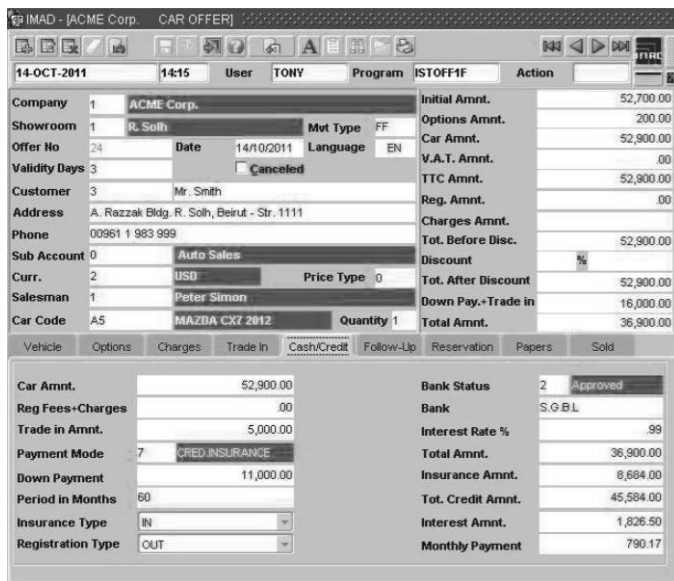


CAR RENTAL AND LEASING MODULES

- ♦ Rental, leasing & driver agreements
- ♦ Unlimited rate types
- ♦ Maintains vehicle data
- ♦ Tracks full vehicle transaction history
- ♦ Checks real time view of the vehicle status
- ♦ Checks real time vehicle availability
- ♦ Handles quotations, reservations, agreements and closed sales
- ♦ Insures accurate calculation of rental and leasing charges, services and maintenance
- ♦ Provides vehicle, management, exception reports and inquiries
- ♦ Real time generated accounting entries



DISTRIBUTION MODULES

Purchase Orders

- ♦ Order preparation
- ♦ Follow up: Placement, Reception, Situation, etc.
- ♦ Quotes comparison

Inventory Management

- ♦ Bar code facility
- ♦ Multi-level criteria (Group, Category, Sub-Category, Brand)
- ♦ Sub-item capabilities (Color, Size, Season, etc..)
- ♦ Multiple unit-of-measure by item
- ♦ Distribution of quantities over batches and expiry dates
- ♦ Flexible cost price calculation

Customer Orders

- ♦ Complete orders follow up (Reservation, Delivery and Order Situation)
- ♦ Item reservation follow up

Invoicing and Sales Statistics

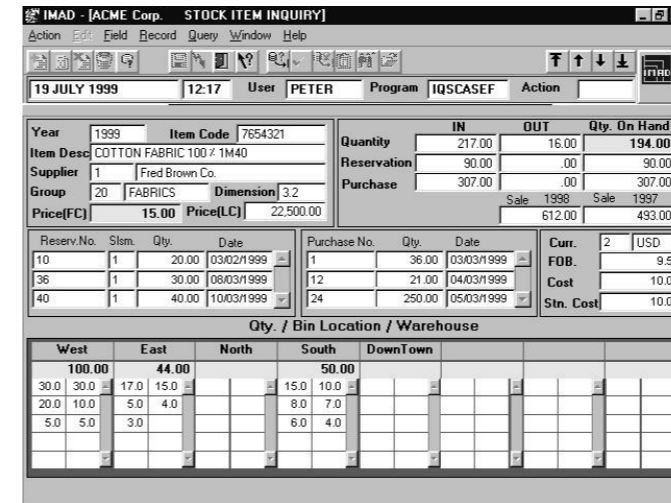
- ♦ Issuance of invoices and delivery orders
- ♦ Flexible selling price selection and discount calculation
- ♦ Flexible terms definition
- ♦ Issuance of Debit/Credit notes
- ♦ Sales commissions calculation
- ♦ On-line update
- ♦ Statistical reports

Van Distribution

- ♦ Deliveries scheduling according to customer's orders
- ♦ Door-to-door direct sales and collections
- ♦ Trucks loading and return back from sales monitoring

MANUFACTURING MODULES

- ♦ Finished products definition: Raw materials, components, labor, machine time (Costs and Quantities)
- ♦ Time sheets (Labor and Machinery)
- ♦ Multiple products by Job Order
- ♦ Costing: actual v/s estimate by batches, order nbr, product (Cost and Quantities)
- ♦ Master production planning: Production load, delivery dates, delayed batches
- ♦ Production/Productivity statistics



OTHER BML Istisharat PRODUCTS

ICBS : Retail and Corporate Banking
 CIRIS : General Business Insurance
 LIRIS : Life Insurance

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IMAD



Another BML Istisharat product



IMAD
 Industrial Management
 and Distribution System
 by
 BML Istisharat SAL



Quality
 ISO 9001
 SAIGLOBAL



KREYATIVA

THE COMPANY

BML Istisharat was founded in 1972. Its main activity is to develop and support application software geared towards Manufacturing and Distribution Firms, Banks and Insurances.

BML Istisharat products have penetrated "Fortune 500" companies and are up and running in the United States, Europe, the Middle East and Africa.

IMAD

The Industrial Manufacturing And Distribution system (IMAD) is a modular software package supporting the financial, administrative, production and distribution activities of Manufacturing and Distribution Firms.

The first version of IMAD was implemented in 1981. Today, IMAD modules are successfully running at 100+ firms operating in both Manufacturing (Cement, Furniture, Fertilizers, Cosmetics...) and Distribution (Car dealerships, Home Appliances, Heavy Machinery, Pharmaceuticals..).

IMAD is available on Oracle® multitier web enabled platform.

IMAD - [ACME Corp. PRODUCTION - JOB ORDER SITUATION]

19 JULY 1999 12:28 User TONY Program IPRJOINF Action

Job Order 3 Finished Good 153145195110 Mattress 2nd Choice 195x110

Department 1 Mattresses Customer 3 Mr. Smith

Order Date 04/02/1999 Prod. Date 06/02/1999 Status 3 Closed

Order 1 Ending Date 07/02/1999 Quantity 2.00 Unit 1 Piece

	Actual(LBPI)	Estimated (LBPI)	Variance	Actual(USD)	Est.(USD)	Variance
Materials	202,340.00	196,300.00	6,040.00	134.00	130.00	4.00
Labor	49,830.00	45,300.00	4,530.00	33.00	30.00	3.00
Machinery	12,080.00	15,100.00	-3,020.00	8.00	10.00	-2.00
External Costs	3,775.00	4,530.00	-755.00	2.50	3.00	-.50
Overheads	7,550.00	6,040.00	1,510.00	5.00	4.00	1.00
Total	275,575.00	267,270.00	8,305.00	182.50	177.00	5.50
Unit Cost	137,787.50	133,635.00	4,152.50	91.25	88.50	2.75
Labor Hours	13.00	11.00	2.00			
Mach. Hours	4.00	5.00	-1.00			

GENERAL FEATURES

User friendly, modular, integrated, secure, flexible, parameterized, multi - currency, multi - lingual, multi - company, multi - branch , on - line, real time, RDBMS based and fully documented.

Modules can be installed on a stand - alone mode.

CORE MODULE

The core module (nucleus) includes:

- ♦ System Tables and Parameters
- ♦ User defined dynamic GUI menus
- ♦ User defined profiles and group profiles

FINANCIAL AND ADMINISTRATIVE MODULES

General Ledger

- ♦ User defined hierarchical chart of accounts
- ♦ Multi-entity consolidation levels (Company, Branch, Department, Cost Center, etc..)
- ♦ Multiple currencies with two base currencies
- ♦ Cash Management
- ♦ Analytical reports

Accounts Payable / Receivable

- ♦ Suppliers information management
- ♦ Checks management
- ♦ Aging reports
- ♦ Customers information management
- ♦ Credit facilities

Budget Control

- ♦ Budget setting
- ♦ Actual v/s Estimated figures
- ♦ Comparison with previous years
- ♦ Analysis by account, cost center, department....

Vehicle Management

- ♦ Vehicle records
- ♦ Maintenance and insurance schedule
- ♦ Vehicle daily transactions (Reparation, Lubricant and Battery Exchange, etc...)

IMAD - [ACME Corp. BUDGET BY BRANCH / CENTER]

19 JULY 1999 12:15 User FRANCOIS Program IBGBDGLF Action

Year 1999 Branch 1 Down Town Amount By Period

Cost Center 1100 Mer. Distr. Reference Currency(USD)

Chart Of Account 675100 Salaries

Choice	Period	Local Currency (LBP)	Reference Currency(USD)
Yearly By Period	1	24,128,000.00	16,000.00
	2	24,128,000.00	16,000.00
	3	24,128,000.00	16,000.00
	4	24,128,000.00	16,000.00
	5	24,128,000.00	16,000.00
	6	24,128,000.00	16,000.00
	7	26,540,800.00	17,600.00
	8	26,540,800.00	17,600.00
	9	26,540,800.00	17,600.00
	10	26,540,800.00	17,600.00
	11	26,540,800.00	17,600.00
	12	26,540,800.00	17,600.00

Yearly Amount
Budget Amount(LBPI) 304,012,800.00
Budget Amount (USD) 201,600.00

Drafts/Notes Management

- ♦ Automatic issuing of drafts
- ♦ Interest calculation
- ♦ Diaries by department, bank, region
- ♦ Complete reporting
- ♦ Past due, unpaid bills

Payroll

- ♦ User defined payroll items
- ♦ Taxes management
- ♦ Social security and family allowances
- ♦ Flexible high-cost of living changes
- ♦ Loans management

Human Resources

- ♦ Applications, interviews, assignment and contract management complete workflow
- ♦ Personal information, education, experience (in and out), training (in and out)
- ♦ Leaves record
- ♦ Termination/separation
- ♦ Schooling

Fixed Assets

- ♦ Assets records
- ♦ Depreciation
- ♦ Maintenance history of asset record
- ♦ Multiple transactions (Purchase, Transfer, Sale,.....)

AUTOMOTIVE DEALERSHIP MANAGEMENT MODULES

Auto Showroom Module

- ♦ Full management of the entire process:
 - Commission order
 - Vehicle preparation
 - Ship In transit
 - Receipt at port
 - Initial and additional charges
 - Transfer to auto showrooms
 - Customer offers follow up
 - Customer deposit and reservation
 - Delivery and invoice
- ♦ Real time stock update and costing
- ♦ Real time generated accounting entries
- ♦ Interface to car manufacturers

Service, Body Shop And After Sales Module

- ♦ Repair order management:
 - Search facility by Vin, customer, plate
 - Full history of repairs by car
 - Standard time and cost by labor charge
 - Time sheet
 - Parts and sublets by labor charge
 - Invoice and customer payment
- ♦ Call center and appointments
- ♦ Real time stock update and cost
- ♦ Real time generated accounting entries
- ♦ Interface to car manufacturers

CAR RENTAL AND LEASING

- ♦ Management of reservations/cancellations
- ♦ Management of agreements
- ♦ Prices management
- ♦ Daily transactions
- ♦ Generation of accounting entries