



## The Exceptional Assistant Overview

### Base Modules: Client, Business, Loan, Project and Custom Report Builder

The Exceptional Assistant (TEA) software is the most complete organizational management software for organizations available on the market today. It combines all facets of an organization's operations into a single, integrated, easy-to-use and efficient package. A comprehensive customization process will provide the organization's administrator with complete control over specific user requirements and access rights. See screen captures of modules on pages 6-10.

#### Client Module - The Client module forms the basis for most other modules in *The Exceptional Assistant*.

##### This robust module simplifies the complete tracking of all pertinent information for your entire client base including:

- Multiple addresses and telephone numbers.
- Email and website addresses.
- Spousal information.
- Non-client information via internal rolodex system.
- Socio-economic information, training programs, and technical assistance.
- Household income includes HUD, HHS, TANF etc.
- Customized client information via user-defined fields.

##### Additional features enable you to:

- Add notes/memos to any client.
- Associate any documents with a client (example: *Microsoft® Office Word, Excel* etc.).
- Add multiple personal statements for determining net worth and credit bureau information.
- Administer self-employment programs and services.
- Create custom client groups with either private or public access.
- Perform mail merge functions for form letters, loan documentation or security documents etc.
- Gain efficiency from a complete contact management system including appointment scheduling.
- Enter to-do and diary items enabling reminders for any event or task.

#### Business Module - The Business module provides a necessary link between the client and loan modules, while allowing you to track even more business-specific information.

##### The Business module's feature list includes:

- NAICS/SIC code and additional business details.
- Banking information for preauthorized payments and ACH Manager.
- Socio-economic indicators such as jobs created and leveraged funds.
- Comprehensive client financial statement analysis.
- Selectable business status and status dates.
- Sector and sub-sector breakdown.
- Several user-defined fields so you can track customized business-related information.
- Required Reports section for tracking all reports due from clients (example: financial statements).

##### Additional features enable you to:

- Create custom relationships that allow you to associate as many people to the business as desired (example: accountant, lawyer, consultant etc.).
- Associate multiple clients to a single business entity.
- Associate a client with multiple business entities.

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**Loan Module** - The Loan module is one of the most flexible loan management tools of its kind and forms the core component of the program. It offers many different financing types such as: demand, term, guarantee, line of credit and leasing. This is the flagship module by which *The Exceptional Assistant* has evolved and has a 10-year, proven track record within microfinance organizations around the world.

**The Loan module has an extensive list of features including:**

- Complete historical loan particulars tracking including term, amortization, interest rate, compounding period and other applicable loan parameters.
- Tracking of restructures and refinancing within an existing loan.
- Customizable requirement templates allow you to define required activities and support documents.
- Multi-loan funds support.
- Cash, post-dated cheque and automatic bank debit payment support.
- Daily Transaction Processing (Scheduled Payments) listing with auto-post feature.
- Simple, compounded and mortgage interest support.
- Support for 360 d/yr, 365 d/yr, and actual d/yr interest calculation methods.
- Powerful, flexible and user-friendly loan transaction entry.
- Extensive collateral analysis module.
- Error checking for all critical processes throughout.
- Exporting of loan transactions to popular accounting software including *Simply Accounting*<sup>®</sup>, *QuickBooks*<sup>®</sup>, *ACCPAC*<sup>®</sup>, *MIP*<sup>®</sup> and *Peachtree*<sup>®</sup>.

**Additional features enable you to:**

- Support customized rate tables for automatic calculation and administration of life and disability insurance.
- Enter seasonal payment schedules or any type of custom amortization schedule.
- Manage several portfolios, aged arrears lists, custom reports and multiple sorting and filtering options.
- Define your own aging categories.
- Calculate loan loss reserves based on user-defined risk rating.
- Apply automatic penalty charges or admin fees to all or individual loan clients.
- Generate automatic fee schedules for individual or all loan clients.
- Generate integrated legal documents such as Loan Agreements, GSAs, Audit Confirmation letter, Letters of Offer etc.
- Handle equity/share transactions and terms.
- Handle both revolving and draw-down line of credit products.
- Provides comprehensive client financial statement analysis.

**Project Module** - Many microfinance organizations run additional programs to assist entrepreneurs and youth over and above their regular lending practices. The Project module was added to *TEA* to assist organizations to track and administer these initiatives as well as other Community Economic Development projects.

**TEA's Project module boasts such features as:**

- General project information details, including activity type, multiple status levels, and project contacts.
- Mandate and complete results tracking.
- Budgeting and expense tracking.
- A full contact management system including appointment scheduling.
- Ability to associate external files to any project (*Microsoft*<sup>®</sup> *Office Word*, *Excel* etc.).
- Detailed reports for contacts, budgeting, revenue, partnerships and task allocation etc.
- Many user-defined fields for customization of project-related information tracked.

**Additional features enable you to:**

- Create custom relationships.
- Associate project participants with a project.
- Record partner financial and in-kind contributions.
- Assign multiple tasks to project partners.

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**Custom Report Builder** - This is an advanced reporting tool that allows you to create and design your own custom reports. A user-friendly interface, helpful Query and Design Wizards, drag and drop functionality and other powerful reporting features are only a click away!

The Report Explorer provides you with the ability to organize your custom reports in a familiar user environment. It looks and acts just like *Microsoft® Internet Explorer!* Report templates for any report created using the *TEA* Custom Report Builder can be accessed by all *TEA* users, just like your regular data, allowing you to share your custom reports throughout the office.

The Report Designer's visual interface allows you to create custom reports with ease. Options such as sorting, grouping, calculations, headers, footers can all be added to your reports with a few clicks of the mouse. Or let the New Report Wizard take you through the creation of a new report layout one step at a time. A built-in report viewer allows you to preview your report at any time during the design and provides you with a completely interactive environment for perfecting a report's design.

## ◆ Additional Modules Are Available:

### ***Credit Reporting Module***

The Credit Reporting module facilitates the provision of electronic monthly credit reporting to North American credit bureaus such as Equifax via Internet Protocol. This would enable microfinance organizations to provide this to their clients as a value-added service. It is an automated process that is based on the aged arrears and loan status settings in *The Exceptional Assistant*.

### ***Escrow Module***

The Escrow module allows organizations to receive payments from their clients for property taxes, insurance and special assessments, and from which the organization can disburse these sums as they become due to the appropriate vendors. It lets you specify unlimited types of escrow accounts as well as vendors. The escrow amounts are included in the calculated installment payment and arrears are maintained if they are not made according to schedule.

### ***Participation Module***

The Participation Module enables you to provide syndicated lending. Many lenders sell portions of their loan in order to limit their exposure. This may happen at the beginning of the loan or later throughout the duration. This module allows you to create a master (primary) loan and then sell off portions. Therefore, a Participation loan can be constructed from multiple investment sources with each source having different or independent repayment terms. You will gain the ability to rate margin (different interest rates for the Borrower versus the Participant). Organizations that are strictly providing loan servicing will enjoy significant flexibility with this module.

### ***Investor Module***

The Investor module can track all investments made by donors, philanthropists, federal government or private investors that are used to capitalize their investment funds. It allows for the creation of terms and conditions, amortization schedules, transaction processing and is dynamically integrated with the other modules in *TEA* for transaction processing, EFT and reporting.

### ***Grant Module***

This module allows you to completely manage all Grant programs within your organization. The module facilitates the grant process by allowing you to track virtually all parameters related to the issuance of grants. The Grant Fund Manager (GFM) is incorporated into the module which allows you to track all sources of fund capitalization for individual grant funds in addition to tracking all disbursements and net fund balances. The module allows for the tracking of multiple grants funds, use of funds, multiple grant disbursements, accounting integration and user-definable grant status tracking (pipeline). There are also several other key features that allow for effective grant program delivery.

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### ***Automated Clearing House (ACH) or Electronic Funds Transfer (EFT) Manager***

The ACH/EFT Manager provides Automated Clearing House (ACH) or Electronic Funds Transfer functionality so organizations have the ability to upload their loan transactions directly to their financial institution, be it a bank or credit union. Organizations no longer require proprietary software from their banker to post their ABD's as TEA provides an ACH batch manager to facilitate the process.

### ***Community Development Financial Institutions Fund (CDFI) Module***

The Community Investment Impact System (CIIS) is a new web-based data collection system that was developed and launched by the U.S. Treasury Department's Community Development Financial Institutions Fund (CDFI) to collect data from hundreds of community development organizations affiliated with the CDFI Fund. The goal of CIIS is to better understand the benefits achieved by organizations CDFI has made awards to that serve low income communities across the nation. Affiliated organizations are required to submit their annual Transaction-Level Report (TLR) to CIIS via one of three available methods: XML Interface, Excel Template Upload or Manual Data Entry. For organizations using The Exceptional Assistant (TEA), we now offer an automated solution for gathering the information required for the TLR from TEA and preparing it for quick and easy submission to CIIS via XML.

### ***EDMIS Reporting Module***

CGS has developed an add-on module for TEA to greatly simplify the task of EDMIS reporting! Auto-populating program data forms (641, 888, 2226) will improve accuracy and reduce the time it takes for you to complete the reporting process. In addition, it creates the XML file for upload into the EDMIS2 system based on the established standards from SBA. This module is very user-friendly and will allow organizations to maintain historical quarterly EDMIS2 data submissions in addition to providing an auto verification of the file to ensure it meets all data requirements provided by SBA.

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## ◆ Technical Support Options

The CommonGoals Software team prides itself in providing unsurpassed support for *The Exceptional Assistant*. The following is a list of ways that our outstanding *TEA* Support Team can assist you. Support contract pricing is based on the number of concurrent-user licenses purchased.

<b>TEA Website</b>	Allows complete access to the <i>TEA</i> website, including Frequently Asked Questions (FAQs), technical documents, news and more.	Included
<b>Email/Fax Support (Core program)</b>	Access to our <i>TEA</i> Support Team via email or fax for the core components of <i>The Exceptional Assistant</i> . Core components include Client, Loan, Project and Administration Modules.	Included
<b>Email/Fax Support (Advanced Tools)</b>	Access to our <i>TEA</i> Support Team via email or fax for <i>TEA</i> 's advanced tools, such as the Custom Report Builder.	Included
<b>Toll-Free Telephone Support</b>	You'll get to speak directly with a member of our <i>TEA</i> Support Team using our toll-free telephone number. Provides the quickest method of support.	Included
<b>Online User Forums</b>	Access to our online user forums where you can communicate with other <i>TEA</i> users and members of the <i>TEA</i> Support Team.	Included
<b>Program Updates</b>	Includes minor updates to <i>The Exceptional Assistant</i> program, including bug fixes, minor updates and enhancements to the program.	Included
<b>The Power of Nine eNewsletter</b>	Keep up-to-date with <i>The Power of Nine</i> e-Newsletter. This newsletter is delivered quarterly via email and contains tips and tricks, how-to's, feature articles and much more. Designed to help you get the most out of <i>The Exceptional Assistant</i> .	Included
<b>Program Upgrades</b>	Purchase program upgrades at a discount. A program upgrade typically includes major developments and enhancements to the program.	\$ call to learn more
<b>Data Correction / Manipulation</b>	Database correction or manipulation required to fix corruptions caused by user error, hardware failure, network error etc.	\$ call to learn more
<b>Custom Report Design</b>	Need a report that isn't included? CommonGoals Software will design custom reports for use with <i>TEA</i> 's Custom Report Builder.	\$ call to learn more

Please note that we reserve the right to modify or discontinue any of these services at our discretion.

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# Screen Captures

## Client Module

**Client: Arcand, Albert**

File Edit View Reports Help

Save and Close New [Icons]

**General Information**

Full Name ... Arcand, Albert File

Client No.: 85 Opened Date: 5/6/2001

Address ... R.R. #2  
Roseville, ON  
Canada Closed Date:

Home: [Dropdown] [Input] Active:

Same as mailing address?

Number Ext.

Home: [Dropdown] (613)555-5555 [Input]

**Client: Arcand, Albert**

File Edit View Reports Help

Save and Close New [Icons]

**Details**

**Personal**

SIN: [Input] Native Status

Driver's Lic. #: [Input] Treaty #: [Input]

DOB: [Input] Band Affiliation: [Input]

Sex: Male [Dropdown] Status: [Dropdown]

Language: English [Dropdown] Municipality: Regional [Dropdown]

Education: Completed Secondar [Dropdown] Primary Category: Loan [Dropdown]

Marital Status: Married [Dropdown] Referral: Government Agency [Dropdown]

Dependents: 0

**Target Groups**

[Icons]

S.A.R.

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## Business Module

**Business: Balloon Basket**

File Edit View Reports Help

Save and Close New

**Business**

- Details
- Banking Information
- User Defined
- Required Reports
- Leverages
- Employment Statistics
- Contacts
- Notes
- Tasks
- Appointments
- Attachments
- Services
- Financial Documents
- Relationships
- Loans

**General Information**

Business Name: Balloon Basket File Opened Date: 11/10/1997

Principal(s): Duncan, George

Address ... P.O. Box 388  
Engleside Hills, ON  
Canada

Business:  Same as Mailing?

Email:

Website:

Business Status:

**Business: Ian Entreprises**

File Edit View Goto Print Help

Save and Close New

**Business**

- Details
- Banking Information
- Leverages
- Job Statistics
- User Defined
- Contacts
- Notes
- Tasks
- Appointments
- Attachments
- Services
- Financial Documents

**Financial Statements**

Statement

Start Date	End Date	Type
Statement : Annual Statements		
01/01/2000	12/31/2000	Internal
Statement : Monthly Statements		
01/01/2003	01/31/2003	Internal
01/01/2003	01/31/2003	Internal
Statement : Quarterly Statements		
07/01/2000	09/30/2000	Internal

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## Loan Module

**Loan # 2000-187 for Ray's Variety**

File Edit View Reports Help

Save and Close New

**General Loan Information**

File Opened: 6/5/2002  
 Loan #: 2000-187  
 Business Name: Ray's Variety  
 Loan Type: Term  
 Loan Fund: Term  
 Purpose of Loan: Startup  
 Use of Funds: Equipment

**Lending Information**

Lead Lender: CFDC  
 Loan Rating: Performing  
 Loan Officer: KRYSTAL

**Application Details**

Application #:

---

**Loan # 2000-187 for Ray's Variety**

File Edit View Reports Help

Save and Close New

**Current Term Details**

Term #: 1  
 Effective Date: 6/6/2002  
 Type: Original  
 New: \$10,000.00  
 Refinanced: \$0.00  
 Total: \$10,000.00  
 Disbursed: \$10,000.00  
 Undisbursed: \$0.00  
 Term: 48 (months)  
 Amortized: 48 (months)  
 Maturity: 8/7/2006  
 End Balance: \$0.00

**Current Interest Rate Details**

Rate #: 1  
 Effective Date: 9/7/2002  
 Rate: 10.00  
 Calculation Method: Compounded  
 Compounded: Monthly  
 Interest Type: Fixed  
 Interest Floor: 0.00  
 Interest Ceiling: 100.00  
 Floating Rate Table: Not Applicable  
 Days in Year: Actual  
 Capitalization: None

View All Terms View All Rates

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## Project Module

The image displays two overlapping windows from the Project Module software. The top window, titled "Project: Economic Development Committee", shows a form for project details. The bottom window, titled "Project: Visitor & Art Centre", shows an "Expenses" table and a "Details" section for a specific expense.

**Project: Economic Development Committee - General Information**

- Project Name: Economic Development Committee
- Project #: [Empty]
- Agreement #: [Empty]
- Role: Partner
- Activity Type: Community Economic Developm
- Sub-Type: Strategic Planning Plan
- Project Start Date: [Empty]
- Project End Date: [Empty]

**Project: Economic Development Committee - Project Status**

- Current Status: Ongoing
- Status Dates:
  - New: 5/19/1998
  - Ongoing: 7/1/1998
  - Completed: [Empty]
- Active:

**Project: Visitor & Art Centre - Expenses**

Category	Description	Forecasted	Actual
Advertising	General Advertising and Promotion	\$1,500.00	\$0.00
Office Supplies	Supplies	\$500.00	\$0.00
Equipment Leasing	A/V Equipment	\$250.00	\$175.00
		\$2,250.00	\$175.00

**Project: Visitor & Art Centre - Details**

Date	Description	Invoice No	Amount
7/15/2000	Weekend rental of projector and screen	R2000-1477	\$175.00

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## Custom Report Builder Module

The image shows two overlapping windows from the TEA Custom Report Builder software. The top window, 'TEA Custom Report Builder Explorer', displays a file tree with 'NextGen' > 'Import 05-01-00' > 'Portfolio' selected. The right pane shows the contents of the 'Portfolio' folder, including files like 'Investment Portfolio-(use legal paper)', 'Loan Address Listing', and 'Loans by Municipality'. The bottom window, 'TEA Custom Report Builder Designer: Loans by Municipality-Historical', shows a report design interface. The report title is 'Loans by Municipality'. The design includes a header section for 'Altona', a data table with columns for Business, LoanNumber, Principal, Payment, Rate, Term, Start Date, and Maturity Date, a detail section with summary fields like Total, Sum(Principal), and Average(Payment), and a footer section with Grand Total and other summary fields. The status bar at the bottom indicates 'Ready' and provides coordinates for the design elements.

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