

# Reducing Paper Use Duuring Track of Loan Payment in Communities

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## 1 Introduction

Most banks in Uganda aim at improving the stands of living of the lowly income earners by enganging them in small community groups where they send their people to train them on the way of acquiring loans. Some of these banks that reach out include opportunity bank, Finca and pride micro-finance, These send out trustees who are called teachers and these do the collection of money and document ir on paper for all their meetings.

## **1.1 Background of problem**

Collecting information about the status of the payments of the member, they must not down in a book and also their supervisor should fill in the information on a given person, Therefore in case of loss of that paperwork, all that important information may be lost and this can lead to a lot of misunderstanding about payments on the side of the customers and on that of the bank which may lead to losses.

## **1.2 Problem Statement**

The supervisor fills in all the information about the people in the group according to their status for example loan holders and their payments to made for the loan as per the agreed amount they are made to pay. This is all made on paper on the side of the bank and that of the community there by in case of loss of these copies there will be no more proof and this can lead to misunderstanding. While if this information is stored some where using technology like a real time database there is more safety from loss of information.

## **1.3 Aims and Objectives**

### **1.3.1 Aim or general objective**

- To reduce on the paper work that is used while doing a follow up/track on loan payment.
- To reduce on time wasted on entering the already recorded details.
- To do real time data capture.
- To provide more safety against loss of capture information

### **1.3.2 Specific Objectives**

- To reduce on the paper work involved during track of loan payments for people in a given community.
- Automate collection of data for information communities
- Supervisors to use mobile phones and real time databases to update data using any media that can.

## **1.4 Research Scope**

This research is based on the small groups that come together and a supervisor/teacher is sent to the group by the specific bank from which is offering this service and the teacher /supervisor is responsible for making sure that payments are made and keeps track. Therefore the system will be used by only an authorised supervisor can use it.

## **1.5 Research significance**

Using a real time database system to save data will reduce on paperwork and provide more safety from theft. This will also provide a more advanced way of data collection.

## **1.6 References**

BUSINESS. GUIDE. TO PAPER. REDUCTION. A Step-by-Step Plan to. Save Money by Saving Paper.