

LOAN MATRIX

STRUCTURE YOUR LENDING. SIMPLIFY THE PROCESS.

Kenac LoanMatrix, developed by **Kenac Computer Systems**, is a powerful and scalable credit management platform designed specifically for Microfinance Institutions (MFIs) and banks. It offers a comprehensive end-to-end solution that streamlines all facets of the lending lifecycle empowering financial institutions to efficiently manage credit operations, mitigate risk, and serve clients better.

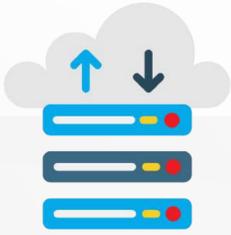
Key Features and Functionalities

Kenac LoanMatrix provides a wide array of integrated functionalities to support the full credit management process:

- 1**
Product Creation and Maintenance
Customize and manage diverse loan products with flexible parameters.
- 2**
Chart of Accounts Setup
Define financial structures and integrate seamlessly with accounting systems.
- 3**
Client Onboarding and Management
Capture and manage detailed client profiles with robust KYC compliance.
- 4**
Loan Application Processing
Digitize the loan request process with customizable application workflows.
- 5**
Approval Workflows Multi-level approval mechanisms for secure and efficient decision-making.
- 6**
Loan Disbursements
Fast, accurate disbursement of funds via integrated payment channels.
- 7**
Repayment Scheduling and Processing
Automated repayments tracking with support for multiple payment frequencies.
- 8**
Interest Accruals
Accurate real-time interest calculations based on institution-define rules.
- 9**
Client Statements
On-demand, easy-to-understand account summaries and transaction history.
- 10**
Journal Posting and Accounting
Built-in accounting module for transaction recording and financial reconciliation.
- 11**
Past Due Management and Risk Monitoring Tools for delinquency tracking, risk segmentation, and recovery workflows.
- 12**
Comprehensive Reporting
Generate regulatory, operational, and performance reports for informed decision-making.

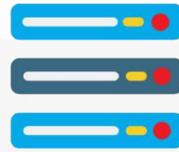
Deployment Options

Kenac LoanMatrix offers deployment flexibility to meet the needs of institutions of various sizes:



Cloud-Based SaaS Model

Hosted on Kenac's world-class data center infrastructure, this option is available on a competitively priced monthly subscription, offering scalability, data security, and minimal IT overhead.



On-Premises Installation

Designed for larger institutions with in-house infrastructure and compliance requirements. This model is offered as an outright purchase with tailored implementation.

In both models, clients benefit from Kenac's unmatched professional services and responsive technical support.

Implementation & Support

Kenac LoanMatrix is built for rapid deployment with minimal disruption. Our standardized data migration templates and structured onboarding process ensure a smooth and efficient transition from legacy systems. Each implementation is led by a dedicated team of project managers, engineers, and support personnel to handle:

- System Configuration
- Data Migration
- Testing & User Acceptance
- Parallel Run & Go-Live Support

We also offer the solution on a **Proof-of-Concept (PoC)** basis to allow potential clients to evaluate system performance, compatibility, and value before full-scale implementation.

Why Choose Kenac LoanMatrix?

- Proven performance across institutions of varying scale
- Full-featured, modular, and adaptable to your operations
- Backed by a skilled team with decades of industry experience
- Local support and strategic advisory services
- Future-ready with regular feature enhancements

LOAN MATRIX

STRUCTURE YOUR LENDING. SIMPLIFY THE PROCESS.

**TAKE THE NEXT STEP TOWARD TRANSFORMING
YOUR CREDIT MANAGEMENT OPERATIONS.**

———— GET IN TOUCH WITH OUR SALES TEAM ON ————
sales@kenac.co.zw.