## WAKENYA PAMOJA SACCO

Cooperative Sacco’s have really invested in the rural areas in Kenya. The main objectives of these cooperative Sacco’s is to provide savings and credit services to its members. These Sacco’s mainly register small scale farmers and teachers as their members. They offer them loans also allow them access to their accounts to deposit or withdraw cash.

Our case study will be on WAKENYA PAMOJA SACCO which is situated in KISII town. This Sacco has branches all over Kisii County which offers savings and credit services to its clients. Wakenya Pamoja Sacco was started back in the year 2010 as Gusii Farmers Sacco which later changed its name to Wakenya Pamoja Sacco in the year 2018. Since its introduction, it has been relying on the old filling system for keeping its records of the clients’ accounts.

**A Gantt chart**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **S/NO** | Days  No. of Hours | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** | **13** | **14** | **15** | **16** | **17** | **18** | **19** | **20** |
| Proposal writing | 10 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Data collection | 30 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Literature review | 10 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Analysis | 25 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Preliminary design | 15 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Detailed designed | 30 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Implementation | 30 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Unit testing | 5 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Validation testing | 5 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Compile documentation | 10 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

**1.4**

This project traverses a lot of areas ranging from business concept to computing field, and required to perform several researches to be able to achieve the project objectives.

The areas to be covered include:

- The banking industry: This includes study on how the banking industry does their business, processes involved and opportunities that exist for improvement.

- Java and MYSQL technology used for the development of the application.

- General customers as well as the Sacco’s staff so as to be able to use the system effectively.

**2.1**

The main objectives of these cooperative Sacco’s is to provide savings and credit services to its members. These Sacco’s mainly register small scale farmers and teachers as their members. They offer them loans also allow them access to their accounts to deposit or withdraw cash.

Our case study will be on WAKENYA PAMOJA SACCO which is situated in KISII town. This Sacco has branches all over Kisii County which offers savings and credit services to its clients. Wakenya Pamoja Sacco was started back in the year 2010 as Gusii Farmers Sacco which later changed its name to Wakenya Pamoja Sacco in the year 2018. Since its introduction, it has been relying on the old filling system for keeping its records of the clients’ accounts. The proposed system should try to solve the problems associated with the current system. The main objectives of the proposed system are therefore:

* To provide for validation of the input data to avoid redundant and inconsistent information.
* To automate all computations including processing of loans, computation of total contributions and dividends and loan repayments.
* To provide automatic update of data and information for the organization.
* To provide compact storage of information to save office space.
* To organize files and records in a way to enable easy and convenient retrieval.
* To produce presentable and meaningful summarized user and management reports for decision making.
* To enable clients to create their accounts easily.
* To enable clients to deposit and withdraw cash from their accounts easily and the records stored in the database.

**User case**

**Current System**

The Sacco uses a manual system to carry out data processing and there is urgent need to convert to computer-based system by computerizing the following activities:

* Membership application and registration. The interested member fills an application form which is returned to the secretary for approval.
* Monthly contributions and savings. A manual file is maintained where member contributions are recorded and summed up at the end of each financial year.
* Loan processing, disbursement and repayments. The applicant will fill all details in loan application form, the loan is then processed by the loans/credit committee.
* Dividend processing and disbursements. The treasurer computes the dividends at the end of each financial year.

**Demerits of the Current System.**

* Inaccurate information: The current system suffers a lot of inaccuracy due to manual computations. Total contributions, loan processing and repayments and dividend computations are done manually giving rise to many errors.
* Cumbersome and space consumption: Storage of information in filling cabinets makes it very had to retrieve past information and also consume a lot of office space.
* Data inconsistency: The information provided by members is sometimes inconsistent with the actual activities and events on the ground. A member can apply and qualify for a normal loan when a previous loan is in arrears or the guarantors have not guaranteed full amount.
* Slow processing: Processing of loans, computation of total contributions and dividends is very frequent and the manual system is usually very slow leading to delay in decision making.