

In January 1978 Kesho Systems began trading with the express purpose of developing and providing powerful, flexible, state of the art software for accountants in practice by utilising the sophisticated features of emerging micro-computer technology.

The philosophy, which led to this decision, was two fold. First, it seemed sensible to target a respectable, professional market, which recognised the benefits of computerised accounting.

Secondly it was evident that, by creating and maintaining a reputation for high quality software and unparalleled support within the chartered accountancy profession, the company would benefit from recommendations to design and supply software to the client companies of its accountant users.

With the main emphasis being devoted to customer satisfaction through support and enhancements the original philosophy proved to be very successful and has led to continued growth. Indeed, many of the company's clients have enjoyed a mutually beneficial relationship through three and four generation of computer systems spanning some twenty years.

Kesho is proud to have always been at the leading edge of technology and when IBM launched the Personal Computer, the company was awarded the, much coveted, IBM authorisation. It was during this time that Kesho first gained an interest in the accounting functions of Credit Unions.

In 1987, following a comprehensive feasibility study and details systems specification, Kesho launched CUMAS, the credit union management and accounting systems which dominated the UK market for a decade. However, between 1990 and 1997, contractual constraints prevented Kesho's involvement, although, by popular demand Kesho did provide support and enhancements from 1995 to keep the system alive.

When, (following 'seven years of famine' in the credit union wilderness), Kesho re-entered that arena, it was evident that CUMAS was showing signs of age and no viable alternative, offering the required level of the sophistication, was available.

With the invaluable technical advice and support of the 'magnificent seven' (a group comprising the most prestigious Credit Union in the UK), Kesho immediately embarked on a completely new development which exploited all the features of current hardware and software technology.

The result - **CURTAINS for Windows:**

..... Draw your own conclusions!

Installation	Operator training	Software support	System platforms	Pricing structure
<p>STANDARD INSTALLATION</p> <p>The standard installation of Curtains Too the SQL provides the credit union with a turnkey solution pre-configured with one ordinary share account, one ordinary loan account, a junior saver account, a revolving credit account and a budget account, leaving management to create other share, savings and loan products as required.</p> <p>This is supplemented with a loan repayment calculator, loan protection and life savings premium calculator, statutory returns production, interest rebate, dividend and savings interest calculation.</p> <p>Cheque production on both continuous stationery and letter form, receipts and passbook printing coupled with payroll deduction, direct debits and credits, electronic banking etc., etc., contribute to provide ease of installation.</p> <p>The application is rounded off with a fully integrated, sophisticated nominal ledger pre-configured with a credit union specific chart of accounts.</p> <p>CUSTOM INSTALLATION</p> <p>Customised documentation includes a wide choice of loan application and loan agreement forms, till receipts, cheque layouts, share withdrawal forms etc.</p> <p>.</p>	<p>INITIAL ON-SITE TRAINING</p> <p>Despite the criticism Microsoft has to endure one thing is certain, the advent of the Windows operating system family has a degree of standardisation within the computer industry.</p> <p>Therefore familiarity with any other computer application will be a distinct advantage when first embarking on Curtains operation.</p> <p>However formal training, even for the simplest of applications is essential if the user is to exploit the full potential therefore 15 hours intensive on-site training is included in the prices that are illustrated in the fifth column of this page.</p> <p>ADDITIONAL TRAINING</p> <p>Should additional training be required due to changes in personnel or for any other reason, this may be arranged at a mutually convenient time. Naturally a fee will be levied in such an event.</p> <p>DATA CONVERSION</p> <p>Electronic data transfer from existing credit union applications is a feature of the service provided by Kesho. This service will normally be subject to a nominal fee charged on a time basis.</p>	<p>TELEPHONE SUPPORT</p> <p>The quality of support for any software is arguably more important than the system itself, and the major reason for including the telephone numbers of a selection of existing users is to allow you to verify our claim that the support provided by Kesho is second to none.</p> <p>Our team of software engineers are not only intimately familiar with every aspect of the programs which make up Curtains Too the SQL, but have first hand experience together with in depth knowledge of the workings of a credit union.</p> <p>Keeping a team of such quality comes with a premium and, as a result, the annual fee for telephone support and updates (which is mandatory) is 15% of the initial software cost. This is charged pro-rata in the year of installation.</p> <p>SITE VISITS</p> <p>Since the application was developed with clinical precision all support issues can be accommodated over the telephone. Should a site visit become necessary Kesho reserves the right to levy a fee based on the hourly rate prevailing at the time.</p>	<p>SINGLE USER SYSTEM</p> <p>Microsoft Windows® 95 and above. Celeron/Pentium processor 256 MB RAM, 1GB HDD, 3.5" FDD + CD</p> <p>MULTI-USER SYSTEMS</p> <p>PEER-TO-PEER NETWORKING</p> <p>Microsoft Windows® 95 and above. Celeron/Pentium processor 256 MB RAM, 1GB HDD, 3.5" FDD + CD</p> <p>CLIENT/SERVER NETWORKING</p> <p>Microsoft Windows® 2000 and above. Server: Pentium 512MB RAM, 5GB HDD, 3.5" FDD + CD Stations: Celeron/Pentium 256MB RAM, 1GB HDD, 3.5" FDD + CD</p> <p>CLIENT/SERVER NETWORKING</p> <p>Microsoft SQL Server, Microsoft SBS</p> <p>CLIENT/SERVER NETWORKING</p> <p>Oracle</p> <p>LOTTERY</p> <p>Cui Bono? – Lottery management</p> <p>INTERNET BANKING</p> <p>Domain registration and hosting Web site design and maintenance Internet funds transfer</p>	<p>SINGLE USER SYSTEM</p> <p>Curtains Too the SQL Software licence £6,500.00</p> <p>MULTI-USER SYSTEMS</p> <p>PEER-TO-PEER NETWORKING</p> <p>Curtains Too the SQL (Max 4 users) Main system licence £7,000.00 Each additional user licence £ 700.00</p> <p>CLIENT/SERVER NETWORKING</p> <p>Curtains Too the SQL Main system licence £ 7,000.00 Each additional user licence £ 700.00</p> <p>Server + 5 users £10,000.00 Server + 10 users £13,000.00</p> <p>CLIENT/SERVER NETWORKING</p> <p>Curtains Too the SQL Main system licence £ 8,000.00 Each additional user licence £ 800.00</p> <p>Server + 5 users £11,500.00 Server + 10 users £15,000.00</p> <p>CLIENT/SERVER NETWORKING</p> <p>Curtains Too the SQL Price on application</p> <p>LOTTERY</p> <p>Cui Bono? Licence £ 1,500.00</p> <p>INTERNET BANKING</p> <p>Price on application</p> <p><i>All prices quoted are subject to VAT at the Standard rate prevailing on the date of delivery.</i></p>

<p>A Tale of Two Cities</p> <p>In the Oxford Reference Dictionary the definition of the word <i>success</i> is 'favourable outcome, accomplishment of what was aimed at, the attainment of wealth'. It could easily be defining Glasgow Council Credit Union.</p> <p>From its birth in June 1989 the credit union has thrived on systems designed by Kesho and is the main driving force in innovation and development.</p> <p>A number of firsts can be attributed to Glasgow Council Credit Union, first to introduce automated loan forms, first to introduce loan interest rebates, first to introduce payment protection and first to attain the much coveted 11c certificate ... the list goes on.</p> <p>Call June Nightingale on 0141-274 9933</p> <p>In the same way that Glasgow is the rightful capital of Scotland (after all the Kesho software centre is located in Glasgow), there are those who would argue that Leeds ought to be the capital of England. Leeds has history, shopping, and entertainment in abundance, but best of all it has Leeds City Credit Union.</p> <p>The credit union was formed to serve a common bond of employees of the city council, but when many of the services traditionally provided by the council were subcontracted, the common bond was extended to encompass all city service providers. This was further expanded in 2001 to include everyone who lives or works in Leeds, a reflection of the caring nature of the credit union.</p> <p>An invaluable development partner to Kesho, Leeds City Credit Union has been the greatest ambassador for Curtains.</p> <p>Call Sue Davenport on 01132-145252</p>	<p>The Bill</p> <p>Who was it that claimed you can never find a policeman when you need one?</p> <p>Kesho is proud to count among its development partners the two most progressive police force credit unions from north and south of the border.</p> <p>The common bond of Scottish Police Credit Union encompasses all eight police forces plus the Ministry of Defence police force in Scotland. It has grown from 78 members to exceed 6000 and we would like to think that this growth has been made possible by the use of Kesho software since the credit union began.</p> <p>Working very closely with Kesho and in parallel with Glasgow Council Credit Union, SPCU is an exemplary development partner.</p> <p><i>Call Carol Wilson on 0141-771 1314</i></p> <p>Providing credit union facilities to the remainder of police forces in mainland UK is No 1 Copperpot Police Credit Union.</p> <p>Originally membership was drawn from officers of Greater Manchester Police, but, following mergers and expansion the inspired name change brought immeasurable credibility to the credit union.</p> <p>With that came a change in common bond allowing No 1 Copperpot Police Credit Union to accept members from all police forces across England and Wales</p> <p>Call Frank Corcoran on 0161-355 4400</p>	<p>Taxi Driver</p> <p>Visitors to Britain know about four things before they arrive, Big Ben, Buckingham Palace, Red Buses and BLACK CABS.</p> <p>Registered CU2, the credit union of the Licensed Taxi Drivers Association can lay claim to a cherished registration number</p> <p>It was LTDA Credit Union Ltd that had the foresight to commission Kesho to develop CUMAS in 1988, and the first to install Curtains for Windows in January 1997. That foresight enabled LTDA to stamp an indelible mark on the future of credit union accounting and administration systems.</p> <p>The nature of its common bond places LTDA firmly in both the industrial and community camps of credit unions in the UK and is the model used to create the 'live and work' common bond'.</p> <p>The majority of members are self-employed, and the nature of their business means that they deal mainly in cash. The credit union has been an exemplary sounding board to Kesho when advising community credit unions in bank reconciliation, where physical cash is a contributing factor.</p> <p>The instigator of 'pledged shares' LTDA thrives on innovation and, after more than 16 years, remains an invaluable development partner to Kesho.</p> <p>Call Anne McCart on 020-7286 1046</p>	<p>Airport</p> <p>This is not reality television, there are no disasters or delays at the credit union of British Airways employees, PlaneSaver Credit Union Ltd.</p> <p>In 1985, it was the then president of PlaneSaver who made the initial approach to Kesho indicating that it was likely that a number of large credit unions may be keen to participate in the development of a sophisticated computer system.</p> <p>Having a membership ranging from baggage handlers to senior airline captains, the credit union runs a tight ship from its offices on Heathrow airport.</p> <p>An active contributor in the on-going development of the original Curtains product, PlaneSaver provided valuable input to the specification of Curtains Too, the SQL.</p> <p>Call Helena Pretorius on 020-8562 2166</p>	<p>On the Buses</p> <p>Bon Voyager – as Dell-boy would say. You wait ages then three of them come along at once.</p> <p>Voyager Credit Union Ltd was formed to provide savings and loan services to employees of Greater Manchester Buses before deregulation saw a multitude of bus companies spring up.</p> <p>As the major provider of such facilities to the transport industry in north west England, Voyager can boast a position firmly within the top 15 credit unions in Britain.</p> <p>Despite the alignment to transport, the credit union saw little advantage in reinventing the wheel and gained rapid expansion by shadowing Leeds City Credit Union</p> <p>Knowledge is power and Voyager has allowed its manager, Barry Duggan to join forces with Sue Davenport and share their knowledge by providing training courses in Curtains.</p> <p><i>Call Barry Duggan on 0161-226 7032</i></p>
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Shares and savings

ORDINARY SHARES

Credit unions didn't require reckless privatisation to offer ownership for everyone. Anyone who is a member owns a part of the credit union in the form of shares. Curtains Too the SQL provides a main *SHARE* account for each member.

OTHER SHARES

Additionally an indefinite number of other share accounts may be created. This feature could be applied to allot shares to members who, for religious reasons, are unable to take advantage of dividends.

SAVINGS ACCOUNTS

Unlimited savings accounts may be created to allow members to save for specific purposes, be it spending around the festive season, saving for a well-earned holiday, or simply for a rainy day.

JUNIOR SAVERS

Although membership is restricted to persons over the age of 16, most credit unions acknowledge the benefit of offering savings facilities to juniors, who, after all, are the members of the future.

TIME DEPOSITS

Investment banks will offer a higher rate of interest if monies can be lodged for a specific period. The time deposit accounts allow members' funds to be accumulated and invested for the benefit of members and the credit union alike.

BUDGET ACCOUNT

Behaving like a current account, the budget (or bill paying) account is used to make regular payments on behalf of members.

Loan products

ORDINARY LOANS

There is no limit to the number of loan accounts that can be defined by the credit union to offer to members. This allows members to take loans for differing purposes, and allows the credit union to vary the interest rates according to the loan product or 'special offer' being implemented.

MULTIPLES OF SHARES

In order that the credit union has sufficient funds to satisfy members' requests for loans, it is essential to have sufficient share capital to sustain such borrowing requirements. When this policy is in force Curtains will monitor the maximum loan available.

ABILITY TO PAY

Cash rich credit unions may deem it prudent to offer loans based purely on a member's disposable income. The system offers an extensive analysis to determine income and expenditure for this purpose.

REVOLVING CREDIT

Offering similar facilities to a credit card, the revolving credit account allows members to draw on funds up to an agreed limit provided regular repayments are being made.

MORTGAGE LOANS

A further indication that credit unions have become of age is the granting of a licence to offer mortgage loans. Once again Curtains is at the forefront of technology and provides this facility.

NET INTEREST LOANS

Subject to Board approval, the credit union can nominate a specific savings account to be tied to a loan product so that the member is only charged interest on the net amount, thereby protecting his or her asset.

General ledger

NOMINAL ACCOUNTS

Curtains Too the SQL encompasses a fully integrated nominal ledger and is delivered with a comprehensive chart of general ledger accounts, which is pre-configured to produce a balance sheet and revenue account in the format determined by the Companies' Acts 1985 and 1989.

ACCRUED ACCOUNTING

Certain items of the credit union expenditure relate to the whole year and could have a negative impact on the accounts if applied solely in the month of payment. Scheduled monthly reversal of the appropriate portion of accruals ensures that meaningful management accounting is maintained.

FIXED ASSETS

A comprehensive fixed asset register and schedule compliment the balance sheet and allow accurate depreciation to be automatically calculated on a regular basis.

BANK RECONCILIATION

As obtaining a bank account becomes more and more difficult, credit unions have found that they can provide this much-needed service and, at the same time, increase their membership. However, that requires handling significant sums in cash, calling for sophisticated treasury management. This, coupled with inter-bank processing provides the simplest of solutions for bank reconciliation.

MANY HAPPY RETURNS

The quarterly and annual returns which most credit union treasurers abhor, are seamlessly produced from Curtains.

Member services

MULTIPLE BANK ACCOUNTS

Subject to board approval, multiple bank account details can be stored for each member to allow funds paid in respect of loans and/or withdrawals to be targeted to different bank accounts at the request of the member.

MULTIPLE BENEFICIARIES

It is not uncommon for members to wish to nominate more than one beneficiary. Curtains allows multiple beneficiary details and their proposed share of the member's assets in the event of death.

PAYROLL DEDUCTION

Regular deposits are fundamental to the development and financial stability of the credit union. Curtains accepts electronic interfaces in any format from employers' payroll systems and distributes the funds to the various accounts in accordance with members' instructions. Indeed, there is facility for multiple payrolls per member to cater for members who may have deductions from more than one employer being credited.

DIRECT DEBITS AND CREDITS

Curtains accepts receipts into members accounts in any format, electronically via a data file or manually through the keyboard, automatically distributing the funds in accordance with the individual member profile. Payments out of members' accounts may also be automated through standing orders.

ELECTRONIC BANKING

In addition to printing continuous or letter cheques, receipts, passbooks etc., Curtains interfaces with all high street banks electronic banking systems.

Marketing

PAYMENT PROTECTION

The ability to offer insurance to protect members from inability to repay loans or save due to sickness or redundancy is a valuable marketing tool.

EXCEPTION REPORTING

Extensive exception reporting allows directors and management to analyse the membership

STATEMENT PRODUCTION

Member statements may be printed on demand, periodically or at designated times. Sending members statements on the anniversary of their joining date or their birthday can be a valuable means of communication.

WELCOME PACK

A personalised welcome pack can be printed as soon as a member's details are entered into Curtains. The content of the welcome pack is created by the credit union.

CORRESPONDENCE

Personalised correspondence improves the professional image portrayed by the credit union. Standard letters can seem individual when the presentation is correct and this is achieved with ease.

INTERNET BANKING

Domain registration, hosting and web site development by Habari Graphics, a subsidiary of Kesho, contribute to the high profile of any credit union and provide secure seamless internet banking facilities.

CUI BONO?

The private lottery has long been one of the most significant means of increasing membership. Cui Bono? manages the lottery independently of the credit union accounts.

Friends

Listed below is a selection of credit unions throughout the UK where Curtains for Windows is installed. Please feel free to contact any of the credit unions illustrated

SaveEasy Llanelli Credit Union 01554 770 867 ♦ Benarty Credit Union 01592 868 801 ♦ Unify Credit Union 01942 701 706 ♦ Nelson Community Credit Union 01282 692 713 ♦ Just Credit Union 01743 252 937 ♦ East Renfrewshire Credit Union 0141 881 1353 ♦ Bournemouth Credit Union 01202 566 878 ♦ Brighton Credit Union 01273 626 855 ♦ Glasgow Council Credit Union 0141 274 9933 ♦ Leeds City Credit Union 01132 145 252 ♦ Portsmouth Credit Union 02392 827 980 ♦ Dial a Cab Credit Union 020 7490 5206 ♦ Capital Credit Union 0131 225 9901 ♦ Clockwise Credit Union 01162 489 530 ♦ Crocus Credit Union 020 8760 5711 ♦ Penwith Credit Union 01736 366 200 ♦ Sheffield Credit Union 01142 760 787 ♦ Federation of Small Business Credit Union 01772 788 196 ♦ Watling & Graham Park Credit Union 020 8200 0700 ♦ Newcred Credit Union 020 8555 5388 ♦ Liberty Credit Union 01708 741 899 ♦ Alliance Credit Union 0151 489 0402 ♦ Malago Valley Credit Union 01179 082 473 ♦ Wrexham Credit Union 01978 266 843 ♦ North Lincolnshire Credit Union 01724 868 888 ♦ Plane Saver Credit Union 020 8562 2166 ♦ Eastbourne Credit Union 01323 730 773 ♦ Basildon Council Employees Credit Union 01268 294 291 ♦ Newtown South Aston Community Credit Union 0121 333 6790 ♦ Lancashire County Council Credit Union 01772 532 296 ♦ Blues & Twos Credit Union 01772 618 833 ♦ Voyager Credit Union 0161 226 7032 ♦ Glevum Credit Union 01452 551 117 ♦ Hull Northern Credit Union 01482 851 808 ♦ Danum Credit Union 01302 841 155 ♦ Tower Hamlet Credit Union 020 8983 6961 ♦ Castle & Crystal Credit Union 01384 815 771 ♦ Kirklands Credit Union 01236 420 600 ♦ London Fire savers Credit Union 020 7587 6261 ♦ Offerton Credit Union 0161 474 2151 ♦ Bedminster & Knowle Credit Union 01179 637 505 ♦ North East Lincolnshire Credit Union 01472 361 990 ♦ Timeline Credit Union 0208 921 6240 ♦ North Kesteven Credit Union 01529 302 050 ♦ Parkhead Credit Union 0141 551 8387 ♦ Thorne Credit Union 0800 092 8555 ♦ Salmon Credit Union 01202 477 206 ♦ Money go Round Credit Union 01179 543 585 ♦ Metro Moneywise Credit Union 01706 714 579 ♦ Oldham Credit Union 0161 678 7245 ♦ United Stream Credit Union 01977 723 940 ♦ Scottish Postal Workers Credit Union 0141 552 8408 ♦ First Rate Credit Union 01772 854 161 ♦ East Manchester Credit Union 01612 315 222 ♦ Maun Valley 01623 481 882 ♦ Firesave Credit Union 01213 806 947 ♦ Trafford United Credit Union 01619 121 536 ♦ ML9 Credit Union 01698 884 156 ♦ Quids In Credit Union 01204 365 024 ♦ News International Credit Union 02077 826 274 ♦ Clwyd Coast Credit Union 01745 361 274 ♦ Tamworth Credit Union 01827 709 589 ♦ Waltham Forest Credit Union 0208 520 8740 ♦ Weston-Super-Mare Credit Union 01275 816 899 ♦ Werneth (Stockport) Credit Union 0161 494 9292 ♦ White Rose Credit Union 01924 305 168 ♦ Worcester Black Pear Credit Union 01905 612 197 ♦ Dumbarton Credit Union 01389 768 585 ♦ Ruchazie, Garthamlock & Craigend Credit Union Ltd 0141 774 4123 ♦ Sale Credit Union 01619 733 535 ♦ Scottish Postal Workers Credit Union 0141 552 8408 ♦ Connection Credit Union 01793 572 550 ♦ Grampian Credit Union 01224 626 280 ♦ ST Credit Union 0141 221 7474 ♦ Sefton Council Credit Union 0151 934 4563 ♦ Glasgow Licenced Taxi Trade Credit Union 0141 420 1646 ♦ Wayfarer Credit Union 0161 489 2350 ♦ Shettleston Tollcross Credit Union 0141 764 0276 ♦ Drumchapel Credit Union 0141 944 8593 ♦ Isle of Wight Credit Union 01983 756 874 ♦ North Forge Credit Union 01698 266 433 ♦ Walsave Credit Union 01922 653 310 ♦ Hull East O' the River Credit Union 01482 712 326 ♦ Hull and East Yorkshire Credit Union 01482 318 518 ♦ North Airdrie Credit Union 01236 779 100 ♦ King George (Bootle) Credit Union 0151 222 3473 ♦ Cardiff Credit Union 02920 872 373 ♦ BCD Credit Union 0141 550 4171 ♦ Wear Side First Credit Union 0191 514 7491 ♦ Cranhill Credit Union 0141 774 0001 ♦ South West Durham Credit Union 01388 774 130 ♦ Caledfryn Credit Union 01745 817 444 ♦ LTDA Credit Union 020 7286 1046 ♦ South Manchester Credit Union 0161 448 0200 ♦ Streetcred Credit Union 01706 658 293 ♦ Hackney South Credit Union 02076 130 500 ♦ Burnley Area Credit Union 01282 685 151 ♦ Castle & Minster Credit Union 01484 537 174 ♦ Plough & Share Credit Union 01769 572 055 ♦ Bridgewater Credit Union 0141 848 8722 ♦ WHEB Credit Union 01698 307 334 ♦ Riverside Community Credit Union 0151 448 0565 ♦ Blantyre Credit Union 01698 711 112 ♦ North Coatbridge Credit Union 01236 604 500 ♦ Crown Savers Credit Union 020 8314 8855 ♦ East Midlands Postal Workers Credit Union 01604 238 274 ♦ Greater Govan Credit Union 0141 440 2770 ♦ Landsker Credit Union 01834 812 255 ♦ Lambeth Credit Union 020 7708 8784 ♦ Earle Lawrence Credit Union 0151 291 7952 ♦ Partners Credit Union 0151 258 1014 ♦ Failley Credit Union 01389 879797 ♦ Cheshire County Council Credit Union 01244 603 752 ♦ Acts Credit Union 020 8778 4738 ♦ Aylesbury Credit Union 01296 488 701 ♦ Afan Savers Credit Union 01639 766 079 ♦ CWS Employees Credit Union 0141 222 2259 ♦ Cambuslang Credit Union 0141 601 0888 ♦ Caerphilly & District Credit Union 02920 883 751 ♦ Greenwich Waterfront Credit Union 020 8269 4888 ♦ Central Easterhouse Credit Union 0141 771 8725 ♦ Harlowsave Credit Union 01279 446 875 ♦ Johnstone Credit Union 01505 327 148 ♦ Craigmillar Credit Union 0131 661 9942 ♦ Bargoed, Aberbargoed & Giffach Credit Union 01443 838 605 ♦ Caia Park Credit Union 01978 310 984 ♦ Fairshare Credit Union 01952 282 528 ♦ Glasgow West Credit Union 0141 339 7070 ♦ East Kilbride Credit Union 01355 224 771 ♦ No1 Copperpot Credit Union 01162 444 878 ♦ Dragon Savers Credit Union 01443 777 043 ♦ Citysave Credit Union 0121 303 7847 ♦ Y Llechen Credit Union 01286 678 686 ♦ Linwood Credit Union 0141 840 3249 ♦ Ladywood Credit Union 0121 454 0534 ♦ Clydesdale Credit Union 01555 663 260 ♦ West of Scotland NHS Credit Union 0141 886 7246 ♦ Chesterfield Credit Union 01246 278 833 ♦ Edmonton Credit Union 0208 884 2550 ♦ Castlemilk Credit Union 0141 631 2952 ♦ Leigh Park Credit Union 02392 499 798 ♦ Plaid Cymru Credit Union 02920 646 010 ♦ Dunfermline Credit Union 01383 724959 ♦ Dolphin Credit Union 01202 718 018 ♦ Wythenshawe Credit Union 0161 436 2347 ♦ Bristol City Credit Union 0117 904 0812 ♦ Hamilton Credit Union 01698 282 200 ♦ Stirling Council Credit Union 01786 432 202 ♦ Torfaen Credit Union 01495 750 020 ♦ Merthyr Tydfil Credit Union 01685 352 849 ♦ Bridgend Lifesavers Credit Union 01656 729 912 ♦ Brecon & District Credit Union 01874 620 104 ♦ Nottingham Credit Union 01159 003 211 ♦ Splotlands Credit Union 02920 334 500 ♦ Severn Four Credit Union 01179 381 439 ♦ Greater Milton Credit Union 0141 347 0671

Specialising: the key to Kesho's success

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With the invaluable technical advice and support of the 'magnificent seven' (a group comprising the most prestigious Credit Unions in the UK), Kesho immediately embarked on a completely new development which exploited all the features of current hardware and software technology.

The result - **CURTAINS for Windows™**:

The response to Curtains was overwhelming, so much so that within five years more than 220 credit unions in the UK alone adopted Curtains as their management and accounting system. International success followed and when the United Nations invited tenders for the supply of a savings and loans system, Curtains was selected in the face of world wide competition.

In almost Biblical fashion, seven years later, advances in technology suggested that perfection can be bettered, and with the unfailing support of the seven development partners, Kesho developed a successor to success.

You've guessed – **CURTAINS II the SQL**

Curtains Too the SQL – Database enhancements

- Multiple member telephone numbers to assist in easy member contact
- Lengthy email address field allowing full integration with credit union email facility
- Multiple employment details to cater for members with more than one employment
- Multiple payroll details to facilitate members with more than one payroll deposit
- Multiple beneficiary records to ensure comprehensiveness of the database
- Multiple bank account records to cater for members with more than one bank account
- Multiple status indicators to categorise members in greater detail
- Multiple user-defined variables to allow the credit union to specify its own criteria
- Colour coding attached to keywords to indicate nature of diary messages
- Shelf life and priority attached to diary messages to assist housekeeping
- Colour coded ID flags to indicate status of confirmation of members' identity
- Unlimited references for direct credit/standing order processing
- Multiple analysis to facilitate distribution of direct credit/standing order processing

Curtains Too the SQL – Share and savings products

- Multiple share accounts
- Unlimited savings products – incorporating specific criteria
 - Easy access savings accounts
 - Seasonal savings accounts (e.g. Christmas, holidays etc)
 - Special event savings accounts (e.g. Weddings, birthdays etc)
 - Loyalty savings accounts (Limited number/value of withdrawals etc)
 - Time deposit accounts

Curtains Too the SQL – Loans, budget and revolving credit products

- Unlimited loan products – incorporating specific criteria
 - Starter loan accounts
 - Short term loan accounts
 - Long term loan accounts
 - Emergency loan accounts
 - Limited period 'loan sale' accounts
 - Multiples of shares/savings loan accounts
 - Mortgage loan accounts
- Budget accounts
- Revolving credit accounts

Curtains Too the SQL – Member processing enhancements

- Enhancements to processing
 - Addition of value dates to prevent withdrawal of uncleared funds
 - Shortcuts to commonly used facilities (printing of withdrawal slip, statement etc)
 - Automatic distribution of standing order/direct credit funds

Curtains Too the SQL – General ledger enhancements

- Accrued accounting
 - Seamless maintenance and distribution of accruals and prepayments
- Management and statutory accounting
 - Full open-item accounting – Automatic period and annual account management

Curtains Too the SQL – Cash handling enhancements

- ❑ Treasury management department
- Cash draw-down control
- Teller cash and cheque management
- Bank cheque deposit management and pay-in slip production
- Bank cash deposit management and pay-in slip production
- Automatic and manual bank reconciliation programs

Curtains Too the SQL – Enquiry and member services enhancements

- ❑ Member enquiry statistics incorporating reasons for enquiry
- Colour coded diary flags to indicate nature of diary messages
- Colour coded ID flags to indicate status of members' identity
- Illustration of beneficiaries and associated accounts
- Illustration of member(s) living at the same address
- Seamless link to previous enquiries
- Unlimited personalised correspondence
- Automated email to members (including statement attachments etc)
- Automated SMS member balance text messages to mobile or land line
- Comprehensive balance forecasting in summary and detail
- Multiple telegram messages, each having author and date/time stamps
- Powerful, relational exception reporting