

### ADDITIONAL RECOMMENDATION:

1. Database Automation Requirements
  - **Fields for Automation:** Identify fields across various report tabs (MSP02\_01, MSP2\_02, MSP2\_03, etc.) that can pull data directly from the database:
  - **Loan and Financial Data:** Ensure fields like "Loan to clients," "Accrued Interest on Loans," "Interest - Loans to Clients," and "Fees" are automated by linking them with the loan and financial tables.
  - **Complaint Reports:** Create a schema for complaints to be recorded directly in the system, allowing automated population of related reports.
  - **Microfinance Loan Types:** Seed default loan types into the database, and integrate with interest types and amortization methods (e.g., straight-line, reducing balance) as per the system requirements.
2. Schema Modifications for New Fields
  - **Geographical Distribution:** Add database support for branches, including data points like employer counts, borrowers, etc.
  - **Financial Institutions:** Add tables to record deposit and borrowed amounts. Schema should include calculation fields for dynamic reporting.
  - **Quarterly Report Schema:** Create a base schema to initiate quarterly reports automatically, capturing data for a specific period.
3. Report Generation and User Workflow
  - **Quarterly Report Initiation:** When creating a quarterly report, the user specifies the period, and data is auto-fetched from the relevant tables. This setup ensures minimal manual input.
  - **Navigation and Verification:** Enable navigation between tabs for users to review data and allow saving data to the database post-validation. Ensure this saved data can be exported to PDF or Excel formats directly.
4. Clarification and Error Checking Mechanism
  - **Standardized Loan Products and Interest Types:** Confirm if only fixed loan products are loaded or if they require customization. This avoids ambiguity and ensures the report dynamically reflects correct loan structures.
  - **Validation Scripts:** Implement validation before data entry, ensuring accuracy across all report fields and handling fields like past-due fees, classifications, and loan penalties automatically.