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for: Atugn Youth Sacco  
Project Scope

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# Overview

## Project Background and Description

Atugn Youth SACCO is an imaginary SACCO for the youth developed as a project assignment. Since the SACCO is based in the modern era for the youth, automation of the system processes is key.

## Project Scope

The system is to be used by the SACCO staff to facilitate member saving and issuing loans and credits to members. The system will be a web-based system.

### Membership Module

Membership module will include: -

* New members’ registration process and records keeping.
* Maintenance of existing membership records.
* Management of membership status
* Management of membership deregistration process.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| No. | MEMBER OPERATION | REQ. | PROVIDED | ACCESS |
| 1 | Register member | FORM | YES | Management |
| 2 | Capture member/spouse/dependents photo | NA | NA | Management |
| 3 | Save scanned/picture of application form | NA | NA | Management |
| 4 | Approve new member registration | Process | NO | Management |
| 5 | Create member online access | NA | NA | Management |
| 6 | Reset member access credential | NA | NA | Management |
| 7 | Disable member online access | NA | NA | Management |

|  |  |  |  |
| --- | --- | --- | --- |
| No. | ROLE | ACCESS | COMMENTS |
| 1 | SUPER-USER | ALL | Can do everything |
| 2 | LOANS-MANEGER | LOAN APPROVAL  LOAN REFINANCING APPROVAL |  |
| 3 | TELLER | MEMBER REGISTRATION  SAVINGS COLLECTION  SHARES COLLECTION  CASH-TO-BANK DEPOSIT |  |

### Loans Module

The SACCO offers loans to its members. The loans module will include: -

* Loan application process
* Loan approval/rejection process
* Loans recovery process

|  |  |  |  |
| --- | --- | --- | --- |
| No. | OPERATION | PROVIDED | COMMENTS |
| 1 | Loan/refinance application | YES |  |
| 2 | Loan approval workflow | NO |  |
| 3 | Loan rejection workflow | NO |  |
| 4 | Loans schedule | NO |  |
| 5 | Loan recovery | YES | Is it linked to savings accounts? |

### Savings and Shares Module

The purpose of the SACCO is to encourage savings by members. Savings module would be concerned with deposits into members’ accounts. The periodic share deductions will be made automatically from member savings accounts.

|  |  |  |
| --- | --- | --- |
| No. | OPERATION | COMMENTS |
| 1 | Share deposit |  |
| 2 | Savings deposit |  |
| 3 | Savings withdrawal |  |
| 4 | Other savings accounts | Are members allowed to have other savings accounts? E.g., Holiday savings |

### Alerts module

There will be two modes of alerts: -

* Emails

The system triggered alerts will be customizable per member to enable members decide which email alerts to receive.

|  |  |  |
| --- | --- | --- |
| No. | EMAIL ALERTS | TRIGGER |
| 1 | Accounts status | MONTHLY – As long as member is active |
| 2 | Accounts creation | Once Account is created successfully |
| 3 | Password reset | Upon Password reset |
| 4 | Savings deposit | Upon savings deposit |
| 5 | Share deposit | Upon shares deposit |
| 6 | Savings withdrawal | Upon withdrawing of withdrawable savings |
| 7 | Other savings transactions | Upon transacting on savings account |
| 8 | Loan application | Upon submission of loan application form |
| 9 | Loan approval | Upon approval of a loan |
| 10 | Loan status | MONTHLY – As long as member has a loan |

Reports

There will be several reports that will accompany the software. The rest of the reports will be as will be requested.

|  |  |  |
| --- | --- | --- |
| No. | REPORTS |  |
| 1 | Members list | Shows member details and status and account balances. |
| 2 | Approved Loans | Shows a list of all approved loans and when they were disbursed and approver |
| 3 | SACCO Banks | Shows a list of Banks the SACCO uses and their balances |
| 4 | Member statement | Shows Member statistics |

## High-Level Requirements

The system is a web-based application and hence the SACCO will need to have access to internet to use the system. The system is expected to incorporate automated mailing of notifications based on rules given.

## Deliverables

* Back-end software that is hosted in the cloud.
* User documentation manual.
* Technical documentation

## Affected Parties

* Management
* SACCO staff

## Affected Business Processes or Systems

* Member registration
* Loan application
* Loan approval process
* Deposits
* Loan repayments
* Accounts status enquiries.

## Specific Exclusions from Scope

In this the following will be excluded: -

* Direct MPESA connection through the API, that will enable real-time deposit reflection into the members’ accounts without human interaction.
* Direct Bank connection through the SACCO bank API that enable real-time deposit reflections into the member’s accounts.
* Integration of SMS services.
* USSD short codes for members to access services

## Implementation Plan

The project will begin with a submission of this paper, and a flowchart explaining the system, for marking before commencement of building of the system.

After the paper has been approved, starting with members’ module, followed by savings and shares module, then the loans module, the system will be built

Email alerts will be integrated as the development process continues

## High-Level Timeline/Schedule

|  |  |  |
| --- | --- | --- |
| No. | Date | Description |
| 1 | 22-10-2022 – 27-10-2022 | Submission of the paper and flowchart |
| 2 | 28-10-2022 – 03-11-2022 | Membership module implementation |
| 3 | 04-11-2022 – 10-11-2022 | Savings + Shares module implementation |
| 4 | 11-11-2022 – 17-11-2022 | Loans module |
| 5 | 18-11-2022 – 24-11-2022 | Presentation |