Get New Money: Multi-Level Marketing for Microfinance System Design (Milestone 3)

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Overview
Overview

MFI

Micro-agent

Loan Officer

$
Phone

- Data collection
- J2ME application
- Easy user interface
  - Assume some level of literacy in target users
  - Minimize typing
Use Cases

- Create/Edit user info
- Submit loan application
- Look up information
Use Cases

- Create/Edit user info
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User Account for Eduardo Hurtado has been created. His user is 200810.
Use Cases

- Create/Edit user info
- Submit loan application
- Look up information

From: MFI
The loan app. of $500, 10 months, from Eduardo has been approved. You will expect to make $20 if the loan is paid back.
Use Cases

- Create/Edit user info
- Submit loan application
- Look up information
Server

- Database

- Interface for MFI
  - Allow external queries
  - Push information to users
Database

[Diagram of database schema with tables such as Loan, Loan Request, Loan Performance, Agent, and User Information with associated attributes]
Communication Protocol

- Text messages (SMS)
- Lots of information → many messages
  - Acknowledgements
- Security

<table>
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<tr>
<th>header</th>
<th>session token (32)</th>
<th>optional arg</th>
<th>payload (variable)</th>
<th>...</th>
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</thead>
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Going Forward

- **Timeline**
  - 11/05: Database set up, basic phone app done
  - 11/12: Comm protocol, all phone app features
  - 11/19: Server/MFI interface (feature complete)

- **Developers**
  - Searching for UROP (still!!)
  - Looking into working with other teams

- **Extensibility**
  - Different forms
  - Interface for MFIs