**NJANGI APPLICATION DOCUMENTATION**

**Modules of the System**

1. **User Authentication –**

* Signup:
  + Full name
  + Email
  + Number
  + Address
  + Password
  + Emergency contact
  + Identification document
  + Passport size photo
  + Location plan (geolocation service)
* Login
  + 3F authentication.

1. **Njangi group creation**

* create, join and be invited to, group creation limit – decide later
* A user cannot create a group – request for creation or the user creates based on the criteria below
* Must have a min of 2 members before the request is validated
* Subscription fee based on the amount of money to be contributed in the njangi

1. **Joining, adding or accepting invites to join group**

* Request to join the group
* Must be approved by the admin (njangi head) who would have viewed your identification docs
* Must approve and agree to the group rules and policies and adhere to
* Must have a min amount in their savings

1. **Njangi group membership:**

* Multiple heads in njangi which will be considered as individuals
* Njangi head must approve

1. **Rotation Strategy**

* Code given to you based on your position – to use for withdrawals (stored and not displayed)
* To get it again, you apply and agree to conditions
* Platform closes after a period of inactivity
* Automatic rotation strategy
* Manual: where after all the deliberations have been made, the njangi head and the members have to validate and the schedule before it’s saved

1. **Contribution Strategy**

* The

1. **Benefits as a Njangi Head**

* njangi head gets a percentage of the accumulated money in the coffers

1. **Fines**

* The system cuts a percentage of the fines
* Then deposits the rest in the group’s saving account

1. **Savings**

* A user can have a savings associated to their account where they can save, or withdraw their njangi contributions to
* The group’s coffers are their savings account

Patterns and trend in loan taking so people can do informed decisions – show the loan duration on the person’s profile?

1. Security

Display a user’s negative remarks will be on their profiles for admin views

**Future Updates**

* Loans
* Class diagram - Emma
* Use case diagrams – Blessing
* Sequence diagrams for
  + Signup - Miracle
  + Group creation - Nadine
  + Joining a group - Vanessa
  + Withdrawing (savings or njangi) - Vanessa
  + Payment (njangi) - Miracle
  + Saving - Nadine
  + Reminder (Notifications) - Emmanuel
  + Rotation Schedule - Blessing