

**COMPUTERIZATION OF OPERATIONAL  
ACTIVITIES FOR NATIONAL BOARD FOR  
COMMUNITY BANKS, MINNA ZONE**

**BY**

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**SCIENCE**

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**MINNA**

**APRIL 2001**

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SUBMITTED TO THE  
DEPARTMENT OF MATHEMATICS/COMPUTER  
SCIENCE,  
FEDERAL UNIVERSITY OF TECHNOLOGY  
MINNA IN PARTIAL FILFILMENT OF THE  
REQUIRMENT FOR THE AWARD OF A POST-  
GRADUATE DIPLOMA IN COMPUTER  
SCIENCE

APRIL 2001

## APPROVAL PAGE

This project has been approved by the Department of Maths and Computer Science, School of Science and Science Education, Federal University of Technology, Minna.

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Dr. YOMI AIYESIMI

PROJECT SUPERVISOR

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Date

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L.N. EZEAKO

HEAD OF DEPARTMENT

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Date

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EXTERNAL EXAMINER

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Date

## DEDICATION

Dedicated to my parents, Alhaji Sule Kutigi and Hajiya Hadiza  
Sule Kutigi.

## ACKNOWLEDGEMENT

In the name of Allah the beneficent the merciful, praise be to Allah almighty with who has always been by guidance throughout by course of study.

I wish to express my sincere appreciation to my supervisor. Dr. Yomi Aiyesimi

I am greatly indebted to my parent Alhaji Sule Kutigi and Hadiza Sule for their financial and moral support given to me, which led to the successful completion of this project work. Other indebted to are: My dear brothers, Mohammed W. Ibn Sule of NWC, Abuja, Tauheed Sule, Nma Ndako H.T.M.S and the entire Family of Sule Kutigi for their support.

I will not left behind my wife Jamila B. Usman and my children Abubakar S, Fatima K, who bear with me during the course.

My special thanks to Mr. L.N. Ezeako Head of the Department of Maths and Computer science during for his usual advise when the need arose during the period of course work.

Finally my sincere gratitude to my course co-ordinator Mal Isah Audu, and other lecturers, members of my course mates in particular and Alhaji Mohammed N. Kutigi Computer Programmer/Analyst NBCB, Zonal office Minna. I thank them all.

## TABLE OF CONTENTS

TITLE	I
Approval Page	ii
Dedication	iii
Acknowledgment	iv
Table of contents	v
CHAPTER ONE	
1.1 Introduction	1
1.2 Historical background of NBCB	1
1.3 Roles and Function of NBCB	2
1.4 Objectives of community Banking Scheme	3
1.5 Functions of community Banks	3
1.6 Ownership Structure of community Banks	4
1.7 Administrative Structure of the Banks	5
1.8 Methodology	8
1.9 Scope limitation	8
CHAPTER TWO	
Literature Review	
2.1 Computer Awareness literate	9
2.2 Storage Retrieval value of information	9
2.3 Preliminary study Project initiation	10

### CHAPTER THREE

3.1 System Analysis & Design	12
3.2 Computerization ratability	12
3.3 Operation	12
3.4 Technical	13

### CHAPTER FOUR

4.1 Introductions	15
4.2 Software requirement & features	15
4.3 Software Development	15
4.4 Program chart	15
4.5 How to operate the System	16
4.6 program Testing	18
4.7 Installation	18
4.8 Staff Training	18
4.9 Change over procedure	18
4.10 Implementation	19
4.11 Maintenance and Review	19

### CHAPTER FIVE

5.1 Summary	20
5.2 Recommendation	20

## **CHAPTER ONE**

### **1.1 INTRODUCTION**

A computer is a data processing machine, which can receive data, store it, process the information and produced the output in the required format based on the specification.

The computer storage capability allows it for automatic processing of data, which subsequently eliminates manual interference between data input and output.

Computer were introduce in the developed world precisely after the second world war, they started by developing main frame computer and later mini and micro computers commonly used nowadays came to the light.

The main objective of this project is to present a detail study of the present system of enabling management take quicker decision with a view to computerizing its activities. It shall be noted a board such as national board for community, banks (NBCB) needs a good record keeping system in order to effectively monitor and carry out its banking operation activities. There is no doubt that developing a computer based management information system for the activities of NBCB at the zonal offices will go a long way towards insuring cost savings, quicker information retrieve to enable management take quicker decision as well as reduction in the space require to keep information when compare to the tradition filing methods.

### **1.2 HISTORICAL BACKGROUND OF NBCB MINNA ZONAL OFFICE**

The national board for decree number 46 of 1992 with the mandate to promote established community bank develop, monitor and supervise the community banking system.

Community banks are owned and managed by communities through their community development association as a vehicle for self-development and



poverty alleviation in the rural areas. The board is administrated from its cooperate headquarters in Abuja and is organized under three departments namely operations, banking inspection, finance and administration department and eight zonal offices. The department and zonal offices report to the executive secretary.

The community-banking scheme, which was introduced by General Ibrahim Badamasi Babangida in the 1990 budget, has the first community bank lunched on December 31<sup>st</sup> 1990. As at today there are 1014 functioning community banks, down from 1368, following the withdrawal of the provisional license of 354 community banks between October 1997 and January 1998. Suspension of further issuance of provisional license and a face of consolidation of community banks on ground has subsisted since 1996.

### 1.3 ROLES AND FUNCTION OF NATIONAL BOARD FOR COMMUNITY BANKS

From inception to date and under the enabling, decree the roles functions of the board, may be summarized this:

- To prospect promote and superintend the establishment of community by various communities.
- To supervise and control the operation community banks thinly regulars monitoring divesting and specking their operations and books as with as obscene at their Annals General Meetings and special erects.
- To collect collate and analyses their returns and to forward same to the Central Banks of Nigeria for monetary management and policy purposes.
- To liaise between the community Banks and other financial authorities and other agencies.

- To organize and oversee the development of a viable and experienced local work force for the attainment of the fundamental objectives of poverty alleviation and integrated rural development disbursement of matching grants and other on-lending schemes to enhance the working capital of the community banks pursuant to movement commitments.

#### 1.4 OBJECTIVES OF COMMUNITY BANKING SCHEME

The objectives of the community banking system analyst others include:

- (a) The promotion of rural development by providing financial and well as other facilities to community inadequately supplied with such facilities.
- (b) The rapid enhancement of the development of productive activities in both rural and urban areas and hence the improvement of the economic status of small producers in the informal sectors of the national economy.
- (c) The promotion of the emergence of an effective and integrated national financial system that respond to the needs of the whole economy, especially at the grassroots community levels.
- (d) The fostering of the spirit of community ownership and use of economic assets and the maintenance of such facilities and organization on a sustainable basis.
- (e) The inculcation of disciplined banking habits, among the masses of the low-income workers in Nigeria especially those in the rural areas.

#### 1.5 FUNCTIONS OF COMMUNITY BANKS

The community banks perform the following functions:

- (a) Accept various types of deposits including savings, time and target deposits from individual groups and other organization.
- (b) Receive money or collect proceeds of banking instruments.

- (c) Issue redeemable debentures to interested parties to raise funds from the members of the public
- (d) Provide ancillary banking services to the customers such as remittance of funds. Safe deposit facilities, Etc
- (e) Maintain and operate various types of accounts with or for other banks in Nigeria.
- (f) Pay and receive interests as may be agreed upon.
- (g) Give guarantee in favor of their customers to give them great access to credit and other resources etc.

#### 1.6 OWNERSHIP STRUCTURE OF COMMUNITY BANKS

A unique feature of communities' banks is the ownership structure, which is; based on the principles of communal entrepreneurship the communities are strong social institutions in Nigeria. They have over the years substituted government, as they are solely responsible for building most of the infrastructure in their communities: - schools, town hall, places of worship, road, water, electricity and more.

Based on this existing structure, it was possible to establish the community banks to fill the gap financial independence needed to power the moral and informal sectors of the economy. Below are the stakeholders in the community banks.

- a. A Community Development Association (CDA) is regarded as the primary promoter or of the banks. The term "Community development Association" refers to such community organizations town unions or district Association or similar bodies that represent

traditional apex organization, for planning and directing development activities within the community.

A group of government recognized "community development Councils" (CDC) can also come together to promote a community bank.

- b. Trade Associations such as cooperative societies farmers group, occupational unions, market women organizations, social clubs Age grades, cooperate bodies. Etc operating within the community.
- c. Indigenes of and individual within the community except that no single indigenes or individual shall hold more than 5% of a community banks the member of promoting individuals must not be less than 50.
- d. More than one community may jointly seek to established a community bank, where a single community meet all the NBCB requirements.
- e. All shareholders will be presented with certificate for the value of shares purchased.
- f. Efforts should be made to ensure that the CDA owns at least 30 % of the shares especially through the capitalization of the donation of fixed assets by members of the community to the bank.

#### 1.7 ADMINISTRATIVE STRUCTURE OF THE BOARD

The Board is responsible for policy formulation and implementation. It also provide for a management team that execute all the policies enunciated by the board since the boards of all the government parastatals were dissolved in 1994, the responsible for running the community banking system has dissolved on the top management, the

management is headed by an executive secretary, assisted by the three directors viz; Finance and administration, operations and Banking inspection. There are also five direct reporting units at the head quarters Audit, legal, corporate affairs, registrar and Computer. The Board has eight (8) zonal offices in Bauchi, Benin, Enugu, Kaduna, Lagos, Makurdi, Minna and Uyo for effective supervision of the banks. Each zonal staff complemented when the need arises by staff from headquarters.

(a). OFFICE OF THE SECRETARY

This is the new center for administrative operational and coordination of all the activities of the board. Four units, corporate affairs, Audit Legal and registrar report directly to the secretary.

(b). DEPARTMENT OF FINANCE AND ADMINISTRATION

A Director, responsible for financial and general administration of the board, heads the department. Also responsible for recruitment, Training, Promotion, discipline and staff welfare. Other promotions include security, logistic and maintenance.

(c). OPERATION DEPARTMENT

The new center of the board's activities is the operation department. Is also headed by a Director the department is responsible for appraisal, promotions, Training, Research, Planning and statistics. Operations department also carries out the activities of the board in the eight zones through the zonal directors.

## (I). APPRAISAL SECTION

This section deals with the processing and appraisal of application for community banks and processing of marching loans is done by the ideas of community banks among the numerous communities in the country.

## (ii) RESEARCH, PLANING AND STATISTICS

This unit is the board's data bank. All the information gathered in the field on the operation of the community Banks are stored, processed and disseminated through the unit. The unit's most important contributions has been the preparation of the quarterly reports on the existing community banks.

## (iii). TRAINING SECTION

This section, which undertakes training programs for staff of all the community banks. The courses are run at each of the eight zonal an office in the country- sustained training is regarded as an integral part of enhancing the quality of performance of community bank. It encourage not only the professional training of the staff but also the strategic training of community leaders and representatives of various occupational and vocational groups in the community

## (D). DEPARTMENT OF BANKING INSPECTION

Is headed by a Director the department has two units on-site and off-site inspection each headed by a deputy director. The department is responsible to appraise statement of accounts of all the community banks, provide advice and professional guidance to their staff and directors. They also carry out field inspection of community banks.

## (E) CORPORATE AFFAIRS UNIT

The unit is responsible for planning and production of publicity and public enlightenment materials. It also evolves publicity strategies to sell the community banks to the target audience in the rural areas as well to the general public. The

on internal communities especially among the employees and the management the enhancement to the corporate image of the NBCB are the goal the unit.

(f) The internal Audit

This unit is in charge of checking all financial transactions of the board to ensure conformity with laid down audit rules and regulations.

(g) Legal unit

This unit also deals with the legal matters. This includes the protection of the board's interest in court. Banking is a specialized service with many legal specifications. The various types of assistance rendered by the board of the community banks, especially, their incorporation and the provision of matching loans have legal requirements with which the unit ensure compliance.

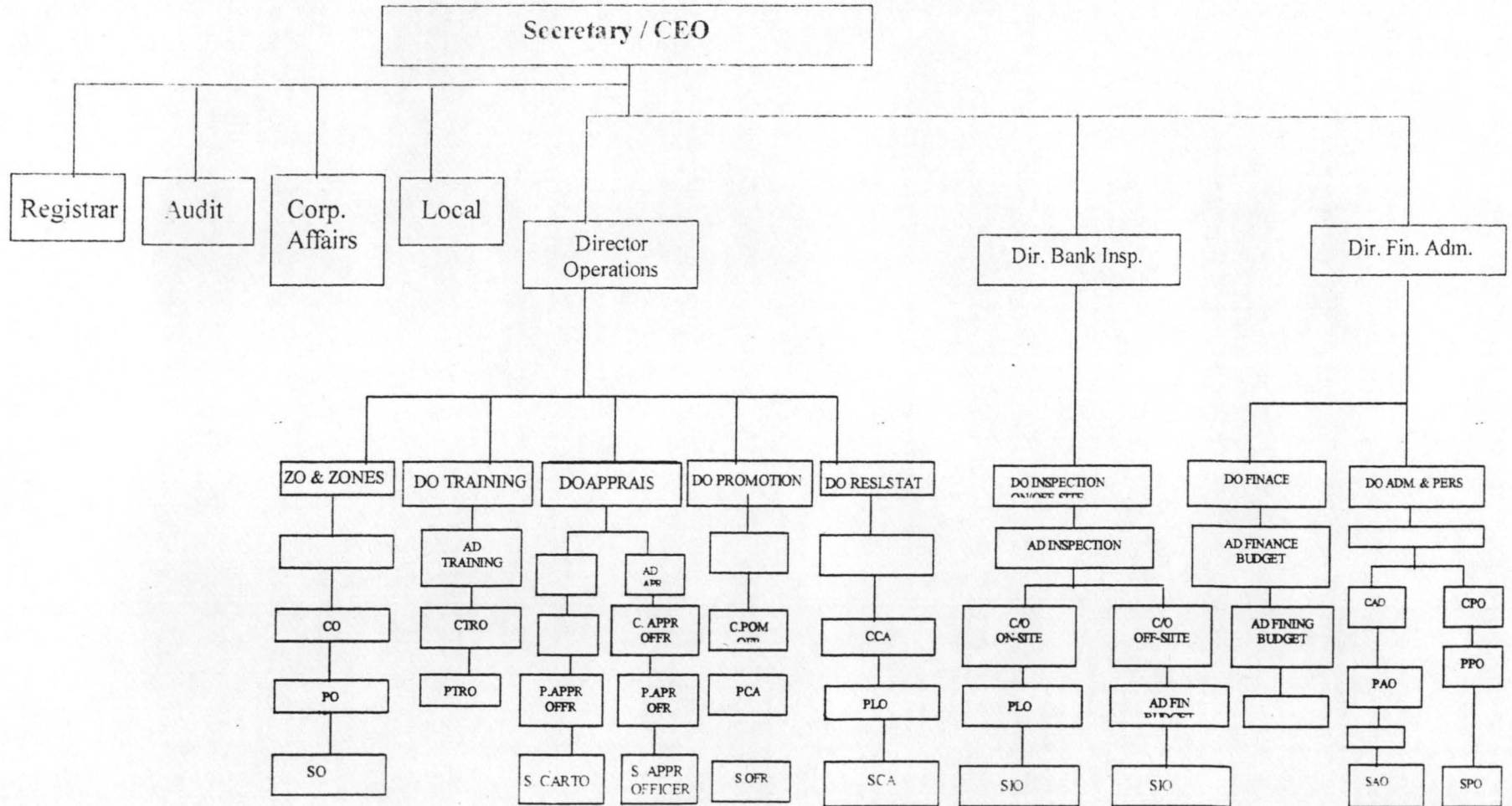
## 1.8 METHODOLOGY

The method of analysis which is based to a large extent on the board periphery theory as with as the dependency syndrome will be used in this project to show how effective the computerization of NBCB operational activities is likely to be. Apart from the computerization of Board operational activities, there are other areas where the computer will be put into useful and profitable work.

## 1.9 SCOPES AND LIMITATION

This project work focuses only on NBCB lone operational activities. Due to time and financial constraints other aspects of function of the Board such as training Finance and Administration Departments could not be covered. As students, I have to limit this exercise to the proportion of available resource, lack of relevant literature on this topic. Then the normal problem of deadline for any work, which does not allow for more detailed findings.

# NBCB ORGANZATIONAL CHART





## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 COMPUTER AWARENESS AND LITERATURE**

It is important to note that computerization is not just for purpose of computerization, but it's meant to enhance operational efficiency and effectiveness. It is also meant to simplify repetitive, boring or monotonous activities, which are not handled properly by humans. Due to the period of technological advancement, no organization that will stand the test of time can do without computerization of her activities.

It is a know fact that manual record keeping techniques continued to develop through the centuries with such innovations as computer and information and accurate record keeping are generally accepted world-wide as being essential for effective performance.

As we are now in the era of technological advancement dedicated to the operational activities of the NBCB needs to begun a full-scale computerization process geared towards taking full advantage of the inherent benefits devisable from the computerization process.

#### **CONSISTENCY**

Computer has the ability of performing a highly repetitive task million numbers of times without becoming bored or less concentrated, it will compute each one with equal diligence which can not be attributed to human beings, because if any human being has to, add up 100 numbers and did so three times, there are chances that different answers may b e obta9ned while a computer will get the answers correctly throughout the numbers of times.

#### **2.2 STORAGE RETRIEVAL AND VALUE OF INFORMATION**

Computer can store large amounts of information. The volume of information generated and processed the zone is so great that it would be difficult to process it at all without using computers. Computer storage some times called memory is actually an electronic file in which instructions and data are placed until needed when data come into a computer through an input unit, is first converted to binary, then placed in storage. The data remains there until called for by the computers control unit.

Computers can play an administrative important role behind the source. As an aid to time tabling, one big advantage is the easy with which computers can provide printout of all timetables to suit individual needs. In many subjects, it is helpful to make use of a computer to carry out lengthy calculation in others, is valuable to be able to build up large data banks of information.

There should also be confidence that the data is secured against lost or corruption, and that it is in a consistent state through out the application. In this regard, the application as addressed the issue by providing internal utility called PASSWORD, which makes a data, based system more secured by preventing unauthorized user of the application from logging on to the system.

Beside a BACKUP and RESTORE menu options for backing up and restoring database files automatically are also provided by this application. This is to serve as necessary precaution in the event of catastrophic data loss, such as power failure or disk crash.

The PASSWORD, BACKUP AND RESTORE menu options provided in this application is necessary technique required to ensure the much-needed data security and integrity.

### 2.3 PRELIMINARY STUDY AND PROJECT INITIATION

The operational activities of National board for community Bank, Minna is currently being run or done manually. However, with the rapid expansion in the

number of activities of the board, the current system is proving inadequate and insufficient to handle the volume of activities. For this reason, I initiated a move for the computerized operational activities for consideration by key staff of operation department.

## **CHAPTER 3**

### **3.1 SYSTEM ANALYSES AND DESIGN**

This is a detailed procedure that determines how best to use the computers with other resources to perform task, which meet the information needs of an organization d specific approach towards solving problems. This chapter is to examine reference as tools in bank organizations with specific reference to NCBC operational activities.

### **3.2 COMPUTERIZATION / FEASIBILITY**

These areas with include most suitable computer equipment, the cost in terms of money, staff requirement and time.

The objective of the study should be clearly started before the feasibility can take place. In fact finding the extent of the problem to be solved and the size of the organization should be considered so as to come not with proper solution. To have the computer maintain information on operational cords and generate all reports needed by management for decision-making purpose.

### **3.3 OPERATION**

It is important to note that computerization is meant to & enhance operational efficiency and efforts it is also meant to simplify repetitive, boring or monotonous activities, which are not properly, take care by humans. The primary responsibility of the operation is the actual computerized processing of any job that enters or leaves the computer, controlling flocks of data to processing supplies tapes, disc and feeding of data to the computer and operate necessary hardware then distribute to management information on a timely basis and maintain records on equipment utilization.

### 3.4 TECHNICAL

The design of a system can be conveniently divided into inputs, outputs, files and processes. Input/output consideration input will be greatly influenced by the needs of output, that is the necessity for quick response from the system would determine the need for an outline type of input. It is necessary to consider what is required from the system before deciding how to get about producing it. Where the requirements will have become clear as the project progressed while the analyst will need to consider the format, types and the volume/frequency of reports.

**FILES:** - this element is very much linked to input and output: input is processed against the files to produce the necessary output. Considerations also have to be made involved in design files as storage media, method of file organization and access, file security and record layouts in an accepted form.

**PROCEDURES:** the steps that unify the whole process, which links everything together to produce the designed output. Which involves both computer and clerical procedure that starts with the origination with then source document and end with the output document being distributed.

#### COST AND BENEFIT

This determines economic feasibility. With the operational activities of the NBCB it is economically worthwhile to invest in the project on the ground that the board has already provision for office to install the computers and enough personal to handle the computers and saves the board a lot of stress.

The primary objectives of cost analysis are to find out whether it is economically worthwhile to invest in the project some elements must be considered.

Equipment cost.

Installation cost.

Developing cost.

Personnel cost and

Operating cost.

Benefit analysis is actually costly to computerize any organization but there are also a lot of benefits these include:

Faster means of processing data

Security of data.

Reduction in data storage.

Easy retrieval of data and manipulating data.

Flexibility in items of manipulating data.

Used for secretarial duties such as typing of reports, memos, letters etc using computerized is economical and more beneficial than the manual method.

## **CHAPTER FOUR**

### **SOFTWARE DEVELOPMENT AND IMPLEMENTATION**

#### **4.1 INTRODUCTION:**

The development of software and its implementation will focus on the method of programming language and the features of the chosen language, software development and testing the operational manual of the developed software and how to quit and exit the program.

Software is the general term used to describe all the various programs, which may be used on a computer system together with their associated documentation.

#### **4.2 SOFTWARE REQUIREMENT AND FEATURES.**

The software developed in this project work only run on computers with Microsoft disk operating system (MS-DOS) version 5.0 or other higher versions of DOS.

#### **4.3 SOFTWARE DEVELOPMENTS AND TESTING.**

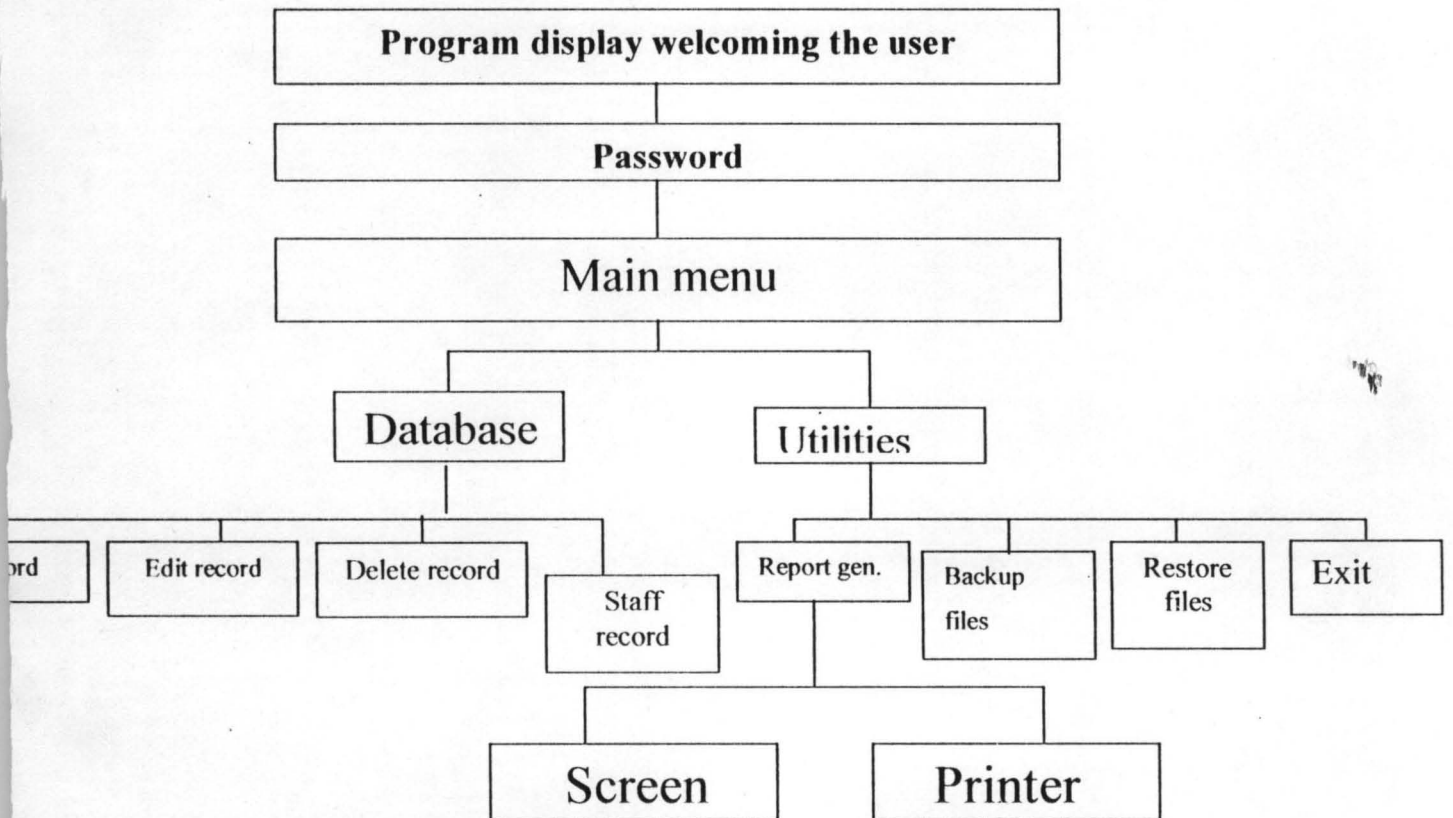
When it is being developed, it becomes necessary to express the requirement in a number of ways. The requirements must initially be expressed in terms that the user can understand and agree to ultimately these requirements will be represented to the computers in the form of instruction which the computer can obey i.e. program.

The principle of modular programming, dividing a program into smaller units with each unit handling specific task is applied in this project work.

#### **4.4 PROGRAM CHART**

The user does not need to know the names of the programs or files used by the system as it is built around menus. The displayed functions (menus) and the users select the desired one.

## PROGRAM MAP



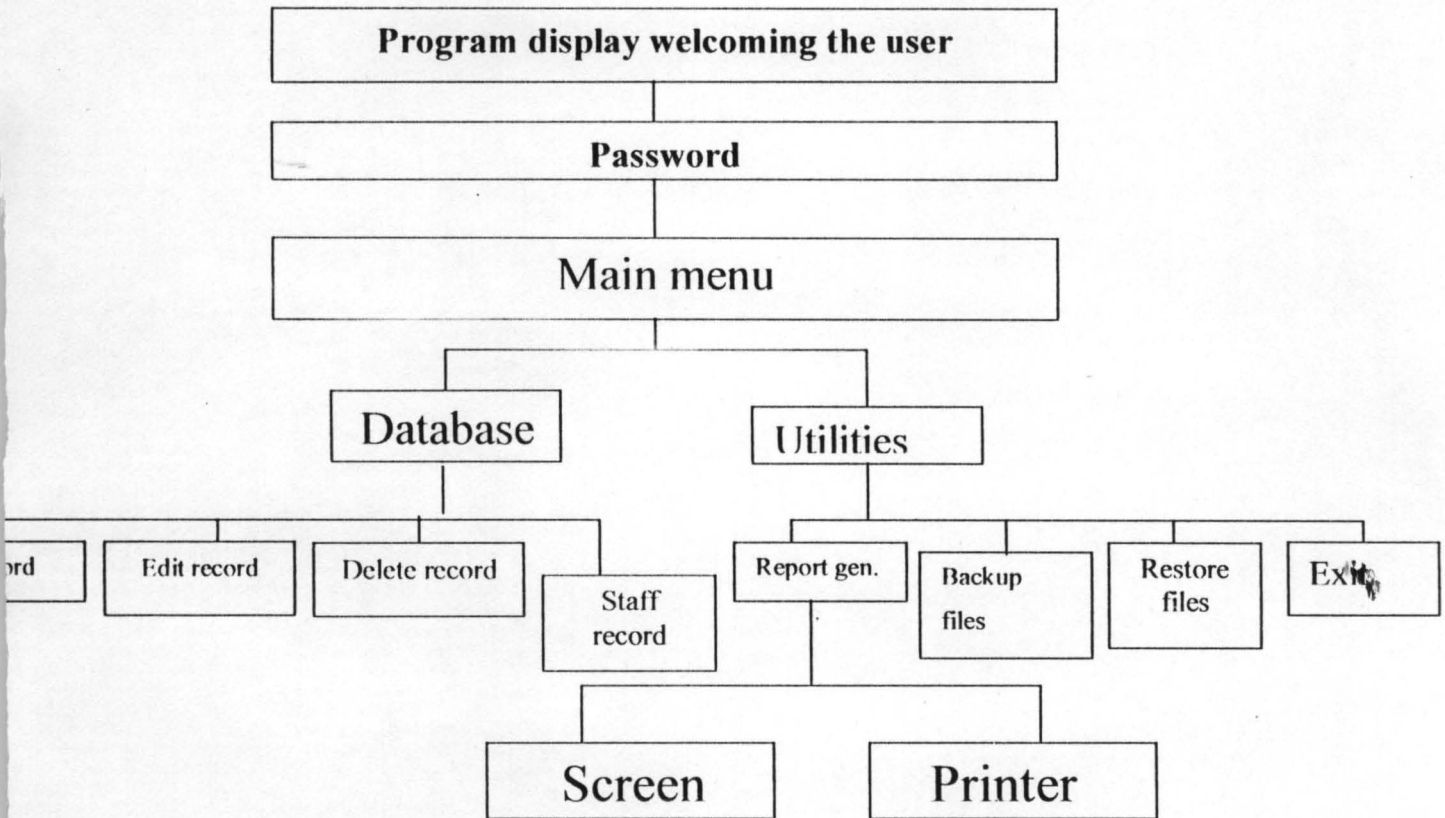
### 4.5 HOW TO OPERATE THE SYSTEM

At C prompt type NBCB and press 'ENTER KEY' A welcoming message to NBCB operational activities will be displayed on the screen with a statement 'press ENTER KEY, to start.

Next, press 'ENTER KEY' to start; A password screen will be displayed with a message 'PLEASE ENTER PASSWORD.



## PROGRAM MAP



### 4.5 HOW TO OPERATE THE SYSTEM

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Next, press ' ENTER KEY ' to start; A password screen will be displayed with a message ' PLEASE ENTER PASSWORD.

Then enter the password: if the correct password is entered, the user will be given access to the main menu, else a second and third time, the user will be denied access to the system.

**A. DATABASE:**

The main functions contained in the main menu are as follows:

1. Add record
2. Edit record
3. Delete record

**B. UTILITES:**

4. Report Generation
5. Backup files
6. Restore files
7. Exit to Dos

**A. DATABASES:**

**FUNCTION 1- ADD RECORD**

Add personal record to the database

**FUNCTION 2- EDIT RECORD**

Make the necessary change to existing personal record.

**FUNCTION 3- DELETE RECORD**

Delete abrogate or unwanted record entry from the database

**FUNCTION 4- STAFF ATTENDANCE RECORD**

Used to monitor staff attendance daily.

**B. UTILITIES**

**FUNCTION 5- REPORTS GENERATION**

Generates the required reports on to the screen or printer.

**FUNCTION 6- BACKUP FILES**

Backup database files from the hard disk to floppy diskette.

#### FUNCTION 7- RESTORE FILES

Restore database files from the floppy diskette to hard disk.

#### FUNCTION 8- EXIT TO DOS

### 4.6 PROGRAM TESTING

The program is test run on the computerization of the NBCB operational activities to confirm its error free before being released for operational use.

### 4.7 INSTALLATION

The computer engineers will be there to install the machinery in conjunction with the computer programmer. The machine is tested and hand over for the installation of developed packages by the programmer.

### 4.8 STAFF TRAINING

The training of required various categories of personnel will depend upon the complexity of the system and skills presently available. The system analyst would be required to ensure that all persons involved with the new system were capable of making it an operation success.

### 4.9 CHANGE – OVER PROCEDURE

Paralleled, direct and pilot methods are the three basic methods of changing over to a new system.

The paralleled method is whereby old and new system are run concurrently using the same inputs. Outputs are compared and reasons for differences resolved. Old system output continues to circulate until the new system has proved satisfactory. Then the old system would be withdrawn and the new one takes its place.

The direct method is the complete replacement of the old system with the new system and the new system becomes operational immediately.

The pilot method is the changing over of part of the system, either in parallel or directly.

To ensure a smooth transition from the old system to the new therefore, the new system is used in a paralleled nun together with the old to ascertain that the same results are achieved.

#### 4.10 IMPLEMENTATION

This follows the change over procedure. At this stage the system is implemented for production usage.

#### 4.11 MAINTENANCE AND REVIEW

There may be a need to make changes to this application from time to time. This system will therefore be reviewed periodically to ensure that it is doing its job.

## CHAPTER FIVE

### SUMMARY AND RECOMMENDATION

#### 5.1 SUMMARY

As we can recall in this project this project is aimed at computerization of NBCB operational activities Minna zone. In analysis the major finding in this project work it was intended to find out to which extent the state objectives of the project is achieved.

The major tool presented is an overall frame work of date that can be followed and complete from the time a data processing problem is born until it is solved and the solution is implemented is a day to day basis this framework for problem solving is called the stand and software development cycle.

The objectives of the proposed system, which head to a full specification of the users requirements was carried out in chapter three.

Then was followed by cost-benefits analysis where it was discovered that the use of proposed system it economical and more beneficial than them current system.

Finally, in chapter four involves the software development and implementation.

#### 5.2 RECOMMENDATION

It is recommend that computer can be of great help especially in the jobs like computerization of operational activities of the NBCB, I would like to recommend the following:

- (I) Operational of other departments should be considered if found feasible.
- (II) Training should be organized for all the staff of the board so as to make them computer literate.
- (III) Computer application will increase the speed, flexibility and promote national expansion of the whole system.

**(IV) Responsibilities should be well defined by the managers of those involved in system design in system use and in auditing.**



```
CLEAR
PRIVATE pass
STORE SPACE(4) TO pass
DO WHILE .T.
ON ESCAPE EXIT
SET COLO TO W/N, N/N
    @ 10,12 SAY "PLEASE ENTER THE PASSWORD:"
    @ 10,40 GET pass
    READ
SET COLO TO
IF pass=CHR(66)+CHR(65)+CHR(75)+CHR(79)
CLEAR
DO WELCOME
CLEAR
EXIT
    ELSE
    CLEAR
    @ 10,12 SAY "ACCESS DENIED"
    EXIT
ENDIF
ENDDO
CLEAR
```



CLEAR

@ 5,28 SAY "W E L C O M E TO"

@ 10,3 SAY "COMPUTERISATION OF NBCB MINNA ZONAL  
OFFICE OPERATIONAL ACTIVITIES"

@ 15,5 SAY " "

WAIT

DO MENU

CLEAR  
DO WHILE .T.

TEXT

NATIONAL BOARD FOR COMMUNITY BANKS  
MINNA ZONAL OFFICE

OPERATIONAL ACTIVITIES

M A I N M E N U

OPTIONS:

1. UPDATE CB RECORD
2. ADD TO CB RECORD
3. EDIT CB RECORD
4. DELETE CB RECORD
5. REPORT GENERATION
6. QUIT DBASE

ENDTEXT

choice = " "

@ 18,20 SAY "SELECT OPTION, PLEASE: " GET choice  
READ

DO CASE

CASE choice="1"

DO CBUPDT

CASE choice="2"

DO CBADD

CASE choice="3"

DO CBEDT

CASE choice="4"

DO CBDLT

CASE choice="5"

DO RPTGEN

CASE choice="6"

CLEAR

QUIT

\*clear

OTHERWISE

@ 18,50 SAY "ILLEGAL OPTION"

WAIT

CLEAR

ENDCASE

ENDDO

set talk off

set status on

set safety off

use INSPREC

index on code to INSPREC

DO WHILE .T.

on escape exit

BNAME=SPACE(23)

LGV=SPACE(20)

STT=SPACE(12)

cd=0

STORE SPACE(1) TO ANS, decide

CLEAR

@ 2,25 SAY " NATIONAL BOARD FOR COMMUNITY  
BANKS"

@ 3,25 SAY " MINNA ZONAL OFFICE OPERATIONAL  
ACTIVITIES"

@ 4,25 SAY " UPDATE CB RECORD "

@ 6,3 to 20,78 double

@ 8,5 SAY "CB CODE"

@ 8,18 get cd RANGE 100000,999999

@ 8,30 SAY "Type 999999 TO EXIT"

READ

if cd=0 .OR. CD=999999

CLOSE ALL

CLEAR

CLOSE ALL

exit

endif

GO TOP

locate for cd=A->code

IF FOUND()

@ 18,0 SAY " "

```

        WAIT [ Record already existing, duplication not
allowed ... Press Enter ]
        clear
        loop
        ENDIF
        @ 10,5 say "CB NAME:                " GET bname
func "!"
        @ 11,5 say "LGA:                    " GET lgv
func "!"
        @ 12,5 say "STATE:                  " GET stt
func "!"
        read
        @ 16,5 say "Are all the above correct ? (Y/N): "
get decide func "!"
        read
        IF decide="Y"
            APPEND BLANK
            REPLACE CODE WITH cd,CB_NAME WITH BNAME,LGA WITH
LGV,STATE WITH STT
        ENDIF
        @ 18,5 say "Do you want to update more record
(Y/N)?" get ans func "!"
        READ
        IF ANS="Y"
            loop
        ENDIF
        close all
        Exit
        ENDDO
        CLOSE ALL
        CLOSE ALL
        CLEAR

```

```

set talk off
SET DATE BRIT
set status off
set safety off
store space(23) to bname
store space(20) to lgv

```

```

store space(12) to stt
store space(10) to
mearn,mover,mloans,mtass,mpcap,mscap
  SELECT 1
  USE INSPREC
  INDEX ON CODE TO INSPREC
  SELECT 2
  USE CBVAR
  index on CODE to CBVAR
  DO WHILE .T.
    on escape exit
    MCODE=SPACE(6)
    STORE 0.00 TO
mgearn,mover,mloans,mtass,mpcap,mscap
  STORE SPACE(1) TO ANS,decide
  CLEAR
  @ 2,25 SAY "      NATIONAL BOARD FOR COMMUNITY
BANKS"
  @ 3,25 SAY "NBCB MINNA ZONAL OFFICE OPERATIONAL
ACTIVITIES"
  @ 6,3 to 21,78 double
  @ 8,5 SAY "CB CODE:"
  @ 8,16 GET MCODE func "!"
  @ 8,23 SAY "Type END to return to the main menu "
  READ
  if MCODE = "END"
    exit
  endif
  SELECT 1
  GO TOP
  SEEK MCODE
  IF FOUND()
  bname=CB_NAME
  lgv=LGA
  stt=STATE
  ELSE
  @ 20,0 SAY " "
  WAIT [ CB_Code NOT existing, update the CBRECORD
first ... Press Enter ]
  clear

```

```

loop
ENDIF
@ 10,5 say "CB NAME:           "
@ 10,33 SAY bname
@ 11,5 say "LGA:               "
@ 11,33 say lgv
@ 12,5 say "STATE:            "
@ 12,33 say stt
SELECT 2
SEEK MCODE
*USE OPEREC
*INDEX ON CODE TO OPEREC
  @ 13,5 say "Gross Earnings   :           " GET mgearn
PICT "9999999.99"
  @ 14,5 SAY "Overheads        :           " GET mover
PICT "9999999.99"
  @ 15,5 SAY "Loans & Advances  :           " GET mloans
PICT "9999999.99"
  @ 16,5 SAY "Total Assets     :           " GET mtass
PICT "9999999.99"
  @ 17,5 SAY "Paidup Capital   :           " GET mpcap
PICT "9999999.99"
  @ 18,5 SAY "Share Capital    :           " GET mscap
PICT "9999999.99"
*   @ 19,5 SAY "Others          :           " GET
mothers PICT "9999999.99"
  READ
  *
mtotal=magric+mmining+mmanufact+mestate+mcomm+mtransp
+mothers
* @ 20,5 say "Total Loans & Advances:"
*@ 20,30 say mtotal
  select 1
  SEEK MCODE
  bname=CB_NAME
  lgv=LGA
  stt=STATE
  @ 22,5 say "Are all the above correct ? (Y/N): "
get decide func "!"
  read

```

```

IF decide="Y"
  SELECT 2
  APPEND BLANK
  REPLACE code WITH mcode,gearn WITH mgearn,over
WITH mover,loans WITH mloans
  REPLACE tass WITH mtass,pcap WITH mpcap,scap WITH
mscap
  ENDIF
  @ 24,5 say "Do you want to add more record (Y/N)?"
get ans func "!"
  *@ 24,45 GET ANS
  READ
  IF ANS="Y"
    loop
  ENDIF
  close all
  Exit
*Endif
ENDDO
CLOSE ALL
*EXIT
*ENDDO
*ENDDO
CLOSE ALL
CLEAR
SET STAT ON
*clear
**DO TITLE
**return

```

```

set talk off
set status off
set safety off
DO WHILE .T.
  SET COLOR TO
  SET COLOR TO W+/GB
  use INSPREC
  index on code to insprec
  DO WHILE .T.
    on escape exit

```

```

cd=0
STORE SPACE(23) TO BNAME
STORE SPACE(20) TO LGV
STORE SPACE(12) TO STT
STORE SPACE(1) TO
ANS, MCOND, MSEX, MMSTATUS, MTAPPT, decide
STORE SPACE(10) TO
MGEARN, MOVER, MLOANS, MTASS, MPCAP, MSCAP
CLEAR
@ 2,25 SAY "    NATIONAL BOARD FOR COMMUNITY BANKS"
@ 3,25 SAY "MINNA ZONAL OFFICE OPERATIONAL
ACTIVITIES"
@ 4,25 SAY "    EDIT RECORDS IN THE DATABASE"
@ 6,3 to 24,78 double
@ 8,5 SAY "CB CODE"
@ 8,18 get cd RANGE 100000,999999
@ 8,30 SAY "TYPE 999999 TO EXIT"
READ
IF cd=0 .OR. cd=999999
close all
clear
close all
*if mcode = "END"
    exit
endif
GO TOP
locate for cd=A->CODE
IF .NOT. FOUND()
    @ 23,0 SAY " "
    WAIT [ Record Number not existing ... Press
Enter ]
    clear
    loop
endif
cd=code
bname=cb_name
lgv=lga
stt=state
mgearn=gearn
mover=over

```



```

mloans=loans
mtass=tass
mpcap=pcap
mscap=scap
  @ 10,5 say "Cb Name:                " GET bname
func "!"
  @ 11,5 say "LGA:                    " GET lgv
func "!"
  @ 12,5 say "State:                  " GET stt
func "!"
  @ 13,5 say "Gross Earnings          :    " get mgearn
  @ 14,5 say "Overhead                 :    " get mover
  @ 15,5 say "Loans & Advances         :    " GET mloans
  @ 16,5 say "Total Assets             :    " GET mtass
  @ 17,5 say "Paidup Capital          :    " GET mpcap
  @ 18,5 say "Share Capital           :    " get mscap
read
  @ 21,5 clear to 23,77
  @ 23,5 say "Press 'S' to Save or 'C' to Cancel: "
get decide func "!"
  read
  if decide="S"
    REPLACE CODE WITH cd,CB_NAME WITH BNAME,LGA WITH
LGV,STATE WITH STT
    REPLACE GEARN WITH MEARN,OVER WITH MOVER,LOANS
WITH MLOANS,TASS WITH MTASS
    REPLACE PCAP WITH MPCAP,SCAP WITH MSCAP
  endif
  @ 24,5 say "Do you want to edit more record
(Y/N)?" get ans func "!"
  READ
  IF ANS="Y"
    loop
  ENDIF
  close all
  Exit
ENDDO
CLOSE ALL
EXIT
ENDDO

```

CLOSE ALL  
CLEAR

```
set talk off
set status off
set safety off
DO WHILE .T.
  SET COLOR TO
  SET COLOR TO W+/GB
  use INSPREC
  index on CODE to INSPREC
  DO WHILE .T.
    on escape exit
    STORE SPACE(23) TO BNAME
    STORE SPACE(20) to LGV
    MCODE=SPACE(6)
    STORE SPACE(12) TO STT
    STORE SPACE(10) TO
MGEARN,MOVER,MLOANS,MTASS,MPCAP,MSCAP
    cd=0
    STORE SPACE(1) TO
ANS,MCOND,MSEX,MMSTATUS,MTAPPT,decide
    STORE CTOD("/ / /") TO MDCOMM
    CLEAR
    @ 2,25 SAY "    NATIONAL BOARD FOR COMMUNITY BANKS"
    @ 3,25 SAY "    MINNA ZONAL OFFICE OPERATIONAL
ACTIVITIES"
    @ 6,3 to 24,78 double
    @ 8,5 SAY "Cb Code: "
    @ 8,18 GET cd RANGE 100000,999999
    @ 8,30 SAY "Type END to return to the main menu "
    @ 8,30 SAY "Type 999999 TO EXIT"
    READ
    IF cd=0 .OR. cd=999999
    close all
    clear
    close all
    exit
    endif
```

```

GO TOP
locate for cd=A->Code
*SEEK Mcode
  IF .NOT. FOUND()
    @ 23,0 SAY " "
    WAIT [ Record Number not existing ... Press
Enter ]
    clear
    loop
  endif
  @ 10,5 say "Cb Name:           "
  @ 10,32 SAY  CB_NAME
  @ 11,5 say "LGÄ:           "
  @ 11,32 SAY LGA
  @ 12,5 say "STATE:           "
  @ 12,32 SAY STATE
  @ 13,5 SAY "Goss Earnings:       "
  @ 13,32 SAY mgearn
  @ 14,5 SAY "Overheads:           "
  @ 14,32 SAY mover
  @ 15,5 say "Loans & Advances:       "
  @ 15,32 say mloans
  @ 16,5 say "Total Assets:         "
  @ 16,32 say mtass
  @ 17,5 say "Paidup Capital:       "
  @ 17,32 say mpcap
  @ 18,5 say "Share Capital:       "
  @ 18,32 say mscap
  @ 18,5 say "Do you really wish to delete this
record ? Y/N: " get decide func "!"
  read
  *WAIT
  IF decide="Y"
    DELETE
    PACK
  ENDIF
  @ 24,5 say "Do you want to delete more records
(Y/N)?" get ans func "!"
  *@ 24,45 GET ANS
  READ

```

```
IF ANS="Y"  
  loop  
ENDIF  
close all  
Exit  
*Endif  
ENDDO  
CLOSE ALL  
EXIT  
ENDDO  
CLOSE ALL  
CLEAR  
  
CLEAR  
DO WHILE .T.  
TEXT
```

NATIONAL BOARD FOR COMMUNITY BANKS  
MINNA ZONAL OFFICE

R E P O R T G E N E R A T I O N M E N

U

OPTIONS:

1. VIEW LIST OF COMMUNITY BANKS (CBs)
2. PRINT LIST OF COMMUNITY BANKS (CBs)
3. PRINT LOANS & ADVANCES BY ALL CBs
4. PRINT SUMMARY OF LOANS & ADVANCES BY
5. RETURN TO MAINMENU

CBs

ENDTEXT

choice = " "

@ 18,20 SAY "SELECT OPTION, PLEASE: " GET choice  
READ

DO CASE

CASE choice="1"

DO VCBLIST

CASE choice="2"

DO PCBLIST

```
CASE choice="3"
  DO PCBLOANS
CASE choice="4"
  DO PCBSUMM
CASE choice="5"
CLEAR
exit
OTHERWISE
@ 18,50 SAY "ILLEGAL OPTION"
WAIT
  CLEAR
  ENDCASE
ENDDO
RETURN
```

```
CLEAR
DO WHILE .T.
TEXT
```

NATIONAL BOARD FOR COMMUNITY BANKS  
MINNA ZONAL OFFICE

R E P O R T G E N E R A T I O N M E N

U

OPTIONS:

1. VIEW LIST OF COMMUNITY BANKS (CBs)
2. PRINT LIST OF COMMUNITY BANKS (CBs)
3. PRINT LOANS & ADVANCES BY ALL CBs
4. PRINT SUMMARY OF LOANS & ADVANCES BY
5. RETURN TO MAINMENU

CBs

ENDTEXT

```
choice = " "
@ 18,20 SAY "SELECT OPTION, PLEASE: " GET choice
READ
  DO CASE
    CASE choice="1"
```

```
DO VCBLIST
CASE choice="2"
DO PCBLIST
CASE choice="3"
DO PCBLOANS
CASE choice="4"
DO PCBSUMM
CASE choice="5"
CLEAR
exit
OTHERWISE
@ 18,50 SAY "ILLEGAL OPTION"
WAIT
CLEAR
ENDCASE
ENDDO
RETURN
```

```
set talk off
set status off
set safety off
DO WHILE .T.
SET COLOR TO
SET COLOR TO W+/GB
SELECT 2
use OPEREC
index on CODE to OPEREC
DO WHILE .T.
on escape exit
STORE 0.00 TO
magric,mmining,mmanufact,mestate,mcomm,mtransp,mother
s,mtotal
STORE SPACE(23) TO BNAME
STORE SPACE(20) to LGV
```

```

STORE SPACE(6) TO cd
MCODE=SPACE(6)
STORE SPACE(12) TO STT
STORE SPACE(1) TO
ANS,MCOND,MSEX,MMSTATUS,MTAPPT,decide
STORE CTOD("/ / /") TO MDCOMM
&&FAPPT,MDAPPT,MDLPROM,MCYRLEAVE,MRESLEAVE,MDBIRTH
CLEAR
@ 2,25 SAY " NATIONAL BOARD FOR COMMUNITY BANKS"
@ 3,25 SAY " MINNA ZONAL OFFICE"
@ 6,3 to 24,78 double
@ 8,5 SAY "Cb Code: "
@ 8,5 get cd
* @ 8,18 GET MCODE func "!"
@ 8,30 SAY "Type END to return to the main menu "
READ
if mcode = "END"
  exit
endif
use operec
GO TOP
SEEK cd
IF .NOT. FOUND()
  @ 23,0 SAY " "
  WAIT [ Record Number not existing ... Press
Enter ]
  clear
  loop
endif
select 1
@ 10,5 say "Cb Name: "
@ 10,32 SAY CB_NAME
@ 11,5 say "LGA: "
@ 11,32 SAY LGA
@ 12,5 say "State: "
@ 12,32 SAY STATE
@ 13,5 SAY "Agric. & Forestry: "
@ 13,32 SAY AGRIC
@ 14,5 SAY "Mining & Quarry: "
@ 14,32 SAY MINING

```

```

STORE SPACE(6) TO cd
MCODE=SPACE(6)
STORE SPACE(12) TO STT
STORE SPACE(1) TO
ANS,MCOND,MSEX,MMSTATUS,MTAPPT,decide
STORE CTOD("/ / /") TO MDCOMM
&&FAPPT,MDAPPT,MDLPROM,MCYRLEAVE,MRESLEAVE,MDBIRTH
CLEAR
@ 2,25 SAY " NATIONAL BOARD FOR COMMUNITY BANKS"
@ 3,25 SAY " MINNA ZONAL OFFICE"
@ 6,3 to 24,78 double
@ 8,5 SAY "Cb Code: "
@ 8,5 get cd
* @ 8,18 GET MCODE func "!"
@ 8,30 SAY "Type END to return to the main menu "
READ
if mcode = "END"
  exit
endif
use operec
GO TOP
SEEK cd
IF .NOT. FOUND()
  @ 23,0 SAY " "
  WAIT [ Record Number not existing ... Press
Enter ]
  clear
  loop
endif
select 1
@ 10,5 say "Cb Name: "
@ 10,32 SAY CB_NAME
@ 11,5 say "LGA: "
@ 11,32 SAY LGA
@ 12,5 say "State: "
@ 12,32 SAY STATE
@ 13,5 SAY "Agric. & Forestry: "
@ 13,32 SAY AGRIC
@ 14,5 SAY "Mining & Quarry: "
@ 14,32 SAY MINING

```



```

@ 15,5 SAY "Manufact & Food:           "
@ 15,32 SAY MANUFACT
@ 16,5 SAY "Real Est./Comst.:         "
@ 16,32 SAY ESTATE
@ 17,5 SAY "Commerce:                 "
@ 17,32 SAY COMM
@ 18,5 SAY "Transp. & Communicatins:  "
@ 18,32 SAY TRANSP
@ 19,5 SAY "Others                     "
@ 19,32 SAY OTHERS

```

```

mtotal=magric+mmining+mmanufact+mestate+mcomm+mtransp
+mothers

```

```

    @ 20,5 SAY "Total Loans & Advances:  "
    @ 20,28 SAY MTOTAL
*   @ 21,5 say "Are all the above correct Y/N: " get
decide func "!"
*   read
*   IF decide="Y"
*Append Blank
*REPLACE CODE WITH Cd,AGRIC WITH MAGRIC,MINING WITH
MMINING,MANUFACT WITH MMANUFACT
*REPLACE ESTATE WITH MESTATE,COMM WITH MCOMM,TRANSP
WITH MTRANSP,OTHERS WITH MOTHERS,TOTAL WITH MTOTAL
*   DELETE
*   PACK
*   ENDIF
    @ 24,5 say "Do you want to view more records (Y/N)?"
get ans func "!"
    READ
    IF ANS="Y"
        loop
    ENDIF
    close all
    Exit
*Endif
ENDDO
CLOSE ALL
EXIT
** ELSE

```

```

SET TALK OFF
SET SCOREBOARD OFF
SET DEVICE TO PRINTER
SET ESCAPE ON
@ 0,0 SAY CHR(15)
PUBLIC pgn, rday, sr
rday=DATE()
DO WHILE .T.
STORE 0.00 TO tag, tmi, tma, tco, tes, ttr, tot, tto
STORE 0 TO stno, strep, prp, pgn, sr
STORE 0.00 TO
gsn, gsrp, gpp, gag, gmi, gma, gco, ges, gtr, got, gto
STORE SPACE(15) TO stt1
STORE SPACE(15) TO stt2
**STORE SPACE(6) TO zn
rw=9
USE operec
GO TOP
DO WHILE .T.
*DO WHILE .NOT. EOF()
ON ESCAPE EXIT
pgn=pgn+1
@ 1,1 SAY "Page"
@ 1,7 SAY pgn
@ 1,10 SAY "
NATIONAL BOARD FOR COMMUNITY BANKS          "
@ 2,10 SAY "
STATE BY STATE SUMMARY OF LOANS GRANTED BY COMMUNITY
BANKS IN MINNA ZONE FOR THE MONTH OF JUNE, 1996"
*@ 4,92 SAY rday
@ 3,1 SAY "          "
@ 4,1 SAY "
(ALL FIGURES FROM AGRICULTURE TO TOTAL LOANS ARE IN
=N='000) "
@ 5,1 SAY "          "
@ 6,1 SAY "          NO. OF      NO. OF CBs      %
OF CBs"
@ 6,50 SAY "      AGRIC &      MINING &      MANUFAC.-
ESTATE &"

```

```

@ 7,1 SAY "S/N STATE CBS REPORTING
REPORTING"
@ 7,50 SAY " FOOD PROC. QUARRY TURING
COMMERCE CONSTRUCTION TRANSPOTATION
OTHERS TOTAL LOAN"
*PAID UP STARTS FROM COLUMN 85 & CAPITAL FROM COLUMN
86 ON STATUS BAR
*LOCATE FOR ZONE="LAGOS"
*DO WHILE ZONE="LAGOS"
stt1=STATE
DO WHILE stt1=STATE
** zn=ZONE
tag>tag+AGRIC
tmi>tmi+MINING
tma>tma+MANUFACT
tco>tco+COMM
tes>tes+ESTATE
ttr>ttr+TRANSP
tto>tto+OTHERS
tto>tto+TOTAL
** tc>tc+CURR_DEPOS
** ts>ts+SVNGS_DEPO
** tm>tm+TIME_DEPOS
** tod>tod+TOT_DEPOS
stno>stno+1
** IF TOT_DEPOS<>0.00
** strep>strep+1
** ENDIF
IF EOF()<>.T.
SKIP
stt2>STATE
IF stt1<>stt2
prp>(strep/stno)*100
sr>sr+1
@ rw,1 SAY LTRIM(STR(sr))
@ rw,6 SAY stt1
@ rw,9 SAY stno
@ rw,20 SAY strep
@ rw,36 SAY prp
** @ rw,68 SAY zn

```

```

@ rw,48 SAY tag
@ rw,61 SAY tmi
@ rw,73 SAY tma
@ rw,86 SAY tco
@ rw,101 SAY tes
@ rw,124 SAY ttr
@ rw,133 SAY tot
@ rw,147 SAY tto
** @ rw,179 SAY tc
** @ rw,190 SAY ts
** @ rw,202 SAY tm
** @ rw,216 SAY tod
gsn=gsn+stno
gsrp=gsrp+strep
gag=gag+tag
gmi=gmi+tmi
gma=gma+tma
gco=gco+tco
ges=ges+tes
gtr=gtr+ttr
got=got+tot
gto=gto+tto
** gc=gc+tc
** gs=gs+ts
** gt=gt+tm
** gtd=gtd+tod
rw=rw+1
stt1=stt2
STORE 0.00 TO tag,tmi,tma,tco,tes,ttr,tot,tto
&&c,ts,tm,tod,tpuc
STORE 0 TO stno,strep,prp
ENDIF
ELSE
*sr=sr+1
*@ rw,1 SAY LTRIM(STR(sr))
*@ rw,6 SAY "FCT"
*@ rw,68 SAY "KADUNA"
*rw=rw+1
gpp=(gsrp/gsn)*100
@ rw,6 SAY "TOTALS"

```

```
@ rw,9 SAY gsn
@ rw,20 SAY gsrp
@ rw,36 SAY gpp
@ rw,48 SAY gag pict "999999.99"
@ rw,61 SAY gmi pict "999999.99"
@ rw,73 SAY gma pict "999999.99"
@ rw,86 SAY gco pict "999999.99"
@ rw,101 SAY ges pict "999999.99"
@ rw,124 SAY gtr pict "999999.99"
@ rw,133 SAY got pict "999999.99"
@ rw,147 SAY gto pict "999999.99"
** @ rw,179 SAY gc
** @ rw,190 SAY gs
** @ rw,202 SAY gt
** @ rw,216 SAY gtd
EXIT
ENDIF
ENDDO
*CONTINUE
CLOSE ALL
*ENDDO
EXIT
*ENDDO
CLOSE ALL
ENDDO
EXIT
ENDDO
**DO ZONAL
RETURN
```

## SAMPLE OUTPUT

National Board for Community Banks

Minna Zonal Office.

### LIST OF COMMUNITY BANKS

<u>S/No.</u>	<u>Code</u>	<u>CB Name LGA</u>	<u>State</u>
1.	100001	BEJIN DOKO	NIGER
2.	100002	BIDA	NIGER
3.	100003	KONTAGORA	NIGER
4.	100004	LAPAI	NIGER
5.	100005	LAVUNKPAN	NIGER

## SAMPLE OUTPUT

National Board for Community Banks

Minna Zonal Office

Summary of Community Banks Returns for the Month of April 2001

(All figures are in '000)

Code	CB Name LGA	State	Gross Earnings	Over Heads	Loans & Advances	Total Assets	Paid-up Capital
100001	BEJIN DOKO	NIGER	374	557	1724	4803	3000
100002	BIDA	NIGER	2645	1549	5186	18681	3000
100003	KONTAGORA	NIGER	6302	2298	7937	73065	7063
100004	LAPAI	NIGER	1314	772	3754	17232	3000
100005	LAVUNKPAN	NIGER	1742	820	2704	30121	3000
		Total	12377	5996	21305	143905	19063