**Problem statement**

Uweza Sacco is a Sacco that has been recently started by a group of people owning small businesses in rural areas. The aim of the Sacco is to bring together savings, use this savings to offer loans to members when in need of them. This savings is also used to start small Sacco business to generate more income.

For a member to join the Sacco he/she should be 20 years and above and should possess a nation ID card. Both those in business and out of business are allowed to join the Sacco.

When members join the Sacco they are supposed to contribute 2000/= in the first month after which they contribute at least 500/= each month. However, any member can contribute more than the least amount. This contribution is summed to find out the shares of the member. Therefore, the more you contribute the more shares you have.

This contributed amount is deposited in the bank account which earns interest for the Sacco. This amount plus its interest is used to allocate loans to its members. The actual amount is also the amount that is used to calculate member shares. The amount earns an interest of 10% simple interest per annum.

As a member you are allowed to borrow a loan after being a member for at least four months. The maximum amount of loan will be calculated depending on the shares you have.

Every loan has an interest of 2% simple interest per month attached to it.

As mentioned earlier the Sacco also has small businesses which are completely owned by the Sacco rather than individuals. The profits of these businesses are added to interest gained from the loans.30% percent of this money is set aside for running the Sacco e.g. running its offices. The rest of the money is divided among the members according to the shares. This is done every month.

To run efficiently, the Sacco is in need of a computer program that will help manage this operation.

The program should be able to do the following:

1. Keep records of the members of the Sacco (names, age, date of joining the Sacco, gender, type of business owned).
2. Help in management of contribution and shares of the members by calculating the shares of the members by summing their contribution and finding its fraction relative to other members contributions.
3. Help in loan management. It keeps track of the loans borrowed and calculate the interest that in each loan. It should also keep track of the loan payment process by calculating and informing the borrowers how much they have paid for the loan and how much more needs to be paid so that the loan can be due.
4. It keeps track of the small business owned by the Sacco and calculate the profits from the business. It should then add all the profits from the business and loan interest at the end of the mind.
5. At the end of the month it should also calculate what every member should get.