THE TOTAL SOLUTION SYSTEM FOR YOUR BUSINESS
Optimum Micro-Finance Management is a document driven total solution designed and developed to manage all types of Micro-Finance businesses. It can adapt to all types of trading businesses simply by configuring its parameters.

Optimum offers the most effective bilingual ERP solution to the first-time user as well as to companies wishing to upgrade their existing total solution systems while availing themselves of the latest technological advancements.

Optimum caters to all Micro-Finance businesses such as Fast Moving Consumer Goods (FMCG), hospitality, fashion, electronics, etc. With its powerful parameterization, Optimum can easily fit into any trading business type.

Optimum products can be implemented as stand-alone modules or as a full suite of modules (ERP). Further to this Optimum can also be implemented with limited or full functionalities of any module.

Optimum has earned the reputation of one of the best ERP solutions provider in the Middle East within a short period of time. The product is Microsoft Certified for Windows Server.
CORPORATE POLICY

1. Introduction To Micro-Finance ERP

2. Micro-Finance

3. Procurement & Supply Chain

4. Inventory Management

5. Financial Management

6. Fixed Assets

7. HRMS

8. Time & Attendance

9. Customer Relationship Management

10. Business Intelligence Reporting
Optimum Micro-Finance ERP is a full-fledged E-ERP (Electronic Enterprise Resource Planning - Total browser base) system that covers all operations of micro-finance banks and other institutions. It is a multi-company, multi-branch and multi-location system. It is capable of handling complete loan management at micro level.

### Why Optimum?

**Product Specific:**
- Full Micro-Loans Management
- Forms Designer
- Current Accounts Management
- Compliance with CBB Laws
- Multi-Store / Multi-Location
- Multi-Branch
- Multi-Currency

**Product General:**
- Business Intelligence Reporting
- In-Built Document Workflow
- Bi-Lingual Arabic/English
- Powerful Security Control
- Fully Integrated ERP

### Technologies:
- Intranet / Internet base
- Accessible Through Any Browser
- ASP.NET & C# Development Tools
- Microsoft SQL Database
- Mobile Application

### Micro-Finance (E-ERP) Modules:
- Micro-Finance
- Procurement & Supply Chain
- Inventory Management
- Financial Management
- Fixed Assets
- HRMS
- Time & Attendance
- CRM
- Business Intelligence Reporting
Optimum Micro-Finance module is an integrated web-based system for management of small loans by micro finance banks. It supports the cloud based platform where the data would be hosted on cloud servers and then the system can be used over the internet.

Optimum Micro-Finance provides a powerful Security and Workflow. Specific system and operational roles can be defined at user or user group levels. A powerful document workflow ensures the smooth flow of documents within the organization.

**Why Optimum?**

**Product Specific:**
- Integration With Core Banking
- Manage All Procurement
- Manage All Human Resources
- Manage All Fixed Assets
- Manage All Inventory
- Manage All Time Attendance

**Product General:**
- Business Intelligence Reporting
- In-Built Document Workflow
- Bi-Lingual Arabic/English
- Powerful Security Control
- Fully Integrated ERP

**Micro-Finance Functionalities:**
- Loans Setup
- Loan Application
- Current Accounts
- Loans Management
- Customer Services Management
- Inquiries & Reports

**Technologies:**
- Intranet / Internet base
- Accessible Through Any Browser
- ASP.NET & C# Development Tools
- Microsoft SQL Database
- Mobile Application
Optimum Procurement & Supply Chain covers the full procurement cycle, from departmental / purchase request, quotation request, purchase orders, deliveries and invoices to payments. It is fully integrated with Optimum Inventory and Fixed Assets Modules.

It includes full fledged Vendor Contracts module where you can manage all general expenses and support contracts in terms of contract administration, payment schedule with reminders and expense amortization.

**Why Optimum?**

**Product Specific:**
- Full e-Procurement Cycle
- Vendor Portal
- Contracts Management
- All Type Of Payments
- Integrated With Inventory
- Integrated With Fixed Assets

**Product General:**
- Business Intelligence Reporting
- In-Built Document Workflow
- Bi-Lingual Arabic/English
- Powerful Security Control
- Fully Integrated ERP

**Procurement & Supply Chain Functionalities:**
- Purchase Reconciliation Management
- Quotation Request Management
- Quotation Evaluation Management
- Purchase Order Management
- Goods Received Note Management
- Invoice Register Management
- Payment Voucher Management
- Vendor Contracts Management
- Vendor Portal
- Dashboards, Inquiries & Reports

**Technologies:**
- Intranet / Internet base
- Accessible Through Any Browser
- ASP.NET & C# Development Tools
- Microsoft SQL Database
- Mobile Application
Optimum Inventory Management module controls the organizations inventory, whether it is for internal use or for resale. It maintains a fully-fledged inventory profile containing all aspects such as Product Information / Specifications, Re-Order level and quantity, Lead time, etc.

It has a multi-currency, multi-store, multi-location and multi-level inventory structure. The open parameterization structure, drill down facilities, the inquiries and reporting capabilities give the best control over the organization’s inventory.

Why Optimum?

**Product Specific:**
- Inventory Profile
- Inventory Specifications
- Multi-level Structure
- Multi-level Categorization
- Multiple Stores & Locations
- Assembly Management

**Product General:**
- Business Intelligence Reporting
- In-Built Document Workflow
- Bi-Lingual Arabic/English
- Powerful Security Control
- Fully Integrated ERP

Inventory Management Functionalities:
- Inventory Profile
- Goods Received Notes Management
- Goods Returns Management
- Inventory Deductions Management
- Inventory Additions Management
- Physical Inventory Management
- Direct Delivery Management
- Assembly Management
- Dashboards, Inquiries & Reports

Technologies:
- Intranet / Internet base
- Accessible Through Any Browser
- ASP.NET & C# Development Tools
- Microsoft SQL Database
- Mobile Application
Optimum Financial Management module is a fully-fledged Activity-based Cost accounting (ABC) ledger that has unlimited segments of chart of accounts, accounts setup, profit centers, and cost centers. It is a multi-company, multi-branch and multi-currency system. It has a fully-fledged built-in Customer sub-ledger.

It has powerful parameterization, drill down facilities, inquiries and reporting capabilities allowing the user to retrieve any information at the click of a mouse.

Why Optimum?

**Product Specific:**
- Online Real-time Financials
- Budget Vs. Actual Reporting
- Sub-ledger Financials
- Accounts Reconciliation
- Automated Journal Vouchers
- Dynamic Reporting

**Product General:**
- Business Intelligence Reporting
- In-Built Document Workflow
- Bi-Lingual Arabic/English
- Powerful Security Control
- Fully Integrated ERP

Financial Management Functionalities:
- Journal Vouchers Module
- Preset Journal Vouchers Module
- Budget Module
- Account Reconciliation Module
- Financial Reporting Module
- Financial Structure Module
- Activity/Cost (ABC) Structure Module
- Customer/Vendor Sub-Ledger Module

Technologies:
- Intranet / Internet base
- Accessible Through Any Browser
- ASP.NET & C# Development Tools
- Microsoft SQL Database
- Mobile Application
**Optimum Fixed Assets** module records all the fixed assets bought or capitalized, whether tangible or intangible. It manages assets related documents, assets tracking, and assets maintenance. It keeps track of all assets movements.

The system maintains full financials related to Fixed Assets.

Depreciation can be calculated using all universally accepted depreciation methods. It manages all types of asset disposal. It has a full-fledged reporting and inquiry system.

**Fixed Assets Functionalities:**
- Assets Registration & Profiling
- Assets Documents
- Assets Tracking
- Assets Maintenance
- Assets Financials
- Dashboards, Reports & Inquiries

**Technologies:**
- Intranet / Internet base
- Accessible Through Any Browser
- ASP.NET & C# Development Tools
- Microsoft SQL Database
- Mobile Application

**Why Optimum?**

**Product Specific:**
- Assets Tagging
- Assets Barcoding
- Assets Depreciation
- Assets Administration
- Assets Register With Pictures
- Assets Documents

**Product General:**
- Business Intelligence Reporting
- In-Built Document Workflow
- Bi-Lingual Arabic/English
- Powerful Security Control
- Fully Integrated ERP
Optimum HRMS covers all aspects of Human Resources required by any organization. It is parameterized to accommodate labor and social insurance laws of any country. The company structure and specific policies and procedures can be easily mapped in the system.

The system covers full processes of e-recruitment from online vacancy posting to hiring personnel with full employee profile, leaves and documents, payroll and loans. Additionally it includes full training, appraisals and staff development modules.

**Why Optimum?**

- Labor Law Compliance
- Social Insurance Law
- Map Company Structure
- Map Company Policies
- e-Recruitment Management
- Personnel Management
- Leaves Management
- Payroll Management
- Loans Management
- Training Management
- Appraisals Management
- Staff Development Management

**Technologies:**

- Intranet / Internet base
- Accessible Through Any Browser
- ASP.NET & C# Development Tools
- Microsoft SQL Database
- Mobile Application

**HRMS & Payroll Functionalities:**

- Recruitment with Online Portal
- Personnel Administration
- Documents Management
- Leaves Management
- Payroll Management
- Loans Management
- Training Management
- Appraisals Management
- Organization Structure
- Dashboards, Inquiries & Reports
Optimum Time & Attendance covers access control, roster and workforce management, project time sheet and attendance. It can manage all type of shifts and rotations with the functionalities of workforce management and time sheet for project management companies.

It’s Access Control provides centralized online real-time view of the time in and out of employees. Workforce Management is used to allocate manpower to projects with Time Sheet generated for each project. The module can be linked to Optimum HRMS module.

Why Optimum?

Product Specific:
- Real-Time Access Control
- Shifts Management
- Attendance Control
- Workforce Management
- Project Time Sheet
- Time & Attendance Indicators

Product General:
- Business Intelligence Reporting
- In-Built Document Workflow
- Bi-Lingual Arabic/English
- Powerful Security Control
- Fully Integrated ERP

Technologies:
- Intranet / Internet base
- Accessible Through Any Browser
- ASP.NET & C# Development Tools
- Microsoft SQL Database
- Mobile Application

Time & Attendance Functionalities:
- Access Control Management
- Roster Management
- Attendance Management
- Project Time Sheet Management
- Workforce Allocation
- Dashboards, Inquiries & Reports
Optimum Customer Relationship Management (CRM) covers the complete cycle of sales module from creation of Customer Account, Contact, Lead & Opportunity Follow-up, Quotations and Order to Invoice Generation.

The Marketing module can plan, manage and track the marketing campaigns from development to launch. The Customer Services module includes the Contracts, Case Management and Service Scheduling with online Customer Interaction and Feedback.

Why Optimum?

- Centralize Customer Information
- Automate Marketing Interactions
- Provide Business Intelligence
- Facilitate Communications
- Track Sales Opportunities
- Analyze Data
- Responsive Customer Service
- Business Intelligence Reporting
- In-Built Document Workflow
- Bi-Lingual Arabic/English
- Powerful Security Control
- Fully Integrated ERP

Customer Relationship Management Functionalities:

- Sales Module
- Marketing Automation Module
- Customer Services Module
- Analytics and Reports

Technologies:

- Intranet / Internet base
- Accessible Through Any Browser
- ASP.NET & C# Development Tools
- Microsoft SQL Database
- Mobile Application
Optimum Customer Relationship Management (CRM) covers the complete cycle of sales module from creation of Customer Account, Contact, Lead & Opportunity Follow-up, Quotations and Order to Invoice Generation.

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CUSTOMER RELATIONSHIP MANAGEMENT (CRM)
“Every Potential Realized”

Technologies:
• Intranet / Internet base
• Accessible Through Any Browser
• ASP.NET & C# Development Tools
• Microsoft SQL Database
• Mobile Application

Why Optimum?

**Product Specific:**
- Transform Your Data
- Access Any Data
- Deliver Insights Anywhere
- Modernize Enterprise Reporting
- Create Interactive Reports
- Pivot Reporting
- Electronic Alerts

**Product General:**
- Business Intelligence Reporting
- In-Built Document Workflow
- Bi-Lingual Arabic/English
- Powerful Security Control
- Fully Integrated ERP

Business Relationship Management Functionalities:
- Sales Module
- Marketing Automation Module
- Customer Services Module
- Analytics and Reports

Optimum Business Intelligence provides the most user-friendly mechanism to transform, access, analyze and present your business data in the most stunning way. It helps users to turn complex data into actionable insights that can be easily understood.

Users can connect virtually to any Optimum ERP data, both in the cloud or the local server. They can also analyze the data and share insights on the web or on mobile devices. Users can generate and share rich and interactive reports to visualize and analyze your data.

**Business Intelligence Reporting Functionalities:**
- Data Transformation
- Data Analysis
- Data Delivery
- Interactive Reports Creation

**Technologies:**
- Intranet / Internet base
- Accessible Through Any Browser
- ASP.NET & C# Development Tools
- Microsoft SQL Database
- Mobile Application
ERP

Virtual Online / Offline Shop

POS

Receipt Printer

In-Counter Scanner

Cash Drawer

Handheld Scanner

Barcode Printer

Salesmen Portal

ERP

Inventory Management

Trading Management

Financial Management

Procurement & Supply Chain

Time & Attendance

HRMS

CRM

Salesmen Portal

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Barcode Printer