User Guide Mutulle-ENSP

Welcome to the mutuelle-ENSP online “njangi” platform. To use this platform optimally, please read this guide.

In first place, we are going to suppose you have followed the environment setup necessary for this platform as stated in the configuration manual. Ready? Let’s go…

The default parameters for the administrator are ***Nom: admin and Matricule: 000000*** (six zero’s). After login in for your first time, you will be prompted an interface which is quite intuitive and all you need do is click on the tab which you want to use.

It is important to note that interest calculations alongside other calculations like those on loans are done only after savings given that they depend on the amount in the coffers. Also, normal users can only consult their transactions and nothing more. Only the admin has the right over all.

# Adding a member

To add a member, all you need do is click on the tab **Inscription**, after which you will click on the button ***Nouvelle membre***. Fill in the information required and then click save. If save is successful, you will be prompted with a view to either modify (in case of errors) or delete. At this point, the member has already been added.

# Saving

To save money, click on the tab **Epargner**, do same as above for adding a member and add a saving by precising the matricule of the member. This is same for other functions such as loans, repayment and social funds.

# Loan

This is one of the principal ways in which a “njangi” gains money i.e. from interest on loans. To make a loan, click on the tab **Emprunter** where you add a loan as was for members and savings.

# Repayments

Once a loan, is taken, it’s only but normal that it is repaid. In order to repay, click on **Remboursement** tab and add a repayment where you will need to precise the ID of the loan you took.

# Social funds

Every “njangi” also has social aspects of its activities so to handle this, a fixed amount is being fixed which all members must contribute in case of events (good or bad) that comes to its members or their relatives such as marriage, death amongst others. To contribute, click on the tab and do same as for the others above.

NB: In all of these things seen so far, the matricule of the persons concerned are demanded and stored for future references.

# Parameters

Here, things are slightly different as the parameters such as interest rate, deadlines and social fund charges can only be modified, but can neither be deleted nor added. This is because due to conditions of the members, the “njangi” may need to change things in order that it satisfies everybody. But can’t have different possible set of values for parameter since the parameters are fixed, so we have just one set of values which we can only modify.

# Interest Calculation

How is this done? Upon saving, members have various proportions of money in the coffers. Once another member borrows at a given time t, the amount borrowed is divided as a proportion of the various members who have saved and deducted from their respective accounts. Once the money is paid, the interest is divided in same way as it was when borrowed as their various percentages for a given loan are stored in a database. To this effect, only the members who had saved money at the instant t are going to benefit when it is loaned and if others have also saved at the instant t+1 then, they too will benefit when the money is borrowed at the time t+1.

**NB:** Money cannot be loaned if it is more than the total amount in the coffers.

# Consultation of transactions

Every member is entitled to a set of transactions that has taken place in his account and therefore has the right to be able to consult these transactions. Transactions here include things like, deduction of money from his/her account after a loan (by any member him/her inclusive), savings, repayments of debts, loan transactions and interest generated by his/her savings. To do this, all the member needs to do after login in is to click on **Consulter** tab.