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| Use Case Number |  | |
| Name | Second Member | |
| Brief Description | This use case allows a group member to stand surety of another group member taking out a loan | |
| Actors | Group Member | |
| Preconditions | 1.Group Member has logged in to the system 2. Group Member has been selected to be a seconder | |
| Flows of Events | | |
| Basic Flows |  |  |
| Step | User Actions | System Response |
|  | The group member selects the approval tab | The system displays all the pending approvals for the group member |
|  | The group member selects the transactions they want to approve | The system updates the database |
| Alternate Flows | | |
| 1. In case a member does not want to second another member, he clicks the reject button and the system notifies the member seeking a loan. | | |
| Post Conditions |  |  |
| 1. Group Member successfully seconds another member whenever approval is made | | |
| Business Rules |  |  |
| 1. A member can only second another member if he currently has no running loan 2. If approval is not made within 3 months from the date of submission, the system automatically cancels the request and notifies the member seeking a loan | | |

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| Use Case Number |  | |
| Name | Withdraw Interest | |
| Brief Description | This use case allows a member to withdraw accrued interest on savings | |
| Actors | 1. Group Member | |
| Preconditions | 1.Group Member has logged in to the system 2.There is accrued interest on the members account | |
| Flows of Events | | | |
| Basic Flows |  |  |
| Step | User Actions | System Response |
|  | The group member selects tab to withdraw interest | The system displays the interest accrued by the member and asks how much the member wishes to withdraw |
|  | The group member enters the amount they want to withdraw | System forwards payment request and updates the database |
| Alternate Flows |  |  |
| 1. The member enters more a value of withdrawal more than they are entitled to, the system should inform the member that they can’t with draw more than they are entitled to and ask them to re-enter a value | | |
| 1. Member has no interest available, system should inform member that they have zero interest | | |
| Post Conditions |  |  |
| 1. Interest withdrawn successfully from the members account whenever a member has accrued interest and has entered a valid amount. | | |
| Business Rules |  |  |
| 1. Interest on member accounts is paid annually | | |

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| Use Case Number |  | |
| Name | Request to Leave group | |
| Brief Description | This use case allows a member to make a request leave a group. | |
| Actors | 1. Group Member 2. Account Manager | |
| Preconditions | 1.Group Member has logged in to the system 2. Group Member has no loan running currently | |
| Flows of Events | | |
| Basic Flows | | |
| Step | User Actions | System Response |
|  | The group member selects the quit group button tab | The system displays group exit form for member to quit |
|  | The group member fills the quit form and selects submit | The system requests user to confirm if they really want to quit the group |
|  | Group member clicks confirm button to quit | Form is sent to Account manager for approval |
| Alternate Flows |  |  |
| 1. Member changes his mind and does not confirm quitting, the system clears the fields then closes the quit form. | | |
| Post Conditions |  |  |
| 1. Quit form submitted successfully to account manager for approval | | |
| Business Rules |  |  |
| 1. If the approval is not approved or rejected by the Account manager within 3 months from the date of submission, the approval is automatically approved. | | |

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| Use Case Number |  | |
| Name | Apply for a Loan | |
| Brief Description | This use case allows a member to apply for a loan | |
| Actors | 1. Group Member 2. Account Manager | |
| Preconditions | 1.Group Member has logged in to the system | |
| Flows of Events | | | |
| Basic Flows |  |  |
| Step | User Actions | System Response |
|  | The group member selects tab to apply for a loan | The system displays information about the member and the amount of loan a member is eligible to get. The system asks the user to proceed |
|  | The group member selects proceed | System displays form for application for a loan |
|  | Group member fills the form and clicks submit | System validates fields in the form and sends approval requests to the group members entered as seconders |
| Alternate Flows |  |  |
| 1. The member enters a loan value more than he is entitled to, the system in this case displays an information message to the member and asks the member to enter a less value of a loan | | |
| 1. Sureties are not valid as per business rules, the system in this case displays an information message and asks the member to select other sureties. | | |
| Post Conditions |  |  |
| 1. Loan application form submitted for processing | | |
| Business Rules |  |  |
| 1. Group member can take a loan of up to twice his savings 2. Savings for sureties should be able to cover the amount by which the loan value exceeds the members savings | | |