

**INSTALLING INFOCOOPEC
AND
GENERAL INFORMATION**

I. INSTALLING INFOCOOPEC

1.1 SYSTEM REQUIREMENTS

In order to operate InfoCoopec, the following hardware requirements must be met.

- a DOS-based computer system with 640 KB of free memory,
- a black and white or color video monitor
- a floppy disk drive unit of 5 ¼ inch or 3 ½ inch diskettes,
- a hard disk with a minimum of free 15 MB of available memory,
- a printer
- a CONFIG.SYS file with FILES = 40 and BUFFERS = 40.

1.2. GENERAL INFORMATION

This chapter is compulsory reading for every person who is not yet familiar with the basic concept of the InfoCoopec System. It explains all the basics such as menu and options, special keys on the keyboard and the standard notation used in this manual.

IMPORTANT KEYS

The ESCAPE key ESC allows you to exit from a menu or an option. In most cases this is indicated by a message at the bottom of the screen. In menus, pressing the escape key take you back to the previous menu.

The ENTER key also called RETURN depending on the keyboard, is used to enter information in a field. If the information is unknown or not applicable, the ENTER key is used to continue to the next field.

Certain other keys may have a special meaning if indicated by a message. For example <Y> for "Yes", <N> for "No" or <S> for "Screen" or <P> for "Printer".

ABOUT MENUS AND OPTIONS

InfoCoopec makes it easy for you to find your way around in the program. It shows you **MENUS** each of which gives you a number of **OPTIONS**. Annex A presents an overview of the menu structure of the InfoCoopec system.

```
END OF DAY PROCESSING
CASH RECONCILIATION
PRINCIPAL ACCOUNTS LISTING
DAILY BACKUP
TODAY'S JOURNAL
ENCRYPT DATABASES FILES
EXIT
```

In the above example, the End Of Day processing menu presents you six options. Options can be chosen in one of two ways:

1. Press the first letter of the option, e.g. press <D> if you want to do a daily backup;
or
2. Use the up or down arrow keys to move the "highlight bar" to the option you want and press <ENTER>

To go from one menu back to the previous menu, you can press <ESC> key.

MESSAGES

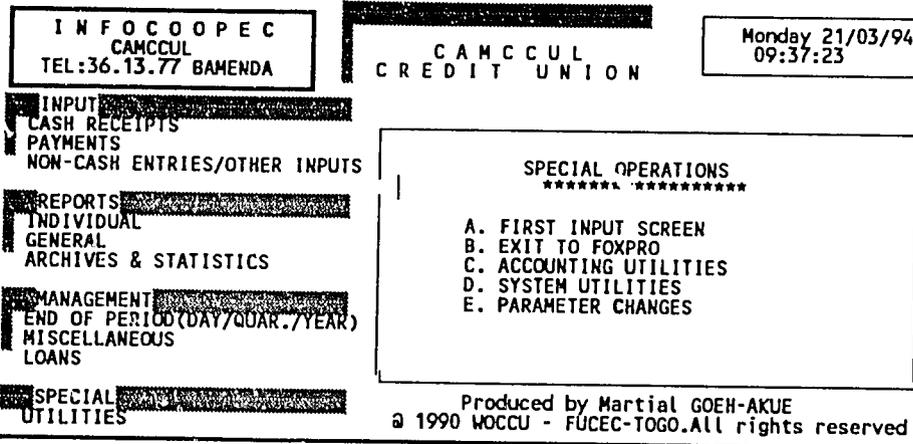
Messages contain instructions or explanations which help you to decide what to do next. Messages are generally displayed at the bottom of the screen.

I.3. INSTALLING INFOCOOPEC

To install InfoCoopec, insert the Install diskette into A:.

In A: type **INSTALL** and press the <ENTER> Key. Automatically the installation program creates on your hard disk a directory **ICAMCCUL** and installs InfoCoopec.

Then enter your password to access InfoCoopec main menu.



The main menu is made up of four parts :

- the frame at the top left : it shows the InfoCoopec version number and the name of the credit union,
- the frame at the top center : it shows your credit union name,
- the frame at the top right that displays the date and the time,
- the second frame at the left : it displays InfoCoopec 10 main options (Cash Receipt, Payments, Non-Cash Entries/Other Input, Individual, General, Archives & Statistics, End of Period, Miscellaneous, Loans and Utilities) which are divided up into 4 groups (Input, Reports, Management and Special).

For every option there is a corresponding menu with 5 selections numbered from A to E. To move from one option to another you must use the arrow keys <↑>, <↓>, or the first letter of the option's name (e.g. : W for (W)ithdrawal),

- the second frame at the right : It consists of 5 menus corresponding to an option of the left frame. To select a menu, you can also use the arrow keys <↑>, <↓> the letters A,B,C,D,E typed on the keyboard.

You can move the cursor through the main menu with the arrow keys <↑>, <↓> or the space bar.

To move the cursor from the left section to the right one use the <→> arrow key; to move the cursor one position to the left, use the <←> arrow key.

To select an option, you type either the first letter of the word (e.g. <C> for <C>ash Receipt) or the arrow keys ↑, ↓ to move the "highlight bar" to the option you want and press <ENTER>.

To move from the second frame at the right to the left frame, you must use the left arrow key <←>.

By selecting a menu, you have access to :

- a new menu with new options,
- a data entry screen: you then input the information necessary for its operation.

To quit InfoCoopec type <Q> for <Q>uit from the main menu. Any other method of exiting the program like Reset or the fact of putting off the central unit is considered abnormal and can cause a damage of your data base.

To have access to InfoCoopec next time, type ICAMCCUL and press <ENTER> at the DOS prompt.

1.4 INFOCOOPEC PASSWORDS

InfoCoopec offers 10 passwords allowing for operations at 5 levels. The password defines the user's name that appears at the bottom of the transaction slips (receipt).

The passwords' levels are as follows :

1. Computer Specialist
2. Book-keeper (3 personal words)
3. Teller (3 personal words)
4. President of the Board (1 word) and Chairman of the Credit Committee (1 word)

5. Consultation

There is a quarterly change of passwords depending on the system date and on the name of the credit union.

INFOCOOPEC FUNCTIONS

CASH RECEIPTS

The option "CASH RECEIPT " in the main menu is divided into 5 selections which are as follows :

- Cash From a Member
- Check From a Member
- Member Share Deposit
- League Withdrawal (Deposits and Loan)
and
- Other Cash Receipt

After each operation, the transaction slip is the printed and must be signed by the manager and the member. The transaction slip is a relevant paper with information about the member, the date, the amount of the operation, the cash breakdown, the nature of the operation.

CASH DEPOSIT

INTRODUCTION

Cash deposit consist of all the cash operations involving a payment to the credit union by a member. They can be one or a combination of the following operations :

- loan repayment,
- savings,
- share,
- entrance fees,
- deposits,
- other operations

WHERE TO FIND AND STEP BY STEP

Select the option A-CASH FROM A MEMBER by pressing the (C)ash Receipt and A in the main menu to access InfoCoopec Cash receipt screen.

CAMCCUL C.U. Form no. 1408		C A S H R E C E I P T	
Account Number: 0 Name:	DATE 21/03/94	Amount (IN FCFA)	
In Letters			
REPRESENTATIVE	Printed in BAMBENDA, on 21/03/94 Signature Member :	Cash breakdown	
*** As ***:	Signature Treasurer:	..... x 10000F=	
Loan Repayment.:		..... x 5000F=	
Loan Interest.:		..... x 1000F=	
Savings.....:		..... x 500F=	
Shares.....:		..... x 100F=	
Entrance Fees.:		..... x 50F=	
Deposits.....:		..... x 25F=	
(to specify)		..... x 10F=	
		..... x 5F=	
		..... x 1F=	
		Change to give :.....0	

Within InfoCoopec, the search for a customer can be done by his account number, his name or the first letters of his name.

The cursor blinks in the area entitled "Account Number".

If the member's account number is known, input it and press the <ENTER> key. Automatically his name and surname are displayed in the area "NAME".

If the member's number is unknown, press <ENTER> in the area "Account Number" to run the search by name. Type the member's name or the 2,3,4 letters of his name and then press the <ENTER> key.

The list of all customers whose name begin by the letters entered will thus be displayed at the right of the screen in a downward movement window. Select yours with the arrow keys <↓>, <↑> and press <ENTER>.

Then input the amount of the operation. Automatically this amount will be displayed in letters.

Then, do the cash breakdown. When the total amount of the cash detail is higher than that of the operation, the system automatically gives you back the money.

If the deposit is done on behalf of the customer, type his name in the box "REPRESENTATIVE".

The cursor blinks in the area "Loan Repayment:".

If it's a loan repayment, enter the corresponding amount. The distribution capital/interests/fines is automatically done by InfoCoopec.

Then enter the kind of operation done, i.e., the amount of savings, shares, entrance fees and deposits.

CAMCCUL C.U. Form no. 1408		C A S H R E C E I P T	
Account Number: 609 Name: INFOCOOPEC	DATE 21/03/94	Amount (IN FCFA) 150,000	
In Letters ONE HUNDRED FIFTY THOUSAND FRANCS CFA			
REPRESENTATIVE	Printed in BAMENDA, on 21/03/94 Signature Member :	Cash breakdown	
*** As ***:	Signature Treasurer:	15 x 10000F=	150000
Loan Repayment.: 44500	Fines.: 500	0 x 5000F=	0
Loan Interest.: 5500	Included	0 x 1000F=	0
Savings.....: 50000		0 x 500F=	0
Shares.....: 0		0 x 100F=	0
Entrance Fees.: 0		0 x 50F=	0
Deposits.....: 50000		0 x 25F=	0
(to specify) 0		0 x 10F=	0
		0 x 5F=	0
		0 x 1F=	0
		Change to give :	0

With InfoCoopec you can also input accounts to be specified when the total amount of the savings, loan repayments, shares, entrance fees, and deposits is inferior to that of the receipt.

To the question "DO YOU REALLY WANT TO CREDIT THIS AMOUNT TO AN ACCOUNT TO SPECIFY ? (Y/N)" answer (Y)es and type the account number to be credited and the operation code.

If you don't know the account number to be specified, enter 0 in the account number area and press <ENTER> to access the chart of accounts popup. Repeat the same procedure in the code operation area if you don't know it.

CAMCCUL C.U. Form no. 1408		C A S H R E C E I P T	
Account Number: 609 Name: INFOCOOPEC	DATE 21/03/94	Amount (IN FCFA) 150,000	
In Letters ONE HUNDRED FIF			
REPRESENTATIVE	Please Specify Operation	breakdown	
*** As ***:	Type The Account Number to credit 0	10000F=	150000
Loan Repayment.: 44500	762000 SALES OF STATIONERIES	5000F=	0
Loan Interest.: 5500	Type The Predefined Operation	1000F=	0
Savings.....: 50000	Code: 0	500F=	0
Shares.....: 0	OTHER INCOME	100F=	0
Entrance Fees.: 0	Please Confirm (Y/N)	0 x 50F=	0
Deposits.....: 45000		0 x 25F=	0
(to specify) 5000		0 x 10F=	0
		0 x 5F=	0
		0 x 1F=	0
		Change to give :	0

It is important to note that if the cash receipt is not validated, you can exit and come back to the menu by pressing the <ESC> key. Nothing has been entered in the data base files.

CAMCCUL C.U. Form no. 1408		C A S H R E C E I P T	
Account Number: 609 Name: INFOCCOPEC		DATE 21/03/94	Amount (IN FCFA) 150,000
In Letters ONE HUNDRED FIF		Ready to print ...	
REPRESENTATIVE:		<div style="border: 2px solid black; padding: 5px; text-align: center;"> ENTER DATA AGAIN VALIDATING & SINGLE PRINTING GIVING UP & QUIT TO MENU DOUBLE PRINTING & VALIDATING </div>	
*** As ***:		Cash breakdown	
Loan Repayment..: 44500	Signature Treasurer:	15 x 10000F=	150000
Loan Interest...: 5500	Fines...: 500	0 x 5000F=	0
Savings.....: 50000	Included	0 x 1000F=	0
Shares.....: 0		0 x 500F=	0
Entrance Fees...: 0		0 x 100F=	0
Deposits.....: 50000		0 x 50F=	0
(to specify) 0		0 x 25F=	0
		0 x 10F=	0
		0 x 5F=	0
		0 x 1F=	0
		Change to give :	0

In the "READY TO PRINT" popup, make a selection (Enter data again, Validating & single printing etc...) with the arrow keys <↑>, <↓> or with the first letter of the option (V for (V)alidating & Single Printing for example).

Once the cash receipt is validated, the slip is printed and the general and auxiliary books are up-dated.

CHEQUE DEPOSIT

INTRODUCTION

The cheque deposit allows you to make:

- savings,
- share,
- entrance fees,
- deposits,
- other operations by cheque.

WHERE TO FIND AND STEP BY STEP

In the main menu select "CHEQUE FROM A MEMBER"

by typing C,B ((C)ash Receipt, B-Cheque From A Member) to access the cheque deposit screen.

CAMCCUL C.U. Form no. 1408		C H E Q U E R E C E I P T	
Account Number: 609 Name: INFOCOOPEC	D A T E 21/03/94	Amount (IN FCFA) 15,000	
In Letters FIFTEEN THOUSAND FRANCS CFA _____			
REPRESENTATIVE	Printed in BAMBIDA, on 21/03/94 Signature Member :		BANK :0 CHECK No. : DRAWEE : This is the check receipt
*** As ***: Loan Repayment.: Loan Interest*.: Savings.....: Shares.....: Entrance Fees.: Deposits.....: (to specify)	Signature Treasurer:		The possible savings will be blocked until cashing

This screen is the same as that of the cash deposit, but instead of the frame "Cash Breakdown", there is a frame with the bank code, the cheque number and the name of the drawee.

The bank codes used are:

0-LEAGUE

1-BICIC

2-BMBC

3-SGBC

4-SCB/CL

5-SCBC

6-POST OFFICE

7-CAC

8-OTHER BANKS

The procedure is the same as that of the cash receipt.

In case of cheque deposit the amount of the operation is blocked on the member's account until the cheque is cashed. If the cheque is returned unpaid the reimbursement and deposit are cancelled by the corresponding procedure (See Cheque Management).

MEMBER SHARE DEPOSIT

INTRODUCTION

The member share deposit is the first cash operation done by the member after the membership application is entered and validated (See Membership Procedure).

The account number is attributed at that moment.

The member share deposit must be done in cash.

WHERE TO FIND AND STEP BY STEP

In the main menu type C,C ((C)ash Receipt, C-Member Share Deposit) to select the member Share deposit procedure.

By typing C,C in the main menu, InfoCoopec displays a popup with the list of members who must make their first deposit.

With the arrow keys <↑>, <↓>, select your member, then press the <ENTER> key.

If the customer is not validated by the Board, the system refuses his share deposit.

As soon as the customer is selected, a number is attributed to him by the InfoCoopec system.

CAMCCUL C.U. Form no. 1408		MEMBER SHARE R E C E I P T	
Account Number: 2432 Name: AUGUSTE MARTIAL		DATE 21/03/94	Amount (IN FCFA) 15,000
In Letters FIFTEEN THOUSAND FRANCS CFA _____			
REPRESENTATIVE	Printed in BAMENDA, on 21/03/94 Signature Member :		Cash breakdown
*** As ***:	Signature Treasurer:		1 x 1000F= 10000
Savings.....: 10000			1 x 5000F= 5000
Shares.....: 3000			0 x 1000F= 0
Entrance Fee...: 1000			0 x 500F= 0
Deposits.....: 1000			0 x 100F= 0
(to specify) 0			0 x 50F= 0
			0 x 25F= 0
			0 x 10F= 0
			0 x 5F= 0
			0 x 1F= 0
			Change to give : 0

Type the total amount of the first deposit. This amount must at least be equal to the total amount of the share deposit and the entrance fee defined in the parameterization.

Then type the first savings amount, the deposits amount and also the account to be specified.

Confirm the operation by answering "Y" to the question "CONFIRM MEMBER SHARE DEPOSIT (Yes/No) ?", then with the arrow keys <↑>, <↓> select the type of printing convenient to you (SIMPLE or DOUBLE).

LEAGUE WITHDRAWAL (DEPOSITS AND LOANS)

INTRODUCTION

The league withdrawal can either be a deposit or a loan.

League withdrawals are made in cash or as cheque.

The league cash withdrawal slip is entered in the same way as the league withdrawal loan. The sole difference is in the books which are automatically updated by the system.

Here, we will see the Withdrawal Deposits Procedure from the league.

WHERE TO FIND AND STEP BY STEP

In the main menu, type C,D for((C)ash Receipt, D-League Withdrawal (Deposits & Loans)).

To the question "WITHDRAWAL FROM LEAGUE OR LOAN FROM LEAGUE? (W/L)" type W for Withdrawal or L for Loan.

For our example, type W.

Specify the method of payment cheque or cash.

CASH WITHDRAWAL FROM THE LEAGUE

When you make the appropriate selection, the cash withdrawal menu is displayed. Input the amount of the cash withdrawal then specify the account number to credit (League Fixed Deposit, League Special Fixed Deposit, etc...).

CAMCCUL C.U. Form no. 1408		DEPOSIT WITHDRAWN	
CENTRAL LIQUIDITY FACILITY	DATE 21/03/94	Amount (IN FCFA) 100,000	
In Letters ONE HUNDRED THO	THE ACCOUNT TO CREDIT Account N°: 0		
	563100 LEAGUE FIXED DEPOSIT		
REPRESENTATIVE	Please Confirm (Y/N)	breakdown	
Remark :	Signature Treasurer:	10000F=	100000
		5000F=	0
		1000F=	0
		0 x 500F=	0
		0 x 100F=	0
		0 x 50F=	0
		0 x 25F=	0
		0 x 10F=	0
		0 x 5F=	0
		0 x 1F=	0
		Change to give :	0

After validation of the data entry, the withdrawal slip is printed and the accounting is updated.

OTHER CASH RECEIPTS

INTRODUCTION

The "Other Cash Receipt" option concerns entries other than receipt of funds from members (e.g.: purchase of furniture, transportation fees...). MARTIAL--these are not receipts!

WHERE TO FIND AND STEP BY STEP

In the main menu type C,E ((C)ash Receipt, E-Other Cash Receipt). Select the method of payment Cheque/Cash.

OTHER CASH RECEIPTS

CAMCCUL C.U. STATIONERY PURCHASE		NON-MEMBER DEPOSITS
Form no. 1408		
Name: INFOCOOPEC	DATE 21/03/94	Amount (IN CFA) 10,000
In Letters TEN THOUSAND FRANCS CFA		
REPRESENTATIVE	Printed in BAHENDA, on 21/03/94 Signature Member :	Cash breakdown 1 x 10000F= 10000 0 x 5000F= 0 0 x 1000F= 0 0 x 500F= 0 0 x 100F= 0 0 x 50F= 0 0 x 25F= 0 0 x 10F= 0 0 x 5F= 0 0 x 1F= 0 Change to give : 0
*** As ***: Entry No.1 10000	Signature Treasurer:	
To credit	0	

Fill in the compulsory wording in the grey area at top left.

Enter the last name and first name of the person making the operation in the area marked "NAME".

Then, input the amount of the operation and make the cash breakdown.

The system asks you to enter the number of entries (a maximum of 6).

Input the amount of the first entry and specify the account to be credited (the same procedure as that of Cash Deposit).

The slip is printed and the books are automatically updated when it is validated.

OTHER CHEQUE RECEIPTS

The data entry is the same as that of the other cash receipt, with the exception that you must specify the bank code.

PAYMENTS

They are made up of :

- cash withdrawals,
- cheque withdrawals,
- new loans
- league deposits/loan repayments
- other cash payments

The same technique is used for withdrawals and deposit transactions.

CASH TO A MEMBER

INTRODUCTION

This option is used for the withdrawal of savings, deposits and shares.

Withdrawals are allowed for an amount inferior or equal to the member's balance minus amounts blocked.

In the same way, withdrawals inferior to the minimum savings are not accepted.

WHERE TO FIND AND STEP BY STEP

Type in the main menu P A (Payments, A-Cash to a member) to access the payment voucher screen.

Fill in the payment voucher in cash displayed on the screen.

CAMCCUL C.U. Form no. 1408		PAYMENT VOUCHER	
Account Number: 609 Name: INFOCOOPEC	DATE 21/03/94	Amount (IN FCFA) 15,000	
In Letters FIFTEEN THOUSAND FRANCS CFA _____			
REPRESENTATIVE	Printed in BAKENDA, on 21/03/94 Signature Member :		Cash breakdown
*** As ***:			1 x 1000F= 10000
Savings.....: 5000	Signature Treasurer:		1 x 5000F= 5000
Loans.....: 0			0 x 1000F= 0
Deposits.....: 10000			0 x 500F= 0
Shares.....: 0			0 x 100F= 0
(to specify): 0			0 x 50F= 0
			0 x 25F= 0
			0 x 10F= 0
			0 x 5F= 0
			0 x 1F= 0
			Remaining bal. 0

Fill in the same way as for the cash deposit voucher, the area :

- Account Number. If the account number of the customer is unknown, use the procedure of search by name,

- Cash breakdown by filling in the corresponding boxes with the number of banknotes and coins withdrawn,
- Total Withdrawal amount
- Representative. When the withdrawal is made by an authorized agent designed by the customer.

In the area "Savings" type the amount of savings withdrawal.

If this operation is another credit payment, type its amount in the area marked "Loans".

Then enter the withdrawal of deposits and shares in case of departure of the member.

Validate the receipt.

It is thus printed and the books are updated.

CHEQUE TO A MEMBER

INTRODUCTION

These are namely cheques issued for members for withdrawal of savings, deposits, or shares.

WHERE TO FIND AND STEP BY STEP

In the main menu, type P B (Payments, B-Cheque To A Member) to access the cheque payment screen.

CAMCCUL C.U. Form no. 1408		C H E Q U E P A Y M E N T	
Account Number: 609 Name: INFOCOOPEC	DATE 21/03/94	Amount (IN FCFA) 15,000	
In Letters FIFTEEN THOUSAND FRANCS CFA _____			
REPRESENTATIVE	Printed in BAMBIDA, on 21/03/94 Signature Member :		BANK : 0 CHECK No. : DRAWEE : This check will now charge C.U. bank account.
*** As ***: Savings.....: Loans.....: Deposits.....: Shares.....: (to specify):	Signature Treasurer:		

Fill in the cheque issuing receipt by entering the member's number, the total amount of the withdrawal, the credited bank code, the cheque number, the representative if any, then distribute the amount in withdrawal-Savings, Withdrawal-Deposits, Withdrawal-Shares. Then validate the data entry if it is correct. The cheque issued by the Credit Union is supposed to have sufficient funds.

NEW LOAN AND LOAN PAYMENT SCHEDULE

INTRODUCTION

The new loan can be granted only if the loan application is input and validated by the credit committee (see Credit Management).

This option permits the loan's disbursement and prints the loan payment schedule.

WHERE TO FIND AND STEP BY STEP

In the main menu, type P C to have access to the New Loan option. Then select the method of payment CHEQUE/CASH.

NEW LOAN DISBURSED IN CASH

Input the member account number in the field "Account Number" of the new loan screen.

InfoCoopec checks there is a loan application for this member and if it is validated.

CAHCCUL C.U. Form no. 1408		NEW LOAN	
Account Number: 9 Name: NKENKA NJU AMBROSE	DATE 21/03/94	Amount (IN FCFA) 15,000	
In Letters FIFTEEN THOUSAND FRANCS CFA _____			
REPRESENTATIVE	Printed in BAMENDA, on 21/03/94 Signature Member :	Cash breakdown	
*** As ***:		1 x 1000F=	10000
Savings.....: 0	Signature Treasurer:	1 x 5000F=	5000
Loans.....: 15000		0 x 1000F=	0
Deposits.....: 0		0 x 500F=	0
Shares.....: 0		0 x 100F=	0
(to specify): 0		0 x 50F=	0
		0 x 25F=	0
		0 x 10F=	0
		0 x 5F=	0
		0 x 1F=	0
		Remaining bal.	0

Then, input the amount of the new loan, the cash breakdown..... Note that the operation can be both a withdrawal (savings or deposits) and a new loan.

Confirm the data entry. The receipt is printed and the books updated.

After the printing, InfoCoopec asks you to edit or to print the loan payment schedule.

Type <S> for Screen or <P> for Printer.

PAYMENT SCHEDULE OF YOUR LOAN

Account N° : 9	Last & first : NKEMKA NJU AMBROSE
Loan amount : 15000	Date of 1st payment : 20/04/94
Annual interest rate : 12.00%	Purpose:
Duration: 6 Payments of	2588 F every month (+Int.)

PaymentNo	Date	Payment	Interest	Repayment	Loan balance
	21/03/94	LOAN OF		15000	15000
1	20/04/94	2588	148	2440	12560
2	20/05/94	2588	124	2464	10096
3	20/06/94	2588	103	2485	7611
4	20/07/94	2588	75	2513	5098
5	20/08/94	2588	52	2536	2562
6	20/09/94	2588	26	2562	0
TOTALS		15528	528	15000	

Note that a loan can be made in several disbursements at different times. The new loan is made by the option "New Loan" and the others are made by the option "Cash To A Member" or the option "Cheque To A Member" depending on the way in which release is made. In these cases the amount of the release is typed in the area "Loan"

NEW LOAN DISBURSED BY CHEQUE

The data entry is the same as that of the New Loan By Cash, except that there is no cash detail and the code of the bank to be credited must be entered.

BAMENDA POLICE Form no. 1408		NEW LOAN	
Account Number: 0 Name:	DATE 31/03/94	Amount (IN FCFA)	
In Letters			
REPRESENTATIVE	Printed in BAMENDA, on 31/03/94 Signature Member :		BANK : CHECK No.: DRAWEE : This check will now charge C.U. bank account.
*** As ***: Savings.....: Loans.....: Deposits.....: Shares.....: (to specify):	Signature Treasurer:		

The bank codes used are:

0-LEAGUE

1-BICIC

2-BMBC

3-SGBC

4-SCB/CL

5-SCBC

6-POST OFFICE

7-CAC

8-OTHERS BANKS

LEAGUE DEPOSIT/LOAN PAYMENT

INTRODUCTION

This is the withdrawal of funds destined for the Central Liquidity Funds.

This withdrawal can be used to make a deposit or to repay a loan.

WHERE TO FIND AND STEP BY STEP

In the main menu type P D (Payment, D-League Deposit/Loan Payment) to access the league deposit/Loan Payment option.

Specify whether it's a (D)eposit to a league or League Loan (R)epayment.

Then choose a method of funds release (cash or cheque).

These two data entries being the same with the difference of cash breakdown that must be filled in case of cash operation. Here only league cash deposits will be made.

CAMCCUL C.U. Form no. 1409		DEPOSIT TO LEAGUE	
CENTRAL LIQUIDITY FACILITY	DATE 21/03/94	Amount (IN FCFA) 15,000	
In Letters FIFTEEN THOUSAN	THE ACCOUNT TO DEBIT Account N°: 0		
REPRESENTATIVE	560000 LEAGUE REGULAR DEPOSIT		
Remark :	Please Confirm (Y/N)	breakdown	
	Signature Treasurer:	10000F=	10000
		5000F=	5000
		1000F=	0
		0 x 500F=	0
		0 x 100F=	0
		0 x 50F=	0
		0 x 25F=	0
		0 x 10F=	0
		0 x 5F=	0
		0 x 1F=	0
		Remaining bal.	0

LEAGUE DEPOSIT BY CASH

Enter the deposit amount in the area "Amount" and do the cash breakdown.

Then specify and confirm the account to debit by typing its number on the box " Account To Debit". If the account number is unknown, type 0 then <ENTER> to access the chart of accounts in a popup.

If the input is correct, validate it. The voucher is printed and the books updated.

OTHER CASH PAYMENT

INTRODUCTION

These are expenditures made other than to members (e.g. taxi fares, Board expenses....).

To have access to this option, type P E in the main menu (Payments, E-Other Cash Payments). Then choose a method of funds payment (cash or cheque).

On the Cash Payment screen, input:

- the compulsory comment for the journal
- the name of the recipient
- the amount of the payment

If the payment is by cash, input the cash breakdown or if it is by cheque, input the bank code.

Then input the number of entry and the amount of the first entry. Specify the account number to be credited.

BAMENDA POLICE BOARD EXPENSES		NON-MEMBER WITHDRAWAL	
Form no. 1408			
Name: MARTIAL	DATE 31/03/94	Amount (IN FCFA) 10,000	
In Letters TEN THOUSAND FRANCS CFA _____			
REPRESENTATIVE	Printed in BAMENDA, on 31/03/94 Signature Member :	Cash breakdown	
*** As ***:		1 x 10000F=	10000
Entry No.1	10000	0 x 5000F=	0
	Signature Treasurer:	0 x 1000F=	0
		0 x 500F=	0
		0 x 100F=	0
		0 x 50F=	0
		0 x 25F=	0
		0 x 10F=	0
		0 x 5F=	0
		0 x 1F=	0
To debit	0	Remaining bal.	0

Validate the slip.

BAMENDA POLICE BOARD EXPENSES		NON-MEMBER WITHDRAWAL	
Form no. 1408			
Name:MARTIAL	DATE 31/03/94	Amount (IN FCFA) 10,000	
In Letters TEN THOUSAND FR	Ready to print ...		
REPRESENTATIVE	ENTER DATA AGAIN VALIDATING & SINGLE PRINTING GIVING UP & QUIT TO MENU DOUBLE PRINTING & VALIDATING		
*** As ***: Entry No.1 10000	Signature Treasurer:	Cash breakdown	
To debit 0		1 x 10000F= 10000	
		0 x 5000F= 0	
		0 x 1000F= 0	
		0 x 500F= 0	
		0 x 100F= 0	
		0 x 50F= 0	
		0 x 25F= 0	
		0 x 10F= 0	
		0 x 5F= 0	
		0 x 1F= 0	
		Remaining bal. 0	

The slip is printed and the books are automatically updated.

In case of other cash payment by cheque, you must specify the bank code.

BAMENDA POLICE BOARD EXPENSES		NON-MEMBER WITHDRAWAL	
Form no. 1408			
Name:MARTIAL	DATE 31/03/94	Amount (IN FCFA) 10,000	
In Letters TEN THOUSAND FR	Please specify operation		
REPRESENTATIVE	Type the number of account to debit 631 631000 BOARD EXPENSES		
*** As ***: Entry No.1 10000	Please confirm (Y/N)		
To debit 0	Signature Treasurer:	:LEAGUE CK No.: :BAMENDA POLICE This check will now charge C.U. bank account.	

In the main menu, type N A to access the non-cash journal entries screen.

NON-CASH ENTRIES/OTHER INPUTS

They include the options:

- the non-cash journal entries
- the membership application
- the document reprinting
- cheque management
- payroll deductions

Remember that, when you select an option you either have access to :

- a new menu with new functions (Ex : Duplicata, cheque management...)
- a data entry screen : you thus enter the information necessary to its operation.

THE NON-CASH JOURNAL ENTRIES

INTRODUCTION

Contrary to deposit slips and withdrawal receipts that justify cash or bank receipts or payments, the non-cash journal entries allows the record of transactions with no immediate funds movement. These are depreciation, interests calculation, adjusting entries, fees and bank interests...

WHERE TO FIND AND STEP BY STEP

The non-cash journal entries numbering is the same as that of cash or bank receipts (automatic and sequential).

NON-CASH JOURNAL ENTRIES

31/03/94

Journal Entries Form N°: 1408		Date: 31/03/94	
Narration: BANK CHARGES AND TAXES			
Account N°	Title	Debits	Credits
661000	BANK CHARGES AND TAXES	15000	
562000	BMBC		15000
Balance:		0	

The cursor blinks in the area marked "Narration", type compulsory voucher wording and press Enter to have access to the area "Account N°:".

Account number can be input in two ways :

- by typing it in case you know it,
- by a validation on O in order for the chart of accounts list to be displayed.

In the case of various contra, the first line defines the meaning of the voucher (1 debit and n credits or 1 credit and n debits).

If you type a debit amount on the first line on the column "Debits " your voucher will have the form DCCCCC..... but if you type Enter in debit, your voucher will have the form CDDDDDD.....

At the 11th contra you must balance the entry.

The data entry is controlled by the gap debit or credit displayed in the center at the bottom of the screen. The voucher is validated by (Y)es or (N)o when this control is on zero.

The voucher is double printed on blank paper and the accounts charged with expenses are automatically updated.

DISTINCTIVE FEATURES

It is important to note that :

- the non-cash journal entry allows for charging the loan account, the share in capital, cash and deposits
- Accounting is not updated unless the voucher is not validated and you can exit and reenter the menu by pressing the ESC key.
- when members savings or deposits accounts are debited or credited, the system asks you to specify the member's account number.

NON-CASH JOURNAL ENTRIES

31/03/94

Journal Entries Form N°: 1408		Date: 31/03/94					
Narration: SAVINGS ACCOUNT ADJUSTMENT							
Account N°	Title	Debits	Credits				
492000							
102000							
<table border="1"> <tr> <td>Account Number: 609</td> </tr> <tr> <td>Last & first :FOM AMOS ANYE</td> </tr> <tr> <td> </td> </tr> <tr> <td>Confirm (Yes/No)..: Y</td> </tr> </table>				Account Number: 609	Last & first :FOM AMOS ANYE		Confirm (Yes/No)..: Y
Account Number: 609							
Last & first :FOM AMOS ANYE							
Confirm (Yes/No)..: Y							
Balance:		15000					

MEMBERSHIP APPLICATION

INTRODUCTION

It is used for membership application's data entry.

WHERE TO FIND AND STEP BY STEP

To have access to it, type in the main menu N B (Non-Cash Journal Entries, B-Membership Application).

APPLICATION FOR MEMBERSHIP AND MEMBER'S REGISTER		
Name:	1st name:	
Occupation:	Address:	
Date of Birth:	Place of Birth:	
N° N.I.C.:	Issued on:	At:
Nationality:	Sex:	C.S.P:
Benef. Name:	Benef. Add.:	
Benef. Rel.:	Date:	

Enter information about the customer:

- Name
- First Name
- Occupation
- Address
- Date of birth
- Place of birth
- Number on national identity card (N.I.C.)
- Nationality code:
 - 1-CAMEROON
 - 2-BENIN
 - 3-GHANA

4-NIGERIA

5-C.IVOIRE

6-B.FASO

7-NIGER

8-OTHER

- Sex:
 - 1-Male
 - 2-Female
 - 3-Group
- Professional code (C.S.P.):
 - 1-CIVIL S.
 - 2-PRIV.EMP.
 - 3-HANDCRAFT
 - 4-BUSINESS
 - 5-ASSOCIATION
 - 6-FARMER
 - 7-OTHERS
- Beneficiary name
- Beneficiary address
- Beneficiary relationship
- Date

Then validate the membership.

DOCUMENT REPRINTING

INTRODUCTION

During the editing of a slip, a receipt or a non-cash journal entries, the printer can jam. In this case, a document reprinting can be made.

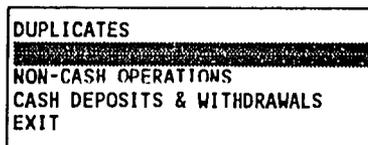
WHERE TO FIND AND STEP BY STEP

To have access to the document reprinting option, type N C (Non-Cash Journal Entries, B-Document Reprinting).

Then with the up and down arrow keys <↑>, <↓>, select your choice in the document reprinting menu.

You will have to do a selection between :

- the non-cash operation
- the cash/cheque deposits or withdrawal receipt



THE NON-CASH OPERATION

In the menu "Duplicates", select the option "Non-Cash Operation" by typing N or use the up or down arrow keys to move the "highlight bar" and press <ENTER>

Then type the voucher number ; the voucher wording is displayed on the screen. Confirm the Duplicate edition.

DUPLICATE FORM No.... 1		DATE...:01/02/94	
NARRATION.....:LOAN REPAYMENT No. 4			
ACCOUNT No.	TITLE	DEBITS	CREDITS
571000	CASH ON HAND	11800	
251000	LOANS		10000
771000	LOANS INTEREST		1255
102000	SAVINGS		545

THE DUPLICATE SLIP

In the main menu type P, C then select the function "Slip" in the sub-menu Duplicate.

In the menu "Duplicates", select the option "Cash Deposits and Withdrawals" by typing C or use the up or down arrow keys to move the "highlight bar" and press <ENTER>.

The slip number. InfoCoopec verifies that the voucher number does exist and that it is presented as a slip.

BAMENDA POLICE Form no. 1		LOAN REPAYMENT+LOAN INTEREST+SAVINGS DEPOSITED CASH	
Account Number Last & first:TAMAKO MANTIN	4	DATE 01/02/94	AMOUNT 11800
IN LETTERS : ELEVEN THOUSAND EIGHT HUNDRED FRANCS CFA		***** DUPLICATE *****	
REPRESENTATIVE	Printed:BAMENDA on 31/03/94		Member's signature :
** As ** No:251000 No:771000 No:102000-4	10000 1525	Manager's:	
SAVINGS: New Balance : 804504 Blocked : 150000	LOAN : Delinquent amount : 0 Scheduled loan balance : 281322 Current loan balance : 280000	Teller: 01 Name: LIKOKO Time: 21:58	

Note that the bottom balances of the slip are those of the slip printing date and not of the date of issue.

PAYROLL DEDUCTIONS

INTRODUCTION

With this end-of-month option, you can automatically make payroll deductions. It is a module essentially designed for workers' credit unions. Its nature differs from one credit union to another.

The wage transfer program being different, depending on the case, is not specifically treated in this manual.

REPORTS

INTRODUCTION

The main option "REPORT" in the main menu is divided into 3 selections which are as follows :

- Individual
- General
- and
- Archives and Statistics

"**Individual**" stands for savings account, deposits accounts, loan account, loan payment schedule, member's information, general ledger account consultation functions.

"**General**" is used for consulting the journal, the listings (members, deposits, guarantees, loans), the loan collateral breakdown.

"Archives and Statistics" allows you to have the general statistics, the loan statistics and other statistical reports (women statistics, risk management, statistics on loan purpose ...)

CONSULTATION PRINCIPLES

This section doesn't correspond to any InfoCoopec function. It only shows you the general principles governing editing.

The same principle is used to print the loan account, the deposit account, the balance, the savings account, the journal...

When you want to print an information you will have to :

- select the account number of the member
- confirm this selection,
- specify the direction of edition (on screen or on printer),

THE INDIVIDUAL CONSULT

INTRODUCTION

This option allows you to edit on screen or on printer for a member::

- savings or deposits account
- loan account
- Loan payment schedule
- Member's information
- General ledger account

SAVINGS AND DEPOSITS

INTRODUCTION

The consultation of savings and deposits accounts allows you to print the operations made by a member on his savings or deposits account during a specified period since the beginning of the credit union accounting period.

WHERE TO FIND AND STEP BY STEP

Select this option by typing in the main menu I A (Individual, A-Savings/Deposit).

Enter the member's account number in the area. If the member's account number is unknown to you, run the search by name by typing the first characters of the name of the member.

Specify the period of editing. InfoCoopec will propose you by default the date of beginning of the accounting period (stored) as first date and the current date.

If the dates period is not well determined (example : beginning of year superior to end of year), a message specifying the error is displayed on the screen.

Then specify to InfoCoopec, the type of account you want to edit: (S)avings or (D)eposits.

Confirm the consultation and select an edition or a printing.

Account Number: 609 Name: INFOCOOPEC Period from: 31/01/94 to: 01/04/94 Type Of Account: S

In some cases, depending on member's operations volume, there is not enough space on screen for the edition of his transactions. A page stop is made at the bottom of the screen and the following message is displayed :

Exit : Type X - Continue : type C.....

Type X and press Enter to exit the edition or S then Enter to consult the next page.

INDIVIDUAL REPORTS - SAVINGS AND DEPOSITS ACCOUNTS		01/04/94		
STATEMENT OF SAVINGS A/C OF INFOCOOPEC			- A/C N°: 609	
DATE	Form no.	Title	Withdrawal	Deposits
26/02/94	604	SAVINGS		10000
04/03/94	727	SAVINGS		2000
TOTAL MVTS FROM 31/01/94 TO 01/04/94			0	12000

LOANS

INTRODUCTION

Consulting the loan account allows you to edit the operations performed by a member on his loan account during a specified period since the beginning of an accounting period.

WHERE TO FIND AND STEP BY STEP

Select this option by typing I B (Individual, B-Loan) in the main menu.

As in the case of savings/deposits account editing, enter member's number, specify the editing date, confirm the editing and then edit or print the loan transactions for the member's account number specified.

INDIVIDUAL REPORTS - LOAN ACCOUNTS

01/04/94

Account Number: 609
Name: INFOCOOPEC
Period from: 31/01/94 to: 01/04/94

INDIVIDUAL REPORTS - LOAN ACCOUNTS

01/04/94

LOAN ACCOUNT No. 609 - INFOCOOPEC

DATE	Form	TITLE	REPAYMENT	INTEREST.	FINES
26/02/94	604	LOAN REPAYMENT	-40000	-6200	0
		MVTS FROM 01/02/94 TO 01/04/94	-40000	-6200	0

LOAN PAYMENT SCHEDULE

INTRODUCTION

This option allows you to edit a loan payment schedule for all outstanding loans. You can edit a member's loan payment schedule at any time.

WHERE TO FIND AND STEP BY STEP

In the main menu, type I C (Individual, C-Loan payment schedule).

Enter member's account number and edit or print his loan payment schedule ((S)creen or (P)rinter)

Account N° : 609	Last & first : INFOCOOPEC
Loan amount : 850000	Date of 1st payment : 30/06/93
Annual interest rate : 12.00%	Purpose: BUSINESS
Duration: 27 Payments of 36150 F every month	(+Int.)

PaymentNo	Date	Payment	Interest	Repayment	Loan balance
	25/05/93	LOAN OF		850000	850000
1	30/06/93	36150	10060	26090	823910
2	31/07/93	36150	8397	27753	796157
3	31/08/93	36150	8114	28036	768121
4	30/09/93	36150	7576	28574	739547
5	31/10/93	36150	7537	28613	710934
6	30/11/93	36150	7012	29138	681796
7	31/12/93	36150	6949	29201	652595
8	31/01/94	36150	6651	29499	623096
9	28/02/94	36150	5736	30414	592682
10	31/03/94	36150	6040	30110	562572
11	30/04/94	36150	5549	30601	531971
12	31/05/94	36150	5422	30728	501243
13	30/06/94	36150	4944	31206	470037
14	31/07/94	36150	4791	31359	438678
15	31/08/94	36150	4471	31679	406999
16	30/09/94	36150	4014	32136	374863
17	31/10/94	36150	3821	32329	342534
18	30/11/94	36150	3378	32772	309762

PaymentNo	Date	Payment	Interest	Repayment	Loan balance
19	31/12/94	36150	3157	32993	276769
20	31/01/95	36150	2821	33329	243440
21	28/02/95	36150	2241	33909	209531
22	31/03/95	36150	2135	34015	175516
23	30/04/95	36150	1731	34419	141097
24	31/05/95	36150	1430	34712	106385
25	30/06/95	36150	1049	35101	71284
26	31/07/95	36150	727	35423	35861
27	31/08/95	36226	365	35861	0
TOTALS		976126	126126	850000	

MEMBER'S INFORMATION

INTRODUCTION

This option is an integrated screen with all the member's information.

WHERE TO FIND AND STEP BY STEP

In the main menu, type I D (Individual, D-Member Information) and enter member's account number. General information about the member can thus be edited on screen (Press <PRINT SCREEN> for printing).

INDIVIDUAL REPORTS - MEMBER INFORMATION

01/04/94

MEMBER'S INFORMATION			
Account Number: 609	Occupation:		
Name: INFOCOOPEC	Address:		
Shares: 3000	Savings: 322000	Deposits: 115000	Loan: 580000
Beg. Deposits: 40000	Beg. Savings: 310000	Block. Savings: 0	
LOAN INFORMATION			
Note N°: 5325	Amount Of Loan: 850000	Payments : 27 (paid every 1 month(s))	
Code Purpose: 3	S/Savings Sec.: 0	S/Savings Sec. Active: 0	
Loan balance: 580000	Last Pmt: 26/02/94	Annual rate: 12	
Instalment: 36150	Date of Loan: 25/05/93	Amount of Loan: 850000	
CO-MAKERS			
Co-Maker 1		Co-Maker 2	
Account Number:		Account Number:	
Name:		Name:	
Total Amount..:		Total Amount..:	
Amount Active.:		Amount Active.:	
OTHERS INFORMATION			
Date & Place Of Birth: / / at	Date Of MemberShip: 01/01/93		
N° N.I.C.: 0	Issued on: / /		At:
Benef. Name:			Benef. Rel.:

The member's information screen is subdivided into four parts :

- one part on customer's information (account number, name, occupation, address.....)
- another part on loan information (note number, loan amount, loan balance...)
- a third part on co-workers Information,
- a last part for miscellaneous information (date and place of birth, date of membership, No. on national identity card, beneficiary Information...)

GENERAL LEDGER ACCOUNT

INTRODUCTION

The account file helps you to consult the details on entries made on any account of the chart of accounts.

WHERE TO FIND AND STEP BY STEP

Select in the main menu I E (Individual, E-General Ledger Account)

Then indicate respectively :

- the account number for which you want to print entries. If it is unknown to you press the <ENTER> key on O in order to choose it in the chart of accounts' list,
- the period of editing
- confirm the data entry by (Y)es or (N)o
- choose (S)creen or (P)rinter for your editing.

INDIVIDUAL REPORTS - ACCOUNT INFORMATION

01/04/94

ACCOUNT No.102000 SAVINGS

DATE	Form no.	COMMENTS	DEBIT	CREDIT
01/02/94	1	SAVINGS No.4 TAMAKO MANTIN		545
01/02/94	2	SAVINGS No.1875 TANGYE NEBA FRANCIS		525
01/02/94	3	SAVINGS No.1730 PINDO JEAN BOSCO		105
01/02/94	5	SAVINGS No.2383 NDIFOR CHARLES NDAHJ		5000
01/02/94	6	SAVINGS No.1790 ALEH CHRISTOPHER		5000
01/02/94	8	SAVINGS No.2304 AKUM NTARIYON CLINIC		50600
01/02/94	11	SAVINGS No.2308 KUHTSU TOH JOSEPH		10000
01/02/94	12	SAVINGS No.745 ATUNG CHE V GRACE		4000
01/02/94	14	SAVINGS No.1371 KINTUM NEE ANIAH MAD		2000
01/02/94	15	SAVINGS No.1578 AKOMONTOH PETER		2000
01/02/94	16	SAVINGS No.2091 NDIANGANG BUTEH JOH		1000
01/02/94	18	SAVINGS No.1096 GWABUMLA COMFORT		13330
01/02/94	19	SAVINGS No.2066 AKEH YENSHI FRANCIS		1000
01/02/94	20	SAVINGS No.1883 TEKE NEE MBA SYLVIA		29000
01/02/94	21	SAVINGS No.2139 MULUH IGNATIUS		80000
01/02/94	22	SAVINGS No.1992 TEKE NDI THOMAS		30000
01/02/94	23	SAVINGS No.537 WIRBA MICHAEL		2000

THE GENERAL CONSULTATION

INTRODUCTION

This option allows you to edit on the screen or on the printer:

- the journal
- the listings (members, loans, savings/deposits, co-makers...)
- the loan collateral breakdown

- the trial balance

THE JOURNAL

INTRODUCTION

Use this function to consult the journal for a specified period.

WHERE TO FIND AND STEP BY STEP

To edit the journal type G A (General, A-Journal) in the main menu.

Indicate the editing period. InfoCoopec offers you by default the current date. Confirm the consultation and select the method of editing (S)creen or (P)rinter.

GENERAL REPORTS - JOURNAL

01/04/94

Beginning Date (jj/mm/aa)....: 01/04/94
Ending Date (jj/mm/aa).....:01/04/94

DATE	Form No.	ACCOUNTS N°		TITLES	AMOUNTS	
		DEBIT	CREDIT		DEBIT	CREDIT
01/02/94	1	571000	251000	LOAN REPAYMENT No. 4 TAMAKO	11800	10000
01/02/94	1		771000	LOAN INTEREST No. 4 TAMAKO M		1255
01/02/94	1		102000	SAVINGS No. 4 TAMAKO MANTIN		545
01/02/94	2	571000	102000	SAVINGS No. 1875 TANGYE NEBA	6525	525
01/02/94	2		161000	DEPOSITS No. 1875 TANGYE NEB		6000
01/02/94	3	571000	251000	LOAN REPAYMENT No. 1730 PIND	20000	16000
01/02/94	3		771000	LOAN INTEREST No. 1730 PINDO		3895
01/02/94	3		102000	SAVINGS No. 1730 PINDO JEAN		105
01/02/94	4	571000	161000	DEPOSITS No. 1887 SIRRI AWAH	6000	6000
01/02/94	5	571000	102000	SAVINGS No. 2383 NDIFOR CHAR	5000	5000
01/02/94	6	571000	102000	SAVINGS No. 1790 ALEH CHRIST	5000	5000

GENERAL LEDGER ACCOUNT

INTRODUCTION

The account file helps you to consult the details on entries made on any account of the chart of account.

WHERE TO FIND AND STEP BY STEP

Select in the main menu I E (Individual, E-General Ledger Account)

Then indicate respectively :

- the account number for which you want to print entries. If it is unknown to you press the <ENTER> key on O in order to choose it in the chart of accounts' list,
- the period of editing
- confirm the data entry by (Y)es or (N)o
- choose (S)creen or (P)rinter for your editing.

ACCOUNT No.102000 SAVINGS

DATE	Form no.	COMMENTS	DEBIT	CREDIT
01/02/94	1	SAVINGS No.4 TAMAKO MANTIN		545
01/02/94	2	SAVINGS No.1875 TANGYE NEBA FRANCIS		525
01/02/94	3	SAVINGS No.1730 PINDO JEAN BOSCO		105
01/02/94	5	SAVINGS No.2383 NDIFOR CHARLES NDANJ		5000
01/02/94	6	SAVINGS No.1790 ALEH CHRISTOPHER		5000
01/02/94	8	SAVINGS No.2304 AKUM NTARIKON CLINIC		50600
01/02/94	11	SAVINGS No.2308 KUHTSU TOH JOSEPH		10000
01/02/94	12	SAVINGS No.745 ATUNG CHE V GRACE		4000
01/02/94	14	SAVINGS No.1371 KINTUM NEE ANIAH MAD		2000
01/02/94	15	SAVINGS No.1578 AKOMONTOH PETER		2000
01/02/94	16	SAVINGS No.2091 NDIANGANG BUTEH JOH		1000
01/02/94	18	SAVINGS No.1096 GWABUMLA COMFORT		13330
01/02/94	19	SAVINGS No.2066 AKEH YENSHI FRANCIS		1000
01/02/94	20	SAVINGS No.1883 TEKE NEE MBA SYLVIA		29000
01/02/94	21	SAVINGS No.2139 MULUH IGNATIUS		80000
01/02/94	22	SAVINGS No.1992 TEKE NDI THOMAS		30000
01/02/94	23	SAVINGS No.537 WIRBA MICHAEL		2000

THE LISTINGS**INTRODUCTION**

InfoCoopec edits a range of listings. These are members, savings/deposits/shares, co-makers, loans. The listings can be obtained by account number or by name.

As all other listings and files, they are automatically updated after every data entry.

WHERE TO FIND AND STEP BY STEP

In the main menu, type G C (General, C-Registers) in order to have access to registers' menu.

GENERAL REPORTS - REGISTERS
SHARES/SAVINGS/DEPOSITS
GUARANTEES
LOANS
EXIT

This menu offers you a selection between the listing of shares/savings/deposits, guarantees and loans .

Use the up or down arrow keys (↑,↓) to move the "highlight bar" to the option you want and press <ENTER>. Exit this menu by pressing the <ESC> key or by typing (E)exit.

SHARES/SAVINGS/DEPOSITS LISTING

In the listings' menu, type S to have access to (S)hares/savings/deposits listing.

Type the range of account numbers you want to list and direct your list to (S)creen or (P)rinter

FIST INPUT - SHARES/SAVINGS/DEPOSITS BALANCE LIST

Acct.No.	Last & First Name	Shares	Savings	Deposits	Loans
1	HIBOH JOHN	1000	176705	0	0
2	ANTON IGNATIUS	1000	167279	-5600	320000
3	TANAKO MARTIN	1000	804707	0	280000
4	SANJOH S. MICHEAL	1000	150	0	0
5	NOU CHONG NA ZARIUS	1000	46478	0	15000
6	ADE SILVESTER	1000	237930	0	150000
7	NKEMKA NJU AMBROSE	1000	237230	0	150000
8	VANDJEU TIMOTHEE	1000	442230	0	150000
9	AYE JEROME	1000	10272	0	92000
10	NYMPA SIMON	1000	28988	0	150000
11	GWANVALLA DAVIDSON	1000	1068908	0	280000
12	MORIKANG MICHEAL	1000	898292	500	130000
13	SAMBA JONAH	1000	27059	0	150000
14	KING AMBROSE NDANG	1000	15272	500	48000
15	DIRSY FRANCIS	1000	3228	0	0
16	ACHU NDOLO ROSE	1000	2570	0	0
17	MUNA FONYONGA JAMES	3000	50931	0	38000

GUARANTEES

By typing G like Guarantees in the listings menu you can consult the listing of loan guarantees. It prints for every co-maker the name of the borrower, the amount guaranteed, the note number.

The edition can be made by specifying the accounts range. You confirm the listing by typing (Y)es and directing it on screen or on printer.

The guarantee register helps to check if a member stands surety for someone else. If you want to know a borrower's guarantees, type I D in the main menu. (Individual, D-Member Information).

Account Number From : No. 1 to 58555

THIRD PARTY GUARANTEE REGISTER

Nte N°	Third Party Guarantee No. | NAME	BLOCKED AMOUNT	Borrower No. | NAME	LOAN AMOUNT

LOAN REGISTER

In the listing menu, type L to have access to the option "Loan Register". As for the others' edition, indicate the bracket of accounts to be edited, confirm the edition and select the output method in the loans listing. (Screen or Printer).

LOAN ACCOUNT FROM : No. 1 to 99999

LOAN REGISTER

ACCT. No	LAST & FIRST NAME	GRANTED ON	AMOUNT	BALANCE	PAYMT SCH.
2	TANTOH IGNATIUS	07/08/87	275000	390000	12920
4	TAMAKO MANTIN	10/02/94	300000	280000	21637
8	ADE SYLVESTER	11/12/93	160000	150000	10946
9	NKEMKA NJU AMBROSE	21/03/94	15000	15000	2588
11	YANDJEU TIMOTHEE	18/02/94	89000	89000	5424
12	ANYE JEROME	01/07/93	35000	35000	7214
13	NIMPA SIMON	16/11/93	240000	180000	21324
16	GWANVALLA DAVIDSON	21/07/93	500000	494000	30501
20	MORIKANG MICHEAL	08/02/93	150000	130000	53955
21	SAMBA JONAH	10/11/93	60000	60000	10353
22	KING AMBROSE NDANG	10/02/93	200000	48000	21103
26	MUNA FONYONGA JAMES	23/08/93	38000	38000	4968
27	NDIKUM GREGORY	20/12/93	330000	330000	26929
28	ALIYU SANGO	30/09/89	1296000	925000	61007
29	ABONYE DANIEL	29/07/93	1055000	1055000	64357
32	SAH PIUS	23/08/93	28000	28000	4163
33	NKERBU JOSEPH	20/02/92	886000	110000	41844

LOAN COLLATERAL BREAKDOWN**INTRODUCTION**

The loan collateral breakdown gives a detail of blocked savings. It's the amount of member's collateral security for his own credit, plus the total amount of guarantees granted to members (co-makers) and that of savings/deposits made by uncashed cheques.

WHERE TO FIND AND STEP BY STEP

To have access to this function, type in the main menu G B (General, B-Loan Collateral Breakdown).

Then indicate whether you want the listing on the screen or on the printer.

Type the first account number from which you want to start to edit. Then direct the listing on (S)creen or (P)rinter.

BLOCKED SAVINGS BREAKDOWN LIST

Printed 01/04/94

No.	Last & first name	Block.Sg.	Borrow.G.	3rdP.Guar	Dep.check
1	NIBOH JOHN	0	0	0	0
2	TANTOH IGNATIUS	298258	298258	0	0
4	TAMAKO MANTIN	150000	150000	0	0
5	SANJOH S. MICHEAL	0	0	0	0
7	NJU GHONG NAZARIUS	0	0	0	0
8	ADE SYLVESTER	150000	150000	0	0
9	NKEMKA NJU AMBROSE	5000	15000	0	0
11	YAMDJEU TIMOTHEE	89000	89000	0	0
12	ANYE JEROME	35000	35000	0	0
13	NIMPA SIMON	180000	180000	0	0
16	GWANVALLA DAVIDSON	494000	494000	0	0
20	MORIKANG MICHEAL	130000	130000	0	0
21	SAMBA JONAH	60000	60000	0	0
22	KING AMBROSE NDANG	0	0	0	0
24	WIRSY FRANCIS	0	0	0	0
25	ACHU NDOLO ROSE	0	0	0	0
26	MUNA FONYONGA JAMES	38000	38000	0	0
27	NDIKUM GREGORY	330000	330000	0	0

THE TRIAL BALANCE

INTRODUCTION

With the trial balance function, you print the total amount of debits and credits and the balance of the whole accounting plan accounts or of a series of selected accounts.

WHERE TO FIND AND STEP BY STEP

In the main menu, type G E (General, E-Trial Balance) to have access to the trial balance option.

Indicate the range of accounts to edit and direct your edition on (S)creen or on (P)rinter.

GENERAL REPORTS - TRIAL BALANCE

01/04/94

Chart of Account from
No:100000 to 99999

GENERAL REPORTS - TRIAL BALANCE

01/04/94

TRIAL BALANCE FROM No. 100000 TO 999990 ON 01/04/94

ACCOUNT NUMBER	TITLE	BALANCE ON 31/01/94	MOVT.TILL DEBIT	TODAY CREDIT	NEW BALANCE
101000	SHARES	-4712000	79000	204000	-4837000
102000	SAVINGS	-327124101	2780838	9870318	-334213581
111000	COMPULSORY RESERVE	-3284723	0	0	-3284723
112000	EDUCATION RESERVE	-999376	0	0	-999376
113000	GENERAL RESERVE	-1602524	0	1338	-1603862
114000	BUILDING RESERVES	-9591930	0	0	-9591930
115000	BUILDING CONTRIBUTION	0	0	0	0
121000	YEAR SURPLUS	-431451	0	0	-481451
122000	SPECIAL RESERVE	0	0	0	0
141000	CAPITAL GRANT	0	0	0	0
161000	DEPOSITS	-20783155	13674390	12294015	-19402780
171000	ST LEAGUE LOANS	0	0	0	0
172000	INTER. PAYABLE ON SAVINGS	-16850000	0	0	-16850000
211000	LAND	2000000	0	0	2000000
221000	BUILDING	10514530	0	0	10514530
222000	FURNITURE AND EQUIPMENT	1706670	2500	0	1709170

GENERAL REPORTS - TRIAL BALANCE

01/04/94

TRIAL BALANCE FROM No. 100000 TO 999999 ON 01/04/94

ACCOUNT NUMBER	TITLE	BALANCE ON 31/01/94	MOVT.TILL DEBIT	TODAY CREDIT	NEW BALANCE
743000	OTHER INCOME	-11800	0	22700	-34500
744000	RISK MGMT INCOME	0	0	0	0
745000	LOAN FEES	0	0	0	0
749900	CASH OVER	0	0	0	0
761000	DONATIONS/GRANTS	0	0	0	0
762000	SALES OF STATIONERIES	0	0	1000	-1000
771000	LOANS INTEREST	-618860	0	906815	-1525675
772000	BANK INTEREST	0	0	0	0
773000	LEAGUE INTEREST	0	0	0	0
875000	SURPLUS	0	0	0	0
	TOTALS	0	85109854	85109854	0

ARCHIVES AND STATISTICS

Here we have the following functions:

- General Statistics
- Statistical reports
 - Statistical on Loan Purpose
 - Risk Management Premium calculation
 - Women Statistics
- Loans Statistics

GENERAL STATISTICS

INTRODUCTION

With the general statistics you can edit the general credit union's indicators. They are automatically updated after every data entry.

WHERE TO FIND AND STEP BY STEP

To have access to the general statistics, type in the main menu A (Archives & Statistics, A-General Statistics).

Wait a few seconds for the information to be processed.

GENERAL STATISTICS AS AT 01/04/94

01/04/94

Parameters	
SAVINGS	334213581
DEPOSITS	19402780
SHARES	4837000
MEMBERSHIP	
Males	1420
Females	536
Groups	4
Total Membership	1960
LOANS	
Number	787
Balance	159729958
DELINQUENT LOANS	
Number	377
Balance	66295000
TOTAL OF INCOMES	1654845
TOTAL OF EXPENSES	8767980
GROSS PROFIT/LOSS	-7113135

Press the <PRINT SCREEN> key to have the general statistics on printer.

STATISTICAL REPORTS

INTRODUCTION

With the statistical reports option, you have statistics on:

- loan purpose
- risk management (listings and premium calculation)
- women statistics

WHERE TO FIND AND STEP BY STEP

To have access to the statistical reports menu, type in the main menu A B (Archives & Statistics, B-Statistical Reports).

```
STATISTICAL REPORTS
STATISTIC ON LOAN PURPOSE
RISK MANGMT PREMIUM CALC.
WOMEN STATISTICS
EXIT
```

STATISTICS ON LOAN PURPOSES

On the statistical report's menu, type S for (S)tatistic on loan purpose.

LOAN STATISTICS BY PURPOSES

01/04/94

Loan Statistics by Purpose As At: 01/04/94		
Parameters	Numbers	Amounts
Loans Outstanding:	787	159729958
Loans Granted Since 31/01/94:	148	21517000
Purposes:		
FARMING	148	30102000
MEDICAL	85	10487000
TRADE	78	38844000
EDUCATION	138	25902500
BUILDING	45	27533000
CGNSUMPTIONS	292	70209500
Total	788	202878000

Press the <PRINT SCREEN> key to have the general statistics on printer.

RISK MANAGEMENT PREMIUM CALCULATION

On the statistical report's menu, type R for (R)isk management calculation premium.

STATISTICAL REPORTS
INSURABLE SHARE/SAVINGS LISTING
INSURABLE LOANS LISTING
PREMIUM CALCULATION S/SAVINGS AND LOANS
GROUPS LISTING
EXIT

The Risk Management Premium Calculation menu allows you to:

- list insurable shares and savings
- list insurable loans
- calculate premium on share/savings and on loans
- list groups

INSURABLE SHARES AND SAVINGS LISTING

On the Risk Management Premium Calculation menu, choose with the arrow keys (↓, ↑) the insurable share/savings listing option and confirm the printing.

INSURABLE SHARE/SAVINGS LISTING 01/04/94

INSURABLE SHARE/SAVINGS LISTING

ACCT. No	LAST & FIRST NAME	INS S/SAV	EXCESS
1	NIBOH JOHN	177705	0
2	TANTOH IGNATIUS	298258	0
4	TAMAKO MANTIN	500000	307504
11	YAMDJEU TIMOTHEE	119971	0
12	ANYE JEROME	39252	0
13	NIMPA SIMON	295088	0
16	GWANVALLA DAVIDSON	500000	571908
20	MORIKANG MICHEAL	500000	8487934
21	SAMBA JONAH	67059	0
22	KING AMBROSE NDANG	158426	0
24	WIRSY FRANCIS	4928	0
25	ACHU NDOLO ROSE	3540	0
26	MUNA FONYONGA JAMES	53931	0
27	NDIKUM GREGORY	384058	0
28	ALIYU SANGO	500000	298593
29	ABONYE DANIEL	500000	883961
32	SAH PIUS	29158	0

INSURABLE SHARE/SAVINGS LISTING 01/04/94

INSURABLE SHARE/SAVINGS LISTING

ACCT. No	LAST & FIRST NAME	INS S/SAV	EXCESS
2431	NEBA PIUS SOMANJI	4000	0
	T O T A L	214778517	121678675

INSURANCE PREMIUM: 139606

InfoCoopec lists the insurable shares and savings, and calculates at the end of the listing the insurance premium.

INSURABLE LOANS LISTING

On the Risk Management Premium Calculation menu, choose with the arrow keys (↓, ↑) the insurable loans listing option and confirm the printing.

INSURABLE LOANS LISTING

01/04/94

INSURABLE LOANS LISTING			
ACCT. No	LAST & FIRST NAME	LOANS	EXCESS
2	TANTOH IGNATIUS	390000	0
4	TAMAKO MANTIN	280000	0
11	YAMDJEU TIMOTHEE	89000	0
12	ANYE JEROME	35000	0
13	NIMPA SIMON	180000	0
16	GWANVALLA DAVIDSON	494000	0
20	MORIKANG MICHEAL	130000	0
21	SAMBA JONAH	60000	0
22	KING AMBROSE NDANG	48000	0
26	MUNA FONYONGA JAMES	38000	0
27	NGIKUM GREGORY	330000	0
28	ALIYU SANGO	925000	0
29	ABONYE DANIEL	1055000	0
32	SAH PIUS	28000	0
33	NKERBU JOSEPH	110000	0
35	MBUHU VICTOR	125000	0
36	SUWYUY JOSEPH	1280000	0

INSURABLE LOANS LISTING

01/04/94

INSURABLE LOANS LISTING			
ACCT. No	LAST & FIRST NAME	LOANS	EXCESS
2400	KUMA NKESI FRANCIS	15000	0
2419	NFOR FRANCIS	20000	0
2421	CHIN ROLAND	25000	0
	T O T A L	155349958	4205000

INSURANCE PREMIUM: 100977

As for the Insurable shares and savings, InfoCoopec lists the insurable loans listing and calculates the loans insurance premium.

PREMIUM CALCULATION ON SHARE/SAVINGS AND LOANS

On the Risk Management Premium Calculation menu, choose the premium calculation premium.

SHARE/SAVINGS AND LOANS PREMIUM CALCULATION

01/04/94

	INS AMOUNTS	PREMIUM
SHARE/SAVINGS	214778517	139606
LOANS	155349958	100977

GROUP LISTINGS

This option allows you print to the screen or to a printer the list of uninsurable share/savings and loans accounts.

GROUP LISTINGS - UNINSURABLE SHARE/SAVINGS & LOANS

01/04/94

GROUP LISTINGS - UNINSURABLE SHARE/SAVINGS & LOANS

ACCT. No	LAST & FIRST NAME	S/SAVINGS	LOANS
5	SANJOH S. MICHEAL	1139	0
7	NJU GHONG NAZARIUS	49608	15000
8	ADE SYLVESTER	2316306	150000
9	NKEMKA NJU AMBROSE	227936	15000
	T O T A L	2594989	180000

LOAN STATISTICS

INTRODUCTION

This function gives you detailed loan statistics (loans outstanding, loan granted since the beginning of accounting period, delinquent loans and the delinquency rate) . As in the case of general statistics, they are automatically updated after every credit operation.

WHERE TO FIND AND STEP BY STEP

In the main menu, type A C to have access to the loan statistics option.

LOAN STATISTICS

01/04/94

Loans Statistics As At: 01/04/94		
Parameters	Numbers	Amounts
Loans Outstanding:	787	159729958
Loan Balances Under 2 Month:	410	93424958
Loans Granted Since 31/01/94:	146	21517000
Delinquent:		
.From 2 To 5 Months...:	159	27284000
.From 6 to 12 Months...:	96	16968000
.Over 12 Months.....:	122	22043000
Total Delinquent.....:	377	66295000
Delinquency rate	41.50 %	

THE MANAGEMENT OPTION

The option 'management' of InfoCoopec main menu is made up of the following menus:

- **End Of Period (Day/Quarter/Year)**
 - End-of-Day Processing
 - End of Month
 - End of Quarter
 - End of Year
- **Miscellaneous**
 - Membership
 - Chart of Accounts
 - Predefined Operation List
 - Loan Purpose Codes
- **Loans**
 - Loan Management
 - Loan Reports
 - Loan Delinquency Report
 - Proposed Loan Repayment Schedule
 - Special Loan Operations

END OF PERIOD

They are made up of all the functions and procedures to be performed at the end of the day, month, quarter and year.

END-OF-DAY PROCESSING

INTRODUCTION

They include cash reconciliation, the principal accounts listing, the daily backup, the daily journal and database encrypting.

This constitutes a series of procedures to be executed at the end of every working day.

WHERE TO FIND AND STEP BY STEP

To have access to end of day operations, type in the main menu E A (End of Period (Day/Quar./Year), A- End of Day Processing).

```
END OF DAY PROCESSING
████████████████████████████████████████████████████████████████████████████████
CASH RECONCILIATION
PRINCIPAL ACCOUNTS LISTING
DAILY BACKUP
TODAY'S JOURNAL
ENCRYPT DATABASES FILES
EXIT
```

CASH RECONCILIATION

It helps to control at the end of day whether the cash register balance is equal to the physical cash balance.

To control your cash balance, type C on end of day menu (cash balance control) or with the help of the up and down arrow keys < ↑, ↓ >, select "Cash Reconciliation" and press <ENTER>.

STEP BY STEP

On your screen the theoretical account balance and the corresponding cash detail are displayed at the left. At the right side, the cash box with the cash details to be input. Calculate the funds, then enter the number of bank notes and coins marked in the cash

detail at right. As you go along with the data entry, the gap between the theoretical box and the cash box decreases. At the end of the data entry this gap must be equal to 0.

CASH RECONCILIATION																																										
CASH ACCOUNT Computerized data entries 1576510	Difference -1576510	CASH BOX Cash as seen in reality 0																																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>149 x 10000F=</td><td>1490000</td></tr> <tr><td>17 x 5000F=</td><td>85000</td></tr> <tr><td>1 x 1000F=</td><td>1000</td></tr> <tr><td>1 x 500F=</td><td>500</td></tr> <tr><td>0 x 100F=</td><td>0</td></tr> <tr><td>0 x 50F=</td><td>0</td></tr> <tr><td>0 x 25F=</td><td>0</td></tr> <tr><td>0 x 10F=</td><td>0</td></tr> <tr><td>2 x 5F=</td><td>10</td></tr> <tr><td>0 x 1F=</td><td>0</td></tr> </table>	149 x 10000F=	1490000	17 x 5000F=	85000	1 x 1000F=	1000	1 x 500F=	500	0 x 100F=	0	0 x 50F=	0	0 x 25F=	0	0 x 10F=	0	2 x 5F=	10	0 x 1F=	0		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>0 x 10000F=</td><td>.....</td></tr> <tr><td>.... x 5000F=</td><td>.....</td></tr> <tr><td>.... x 1000F=</td><td>.....</td></tr> <tr><td>.... x 500F=</td><td>.....</td></tr> <tr><td>.... x 100F=</td><td>.....</td></tr> <tr><td>.... x 50F=</td><td>.....</td></tr> <tr><td>.... x 25F=</td><td>.....</td></tr> <tr><td>.... x 10F=</td><td>.....</td></tr> <tr><td>.... x 5F=</td><td>.....</td></tr> <tr><td>.... x 1F=</td><td>.....</td></tr> </table>	0 x 10000F= x 5000F= x 1000F= x 500F= x 100F= x 50F= x 25F= x 10F= x 5F= x 1F=
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PRINCIPAL ACCOUNT LISTING

This is a summary statement of the 10 main accounts that constitute the basics of a credit union's activities. The daily balance of these accounts is stored in a file for a statistical use if the period considered doesn't exceed one day.

In the menu, End of day, type P for to have access to the Principal Account Listing function.

END OF DAY PROCESSING - PRINCIPAL ACCOUNTS LISTING 05/04/94

Period From 05/04/94
to...: 05/04/94

STEP BY STEP

Indicate the period of edition (the date of the day on which the operation is performed), and select an edition or a printing (Screen or Printer).

PRINCIPAL ACCOUNT LISTING - PERIOD FROM 01/01/94 TO 01/04/94

Act N°	ACCOUNT TITLE	BEG. BAL.	TRANSACTION		ENDING BAL.
			DEBIT	CREDIT	
102000	SAVINGS	-327124101	2780838	9870318	-334213581
251000	LOANS	155873008	21577000	17720050	159729958
101000	SHARES	-4712000	79000	204000	-4837000
771000	LOANS INTEREST	-618860	0	906815	-1525675
741000	FINES	-6720	0	6950	-13670
740000	ENTRANCE FEES	-43000	0	37000	-80000
745000	LOAN FEES	0	0	0	0
571000	CASH ON HAND	1873780	40030799	40328069	1576510
161000	DEPOSITS	-20783155	13674390	12294015	-19402780
560000	LEAGUE REGULAR DEPOSIT	0	0	0	0
	AUTRES COMPTES		6967827	3742637	

The editing includes :

- the account number (Act. N°),
- the name of the account,
- the balances at beginning of day (the negative amounts are credits amounts)
- the total amount of the daily credits and debits movements,
- and account balances.

DAILY BACKUP

This is a very important operation that must absolutely be done at the end of the day for obvious reasons of data base security. It is performed on a set of disks called Monday, Tuesday, Wednesday..... To every day of the week corresponds one or several disks depending on the volume of files.

The daily backup system allows you in case of files deletion to restore the preceding day disk and to reenter all the operations performed before the failure.

STEP BY STEP

In the menu End of Day, type D to have access to the daily backup function.

InfoCoopec calculates the volume of your data base, indicate to you the day of the disk (e.g. : Wednesday) to be used and the number of disks necessary for data saving.

As indicated on the last line of the saving screen, type R to run backup or Q to cancel the procedure (e.g. : the time to format a new disk).

```
DAILY BACKUP                                05/04/94
-----
                INSERT THE DISKETTE
                Tuesday 1
                IN THE SPECIFIED DRIVE
                AND PRESS <ENTER>
SIZE OF YOUR DATABASES :                    772157
DRIVE A OR DRIVE B (A/B) A
-----
R - Run backup  Q - Quit
```

At the end of month, an additional backup is sent to the league for security and statistics reasons.

TODAY'S JOURNAL

It makes a list of all the operations entered during the day. It must be printed and recorded at the end of day.

STEP BY STEP

In the menu End of Day operations, type T to print the daily journal.

Beginning Date (jj/mm/aa)...: 01/04/94

Ending Date (jj/mm/aa).....:01/04/94

SCREEN JOURNAL

01/04/94

DATE	Form No.	ACCOUNTS N°		TITLES	AMOUNTS	
		DEBIT	CREDIT		DEBIT	CREDIT
01/02/94	1	571000	251000	LOAN REPAYMENT No. 4 TAMAKO	11800	10000
01/02/94	1		771000	LOAN INTEREST No. 4 TAMAKO M		1255
01/02/94	1		102000	SAVINGS No. 4 TAMAKO MANTIN		545
01/02/94	2	571000	102000	SAVINGS No. 1875 TANGYE NEBA	6525	525
01/02/94	2		161000	DEPOSITS No. 1875 TANGYE NEB		6000
01/02/94	3	571000	251000	LOAN REPAYMENT No. 1730 PINDO	20000	16000
01/02/94	3		771000	LOAN INTEREST No. 1730 PINDO		3895
01/02/94	3		102000	SAVINGS No. 1730 PINDO JEAN		105
01/02/94	4	571000	161000	DEPOSITS No. 1887 SIRRI AWAH	6000	6000
01/02/94	5	571000	102000	SAVINGS No. 2383 NDIFOR CHAR	5000	5000
01/02/94	6	571000	102000	SAVINGS No. 1790 ALEH CHRIST	5000	5000

END OF END OF MONTH AND QUARTER

These functions are not yet available but will eventually include editing, trial balance, general statistics, credit statistics and data saving functions.

MANAGEMENT MISCELLANEOUS

MEMBERSHIP

INTRODUCTION

This menu includes:

- Membership
 - Membership Application
 - Membership Approval
 - Modify Member Information
- Chart of Accounts
 - Creating
 - Modifying
 - Editing
 - Delete an Account
 - Review the Chart of Accounts
- Predefined Operations List
- Loan Code Purpose

MEMBERSHIP MANAGEMENT
MEMBERSHIP APPLICATION
MEMBERSHIP APPROVAL
MODIFY MEMBER INFORMATION
MEMBER DEPARTURE LETTER
REPAYMENT OF SHARE
EXIT

MEMBERSHIP DATA ENTRY

APPLICATION FOR MEMBERSHIP AND MEMBER'S REGISTER

05/04/94

APPLICATION FOR MEMBERSHIP AND MEMBER'S REGISTER			
Name:		1st name:	
Occupation:		Address:	
Date of Birth:		Place of Birth:	
N° N.I.C.:		Issued on:	At:
Nationality:	Sex:	C.S.P:	
Benef. Name:		Benef. Add.:	
Benef. Rel.:		Date:	

By filling in this data entry mask, you create an information file on this customer. This must be later validated by the password of the Board president.

Type the name of the new member: InfoCoopec offers you a list of all the members whose names have the same beginning. You can continue after having seen the homonyms files if there are some in order to avoid making duplicates.

Type the occupation, address, the date and place of birth, the beneficiary name, the beneficiary address, the beneficiary relationship etc... : not any logical control can be done on these data entries.

To enter the following codified data, the coding is displayed on the bottom line.

- Nationality code:
 - 1-CAMEROON
 - 2-BENIN
 - 3-GHANA
 - 4-NIGERIA
 - 5-C.IVOIRE

6-B.FASO

7-NIGER

8-OTHER

- Sex:
 - 1-Male
 - 2-Female
 - 3-Group
- Professional code (C.S.P.):
 - 1-CIVIL S.
 - 2-PRIV.EMP.
 - 3-HANDCRAFT
 - 4-BUSINESS
 - 5-ASSOCIATION
 - 6-FARMER
 - 7-OTHERS

Confirm the data entry by typing (Y)es at the question "Do You Want to Record This Member ? (YES/NO)".

MEMBERSHIP APPROVAL

STEP BY STEP

If the password of the President is active it will be the first question that will be asked you because the president controls new customer's membership.

You then will have a table of all members awaiting a deposit number : some can have the mention "VALIDATED" before their name.

List Of Members Waiting For Validation - Press <ESC> to Quit

	NIBOH JOHN
	TANTOH IGNATIUS
	TAMAKO MANTIN
	SANJOH S. MICHEAL
VALID	NJU GHONG HAZARIUS

Use the up or down arrow keys to move the "highlight bar" to a non-validated member and press the <ENTER> key ; you will be asked to confirm your selection or press <ESC> to escape the function.

MODIFY MEMBER INFORMATION

This option allows you to modify the member information (occupation, address, beneficiary name,...). To make modification, you can only use the name or the first characters of the name of the member.

MODIFYING MEMBER INFORMATION

05/04/94

Name:NDIFOR	1st name:WALTER SANINGONG
Occupation:	Address:
Date of Birth: / /	Place of Birth:
N° N.I.C.: 0	Issued on: / / At:
Nationality:1 Sex:1	C.S.P:3
Benef. Name:	Benef. Add.:
Benef. Rel.:	Date: / /

Is He/She The One You Are Looking For?(Yes/No)

Once found, you can change the elements of every box or you press the <ENTER> r on the cases that didn't change.

The data entry messages will be displayed again at the bottom line. At the end of the data entry mask, a confirmation message allows you to avoid entering incorrect data.

CHART OF ACCOUNTS

INTRODUCTION

It can be different for every credit union. You create your accounts, you can modify the wording, and edit the movements, but you cannot delete an account unless there has never been any movement on that account. You can create Chart of Accounts with a maximum of 999 accounts.

```
MENU - MANAGEMENT OF CHART OF ACCOUNTS
```

```
CREATE AN ACCOUNT
MODIFY AN ACCOUNT
EDIT AN ACCOUNT
DELETE AN ACCOUNT
REVIEW CHART OF ACCOUNTS
EXIT
```

ACCOUNT CREATION

Type the account number to be create. If this number isn't used, after controlling, InfoCoopec will ask for the account's title. You will have to specify whether this a basic account or not by answering (Y)es or (N)o ; the basic account can never be cancelled.

Confirm the account creation at the end of the data entry.

CHART OF ACCOUNTS MANAGEMENT - CREATE NEW ACCOUNT

05/04/94

```
Account number.....: 496000
Account title .....: SUSPENSE ACCOUNT
Basic account ? (Yes/No) Y
```

Add New Account? (Yes/No)

ACCOUNT MODIFICATION

Account modification allows you to change the title of the account after having entered the account number. There is a confirmation message at the end of the operation.

CHART OF ACCOUNTS MANAGEMENT - MODIFICATION

05/04/94

Account number	113000
Account title.....	GENERAL RESERVE

Add modification in file ? (Yes/No)

EDIT AN ACCOUNT

After having input the account number InfoCoopec gives you the account's title, its report of beginning of financial year, the total amount of credits and debits throughout that period and the current account balance.

CHART OF ACCOUNTS MANAGEMENT - EDIT AN ACCOUNT

05/04/94

Account Number	101000
Account title	SHARES
Movements since 31/01/94	
Beginning balance.....	-4712000
Sum of Debits.....	79000
Sum of Credits.....	204000
NEW BALANCE	-4837000

Press Any Key To Continue...

After having typed the account number, InfoCoopec controls whether its' a basic account or if there have been changes. If this is not the case, you will only have to confirm the cancellation of that unused account till now.

Press ESC to come back to the menu.

REVIEW CHART OF ACCOUNT

In order to have a list on screen or on printer of some accounts or off the chart of accounts,, specify the 1rst and last account number to be displayed.

Example : To review the whole accounting plan, type 1 to 99

For the taxes and incomes , type 6 to 799999.

First Account Number...	100000
Last Account Number....	999900

EDIT TO
SCREEN
PRINTER

CHART OF ACCOUNT MANAGT - REVIEW CHART OF ACCOUNTS

05/04/94

ACCOUNT NUMBER	ACCOUNT TITLE
101000	SHARES
102000	SAVINGS
111000	COMPULSORY RESERVE
112000	EDUCATION RESERVE
113000	GENERAL RESERVE
114000	BUILDING RESERVES
115000	BUILDING CONTRIBUTION
121000	YEAR SURPLUS
122000	SPECIAL RESERVE
141000	CAPITAL GRANT
161000	DEPOSITS
171000	ST LEAGUE LOANS
172000	INTER. PAYABLE ON SAVINGS
211000	LAND
221000	BUILDING
222000	FURNITURE AND EQUIPMENT
223000	OTHER ASSETS
224000	COMPUTER ACCOUNT
251000	LOANS

PREDEFINED OPERATIONS LIST

INTRODUCTION

In the credit unions, 98,8 % of wordings that appear in the journal and in others account books are made by the computer. You can add new operation list (a maximum of 99)

that will be displayed in the selection (popup) when you are asked to give the predefined operation number when preparing the transaction slip. Thus you will not have to write it. It is important to indicate that if not any automatic operation list is accurate you can type it by selecting the operation list N° 15 "OTHER ITEM" you then can type 40 characters that will be displayed as in the journal.

Beware ! It is not possible to destruct the first 36 operation list because they are used automatically by InfoCoopec.

The Predefined operation list are:

- 1 FINAL PAYMENT OF LOAN INSTALLMENT
- 2 SAVINGS
- 3 ENTRANCE FEES
- 4 SHARES
- 5 LOAN REPAYMENT
- 6 LOAN FEE
- 7 LOAN INTEREST
- 8 FINES
- 9 SAVINGS WITHDRAWALS
- 10 LOAN
- 11 DEPOSIT TO THE LEAGUE
- 12 WITHDRAWAL FROM THE LEAGUE
- 13 LEAGUE LOAN
- 14 LEAGUE LOAN REPAYMENT
- 15 OTHER ITEMS
- 16 TRANSPORT FARES
- 17 WORKERS' SALARY PAYMENT
- 18 PERSONNEL DIRECT DEDUCTIONS
- 19 ADJUSTMENT JOURNALS
- 20 OTHER EXPENSES

- 21 OTHER INCOME
- 22 SHARE WITHDRAWAL OR REPAYMENT
- 23 CHEQUE CLEARING
- 24 CASH SURPLUS
- 25 CASH SHORTAGE
- 26 REVERSAL OF LOAN REPAYMENT
- 27 REVERSAL OF LOAN
- 28 SHARE WITHDRAWALS
- 29 TRANSFER OF SAVINGS TO REPAY LOAN
- 30 LOAN EXTENSION
- 31 INTEREST AND DIVIDENDS
- 32 TOTAL SAVINGS WITHDRAWALS
- 33 POSTING OF INTEREST AND DIVIDENDS
- 34 CLOSING JOURNALS
- 35 INCOME AND EXPENSES
- 36 SALARY DEDUCTION
- 37 DEPOSITS
- 38 DEPOSITS WITHDRAWAL
- 39 INITIAL START-UP ADJUSTMENTS
- 40 SHARE DEPOSITS (A/C RECEIVABLE)

The creation, modification and cancellation are similar to the accounting plan management.

PREDEFINED OPERATION LIST - CREATE NEW OPERATION

PREDEFINED OPERATIONS LIST
CREATE NEW OPERATION
MODIFY OPERATION
DELETE OPERATION
EDIT OPERATION
EXIT

CREATE NEW OPERATION LIST

To create new operation list, type C for 'Create New Operation' in the predefined operation list menu.

The following available number is proposed, press the < ENTER > key, and type the title of the operation in 40 characters (otherwise, type ESC to exit). You will press Y for Yes if you declared this operation as being that of basic operation (this will help to protect it from cancellation).

PREDEFINED OPERATIONS - CREATE NEW OPERATION 05/04/94

Operation code.....:41 Operation title.....: PAYROLL DEDUCTIONS Basic operation ? (Yes/No)...: Y

MODIFY LOAN OPERATION

The predefined operations list modification helps you to change the title of the after its' number has been input.

PREDEFINED OPERATIONS LIST - MODIFICATION 05/04/94

Operation number.....: 40 Operation.....: SHARE DEPOSITS (A/C RECEIVABLE)

DELETE PREDEFINED OPERATION

After having input the operation code, InfoCoopec checks if it is a basic wording. If not, and if it is not used you will only have to confirm the cancellation.

EDIT PREDEFINED OPERATIONS

Type E for 'Edit Operation' in the predefined operation menu to list the predefined operations. Then input the first and last codes of the operation list that you want to obtain then press S or P for Screen or Printer.

LOAN PURPOSE CODES

INTRODUCTION

The loan purposes codes are used when the loan application is input.

The codes available are:

- 1 FARMING
- 2 MEDICAL
- 3 TRADE
- 4 EDUCATION
- 5 BUILDING
- 6 CONSUMPTION

The loan purpose codes option allows you to create, modify, delete or edit the codes.

LOAN PURPOSE CODES

LOAN PURPOSE CODES
CREATE LOAN PURPOSE
MODIFY LOAN PURPOSE
DELETE LOAN PURPOSE
EDIT LOAN PURPOSE
EXIT LOAN PURPOSE

CREATION OF A NEW LOAN PURPOSE

In the loan purpose menu, type C to Create a new loan purpose code

The following available code is proposed, press the <ENTER> key and type the loan's purpose in 40 characters (otherwise, type ESC to Exit). You will ask to validate the input.

Loan purpose number.....: 7
Loan purpose.....:

MODIFY LOAN'S PURPOSE

This option allows you to change the title of the loan's purpose after its number has been input.

There is a confirmation message at the end of the modification

DELETE LOAN'S PURPOSE

After having typed the loan purpose code, InfoCoopec checks if it is a basic loan purpose. If not, you will have to confirm the cancellation.

LOAN PURPOSES' EDITION

Type E for 'Edit Loan Purpose' in the Loan purpose menu. Then input the first and last codes of the loan purpose that you want to list and press S or P for Screen or Printer.

LOANS

Loans option are made up of the following functions:

- Loan Management
 - Fill Out Loan Application
 - Approve Loan Application

- Modify Loan Application
- Disapproved Loan
- Close a Loan
- Consolidate Loans
- Refinance Loan

- Loan Management Reports
 - List of Next Loan Repayments
 - Loan Delinquency Report
 - Loan Statistics
 - Overdue Loan Reminder

- Loan Delinquency Report

- Proposed Loan Repayment Schedule

- Special Loan Operations
 - Reverse Payment Entries
 - Repay Loan From Savings/Deposits
 - Proposed Loan Repayment Schedule
 - Third Party Guarantee Transfer
 - Borrower Guarantee Transfer

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