.00	Euro	19/03/2024	Out	COREFIN	Reconciled	L00208
Fees	Adhoc	\$17,000.00	USD	19/03/2024	In	COREFIN	Planned	L00208
Fees	Commitment Fee	€466.67	Euro	01/04/2024	In	COREFIN	Planned	L00208
Interest Repayment		€666.67	Euro	01/04/2024	In	COREFIN	Planned	L00208
Principal Repayment		€5,319.15	Euro	01/04/2024	In	COREFIN	Reconciled	L00208

Period Fr...	Period To	Days In Pe...	Current Int...	Interest Ra...	Interest A...	Accrued In...	Balance at ...	Cash Move...	Balance at ...	Principal R...	Interest Re...	Principal A...	Principal For Interest
19/03/2024	31/03/2024	12	4.0000	0.1333	€666.67	€666.67	€500,000.00	€500,000.00	€500,666.67	€0.00	€0.00	€500,000.00	€500,000.00
01/04/2024	30/04/2024	30	4.0000	0.3333	€1,648.94	€2,315.60	€500,666.67	-€5,319.15	€496,996.46	€5,319.15	€0.00	€494,680.85	€494,680.85
01/05/2024	31/05/2024	30	4.0000	0.3333	€1,648.94	€3,964.54	€496,996.46	€0.00	€498,645.40	€0.00	€0.00	€494,680.85	€494,680.85
01/06/2024	30/06/2024	30	4.0000	0.3333	€1,648.94	€5,613.47	€498,645.40	€0.00	€500,294.33	€0.00	€0.00	€494,680.85	€494,680.85
01/07/2024	31/07/2024	30	4.0000	0.3333	€1,648.94	€7,262.41	€500,294.33	€0.00	€501,943.27	€0.00	€0.00	€494,680.85	€494,680.85
01/08/2024	31/08/2024	30	4.0000	0.3333	€1,648.94	€8,911.34	€501,943.27	€0.00	€503,592.20	€0.00	€0.00	€494,680.85	€494,680.85

In the contract main tab, the system calculated automatically some important KPIs regarding the contract balance:

BALANCES	
Disbursed till now	€500,000.00
Undisbursed	€350,000.00
Principal Repaid	€5,319.15
Interest Paid Total	€0.00
Amount Outstanding	€494,680.85

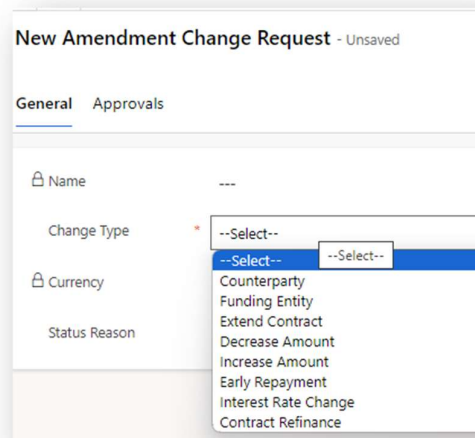
7.4 Amendments

A user in the system can request various amendments to a contract. Each amendment request submitted via a change request needs to be approved by another team member based on the Approval settings, set in IV. If there are no approval settings being set up, the user creating the change request, can approve it himself.

Once approved, the change becomes effective either immediately or from the selected effective date. It is important to first create the amendment on status draft (default status), make sure all entered information is complete and then change the status to pending approval.

The following amendments can be done in the system:

- Increase/Decrease contract amount
- Change the borrower/grantee
- Change the funding entity
- Extend the maturity date
- Request early partial or full repayments
- Change the interest rate
- Refinance the contact



The screenshot shows a web form titled "New Amendment Change Request - Unsaved". The form has two tabs: "General" (selected) and "Approvals". The "General" tab contains several fields:

- Name: ---
- Change Type: * --Select-- (dropdown menu is open)
- Currency: --Select--
- Status Reason: ---

The dropdown menu for "Change Type" is open, showing the following options:

- Select--
- Counterparty
- Funding Entity
- Extend Contract
- Decrease Amount
- Increase Amount
- Early Repayment
- Interest Rate Change
- Contract Refinance

L00208 - Increase Amount - 4/30/2024 - Saved
Amendment Change Request

General Approvals Related ▾

🔒 Name L00208 - Increase Amount - 4/30/2024

Change Type * Increase Amount

Adjustment Amount * €50,000.00

Effective From * 01/05/2024

🔒 Currency 🔄 Euro

Status Reason **Draft**



Once the status is moved from Draft to Pending Approval, the required approval will be autogenerated:

L00208 - Increase Amount - 4/30/2024 - Saved
Amendment Change Request

L00208 Financial Contract fin365 Opening Business Unit

General Approvals Related ▾

+ New Amendment App... Add Existing Amer...

Name ▾	Owner ▾	Status Reason
L00208 - Increase Amount - 4/30/2024 - A	 A	Pending
L00208 - Increase Amount - 4/30/2024 - D	 D	Pending

When all approvals are collected (the respective user of the approval, has set the status from Pending Approval to Approved), the amendmet is automatically approved and reflected on the contract.

For all approved amendments, the system automatically creates an amendment history record:

B00019 - Saved
Financial Contract

Grant
Product Type

General Expenses Fees Transactions **Amendments** Documents Related

CHANGE REQUEST

+ New Amendment Cha...

Created On	Change Type	Status Reason	Created By
17/01/2024 15:51	Increase Amount	Approved	Diana Kovacheva
17/01/2024 15:46	Decrease Amount	Approved	Diana Kovacheva
17/01/2024 15:43	Funding Entity	Approved	Diana Kovacheva
17/01/2024 15:42	Counterparty	Approved	Diana Kovacheva

1 - 4 of 4

AMENDMENT HISTORY

+ New Amendment Add Existing A...

Name	Date	Description
Contract Amount	18/01/2024	Contract amount has been increased by USD 5.00
Counterparty	17/01/2024	On 01-17-2024 Contract counterparty was changed from COREFIN to Test1.
Funding Entity	17/01/2024	On 01-17-2024 Contract counterparty was changed from Corporate Fund USD to Bank of B.
Contract Amount	17/01/2024	Contract amount has been decreased by USD -10.00

7.5 Contract Liquidation

A contract will be set automatically to liquidated once the following conditions are met:

- All related transactions are reconciled and/or cancelled
- Undisbursed amount is 0
- Outstanding balance is 0 (not valid for grants)

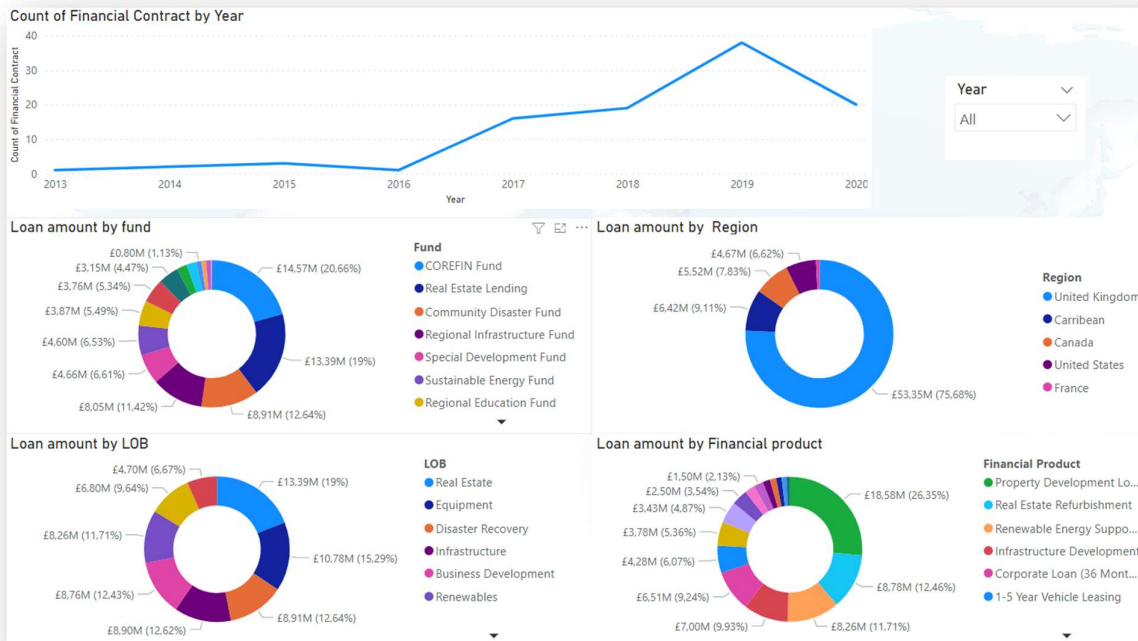
Each user can also manually set a contract to liquidated or cancelled by using the deactivation button.

VIII. Reporting

8.1 Dashboards and Power BI Reports

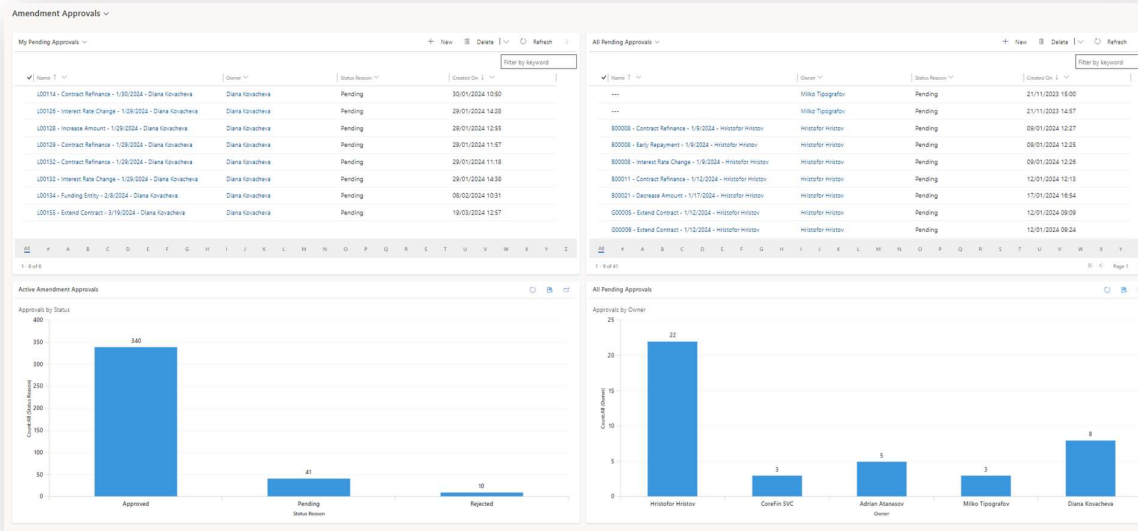
In the system users can find standard system dashboards as well as application specific dashboards. In addition to that, various Power BI dashboards can be embedded directly in the system for a better system usability. Each dashboard can be made visible only for specific system roles, this making sure no sensitive data is shown to the wrong people.

Power BI Reports



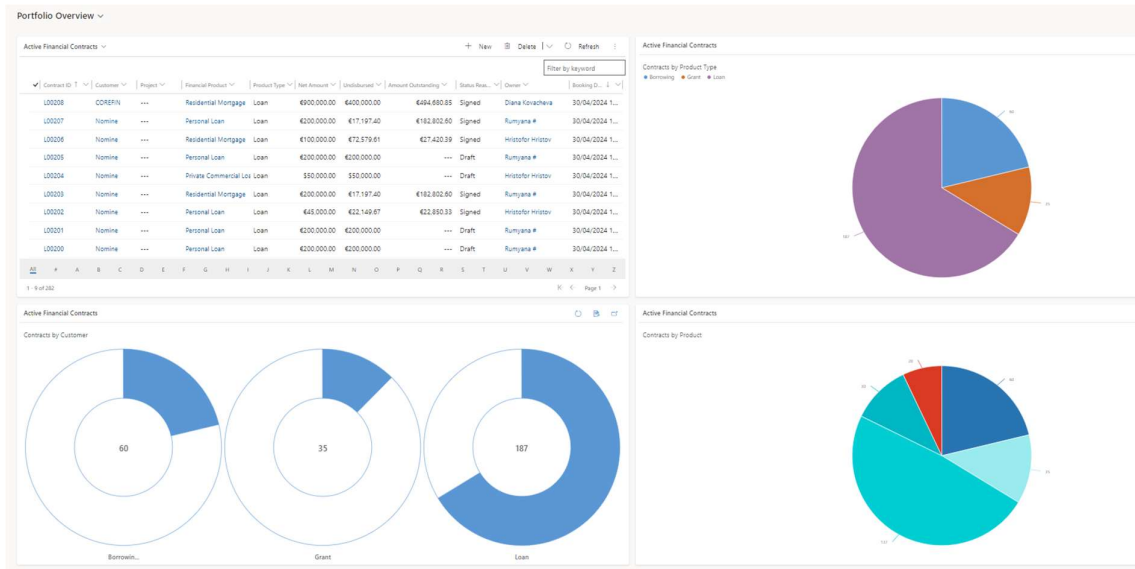
Amendment Approvals

This dashboard shows the pending approvals of the current user as well as all pending approvals and summary by status and user who approves:



Portfolio Overview

This dashboard gives a summary of the existing contract portfolio.



Payments Overview

This dashboard shows a summary of loan related late payments as a list view and visualized per transaction type and by original due date:

Liquidated Contracts

This dashboard shows an overview of liquidated contracts as well as a split between product type and liquidation year.

