



# SERENIC DEPOSITS AND LOANS

**OUR COMPLETE  
FINANCIAL SUITE  
INCLUDES:**

**Flagship Financial  
Management Product:**

Navigator – designed for nonprofits, international NGO's and the public sector.

**Navigator Extended  
Product Suite:**

AwardVision  
CommunityCare  
Deposits and Loans  
DonorVision  
Human Resources/Payroll  
MinistryView  
Portals

**Navigator Functional Areas:**

Advanced Allocations  
Budgeting/Forecasting  
Fixed Assets  
Core Financials  
Inventory  
Procurement  
Sales Orders

**Navigator Suite  
Key Product Features:**

Multi-Currency  
Multi-Language  
Integrated Excel Report Writer  
Financial Reporting  
    Excel Consolidated  
    Export Tool  
Workflow Management with  
    Approvals  
Microsoft Office Integration

**FULLY INTEGRATED. INCREASED ACCOUNTABILITY.**

**Time and money – your challenge is to make the most of both. That can be daunting when you're faced with managing a revolving loan fund and its associated transactions. And as you're probably all too aware, keeping all the individual deposit and loan records up-to-date is a time consuming task. Sometimes it seems it's even more than a full time job. It's a job that requires more than an ordinary software solution; one that needs a proven, flexible, powerful solution.**

**The solution:** Serenic Deposits and Loans

Serenic Deposits and Loans allows your organization to manage deposits or revolving loans. The software accounts for all investing activities related to each financial operation. The software is designed specifically for the needs of nonprofit organizations. You know where every penny is at every moment – no surprises! Deposits and Loans integrates with Navigator's General Ledger, Accounts Payable, Cash Receipt/Cash Deposit functions.

**COMPREHENSIVE. AUTOMATIC.**

Serenic Deposits and Loans offers the functionality to help reduce the complexity and time required to manage all your investment activities – regardless of the number of depositors, loans or investment pools. And that means you and your team are free to spend more time and energy on accomplishing the goals of your mission. Just look at the powerful benefits you get from Serenic Deposits and Loans:

- Maintains all deposit or account activity, including calculation of interest
- Maintains all loan activities, principal payout and amortization schedules
- Integrates and manages endowment investments and foundation investment activity

# SERENIC DEPOSITS AND LOANS

Field	Value
No.	BOND TB 01 0...
Description	T Bill 01 07 2007
Description 2	
Security Code	USBONDS
Quantity	10.00
Unit Price	1,025.00
Market Value (\$)	10,250.00
Total Costs (\$)	10,000.00
PAR Value (\$)	10,000.00
Realized Gains (\$)	0.00
Unrealized Gains (\$)	0.00
Search Description	T BILL 01 07 2007
Investment Posting Gr...	FOUNDATION
Investment Type Code	BOND
Accounting Treatment	FASB
No. of Periods	Monthly
Yield Rate	0.00
Investment Pool	
Pool Investor No.	EDWARD JONES
Internal Investment	<input type="checkbox"/>
Blocked	<input type="checkbox"/>

## MANAGE YOUR DEPOSITS AND LOANS IN LESS TIME.

Serenic Deposits and Loans gives you powerful deposit and loan automation, including the following functionality and benefits:

- Maintains individual depositor account balances within pool or “fund”
- Allocates interest to depositors based upon standard rates or based upon investment gains and losses
- Automatically calculates the loan interest and principal
- Designates the loan with simple or compound interest
- Automatically releases loan proceeds through Accounts Payable
- Generates line of credit or amortized loans
- Sets up loan limits based upon user-defined amounts
- Assigns optional finance charges to overdue loan payments
- Includes and manages guarantors on loans

## AUTOMATE INVESTMENT POOL ACCOUNTING.

In addition to tracking depositor and loan recipient activity, Serenic Deposits and Loans can manage the financial activities associated with investments.

- Maintains individual balances and activity records for each investor participating in the investment
- Distributes gains and losses from investment activity across participants in the investment
- Records investment value changes based upon changes in cost or the number of shares for both realized and unrealized gains and losses
- Allocates management fees across all investments
- Meets the needs of both nonprofit accounting standards and governmental accounting standards in investment reporting

# SERENIC DEPOSITS AND LOANS

Field	Value
No.	ASSUMPTION
Description	Assumption Church
Payment Period / Year	Monthly
Loan Term (Yrs)	20
Interest Calculation	Simple
Payment Amount	84.84
First Funds Advanced	03/14/08
First Payment Date	04/14/08
Next Payment Date	06/14/08
Search Description	ASSUMPTION CH...
Investment Posting Gr...	LOANS
Blocked	<input type="checkbox"/>
Principal (\$)	14,000.00
Principal Payments (\$)	-1,096.40
Charges (\$)	0.00
Other Charges (\$)	0.00
Write-Off Principal (\$)	0.00
Balance (\$)	12,903.60
Interest Accruals (\$)	0.00
Interest Payments (\$)	-228.60
Interest Balance (\$)	-228.60

## HOW DOES SERENIC DEPOSITS AND LOANS DO ALL THIS? SEE FOR YOURSELF.

**Q:** How does Serenic Deposits and Loans facilitate deposit and loan activities?

**A:** You can automatically calculate interest payable on deposits and interest receivable on loans, and maintain detailed investment transaction records. The system automatically sets up liabilities and receivables for deposits and loans in the general ledger. The liabilities and receivables are then adjusted for payments made on behalf of the depositor and all interest calculations.

**Q:** We record the initial deposits and/or investments based on cost, but sometimes we need to track the fund based on the number of shares. Can Serenic Deposits and Loans do that?

**A:** Investments can be recorded based on cost or number of shares. The cost method allows you to maintain a consistent number of shares while recording interest and dividends. The share method allows you to increase or decrease the number of shares based upon interest and dividends.

**Q:** How can Serenic Deposits and Loans save me time?

**A:** You can automatically calculate interest and finance charges on loans. This includes the ability to set up grace periods for repayment. Also, you can automatically calculate unrealized gains and losses for investments based on the market values. Finally, you can automatically create loan transactions by entering accounts payable invoices and linking to the depositor and the loan.

# SERENIC DEPOSITS AND LOANS

## ABOUT SERENIC

*Serenic Corporation is a Microsoft Industry Solutions Vendor with a mission to deliver highly functional software solutions for nonprofits, international NGO's and the public sector. We believe passionately in developing quality software which will solve the unique requirements of our clients while lowering the total cost of ownership proposition. We measure success by the satisfaction of our clients and business partners.*



**SERENIC  
SOFTWARE**  
www.serenic.com  
(877) 737-3642

## THE SERENIC/MICROSOFT CONNECTION

*We are a Gold Certified Microsoft Industry Solutions Vendor and we use the Microsoft Dynamics NAV product as the basis for our Serenic Navigator product. Because the Dynamics NAV product provides us complete access to its source code, we have been able to develop a fully-integrated vertical product. Our partnership with Microsoft assures you of software designed to meet your needs as well as a secure long-term investment.*

**Q:** What are Serenic Deposits and Loans' capabilities related to interest allocations and calculations?

**A:** Serenic Deposits and Loans allow you to allocate interest to the depositors based on a standard interest rate or based on the gains and losses of the investment. And, it lets you calculate either simple or compound interest on both deposits and loans using average daily balances.

**Q:** What accounting methods does Serenic Deposits and Loans offer?

**A:** The system handles both the GASB and FASB bond accounting structure for bond premiums and discounts.

**Q:** How does Serenic Deposits and Loans control payments?

**A:** It lets you limit all payments based upon the investment balance or a predetermined maximum loan amount.

**Q:** How does the Serenic/Microsoft Connection benefit the Deposits and Loans product?

**A:** Serenic Navigator, certified for Microsoft Dynamics, offers complete integration with Microsoft back office products such as Excel, Word and Outlook.

**Learn how Serenic Deposits and Loans can begin to help you count every dollar, every day – starting today! Call 877-737-3642 or visit [www.serenic.com](http://www.serenic.com).**



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