



My Loan Lifecycle 365

Empower Communities. Manage Risk. Scale Sustainably.





Our Purpose

Building connected, intelligent operations that drive clarity, speed, and scalable growth with Dynamics 365

Contents

The Loan Lifecycle Paradox	3	How We Deliver	20
The My Loan Lifecycle 365 Opportunity	5	Proof and Impact	21
Key Features of My Loan Lifecycle 365	6	A Strategic Microsoft Partnership	22
Business Impact & ROI	17	Implementation Consulting Services	23
Strategic Industry Accelerators	18	My Loan Lifecycle 365 Pricing Structure	24
Why Momentum Accelerators?	19		



The Loan Lifecycle Paradox

Lending is evolving. Borrower expectations are rising. Loan decisions now require real-time insight, not manual guesswork. Yet many organizations still rely on fragmented systems that weren't designed for modern loan management or compliance. It's time to transform your lending operations into a strategic driver of organizational and borrower success with My Loan Lifecycle 365.

The Cost of Fragmentation

Siloed Data Systems

Fragmented records across systems cause errors and high risk during manual data handoffs.

Compliance Complexity

Constant changes in lending laws make manual tracking nearly impossible and increase audit risks.

Costly Calculation Errors

Manual formulas for complex interest rates cause inaccuracies that impact your bottom line.

Operational Scalability Strain

Manual processes fail as loan volumes grow, leading to delayed approvals and ballooning costs.





The Software Dynamics Strategic Approach

Transitioning from Friction

To Intelligent Flow







Our approach is built on Intelligent Loan Lifecycle Management. We go beyond traditional CRM or record-keeping systems to unify your borrower data, underwriting, interest calculations, compliance, and payment servicing into a single, connected platform that drives transparency, efficiency, and high-performing lending operations.



The My Loan Lifecycle 365 Opportunity

My Loan Lifecycle 365 turns Microsoft Dynamics 365 Business Central into a centralized lending and portfolio management solution. We unify the entire loan lifecycle—from origination and underwriting to interest calculations, compliance, and payment servicing—making every process connected, intelligent, and aligned with your organizational goals.

The Transformation

-  **Total Portfolio Transparency**
All borrower records, payment histories, and collateral details in one real-time view.
-  **Intelligent Automated Workflows**
Streamline applications, approvals, and monthly billing with smart automation.
-  **Enhanced Borrower Experiences**
Use data to optimize loan terms and secure high-quality lending relationships.
-  **Instant Operational Visibility**
Real-time reporting, interest tracking, and audit trails keep your lending compliant and secure.





Key Features of My Loan Lifecycle 365

My Loan Lifecycle 365 is more than a lending system. It is a preconfigured, integrated loan management solution built for Microsoft Dynamics 365 Business Central. Each capability is designed to streamline borrower administration, enhance engagement, and provide clear insights across every stage of the lending lifecycle.



The Complete Member View

Centralize member and group data, capturing relationships, identity, and financial history for better lending decisions.



Intelligent Loan Origination

Digitize loan applications, automate eligibility checks, and accelerate approvals while maintaining strong credit risk controls.



Alternative Credit Assessment

Assess informal borrowers using AI insights, group dynamics, and alternative data for smarter credit decisions.



Agile Disbursement & Loan Management

Disburse funds efficiently with full traceability while managing interest, fees, and structured loan lifecycles accurately.



Field-Ready Collections

Enable offline collections, mobile payments, and accurate reconciliation for efficient, transparent, and fraud-resistant repayment processes.



Real-Time Portfolio Monitoring

Track portfolio health with real-time insights, early warnings, and risk metrics to prevent loan defaults.



Prudential Compliance

Automate regulatory reporting, provisioning, and audit trails to ensure full compliance with financial regulations.



Member Empowerment

Provide members with self-service tools, notifications, and transparent access to balances and repayment schedules.



Social Impact & Analytics

Measure financial performance and social impact using dashboards, helping demonstrate value to stakeholders and funders.



The Complete Member View

Microfinance requires managing individuals within group structures, where relationships directly influence repayment behavior and creditworthiness.



Hierarchical Member Structures

Manage members individually or within Groups and Centers with full relationship tracking.



360-Degree Member Profiles

Consolidate identity, loan history, savings, and group affiliations into one unified record.



Biometric & Digital Identity

Enable secure member verification to prevent fraud and ensure accurate identification.

Maintain a complete, structured view of members and their group relationships within a single system.

THE REAL IMPACT

Improve member visibility, strengthen group lending models, and reduce fraud risks.



Intelligent Loan Origination

Digitizing loan applications improves speed, reduces errors, and ensures consistent eligibility checks.



Digital Loan Applications

Capture loan applications digitally, even in offline environments.



Configurable Product Engine

Define flexible loan products with custom terms, rules, and interest structures.



Automated Eligibility Checks

Validate applications instantly against savings, history, and group criteria.

Streamline loan origination with digital tools and automated validation processes.

THE REAL IMPACT

Accelerate loan processing, reduce errors, and improve borrower experience.



Underwriting for the Unbanked

Assess borrowers without formal credit histories using alternative data and community-based insights.

AI-Powered Income Estimation

Estimate informal income using AI-driven models based on occupation and location.

Group Credit Scoring

Evaluate group repayment behavior and collective creditworthiness.

Third-Party Integration

Integrate with external systems for identity verification and alternative data sources.

Enable smarter lending decisions using alternative data and group-based credit models.

THE REAL IMPACT

Expand access to credit while maintaining strong risk controls.



Agile Disbursement & Loan Management

Efficient disbursement ensures members receive funds quickly while maintaining full control and traceability.

Flexible Disbursement Methods

Support cash, mobile money, bank transfers, and other channels.

Tranche Management

Manage phased disbursements based on predefined conditions.

Automated Interest Calculations

Apply interest and fees automatically based on loan configurations.

Deliver funds efficiently while maintaining full visibility and compliance across disbursement processes.

THE REAL IMPACT

Improve disbursement speed while ensuring financial accuracy and accountability.



Field-Ready Collections

Field collections require reliable tools that work in remote and low-connectivity environments.



Mobile Collections App

Record payments offline and sync automatically when connected.



Geo-Tagged Transactions

Capture location data for verification and fraud prevention.



Multiple Repayment Channels

Support flexible repayment methods across different regions.

Enable efficient and transparent collections through mobile-first tools and flexible payment options.

THE REAL IMPACT

Increase collection efficiency, reduce leakage, and improve repayment rates.



Real-Time Portfolio Monitoring

Continuous monitoring helps detect risks early and maintain a healthy loan portfolio.

Early Warning Signals Dashboard

Identify repayment issues and risk patterns in real time.

Portfolio at Risk Reporting

Track exposure across products, regions, and loan officers.

NPA Management

Monitor and manage non-performing assets effectively.

Gain real-time visibility into portfolio health and risk exposure across all lending operations.

THE REAL IMPACT

Reduce defaults and improve overall portfolio performance.



Prudential Compliance

Automate compliance processes to meet regulatory requirements accurately and efficiently.

Automated Regulatory Reports

Generate statutory reports instantly with pre-configured templates.

Automated Loan Provisioning

Calculate provisions based on regulatory rules automatically.

Audit-Ready Trail

Maintain complete transaction logs for audit and compliance purposes.

Simplify compliance with automated reporting and accurate financial tracking.

THE REAL IMPACT

Reduce compliance risk and improve reporting accuracy and efficiency..



Member Empowerment

Providing members with access to their financial information improves trust and engagement.



Member Mobile App

Allow members to view balances and repayment schedules.



SMS Notifications

Send alerts for repayments, approvals, and disbursements.



Digital Statements

Provide instant access to loan statements and account history.

Enhance transparency and engagement through accessible member self-service tools.

THE REAL IMPACT

Improve customer satisfaction, strengthen trust, and encourage timely repayments.



Social Impact & Portfolio Analytics

Track both financial performance and social impact to support strategic growth and reporting.



Social Performance Dashboards

Measure outreach, inclusion, and impact metrics.



Loan Officer Performance

Track productivity, collections, and portfolio quality.



Profitability Analytics

Analyze loan product performance and sustainability.

Leverage data insights to measure impact and optimize lending strategies.

THE REAL IMPACT

Improve decision-making and demonstrate measurable financial and social outcomes.



Last-Mile Connectivity

Reliable offline capabilities ensure uninterrupted operations in remote environments.



Offline-First Mobile Tools

Enable full functionality without internet connectivity.



Agent Management

Track field agents, commissions, and performance.



Centralized Control

Maintain oversight while supporting decentralized operations.

Ensure seamless operations in remote areas with offline-first tools and centralized system control.

THE REAL IMPACT

Expand outreach, maintain operational continuity, and serve underserved communities effectively.



Business Impact & ROI

My Loan Lifecycle 365 delivers measurable value across every stage of the lending process, transforming loan management into a strategic, data-driven function that supports organizational growth and financial stability.



Operational Efficiency

- **Unified Borrower Data:** Consolidate records and history to eliminate silos and manual handoffs.
- **Automated Repayment:** Move from manual spreadsheets to real-time, automated payment posting.
- **Faster Origination:** Accelerate applications and approvals through optimized digital workflows.



Financial Precision

- **Accurate Calculations:** Automate complex interest and amortization to eliminate costly manual errors.
- **Reduced Overhead:** Lower administrative costs by automating end-to-end lending processes.
- **Portfolio Visibility:** Access real-time data for precise forecasting and liquidity planning.



Regulatory Confidence

- **Automated Reporting:** Centralize and automate filings for financial authorities and regulators.
- **Enforced Compliance:** Embed local lending laws and risk policies directly into your workflows.
- **Secure Audit Trails:** Maintain timestamped logs for every transaction and loan modification.



Growth & Engagement

- **Borrower Self-Service:** Provide 24/7 access to balances, statements, and payment schedules.
- **Strategic Tools:** Offer "what-if" modeling to improve borrower decision-making.
- **Seamless Integration:** Standardize data exchange with bureaus for error-free financial flows.



Strategic Industry Accelerators

Eliminating the complexity of traditional development through industry-standard blueprints. We replace "start from scratch" with "start from success." Software Dynamics' suite of Industry Accelerators provides the foundational logic your business needs, pre-configured to meet specific sector demands.

The Software Dynamics Accelerator Advantage:

Industry-First Architecture

Beyond generic platforms with data models and workflows pre-aligned to your specific industry's best practices.

Accelerated Time-to-Market

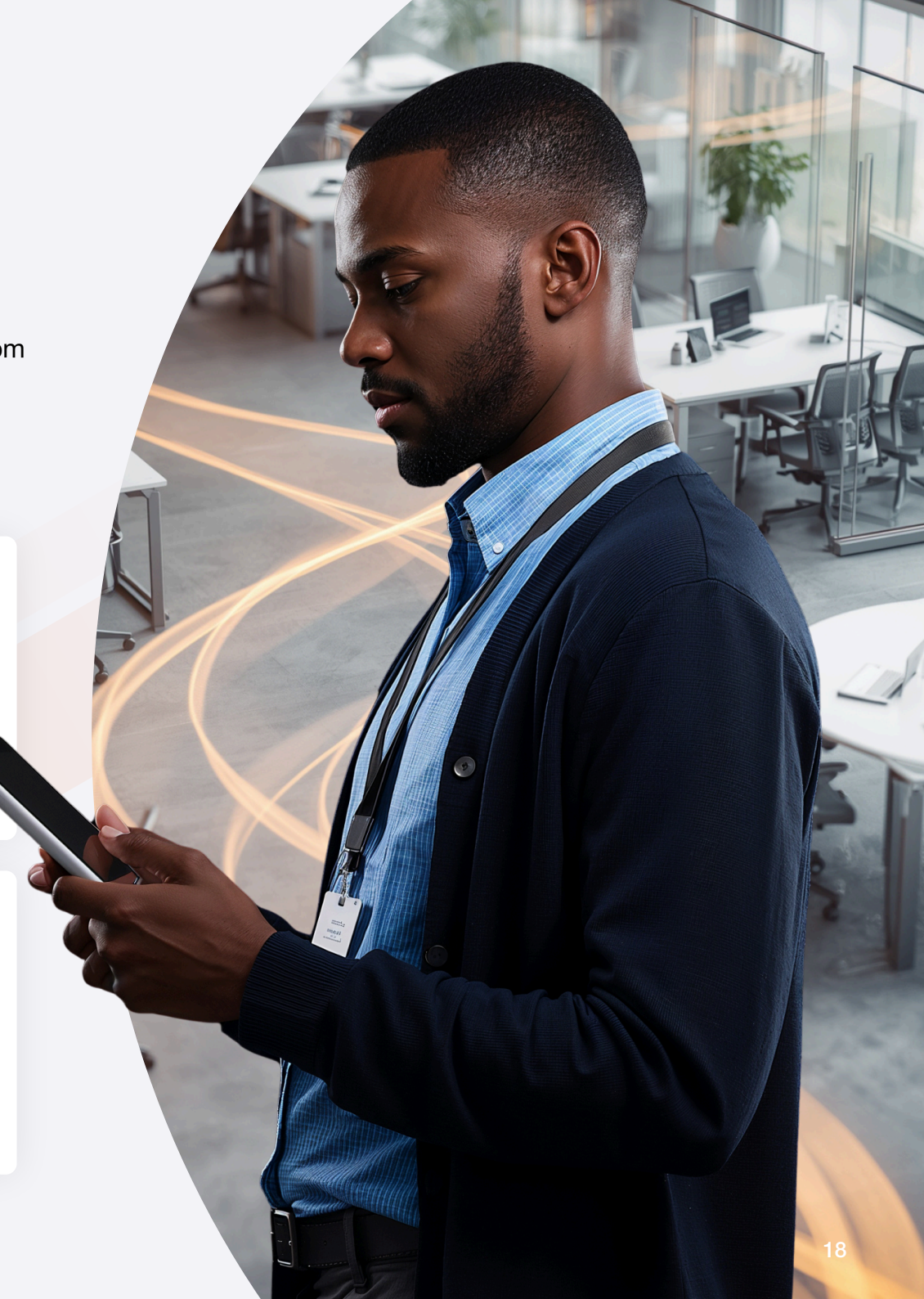
Bypass months of custom coding. Our pre-engineered solutions allow you to launch core operations in weeks, not years.

Predictable Outcomes

Move from theoretical customization to proven performance. Our ISV integrations are designed for seamless compatibility within the Dynamics 365 ecosystem.

Risk-Mitigated Deployment

Leverage "what has worked before." By utilizing battle-tested logic, we significantly reduce the technical risk of enterprise-scale transformation.





Why Momentum Accelerators?



Microsoft Certified

Vetted for security and seamless D365 compatibility.



Rapid Deployment

Reduce deployment time by up to 85%.



Multinational DNA

Built to handle the unique tax, payment, and regulatory landscape across the world.

Designed to help you move faster, smarter, and with certainty.



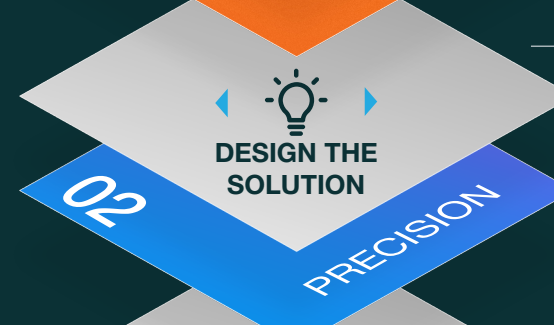
How we Deliver

A Proven Delivery Framework

01
Discover & Align
Assess current systems, identify pain points, inefficiencies, and business needs to build a clear foundation for transformation.



02
Design the Solution
Define optimized processes, future-state architecture, target operating model, and detailed roadmap for Dynamics 365 success.



03
Implement & Activate
Implement Dynamics 365 modules, integrations, customizations, and data migration — delivering a smooth go-live with minimal disruption.



04
Enable & Evolve
Train teams, drive smooth change management, then continuously improve and maximize ROI with ongoing tuning, support, and value tracking.



Transformation is a journey, not a one-time project.



Proof & Impact: The Benchmark for Enterprise Transformation

Trusted Performance. Proven Resilience. Measurable Growth.

We are not just a service provider; we are a strategic Microsoft Solutions Partner with a documented history of navigating complex digital shifts across EMEA. We turn technical debt into operational equity.

Strategic Authority & Global Reach

- **EMEA Implementation Excellence:** Deep technical expertise in executing high-stakes Microsoft deployments across Africa, the Middle East, and Europe.
- **Multi-Sector Mastery:** Proven track record in optimizing high-complexity industries, including Manufacturing, Retail, Financial Services, Logistics, and Non-Profit sectors.
- **Outcome-Focused Engineering:** We move beyond "go-live" to ensure every implementation delivers measurable efficiency and sustainable, long-term growth.
- **Full-Stack Innovation:** Leveraging the total power of the Microsoft ecosystem—Dynamics 365, Power Platform, Azure, and AI—to build secure, compliant, and future-ready enterprises.



A Strategic Microsoft Partnership

Software Dynamics is a deeply integrated Microsoft Solutions Partner for Business Applications. Our elite status grants you direct access to global Microsoft resources, ensuring your transformation is backed by the highest tier of technical excellence.



Why Choose an Elite Partner?

By leveraging Software Dynamics' partnership designation and validated AppSource solutions, you secure a lower-risk implementation, faster time-to-value, and a foundation built on world-class best practices.



Top 1% Global Partnership

Recognized in the elite tier of Microsoft Partners worldwide for exceptional performance and customer success.



Direct Microsoft Incentives

Providing exclusive access to special incentives and offers designed to accelerate your deployment and lower costs.



AppSource Certified Assets

Offering proprietary accelerators validated by Microsoft for security and reliability to ensure seamless ecosystem integration.



Mastery Across the Stack

Leveraging a team of 20+ Certified Experts with advanced specializations in Finance, Supply Chain, and the Power Platform.



Cross-Border Track Record

Utilizing 15+ years of experience and 150+ implementations to transform complex regional challenges into global advantages.



Implementation Consulting Services

To ensure a successful rollout of My Loan Lifecycle 365, we provide specialized consulting services that guide organizations from initial planning to full deployment. Our approach focuses on aligning processes with your Microsoft Dynamics environment, ensuring a seamless, efficient, and fully integrated go-live.

The Expert Team



D365 Functional Consultant

Analyzes loan processes, gathers requirements, and configures My Loan Lifecycle 365 to fit needs.



D365 Finance Consultant

Ensures accurate postings, reconciliations, and compliance by aligning loan data with the general ledger.



D365 Integrations Developer

Builds integrations connecting My Loan Lifecycle 365 with external systems, ensuring seamless data flow.

Implementation Phases



Discovery & Design

Business process mapping, requirements gathering, and solution architecture planning.



Build & Configure

System setup, legal entity configuration, and loan rules configuration.



Integration & Technical Setup

Integration, technical testing, and migration of legacy loan and member data.



Deployment & Support

Go-live support, end-user training, and post-launch assistance.

Implementation Complexity Tiers



Standard (Low Complexity)

Ideal for organizations with a single-entity Business Central environment and straightforward processes.

Estimated Effort: 256-314 hours

\$45/hr



Advanced (Medium Complexity)

Ideal for organizations with multiple entities or additional integrations.

Estimated Effort: 314-640 hours

\$45/hr



Enterprise (High Complexity)

Designed for large-scale deployments requiring complex integrations and advanced structures.

Estimated Effort: 940+ hours

\$45/hr



My Loan Lifecycle 365 Pricing Structure

My Loan Lifecycle 365 simplifies lending operations by centralizing borrower management, loan origination, disbursement, and repayment tracking within Microsoft Dynamics 365. Delivered through a flexible subscription model, it empowers microfinance institutions and SACCOs of all sizes to scale efficiently while maintaining control and visibility.



Business Central

- Billing Basis: Per Legal Entity
- Platform: Microsoft Dynamics 365 Business Central
- Base Fee: \$250 per month

Key Terms & Conditions

- Each legal entity (company) is billed as a separate subscription.
- My Loan Lifecycle 365 is designed for use with Microsoft Dynamics 365 Business Central.

Subscription	Monthly Cost	Annual Cost
My Loan Lifecycle 365	\$250	\$3,000



Join Software Dynamics in driving smarter,
faster transformation.

Let's talk Solutions.



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