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**PROJECT TITLE:M-BORA SOCIETY LIMITED APPLICATION**

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**Supervisor:**

**PROJECT TITLE**

**M-BORA SOCIETY LIMITED APPLICATION**

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Presentation inspiration and motivation have always played a key role in the success of my venture.

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DECLARATION

This proposal is my original work and has not been prepared by either a degree student and diploma student in the Tarakan university college. I therefore declare that the project belongs to me.

**STUDENT: FIRSTNAME: LASTNAME:**

**SIGNATURE:**

**SUPERVISOR:**

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**1.0: Abstract**

M-Bora society it’s a microfinance application is built to offer high quality financial services that empower the community and much more to lend out short term micro loan to their members. The application is built on the existing application that its main aim to solve the drawbacks and challenges encountered by the user during login and much more to introduce a new feature “sign up”.

**2.0: BACKGROUND**

Microfinance in Kenya consist of microfinance facilities and regulation in Kenya. M-bora be one of the microfinance institutions in Kenya, it has provided over 1.5 billion to approximately 1.5million active borrowers. For the microfinance to be successful and grow-Sacco despite improvement in their technology to mobile phone technologies and expanding mobile penetration, that currently stands 88percent.Technology used have been used in the transmission of the data, access to banking services and transmitting of the voices.

Despite advancement in technology and increased use of the technology. m-bora Sacco society has considerably slow usage of the technology. Studies show that m-Bora has lacked sign up form where the new member can create account at ease these has led them to use the traditional modes of giving their services where the new member is forced to go to their branches to get the account of their needs.

**3.0: PROBLEM STATEMENT**

The problem identified in the previous system/application; it lacks the form whereby the new member would create account without him/her going to their branches to create account. This force the m-Bora society organization to allow the new member to be registered with the Kulim Sacco, Maisha Bora Sacco Society, Safaricom Sacco, Uhuru Sacco, ushuru Sacco and Nyala sacco limited for them to access the loan and services on m-Bora society application.

With the proposed system /application a new member will allow the user to great an account without them to create new account at ease without them going to nearest branches to access their inquiry.

**3.1.0: SCOPE OF STUDY**

-scope of study is that to avoid the drawbacks caused by the previous system/application, the proposed system is designed out with a sign up and a log in form where a new member will create an account without him /her going to their offices.

Advantage of the proposed system

-Ease creation of an account

-Ease optimization of the funds.

Disadvantage of the proposed system

-Error and bugs maybe encountered when one tries log in many times.

**3.1.1: AIM AND OBJECTIVES OF THE PROPOSED APPLICATION**.

-The main purpose of the system/application is to insights in the mobile application that will allow the new user and the current user to access **the M-Bora** services these and to the new user they will be able to create new account.

**3.1.2: Specific objective**

-Access and create new account at 24/7conveniently hence giving you an access at any given time that one like with some exception, such as planned maintenance, update and unexpected outages.

**4.0.0: LITERACTURE VIEW**

Over the decade over the use of microfinance application have changed considerably and innovation to meet the market have risen. With this has led to the development of microfinance application that its aim is to provide a powerful channel of communication and the ability to link rural communicate with up-to-date information. With that **M-Bora** is a digital platform that mainly focuses on giving dividends, loans and cash deposit. With the research done it founds that **M-Bora sacco** applications lacks a sign up and log in forms where the new member is enabling to access their services and do transition their mobiles at comfort at their work or home. With the development and improvement from the previous system/application, the application is meant to meet the demand in the market whereby the new member and the current member will be able to create account, access services and much more do transition without anyone going to various Sacco to access the services.

**4.1.0: SYTEM DEFINED**

System define is collection of elements and sets of rules, an arrangement or a group of related things that work together towards a common goal. The system is designed from the existing system that is aim to allow the new member and the current member to create an account with less time needed.

**4.1.1: Techniques used to collect data**

Techniques refer to us the methods used to finds out the first hands information.

Interview

These was a personal conversion with a ground of developer of M-Bora sacco society. These created a better understanding on the challenges faced on the previous application.

Merits of interview

-It’s provided with the first hands information about the previous application and decision was made toward the improvements of the current application.

- Helped to identify the system and more details about the application.

-its improved and on the knowledge

Demerit of the interview

-A lot of time was required and these leads to the time wastage.

-quick to judge was an issue.

Observation

These was done through interaction with the application which enhance me to get well acquainted with the issue encountered on the previous application, with the information collected it shall allow me to fix the problem.

Merits of the observation

-It is the simplest methods of collection of the data.

-It’s one of the main bases of formulating the hypothesis since I was able to get well acquainted with the observed.

-I was able to get the accurate information since I was based on the information provided by the respondents.

Demerits of the observation

-Secret activities was not opened to the observer

-A lot of time was consumed

- it is expensive since more time was required and money expenses was a problem.

**5.0.0: METHODOLOGY**

An application development methodology or system development methodology in software engineering is a framework that is used to structure, plan, and control the process of developing an information system**.**

**5.1.0: Budget**

|  |  |
| --- | --- |
| **Expenses** | **Amounts** |
| Computer/laptop | 23500 |
| Airtime/data bundles | 500 |
| Fare/transport expenses | 1500 |
| Interview programs | 1000 |
| **Total** | **26500** |
|  |  |
|  |  |

**5.2.0: Feasibility study**

Feasibility is designed to answer whether or not a proposed project or idea should go forward by determining whether the project is practical.

**5.2.1: Operational feasibility**

Operational feasibility its main aim is to determine whether the proposed application if it will be in a position to solve the problem. with the proposed application, a sign-up form within it will allow the member and the current to access the service at their comfort.

**5.2.2: Technical feasibility**

Through the use of the available tools such as android studio, which will allow the running of the codes. The application is designed in a way that new member and current too easy optimize their funds, ease accessing M-Sacco service and easy creation of the accounts.

**5.2.3: Economical feasibility**

Economical refer to the analysis of the effectiveness of a proposed application in order to determine whether the company will undertake the project mainly on the basis of profitability. With the help of the sign-up form within the proposed system will bring effectiveness and would be of much benefit, both to the new member, current member and to the staff.

**5.2.4: Time Feasibility**

Due to the complexity on the proposed application the execution of the proposed system will take place for about three months and half a month. These is to allow easy allocation of the bugs.

**5.2.5: SYSTEM REQUIREMENT**

Software requirements

-Android studio application- these will help in running and debugging down the application.

-SQL lite-this will be used for the storage for the data and information.

Hardware requirements

-Laptop/desktop with 500gb and 4gb and above ram for better running of the android studio.

-phone -used for the installation of the application with a configuration of 32gb and a ram of 2gb.

**5.2.6: DATA DIAGRAM**

Sign up

FIRSTNAME=---------------

MIDDLE NAME=-----------

LASTNAME=----------------

ID NUMBER=---------------

KRA PIN=---------------------

Username=------------------

Buy airtime

MEMBERS

LOANS

Deposit

withdraw

Access services

NEW PASSWORD=--------

CURRENT PASSWORD=-----

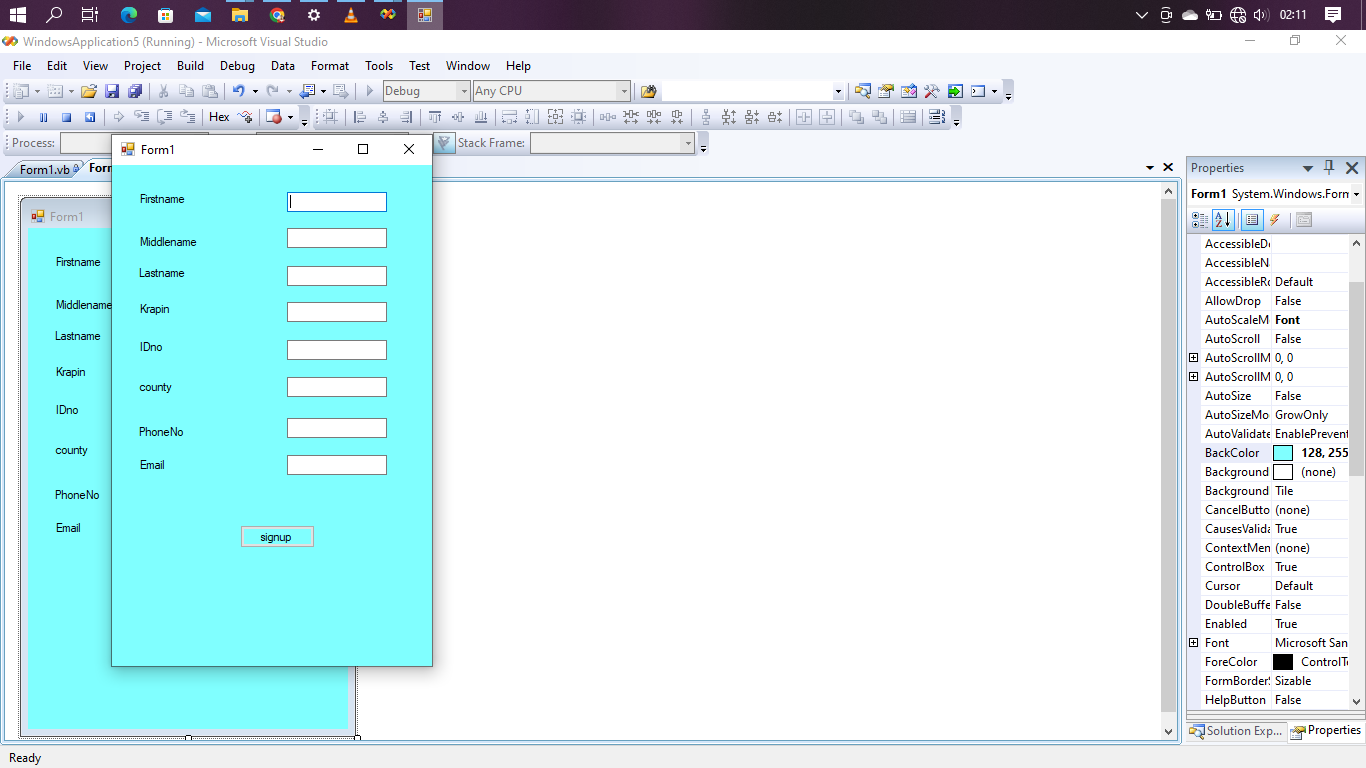
If account no. Equal (‘””’) and username. Equal (‘””’) then

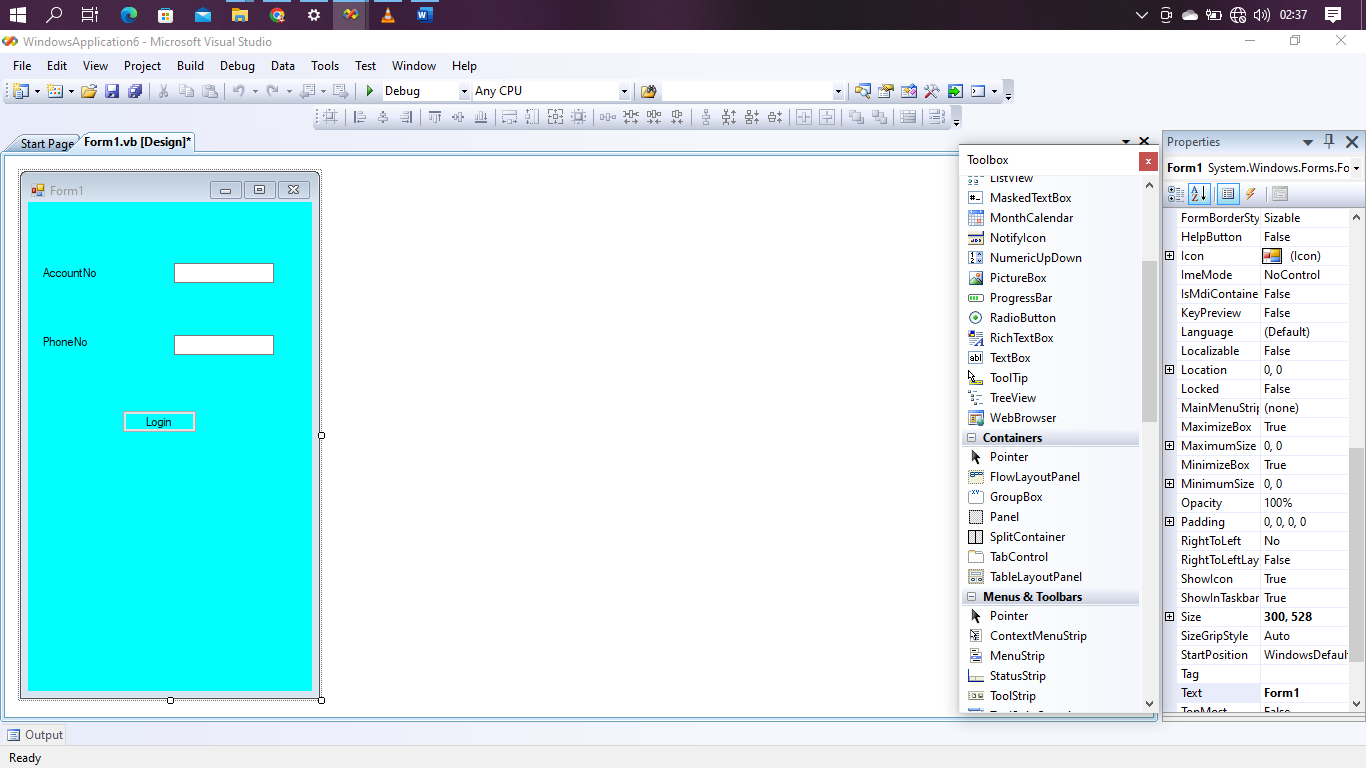
Login. Show ()

Messagebox.button(“you have successfully login”,” information”, messageboxicon. information) else

information) else (“you have entered invalid information) else) else)

LOGIN



****This is the sign-up form that will allow the member to create their account. Once the new member has created his account an account number will be forwarded to his phone inform of a message. The member will then be allowed to login with his account number and his phone number through the form.

**7.0.0: RECOMMENDATION AND CONCLUSION**

To be in a position to address the issue encountered in the previous application the study recommends the following:

-From the interview and review from the new member and the current member its indicated that the member is taking more time while query in their branches with that its recommended that the application is meant to reach and meets the demands and needs in the market.

- While using technology in the application there is need for new member and the current user to properly educate them especially on the usage and benefit toward it. And much more those people that are in rural area.

-Some of the feature in the application can be complex especially to those who have not adopted to technology there with the proposed application these complexities may both favor the current and the new member. A good example is the sign-up form where the new member is allowed to have the kra pin, phone number, identification number (ID) and the email address.

**CONCLUSION**

Despite advancement in the technology and increase use of the microfinance services in the mobile application in various sectors example the insurance and the agricultural sector**, M-Bora** is considered slow usage of the application in terms of the services as compared to other sector such equity bank and branch microfinances.

Evidence from the study and reveals state the there is need to offer free application that is well developed tested and deployed that will meets the demands in the market other as it will allow the new user member and the new member accessing the services.

Lastly if the application is developed and design to meet the market demands a good example, Stanbic banking application then the application will be effective to both the member and staff since it shall allow easy delivery of services and storing of the individual data.

**Appendix**

Questionnaire No--------------------------------------------------------------------------------------------------------------

Name of interviewer-----------------------------------------------------------------------------------------------------------

Date of interview--------------------------------------------------------------------------------------------------------------

Name of the organization-----------------------------------------------------------------------------------------------------

Phone number------------------------------------------------------------------------------------------------------------------

Sex of the respondents--------------------------------------------------------------------------------------------------------

Application overview

-Do you have any micro financial banking application designed by any other microfinances and currently which is the cooperatives are you registered with.

-If yes, how do you use the application:

-Makes payment

-Get instant loans

-Save money

-Deposit and withdraw cash.

-How do you think that the application is convenient in term of usage within the Sacco.

-Which are the challenges and issues being you facing in the current application

-What do you think the issues can be address so as it meets the current demands.

-How do you say that the app will address the issues and how is its beneficial to you and much more looking at the community and looking at the community as a whole.

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