

Great Lakes Sacco

THE NHIF SACCO SYSTEM.

This is an integrated **Sacco** system, which provides management with vital information for productive, efficient and effective business control. Not only is it a **Sacco** software with proven excellence, but also it combines the features of a powerful, comprehensive system while maintaining a user-friendly interface. On-going development and customization of the product ensures that **The Sacco System** combines usability, security and reliability to ensure that the products maintain leadership in Sacco and financial solutions.

OBJECTIVES

The objectives of the system are:

- To increase, the efficiency of the amount of money collected by the **Sacco**.
- To increase the efficiency of the amount of money given out to members by the **Sacco**.
- To keep track of member records and transactions
- To improve the management of the records in the system.

Note that this manual is written with the knowledge that the end user knows how to operate a computer. It guides the user on how to use the system database.

The Sacco system is a dynamic system that manages, controls the database and keeps track on all the transactions done.

USER GUIDE –OPERATIONS MANUAL

Enter your user identification and then enter your password. Upon accepting your password, the system authenticates it and if invalid, an “**invalid password**” message will appear at the bottom of the login box. When acknowledged, the user is prompted for **user id**.

Once this is done correctly a menu bar will appear with programs and reports for different users depending on their different tasks. Your password will not be on the screen since you should be the only one who knows your password.

The system is integrated using a common database **IBM Informix** ensuring integrity of data from all modules.

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Standard Features

- User friendly Menu System
- Unlimited users, using Windows or Linux PCs, networked using LANs,
- User defined password control
- Industry standard database
- 4GL programming allowing rapid development, customization and maintenance using CaseTools

Overview

Security

Security plays a vital role in the system and there are various levels of passwords. This means that confidential management information about your company will not be available to just anybody and you decide what your staff can access in the system. You are also able to keep track of all the changes done by your staff. Details about who is logged onto the machine and at what time are also recorded.

Main Features

The system is specifically designed for the East African market. It uses all data collected to aid the process of decision-making. Comparisons can be used with history data for making informed computerized decisions

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Features

The Sacco system has been developed to meet local market requirement. It comprises the following system features:

- Maintenance of all member information
- Generation of online member statements
- Maintenance of member history information
- Integration with front office module
- Multi-user
- Data integrity
- Security of data
- Restart facility incorporated in reports

User Guide

Menu System

Navigation within **the Sacco system** is achieved using and integrated menu systems, which groups similar activities together so as to make operation easy and intuitive. The menu structure is hieratical with some menu selections having as many as five submenus. The menu system is designed to achieve common tasks with as little movement between menus and sub- menus as possible. Within a given menu, the **up & down** arrow keys are used to cursor, while highlighting the current selection. Pressing **Enter** selects the current menu item and either reveals a submenu or a screen or report. **Escape** key takes you to the previous menu.

System security is enforced at menu level and users may access menu options only if the relevant security is granted to the particular user. Each menu has one of the following recommended levels of security

Low	Allow everybody
Medium	Restricted User Access
High	Privileged Users
Very High	System Administrator

This section is a broad overview on how the menu system is nested together and is designed to assist the user to take the shortest possible route to perform desired tasks

A brief description of each menu follows:

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Main Menu Guide

Programs

These are transaction processing and file maintenance administration. This is where editing, deleting and sometimes printing are done to adjust the information about the member. The member register is the most common used.

Reports

These include Invoices, statements, and Management Reporting administration. These have common lookups for system users and members. These are recommended at the point of need.

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Sacco System Main Menu.

1. General Ledger
2. Members Accounts
3. Loans Processing
4. Shares/Savings
5. Front Office
6. Import Data

1. General Ledger

The general ledger is used to set up the period, the budget and integrating the entire system. under the General Ledger in the menu there are three submenus, setup company, reports and backups. There are a number of reports and screens in the general ledger and their functions are discussed below. When you press enter from the General Ledger from the main menu above, the following submenu appears.

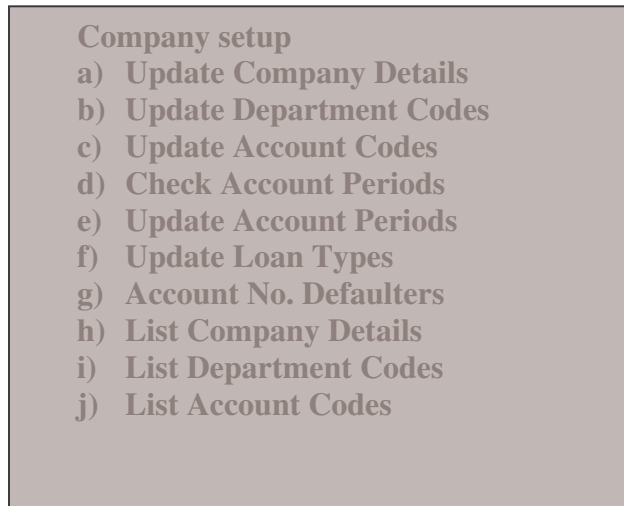
General Ledger

1. Setup Company
2. Reports
3. Backups

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1. Setup Company.

These are screens that are used to setup the company information which include company details, account codes, company codes and other vital company information in the Sacco system.



a. Update Company Detail

This is a screen that is used to set up the company details for the **Sacco** system. To Add highlight the **Add** button then press enter. The **Add** button is used to insert new company information into the system and the **Update** button is used to update the already existing information in the Sacco system. To save press **Esc**. To exit the screen and get back to the menu system, highlight the **Quit** button then press Enter.

b. Update Department Code

This is a screen that is used to set up department codes in the **Sacco** system. To Add highlight the **Add** button then press enter. The **Add** button is used to insert new department codes into the system and the **Update** button is used to update the already existing information in the Sacco system. To save press **Esc**. To exit the screen and get back to the menu system, highlight the **Quit** button then press Enter.

c. Update Account Codes

This is a screen that is used to set up account codes in the **Sacco** system. To Add highlight the **Add** button then press enter. The **Add** button is used to insert new account codes into the system and the **Update** button is used to update the already existing information in the Sacco system. To save press **Esc**. To exit the screen and get back to the menu system, highlight the **Quit** button then press Enter.

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d. Check Account Period

This is a report that lists the account periods. It is classified by the financial period, the start date and the end date and the months from January to December.

e. Post Account Period

This is a report that posts financial accounting periods into the general ledger. Once this is done the general ledger updates the information to the system.

f. Update Loan Types.

This is a screen that is used to set up loan types in the **Sacco** system. To Add highlight the **Add** button then press enter. The **Add** button is used to insert new types into the system and the **Update** button is used to update the already existing information in the Sacco system. To save press **Esc**. To exit the screen and get back to the menu system, highlight the **Quit** button then press Enter.

g. List Company Details.

This is a report that gives a listing of all the company details. The company name, the company address, email address, telephone number, Vat number and the fax number are all listed in this report. To run this report, enter the company name then press **Esc**. To return to the menu, type Q on the keyboard.

h. List Department Codes.

This is a report that gives a listing of all the department codes and it is ordered by the department. a list of the department name and the department code is displayed once the report is run. To run this report, enter the department code then press **Esc**. To return to the menu, type Q on the keyboard.

i. List Account Codes.

This is a report that gives a listing of all the account codes. This report is ordered by the account number. To run this report, enter the account number then press **Esc**. To return to the menu press Q on the keyboard.

2. Reports

<p>Reports</p> <ul style="list-style-type: none">a) GL Activitiesb) Period Summariesc) Department Summariesd) List Summariese) Daily Detailsf) Monthly Detailsg) Quarterly Detailsh) Yearly Details
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a. GI Activity.

This is report that gives a listing of all the general ledger activities. To run this report, press **Esc**. To exit and return to the menu, type letter **Q** on the keyboard.

b. Period Summaries

This is a report that gives summary of the general ledger activities in a specific period. To run this report, enter the financial period from the desired date period, then press **Esc**. To exit and return to the menu, type letter **Q** on the keyboard.

c. Department Summaries

This is a report that gives a summary of the information in the department in a specified period. To run this report, enter the financial period from the desired date period then press **Esc**. To exit and return to the menu, type letter **Q** on the keyboard.

e. Daily Details

This is a report that gives a daily listing of all the GL activities. To run this report, enter the current date then press **Esc**. To exit and return to the menu type letter **Q** on the key board.

f. Monthly Details.

This is a report that gives a monthly listing of all the GL activities. To run this report, enter the current month then press **esc**. To exit and return to the menu type letter **Q** on the key board.

g. Quarterly Details.

This is a report that gives a quarterly listing of all the GL activities. To run this report, enter the current quarter then press **Esc**. To exit and return to the menu type letter **Q** on the key board.

h. Yearly Details.

This is a report that gives an annual listing of all the GL activities. To run this report, enter the current year then press **Esc**. To exit and return to the menu type letter **Q** on the key board.

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3. Backups.

The Sacco system should undergo a backup every week or even as often as possible. It is advisable to backup the system so as to ensure that the data in the system is secure and not made available to anyone. Backups are vital as they ensure there is high level of security in the system.

Server Backups
a) Database

a. Databases.

This is used to back up the information in the database. after backup the Sacco database should be stored in CDs or in other machines for emergency purposes.

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2. Member Accounts.

The members accounts module is used mainly for vital member information. Screens and reports here are used to track down the member name, the members address, the members' background and other personal information. This module also contains information like the date the member first joined the **Sacco** and the date the member withdrew from the **Sacco**. One is also able to insert members who cease to be in the Sacco because of tragic reasons which include death, unemployment but to mention a few. To get to this submenu from the main menu, highlight the number **2** button, then press **Enter** or type number **2** on the keyboard.

Fund Management System

1. Members Register
2. Management Reports

1. Member Register.

The member register contains screens and reports with vital member information. In the member register we get screens that insert new member information, update already existing member information, delete withdrawn members and even deceased member update.

Member Register

- a) Update Member Register
- b) Update Member Types
- c) Update Employer Codes
- d) Deceased Member Register
- e) Print Member Details
- f) Print Member Listing
- g) Member Enquiries

a Update Member Register.

This is a screen that is used to insert new members into the system as well as update the information of already existing members in the **Sacco** system. To Add highlight **Add** then press enter. The **Add** button is used to insert new member information into the system and the **Update** button is used to update the already existing member information in the **Sacco** system. To save press **Esc**. To exit the screen and get back to the menu system, highlight the **Quit** button then press **Enter**.

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b Update Member Type.

This is a screen that is used to update member types into the **Sacco** system. To Add highlight **Add** then press enter. The **Add** button is used to insert new member types into the system and the **Update** button is used to update the already existing member types in the **Sacco** system. To save press **Esc**. To exit the screen and get back to the menu system, highlight the **Quit** button then press **Enter**.

c Update Employee Codes.

This is a screen that is used to update employee codes in the **Sacco** system. To Add highlight **Add** then press enter. The **Add** button is used to insert new employee codes into the system and the **Update** button is used to update the already existing employee codes in the **Sacco** system. To save press **Esc**. To exit the screen and get back to the menu system, highlight the **Quit** button then press **Enter**.

d Deceased Member Register.

This is a screen that is used to insert deceased members into the **Sacco** system. To Add highlight **Add** then press enter. The **Add** button is used to insert new deceased members into the system and the **Update** button is used to update the already existing deceased members in the **Sacco** system. To save press **Esc**. To exit the screen and get back to the menu system, highlight the **Quit** button then press **Enter**.

e Print Member Details.

This is a report that gives detailed listing of the members information. We get a list of the member number, member name, member address, and other personal information. To run this report, enter the member account number then press **Esc**. A listing of the member information will be displayed. To exit, type letter **Q** on the keyboard.

f Print Member Listing.

This is a report that gives a listing of the member information in summary. This report is ordered according to the member number. To run this report, enter the member number then press **Esc**. A listing of the member information will be displayed. To exit and return to the menu, type letter **Q** on the keyboard.

g Member Enquiry

This is a screen that is used to enquire member information. To find out member information, highlight the **Find** button on the actions then press **Enter**. Insert the member number, member name then press **Esc**. The system will display the information of the member you have searched and below will be the number of documents for that specific member. If no member exists, a message *“member does not exist”* will be displayed on your screen. To exit and return to the menu, highlight the **Quit** button on the actions then press **Enter**.

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2 Management Reports.

These are reports that are used by the management department of **NHIF Sacco** to access information in the system. A description of what these reports do is given below.

Fund Management Reports

- a) Member Account Summary
- b) Member Account Detail
- c) G/L Posting Summary
- d) Member Statements
- e) G/L Account Audit Trail
- f) Posting Transaction Detail
- g) Cash Receipts Period Summary

a **Member Account Summary.**

This is a report that gives a listing of the members account in summary. Information like the accumulative loan amount given to members, the accumulative loan amount repaid by members, the accumulative shares contributed by member is all listed in this report. To run this report press **Esc**. A listing of all this information will be displayed. To exit and return to the menu, type letter **Q** on the keyboard

b **Member Account Detail.**

This is a report that gives a detailed listing of the member information. The loan amounts given out to members, loan amounts received from members, the shares amounts contributed by members is all listed here and in detailed. To run this report press **Esc**. A listing of all the information will be displayed on the screen. To exit and return to the menu, type **Q** on the keyboard.

c **G/L Posting Summary**

This is a report that posts the member activities into the general ledger. Postings for loan management as well as savings management should be done on this report. To run this report, enter the original journal and source, the posting date and then press **Esc**. To exit and return to the menu, type letter **Q** on the keyboard.

d **Member Statements.**

This is a report that displays the amount of money the member has been contributing every month. It is a receipt that displays the amount the member has paid and thereafter gives the total amount the member has contributed or the total amount the member still has to pay to clear the loan. To run this report, enter the member number then press **Esc**. To exit and return to the menu, type letter **Q** on the keyboard.

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e G/L Account Audit Trail

This is a audit trail that posts the member activities into the general ledger. Postings for loan management as well as savings management should be done on this report. To run this report, enter the g/l account number, the posting date and then press **Esc**. To exit and return to the menu, type letter **Q** on the keyboard.

f Posting Transaction Detail

This is a report that posts the member activities into the general ledger. Postings for loan management as well as savings management should be done on this report. To run this report, enter the journal, the posting number, batch reference, document number, date, and transaction number and then press **Esc**. To exit and return to the menu, type letter **Q** on the keyboard.

g Cash Receipt Post Summary.

This is a report that gives a listing of the total amount of money collected by the **Sacco** from the members. To run this report, enter the date, the member type and the region then press **Esc**. A listing of the amount of money collected per region and will be displayed on the keyboard. To exit and return to the menu, type letter **Q** on the keyboard.

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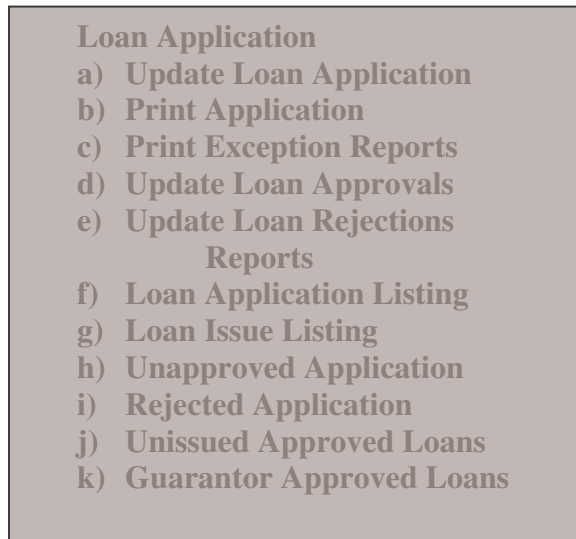
3. Loans Processing

The loans module contains all the vital information concerning loans. To enter this submenu, type number **3** on the keyboard or highlight number **3** on the main menu by using the arrow keys then press **Enter**.



1 Loan Application

Under this submenu we get reports and screens that are connected to loan applications.



a Update loan Application

This is a screen that is used to insert loan application processes into the system. To insert loan information, highlight the **Add** button on the action bar then press **Enter**. You are then able to insert all the loan application information into the screen. To update information highlight **Update** on the action menu then press **Enter**. You are now able to update incorrectly entered information. To exit and return to the menu, highlight **Quit** on the action menu then press **Enter**.

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b Print Applications.

This is a report that gives a listing of all the members who have applied for loans from the **Sacco** system. To run this report, enter the application date then press **Esc**. A listing of all the loan applicants will be displayed on the system. To exit and return to the menu, type letter **Q** on the keyboard.

c Print Exception Reports.

This is a report that gives a listing of the members who had applied for loans but had not been displayed on the application report. To run this report, enter the application date then press **Esc**. A listing of these members who had applied for loans but were not displayed in the print applications report will be displayed. To exit and return to the menu, type letter **Q** on the menu bar.

d Update Loan Approvals.

This is a screen that is used to update all the loan applicants who have been approved to get loans and now can be entered into the system as approved loan applicants. To insert the approved loan applicant, enter the member number by using the **Add** button on the action bar. To save press **Esc**. To exit and return to the menu, type letter **Q** on the keyboard or highlight the **Quit** button then press **Enter**.

e Update Loan Rejections.

This is a screen that is used to update all the loan applicants who have been rejected to get loans and now can be entered into the system as rejected loan applicants. To insert the rejected loan applicant, enter the member number by using the **Add** button on the action bar. To save press **Esc**. To exit and return to the menu, type letter **Q** on the keyboard or highlight the **Quit** button then press **Enter**.

f Loan Application Listing.

This is a report that gives a listing of all the members who have applied for loans from the **Sacco** system. To run this report, enter the application date then press **Esc**. A listing of all the loan applicants will be displayed on the system. To exit and return to the menu, type letter **Q** on the keyboard.

g Loan Issue Listings.

This is a report that gives a listing of all the members who have applied for loans from the **Sacco** system, have been approved to be issued with loans, and have been issued loans. To run this report, enter the application date then press **Esc**. A listing of all the approved loan applicants who have been issued with loans will be displayed on the system. To exit and return to the menu, type letter **Q** on the keyboard.

h Rejected Applications.

This is a report that gives a listing of all the members who have applied for loans from the **Sacco** system and have not been issued with loans. To run this report, enter the date then press **Esc**. A listing of all the rejected loan applicants will be displayed on the system. To exit and return to the menu, type letter **Q** on the keyboard.

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I Unissued Approved Loans.

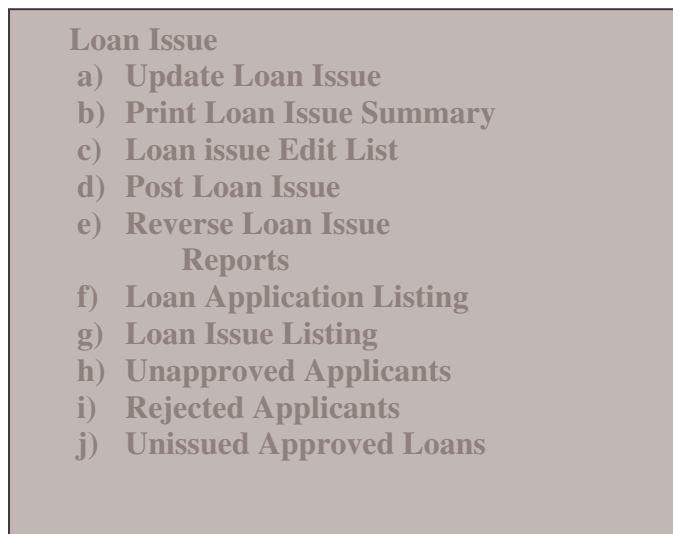
This is a report that gives a listing of all the members who have applied for loans from the **Sacco** system, have been approved to be issued with loans, but have not been issued with loans. To run this report, enter the application date then press **Esc**. A listing of all the approved loan applicants who have not been issued with loans will be displayed on the system. To exit and return to the menu, type letter **Q** on the keyboard.

j Guarantors Approved Loans.

This is a report that gives a listing of the guarantors who have applied for loans and who have been approved to be issued with loans. To run this report press **Esc**. A listing of all the approved guarantors will be displayed. To exit and return to the menu, type letter **Q** on the keyboard.

2 Loan Issues

Under this submenu we get a group of reports and screens that are connected to loan issues.



a Update Loan Issues.

This is a screen that is used to update all the loans to be issued to the approved applicants. To insert the loan issues, enter the member number by using the **Add** button on the action bar. To save press **Esc**. To exit and return to the menu, type letter **Q** on the keyboard or highlight the **Quit** button then press enter.

b Print Loan Issue Summary.

This is a report that gives a summary listing of all the members who have applied for loans from the **Sacco** system, have been approved to be issued with loans, and have been issued loans. To run this report, enter the date then press **Esc**. A listing of all the approved loan applicants who have been issued with loans will be displayed on the system. To exit and return to the menu, type letter **Q** on the keyboard.

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c Loan Issue Edit List.

This is a report that allows one to correct wrong information before it is posted to the general ledger.

d Post Loan Issue.

This is report that is used to post the corrected data into the ledger.

e Reverse Loan Issue.

This is a screen that allows you to reverse a loan issue that has already been entered into the system as so. To reverse a loan issue, find the member by using the **Find** command on the action bar then press **Enter**. Highlight the member number option and insert the member number. This will then give you the member number who was initially approved. Change the **A** in loan issue to **R** for Rejected. Press **Esc** to save then return to the menu by pressing letter **Q** on the keyboard.

f Loan Application Listing.

This is a report that gives a listing of all the members who have applied for loans from the **Sacco** system. To run this report, enter the date then press **Esc**. A listing of all the loan applicants will be displayed on the system. To exit and return to the menu, type letter **Q** on the keyboard.

g Loan Issue Listing.

This is a report that gives a listing of all the members who have applied for loans from the **Sacco** system, have been approved to be issued with loans, and have been issued loans. To run this report, enter the date then press **Esc**. A listing of all the approved loan applicants who have been issued with loans will be displayed on the system. To exit and return to the menu, type letter **Q** on the keyboard

h Unapproved Applications.

This is a report that gives a listing of all the members who have applied for loans from the **Sacco** system and have not been issued with loans. To run this report, enter the date then press **Esc**. A listing of all the rejected loan applicants will be displayed on the system. To exit and return to the menu, type letter **Q** on the keyboard.

I Rejected Applications.

This is a report that gives a listing of all the members who have applied for loans from the Sacco system and have not been issued with loans. To run this report, enter the date then press **Esc**. A listing of all the rejected loan applicants will be displayed on the system. To exit and return to the menu, type letter **Q** on the keyboard

j Unissued Approved Loans.

This is a report that gives a listing of all the members who have applied for loans from the **Sacco** system, have been approved to be issued with loans, but have not been issued with loans. To run this report, enter the date then press **Esc**. A listing of all the approved loan applicants who have not been issued with loans will be displayed on the system. To exit and return to the menu, type letter **Q** on the keyboard.

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3 Monthly Charges

This submenu groups all the reports and screens that have charges for the loans that have been issued to members in the **Sacco**.

- Monthly Interest Charges
- a) Update Charges etc.
- b) Print Edit List
- c) Post Monthly Charges
- d) Print Loan Verification

a Update Charges.

This is a screen that is used to update the loan charges so that they can be posted correctly into the system. To update the monthly charges, find the type of charge you want to update by using the **Find** command then press **Esc**. You can now update the charge with the correct percentage then press **Esc** to save. To exit and return to the menu press **Quit** on the action bar.

b Print Edit List

The edit list is used to confirm and correct data of the charges before they are posted into the ledger.

c Post Monthly Charges.

Posting is done when all the charges have been corrected in the edit list. once posting has been done the data is ready in the ledger.

d Print Loan Verification

This is a report that gives a listings of all the loans that have been issued and have been verified. To run this report, enter the date then press **Esc**. A listing of all the verified loans will be displayed. To exit and return to the menu, type letter **Q** on the keyboard.

4. Loan Adjustments

All the reports and screens that have information to do with loan adjustment are stored in this submenu.

- Loan Adjustment
- a) Update Loan Master
- b) Update Adjustment Entries
- c) Print Edit List
- d) Post Adjustments

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a Update Loan Master File.

This is a screen that is used to update the loan master file. To update use the **Find** button by highlighting it, to find the document then press **Esc**. Update the document by using the **Update** button then press **Esc** to save. To exit and return to the menu, highlight **Quit** on the actions then press **Enter**.

b Update Master Enquiries

This is a screen that is used to update the master enquiries. To update use the **Find** button by highlighting it, to find the document then press **Esc**. Update the document by using the **Update** button then press **Esc** to save. To exit and return to the menu, highlight **Quit** on the actions then press **Enter**.

c Print Edit List

the edit list is used to confirm and correct the information inserted into the system before it is posted into the general ledger.

d Post Adjustments

Posting is done after the data to be posted has been corrected by running the edit list. once this is done the data can be posted to the ledger.

5. Bad Loan and Right offs

This submenu gives reports and screens for all the information that is now right off debts.

Bad Loan Management

- a) Update Bad Loan Register
- b) Print Bad Loan Register
- c) Print Bad Loan Edit List
- d) Post Bad Loans
- e) Bad Loans History Reports
- f) Bad Loans Summary Reports
- g) Guarantor Loan Reports

a Update Bad Loan Register.

This is a screen that is used to update the bad loan register. To insert new bad debtors enter the member number by pressing the **Add** button on the action bar. To update already existing bad debtors find the member by using the **Find** command on the action bar then press enter. Insert the member number then update the information by using the **Update** icon. To exit and return to the menu, type letter **Q**.

b Print Bad Loan Register.

This is a report that gives a listing of all the bad loan debtors. A list of the member number, the member name, the loan amount, and the amount recovered to date and the balance that hasn't been recovered is displayed. To run this report, press **Esc**. To exit and return to the menu, type letter **Q** on the keyboard.

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c Print Bad Loan Edit List.

An edit list is run to ensure that the bad debtors information is corrected before posted to the ledger.

d Post Bad Loans.

Once the bad debtor information has been corrected in the edit list, the posting is done so that this information is entered into the ledger.

e Bad Loan History Report.

This is a history report that gives a detailed listing of all the bad loan debtors. A list of the member number, the member name, the loan amount, the amount recovered to date and the balance that hasn't been recovered is displayed. To run this report, press **Esc**. To exit and return to the menu, type letter **Q** on the keyboard.

f Bad Loan Summary Report.

This is a report that gives a summary listing of all the bad loan debtors. A list of the accumulative loan amount, the amount recovered to date and the balance that hasn't been recovered is displayed. To run this report, press **Esc**. To exit and return to the menu, type letter **Q** on the keyboard.

g Guarantor Loan Report.

This is a report that gives a listing of all the guarantors who have loans. To run this report, press **Esc**. A listing of all the guarantors with loans will be displayed. To exit and return to the menu, type letter **Q** on the keyboard..

6. Loan Transaction Detail.

This is a report that gives details of the loan transactions. This report is ordered according to the loan type, member type, number and name To run this report press **Esc**. A listing of all the details of the loan transaction will be displayed. To exit and return to the menu, type letter **Q** on the keyboard.

7. Current Loan Balances

This submenu group of reports and screens that gives information of loan balances.

Current Loan Balances
a) Detail by Loan Number
b) Detail by /Member Number
c) Summary by Employer
d) Summary by Region
e) Summary by Member Type
f) Summary by Loan Type

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a Detail by Loan Number.

This is a report that gives a detailed listing of all the current loan balances and it is ordered the loan number. To run this report, enter the loan number then press **Esc**. Details of all the members with loan balances will be displayed. To exit and return to the menu, type letter **Q** on the keyboard.

b Detail by Member.

This is a report that gives a detailed listing of all the current loan balances and it is ordered the member number. To run this report, enter the member number then press **Esc**. Details of all the members with loan balances will be displayed. To exit and return to the menu, type letter **Q** on the keyboard.

c Summary by Employer.

This is a report that gives a summary listing of all the current loan balances and it is ordered the employer code. To run this report, enter the employer code then press **Esc**. Accumulated loan balances will be displayed and classified according to employer. To exit and return to the menu, type letter **Q** on the keyboard.

d Summary by Region.

This is a report that gives a summary listing of all the current loan balances and it is ordered the region. To run this report, enter the region number the press **Esc**. Accumulated loan balances will be displayed and classified according to the region. To exit and return to the menu, type letter **Q** on the keyboard.

e Summary by Member Type.

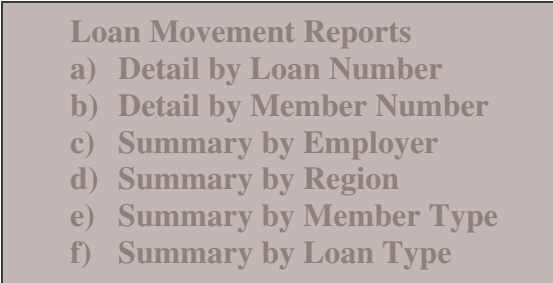
This is a report that gives a summary listing of all the current loan balances and it is ordered the member type. To run this report, enter the member type the press **Esc**. Accumulated loan balances will be displayed and classified according to member type. To exit and return to the menu, type letter **Q** on the keyboard.

f Summary by Loan Type.

This is a report that gives a summary listing of all the current loan balances and it is ordered the loan number. To run this report, enter the loan number the press **Esc**. accumulated loan balances will be displayed and classified according to the loan type. To exit and return to the menu, type letter **Q** on the keyboard.

8. Loan Movement Reports

This is a submenu of a group of reports that are loan movement reports.

- 
- Loan Movement Reports
 - a) Detail by Loan Number
 - b) Detail by Member Number
 - c) Summary by Employer
 - d) Summary by Region
 - e) Summary by Member Type
 - f) Summary by Loan Type

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a Detail by Loan Number.

This is a report that gives a detailed listing of all the current loan movements and it is ordered by the loan number. To run this report, enter the loan number then press **Esc**. Details of all the members with loan movements will be displayed. To exit and return to the menu, type letter **Q** on the keyboard.

b Detail by Member.

This is a report that gives a detailed listing of all the current loan movements and it is ordered by the member number. To run this report, enter the member number then press **Esc**. Details of all the members with loan movements will be displayed. To exit and return to the menu, type letter **Q** on the keyboard.

c Summary by Employer.

This is a report that gives a summary listing of all the current loan movements and it is ordered by the employer code. To run this report, enter the employer code then press **Esc**. Accumulated loan movements will be displayed and classified according to employer. To exit and return to the menu, type letter **Q** on the keyboard.

d Summary by Region.

This is a report that gives a summary listing of all the current loan movements and it is ordered by the region. To run this report, enter the region number then press **Esc**. Accumulated loan movements will be displayed and classified according to the region. To exit and return to the menu, type letter **Q** on the keyboard.

e Summary by Member Type.

This is a report that gives a summary listing of all the current loan movements and it is ordered by the member type. To run this report, enter the member type then press **Esc**. Accumulated loan movements will be displayed and classified according to member type. To exit and return to the menu, type letter **Q** on the keyboard.

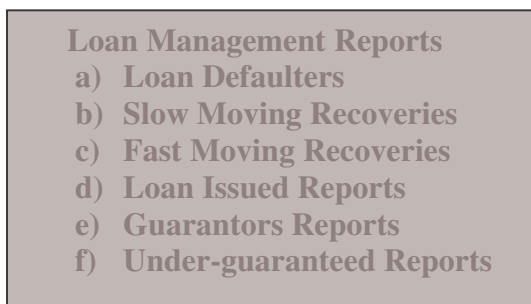
f Summary by Loan Type.

This is a report that gives a summary listing of all the current loan movements and it is ordered by the loan number. To run this report, enter the loan number then press **Esc**. Accumulated loan movements will be displayed and classified according to the loan type. To exit and return to the menu, type letter **Q** on the keyboard.

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9. Other Reports

This is a submenu of all the other reports in the loans module.



a Loan Defaulters.

This is a report that gives a listing of all the loan defaulters and is ordered by the loan type. To run this report, type the loan type then press **Esc**. A listing of all the loan defaulters is displayed. To exit and return to the menu, type letter **Q** on the keyboard.

b Slow Moving recoveries.

This is a report that gives a listing of all the slow moving recoveries and is ordered by the month behind, loan type, member type, region and member. To run this report, type in one of the listed criteria then press **Esc**. All the slow moving recoveries will be displayed. To exit and return to the menu, type letter **Q** on the keyboard.

c Fast Moving Recoveries.

This is a report that gives a listing of all the fast moving recoveries and is ordered by the months ahead, loan type, member type, and region and member number. To run this report, type one of the following listed criteria then press **Esc**. All the fast moving recoveries will be displayed. To exit and return to the menu, type letter **Q** on the keyboard.

d Loan Issued Reports.

This is a report that gives a listing of all the members who have applied for loans from the **Sacco** system, have been approved to be issued with loans, and have been issued loans. To run this report, enter the loan type and the member number then press **Esc**. A listing of all the approved loan applicants who have been issued with loans will be displayed on the system. To exit and return to the menu, type letter **Q** on the keyboard

e Guarantor Reports.

This is a report that gives a listing of all the guarantors who have loans. To run this report, enter the loan type, the guarantor number and the region then press **Esc**. A listing of all the guarantors with loans will be displayed. To exit and return to the menu, type letter **Q** on the keyboard.

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f Under-Guaranteed Loans.

This is a report that gives a listings of all the issued loans that are not guaranteed. These are issued loans that do not have guarantors. To run this report, enter the member number, the loan type and the balance then press **Esc**. All the members who have been issued loans and have no guarantors will be displayed. To exit and return to the menu, press letter **Q** on the keyboard.

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4. Shares/Savings

The shares/savings modules have a submenu which contains groups of reports and screens that store shares/savings information. To get to this submenu, type number **4** on the keyboard or highlight number **4** using the arrow keys then press **Enter**.

Savings Account

1. Deposit Contributions
2. Members' Withdrawals
3. Account Statement

1. Deposit Contributions.

This submenu gives a group of all the reports and screens that are in the deposit contributions.

Savings Deposits

- a) Update Deposits
- b) Print Edit Lists
- c) Post Deposits

a Update Deposits.

This is a screen that is used to insert member contributions or shares. It is also used to update member shares that were incorrectly inserted. To add highlight the **Add** button on the actions then press **Esc**. Enter the member number and the shares amount. To save press **Esc**. To exit and return to the menu, type letter **Q** on the keyboard.

b Print Edit List.

The edit list is run to verify that the share information been posted to the ledger is corrected before posting is done.

c Post Deposits.

Once the edit list has been run, posting to the ledger can now be done.

2 Members withdrawals

This is a submenu in the shares module that contains all the reports and screens of the members who have withdrawn from the share contributions.

Savings Withdrawals

- a) Member Saving Withdrawals
- b) Print Edit List
- c) Post Withdrawals
- d) Withdrawals Listing
- e) Withdrawals Summary

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a **Member's Savings Withdrawals.**

This is a screen that is used to insert member savings withdrawals. To add highlight the **Add** button on the actions then press **Esc**. Enter the member number you want to withdraw. To save press **Esc**. To exit and return to the menu, type letter **Q** on the keyboard.

b **Print Edit List**

An edit list is run so that all the withdrawn information is correctly posted into the ledger.

c **Post Withdrawals.**

A posting is run once the edit list has been run and all the information has been verified to be correct.

d **Withdrawals Listings.**

This is a report that gives a detailed listing of the members who have withdrawn from the shares contributions. To run this report, enter the member type then press **Esc**. A listing of all the members who have withdrawn from the share contributions will be displayed. To exit and return to the menu, type letter **Q** on the keyboard.

e **Withdrawals Summaries.**

This is a report that gives a summary listing of the accumulated amount of all the members who have withdrawn from the shares contributions. To run this report press **Esc**. A listing of accumulated amount of the members who have withdrawn from the share contributions will be displayed. To exit and return to the menu, type letter **Q** on the keyboard.

3 Accounts Statements

This is a report that gives a listing of a members contributions per month and the accounts balance. To run this report, enter the member number then press **Esc**. To exit and return to the submenu type letter **Q** on the keyboard.

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5. Front Office

The front office module incorporates all the information in the front office. These are mainly all the receipts paid in a day. The cashiers' key in information and the data goes directly into the system. A consumer's statement is therefore adjusted as soon as the information is keyed into the system. This is the submenu of the front office. To get to this submenu type number **5** on the keyboard or highlight number **5** on the main menu then press Enter.

Front Office

1. **Receipting**
2. **Savings Withdrawal**
3. **Member Statement**
4. **Print Daily Totals**
5. **Change Password**

1. Cash Receipting

This is a screen that is used at the front office by the cashier to key in the amount of money paid by the consumers. The cashier keys in the member number and the amount. At the bottom page of the screen the cashier keys in the pay type. If the pay type is a Cheque, the cashier has to key in the Cheque number. At the bottom the cashier keys in the total amount paid by the customer. To exit and return to the menu, highlight the **Quit** button then press **Enter**.

2 Saving Withdrawal

This is a screen used in the front office to insert the amount of money given to a member who has been saving. The amount of savings returned to the member has to be inserted into this screen. To exit and return to the menu, highlight **Quit** on the actions then press **Enter**.

3. Member Statement

This is a report that is given to a member at the front office desk. It is used for verifying that the amounts the member owns to the Sacco is correct. It is ordered by the member number. To run the reports enter the member number then press **Esc**.

4. Print Daily Totals

This is a report that gives a listing of all the receipts and amounts that have been collected by the cashier in the day. The report is used to reconcile the figures calculated by the computer and the actual amount of money collected at hands.

5. Change Passwords

This is a script that is used to change the passwords at the front office.

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7. Import Data

This is a script that is used in the **Sacco** system to import data from one machine to another.