COMPUTERIZATION OF THE MONTHLY SECTORIAL ALLOCATION OF LOANS AND ADVANCES GRANTED BY COMMUNITY BANKS

A CASE STUDY OF NATIONAL BOARD FOR COMMUNITY BANKS, MINNA ZONAL OFFICE.

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I

APPROVAL SHEET

This is to certify that this project report was duly carried out under supervision, and found to be adequate and satisfactory both in scope and content as per its requirement in partial fulfilment for the award of Post Graduate Diploma in Computer Science by the Authority of federal University of Technology, Minna.

....

DR. YOMI AIYESIMI   **DATE**

PROJECT SUPERVISOR

....

DR. S. A. REJU   **DATE.**

HEAD OF DEPARTMENT

....

EXTERNAL EXAMINER   **DATE.**

<u>DEDICATION</u>

I dedicate this project to Almighty God ,who has in his mercy and guidance seen me through the course of study and to my father, Prince S.O. Oladimeji of blessed memory who gave me education as an heritage and means of livelihood. I shall ever remain grateful.

ABSTRACT

The National Board for community Banks monitors and controls the operations of all Community Banks in Nigeria.

To perform these tasks satisfactorily, the Board needs accurate and up-to-date information which can be obtained only by processing the voluminous data frequently sent to it by the Community Banks. But the manual method of accomplishing these operations is pregnant with a lot of problems making it difficult to obtain accurate and up-to-date information upon which valid decision could be made.

The computerization of the monthly Sectorial Allocation of Loans and advances granted by Community Banks tends to show how to collect and analyze the data on Loans and advances granted by community Banks using the available computer facilities. This is to form the basis for the appraisal and evaluation of the operation of these Banks.

A comparison of computerized and manual data processing system is attempted and the result of the comparison shows the reasons why the computerized system is generally preferred to the manual ones.

ACKNOWLEDGEMENT

To God be the glory for making this project a reality in my life.

I will like to place on record the immense contribution of my Supervisor, Dr. Yomi Aiyesimi for his careful supervision and very warm accommodating attitude throughout the period of this work. I am very grateful sir. May God grant you favour in your endeavour, Amen.

Special thanks to Professor K.R. Adeboye, Dr. S.A. Reju, Prince Rasheed Badmus (the course Co-ordinator), Mr. Ezeako, Mr. I.K. Adewale, Mallam Isah Audu and Mr. Kola Raheem. They are all my lecturers and I have benefited greatly from their wealth of knowledge.

I like to express my gratitude to Mallam Mohammed Kutigi of National Board for Community Banks, Minna Zonal Office for his assistance in ensuring the completion of this project. I am indeed grateful.

My sincere thanks and appreciation also goes to the following for their encouragement and assistance at one stage or the other during my studies. Mrs. Bola Oladimeji (my wife) for her moral support and patience. Seyi Oladimeji and Oyekanmi Oladimeji for their encouragement and my mother Mrs. Sarah A. Oladimeji who has always being the source of my inspiration for greater educational height in life.

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CHAPTER ONE

GENERAL INTRODUCTION

1.1   PREAMBLE

Technological developments and in particular the advent of computer technology have brought powerful computer processing facilities within the day to-day reach of middle and junior management.

Computer has come to permeate all levels of our society such that in whatever one plan to do for a living one would encounter the computer. Computing in whatever field (science, business and industry) is reaching directly or indirectly into the various aspects of our society that no part can afford to lag behind or live in isolation.   The computing industry is thus increasing both in strength and importance.

The computer is capable of manipulating a large volume of data accurately and at an incredibly fast speed. Within a split second, the computer can perform tasks that would take men several days.

It also has the ability to store very large amount of data in a very small place. Therefore the computer is continuously being used in organizations to process data and to provide accurate and timely information for the use of management towards the realisation of goals and objectives of the organisation. It is an effective resource to Managers and could enhance their level of performance,

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office. The central Bank of Nigeria and N.B.C.B. publications were also very helpful.

Journals and textbooks on the subject matter were equally an invaluable asset used in developing the project. Finally, interview and inquiries were carried out about the computer system of the organisation.

One of the limitations encountered was the time limit within which the project was carried out. A project of this type would have been given wider coverage, but for the time. The uppermost of the limitations was the availability of computer time and hardware facilities like the printer.

1.6   DEFINITION OF TERMS

In this project:-

"Computer" means an electronic device which accepts and processes data following a set of instructions to produce an accurate and efficient result.

"Sectorial" is the term used to describe the various sectors of the Nigeria economy that loans and advances can be channeled to. The sectors include Agriculture, Manufacturing Enterprises, solid Minerals, Real estate and construction, commerce, transportation, others.

"Allocation" means distribution.

CHAPTER TWO

LITERATURE REVIEW

2.1   BRIEF HISTORY OF THE ORGANISATION.

Community Banking is an innovation in micro-credit delivery introduced into the Nigerian Banking system in December, 1990 through Decree No.46 of 1992. It was initiated in the 1990 Budget speech of the president, commander - in- chief of the Armed Forces General Ibrahim Babangida (Rtd).

The innovation is community oriented and highly characterised by rural participation. The community Banking scheme was introduced primarily to fill the credit gap created in the rural areas by the lending pattern of the conventional commercial banks. This credit gap arose from the difficulties of the grassroots dwellers in adapting to the sophisticated demands of commercial banks which eventually led to the collapsed of the rural banking scheme.

The community banking scheme therefore was launched to complement the rural banking scheme. In filling the credit gap, the scheme is expected to generate credit from within the communities for enhancing the development of productive activities and purposeful alleviation of poverty in the rural communities.

Community Banks are privately owned and run by the community members who know themselves. In paragraph 2.1 of the community Banks

in all the states of the federation including Abuja and these banks are growing daily.

The performance of 569 community Banks whose returns were analysed as at 31st December, 1998 is enumerated as follow:

Total deposit mobilized	N3.87 billion
Loans and Advances	N1.9 billion
Asset Base	N5.96 billion
Paid up capital	N1.01 billion
Shareholders Fund	N1.29 billion
Gross Earnings	N856 million

Appendix 1 show the 8 years comparative summary of the performance indicators for community Banks (1991 - 1998) as published by the corporate Affairs Unit, National Board for community Banks, Abuja.

2.2   ORGANOGRAM OF THE NATIONAL BOARD FOR COMMUNITY BANKS

The National Board for Community Banks was established by Decree No. 46 of 1992 to promote, develop, monitor and supervise the community banking scheme in Nigeria.

To achieve the organisational goal, the N.B.C.B. is organised into two prong type of formation structure which are:

a.   A Head Office and

b.   8 zonal office structure.

2.2.1 THE HEAD OFFICE STRUCTURE.

Within the Head office are three departments, namely, operations department, Inspection department, and Finance and administration department. The departments are under the executive secretary who is the chief executive officer of N.B.C.B. He is responsible for operational and administrative efficiency of the organisation.

For the direct control of the three departments of operations, Inspection and Finance and Administration are three Directors who head these departments and report directly to the executive secretary.

There are several Deputy Directors within the departments, each manning their respective divisions. Under them are Assistant Directors, Chiefs, principal officers and so on.

Besides, the above three major Departments, there are other important direct reporting divisions under the executive secretary viz :

a.   Corporate Affairs Unit

b.   Internal Audit Unit

c.   Computer Unit, and

d.   The legal unit respectively.

2.2.2. ZONAL OFFICE STRUCTURE

There are at the moment 8 zonal offices in NBCB located in Bauchi, Benin, Enugu, Kano, Lagos, Makurdi, Minna and Uyo. Each zonal office is under a Deputy Director who is operationally and administratively in charge of the activities within his zone.

As of now, the zones have full complements of both operational and administrative staff to be adequately effective in the fields. They therefore have operational, administrative and finance staff from the ranks of chiefs, principal officers and other subordinates in the respective divisions.

The zonal Directors receive their instructions from the Head office and report likewise to the secretary.

Minna zonal office covered by this project is directly in charge of community banks in Kebbi state, Kwara state, Niger state, Sokoto state and Zamfara state. It is important to know that the N.B.C.B is not a bank but a board which has been put together to licence, regulate and supervise community banks.

It does not own the community Banks that it has licenced nor does it form a part of any of them.

1. VOLUME OF DATA INVOLVED

The community banks under the zone whose data are usually collated and processed are 59 in number. Large volume of data are thus involved. Individual using manual system to collate and analyse the data will find it extremely difficult to cope. There is therefore the need to install a computer to handle the volume of data processing.

2. ACCURACY

The need for accuracy in the computed results (whether manual or electronic) of any accounting system can not be over emphasised. Consider the adverse effect on the financial statement of a small surviving community bank who as a result of poor manual recording system computed its monthly loans and advances as N1,755,000 instead of N175,500. This has brought a great support for computerisation of the data processing system. Of course such error would have been detected if the control procedures for input variables, processing and output were taken into consideration in a computerised system. It should be noted that once data are correctly programmed, the computer can be relied upon for considerable accurate results.

3. TIMING CONSIDERATIONS

Some system are more time critical than others. Data for appraising the financial position and performance of a bank are required at irregular and

unpredictable interval. The manual system that has to make reference to its filling system usually takes time and is consider not efficient. But if we consider the computerised system where all inputs are already inputed into the computer we can easily go to the computer by the aid of such in built functions, request for such information and get them without much delay.

4. REPETITIVENESS

As returns are produced by community banks monthly, doing it manually can be pure drudgery and unpleasant boredom which can in turn lead to ill-prepared financial report. The computer can however be relied upon to repeat a processing cycle as many times as required without fear of tiredness. Computer do not go on break like human beings.

5. SPEED

Computer process data at a very fast speed. The larger computer actually process millions of instructions per second which of course is an incredible speed compared to a manual approach. It is therefore desirable than the manual operations.

CHAPTER THREE

SYSTEMS ANALYSIS AND DESIGN.

3.1   INTRODUCTION

In view of the defects in current manual data processing system such as:

A.   Poor handling of large volume of data in manual system.

B.   Low speed processing in manual system.

C.   Less accuracy in manual system due to poor recording system and human error.

D.   Poor repetitiveness in manual system as financial report such as the Monthly returns are prepared and analysed monthly and

E.   Poor timing in manual system in a situation where data's for assessing a bank are required at irregular and unpredictable interval but where the manual system which takes same time.

Therefore there is the need for the computerized data processing system of the monthly analysis of the sectorial allocation of loans and Advances granted by community banks. This begin with the analysis of the current and proposed system and design of new system i.e. computerised system.

3.1.1. ANALYSIS OF CURRENT SYSTEM.

The major objective of the current system is to collate and analyse the Loans and advances granted by community banks to its numerous customers into the relevant sectors of the economy so as to provide management with reports for appraising the performance of each bank and ensuring compliance with the approved guideline issued by N.B.C.B to community Banks on credits.

3.1.2

The basic document used as inputs by the current system are the monthly returns (specifically NBCB form 400) known as monthly Analysis of loans and Advances granted by community banks as presented by all community banks in the zone.

3.1.3

Processing of the returns involved collation and compilation of the summary table of the returns sent by the community banks to NBCB Minna zonal office. The zonal office in turn send the returns to head office at Abuja on monthly basis for collation, up-dating and analysis.

3.1.4

The basic document generated by the inspection department of N.B.C.B (i.e. the department responsible for processing the data frequently sent to NBCN) is the summary table of the sectorial allocation of loans and Advances granted by community banks as classified under Agriculture and Forestry, Mining and Quarry, Manufacturing and food processing, Real estate and construction, Commerce, Transport and communication, others.

3.2.0 DESIGN OF COMPUTERISED DATA PROCOESSING SYSTEM OF THE SECTORIAL ALLOCATION OF LOANS AND ADVANCES GRANTED BY COMMUNITY BANKS.

The main objective of a computerised data processing system is to have the computer maintain information on the loans and Advances granted by community banks to their customers as allocated to the various sectors of the economy and generate the information needed by management for appraising the performance of the banks.

3.2.1 INPUTS

To ensure accuracy of data and complete information on every bank, a bank data form that contains vital information on each community bank is

designed and will be used for feeding the computer with necessary information. This form will be distributed to all community banks for accurate filling on a monthly basis and use by the proposed system.

The newly designed bank data form which shall serve as a basic input in the proposed system is shown as follows:

BANK'S DATA FORM

(TO BE FILLED IN BLOCK LETTERS)

1. NAME OF COMMUNITY BANK ------------------------------------

2. BANK CODE---

3. L.G.A -------------------------------------- STATE ------------------

4. MONTHLY RETURN ------------------------ YEAR ----------------

5. TOTAL CREDIT TO AGRICULTURE AND FORESTRY ----

6. TOTAL CREDIT TO MANUFACURING AND FOOD PROCESSING

----

7. TOTAL CREDIT TO MANUFACTRURING AND FOOD

   PROCESSING---

8. TOTAL CREDIT TO REAL ESTATE AND CONSTRUCTION

9. TOTAL CREDIT TO COMMERCE ------------------------------

10. TOTAL CREDIT TO TRANSPORT AND COMMUNICATIONS-------

11. TOTAL CRDIT TO OTHERS---

3.2.2 Processing

Since one of the requirements of today's data processing environment is the increasing need for up-to- the time accurate information, interactive processing will be adopted by the proposed system.

This question and answers method of processing between the computer programme and computer operator allow for correct input data entry, immediate update of files and result instantly made available to their user.

3.3.3 Outputs

A thorough review of current outputs and discussions with key staff of inspection department held to determine the types of reports required by the management of NBCB from the new system when fully in operations indicate that the following reports is to be generated from the computerised system.

i.   List of community banks

ii   Total credit to Agriculture and forestry

iii   Total credit to mining and Quarry

iv   Total credit to Manufacturing and food processing

v   Total credit to Real estate and construction

vi   Total credit to commerce

vii   Total credit to transport and communication

viii Total credit to others

ix   Gross loans and Advances granted by community banks

COSTS AND BENEFIT ANALYSIS

3.3.1. COSTS ANALYSIS.

1.   MONTHLY COSTS FOR CURRENT SYSTEM

The monthly costs of operating the current system is shown below. This information was obtained from conversation with principal officers of the personnel and Inspection department N.B.C.B Minna Zone

PERSONNEL COST:

	=N=
Chief Inspection Officer	19,000
2 Senior Inspector Officer	27,00
Inspection Officer	10,500
4 Inspection Assistants	24,500
Secretary/Typist	12,280
Messenger/Cleaner	4,500
	97,780

SUPPLIES:

Supplies include stationery

Biro, Envelopes, Memo book , gum ,

Rulers , etc.   20,000

MISCELLANEOUS

Postages, telephone, entertainment

Local running   15,000

CURRENT SYSTEM MONTHLY COSTS (TOTAL)   132,780

2.   MONTHLY COSTS FOR PROPOSE SYSTEM

The costs for the proposed system are shown below:

PERSONAL COST

Chief Inspection Officer   =N=19,000.00

Senior Inspection Officer   13,500.00

Inspection Assistant/Computer Operator   6,125   =N=38,625

EQUIPMENT COST

Pentium 366 computer system with pre-loaded

Microsoft leading softwares   =N=85,000

Epson LQ2170 Printer   70,000

                                            155,000

If 25% of the computer anticipated cost Of =N= 155,000 is applied monthly then

Monthly cost of equipment   38,750

SUPPLIES

1 Carton of computer continuous sheets   2,500

Two Ream of Xerox A4 papers   900

1 packet of 3.5" Diskette   800

1 packet of Epson LQ printer Ribbon   500   4,700

MISCELLANEOUS COST   15,000

PROPOSED SYSTEM MONTHLY COSTS (TOTAL)   97,075

The proposed system will cost approximately =N=97,000 per month to operate. The design and implementation costs of the new system are =N=45,000. Therefore, it will take 1 month and a week to write off these costs since the current system costs =N=132,780 per month to operate. This was determined as follows:

Current system cost/month   =   =N= 132,780

Proposed system costs/month   =   97,075

Savings/month   35,705

Therefore   =N=45,000 /=N=35,705   = 1.26.

i.e. approximately 1 month and one week.

The costs of the proposed system was determined based on the fact that a computer system used for word processing is already in existence in the organisation and a well secured air condition office accommodate this system.

The same computer system will be adopted for use in the proposed system.

Also the staff that will be displaced as a result of the computerised system would be redeployed to other departments of need in the organisation especially Accounts and Internal Audit.

3.3.2 <u>BENEFITS</u>

A lot of benefits could be derived from the use of comupterised data processing system for analysis sectorial allocation of Loans and Advances granted by Community Banks. Some of the major benefits are enumerated as follows:

i   The Community Banks records of loans and advances can easily be stored and maintained more accurately and efficiently.

ii   All computations and analysis are performed by the package hence the accuracy of the results and elimination of human errors.

iii   Detailed information on the sectorial allocation of loans and advances granted by community banks can easily be obtained on request.

iv   Computerized data processing system can be relied upon for repetitiveness of processing cycle as many times as required without the fear of tiredness.

v   Handling of large volume of data from the Community Banks will be facilitated by the computerised data processing system.

vi   Timely processing of data from community Banks for quick decision making is guaranteed.

vii   Community Banks data are well secured against unauthorised access by use of security mechanism such as password.

viii   The package is menu-driven and user friendly making it very easy to use by authorised staff.

ix   The package is an indigenous one hence it could be easily amended in any form to meet the future requirements of the organisation.

Thus, from the above costs and benefit analysis, it is clear that the use of computer data processing system for the analysis of sectorial allocation of loans and advances granted by Community Banks is economical and more beneficial than the manual method.

CHAPTER FOUR

PROGRAM DEVELOPMENT AND IMPLEMENTATION

4.1   INTRODUCTION

This involves computer programming based on full specification of the user requirements as stated in chapter three section 3. 2.0

4.2   SOFTWARE ADOPTED FOR PROGRAM DEVELOPMENT

DBASE IV is used in developing the programs for this application. It is a Database Management System, that is a powerful tool for managing data.

It constructs, expands and maintain data contained in a database and also provides interface between the user and the data in such a way that it enables the user to record, organize, select, summarize, extract, report on, and otherwise manage the data contained in a database

The choice of DBASE IV for developing programs for this application was based on its ability to store, relate, manipulate and retrieve vast amount of information with speed and efficiency.

4.3 PROGRAM STRUCTURE

This system is built around menus, or menu driven, hence the user does not need to know the names of the programs or files used by the system. The menus displayed functions, and the user simply selects the desired one.

4.3.1 START UP

At the C prompt that is, C:\> Type CBLOANS and press Enter key. Then enter password. If the wrong password is entered, the computer will deny access. But where correct password has been entered the screen display "WELCOME TO THE COMPUTERIZATION OF MONTHLY SECTORIAL ALLOCATION OF LOANS AND ADVANCES BY COMMUNITY BANKS."

Then press any key to continue.

4.3.2 MAIN MENU

At the press of any key, the main menu of the "National Board For Community Banks, Minna Zonal Office, Sectorial Allocations of Loans and Advances by Community Banks" is display.

The main menu of this application consist of six functions shown as follows:

1. Update CB record

2. Add to CB record'

3. Edit CB record

4. Delete CB record

5. Report Generation

6. Quit Dbase.

FUNCTION 1 – UPDATE CB RECORD.

This is to update Community Bank record.

FUNCTION 2 – ADD TO CB RECORD

This is to add Community Banks record on loans and advances to the database.

FUNCTION 3 – EDIT CB RECORD

This is to make the necessary change to the existing Community Bank record.

FUNCTION 4 – DELETE CB RECORD

Delete obsolete or unwanted record entry from the database.

FUNCTION 5 – REPORT GENERATION

Generate the required reports into the screen or printer.

The reports to be generated are

1. List of Community Banks

2. General Community Banks loans and advances

3. Summary of Loans and advances by states.

FUNCTION 6 - QUIT DBASE

This exit the package.

3.4 PROGRAM TESTING

3.4.1 All programs were thoroughly tested and confirmed to be error free before being released for operational use.

3.5 INSTALLATION

Computers being computer and delicate equipment require a cooling environment and adequate security. A decent computer office with functional air-conditioner and maximum security is in existence and this already accommodate the computer used for Word Processor that is to be adopted for the computerized new system. The developed package is to be installed into this existing computer.

3.6 STAFF TRAINING

All persons involved with the new system will be properly trained to ensure its operational success.

3.7 CHANGE-OVER PROCEDURE

3.7.1 There are four methods of changing over to a new system. These are parallel, Direct, Pilot and staged changeover methods.

1. PARALLEL RUNNING

Under the parallel method, the old and new system are run concurrently using the same inputs. The outputs are compared and reasons for differences resolved. Outputs from the old system continue to be distributed until the new system are proved satisfactory. At this points the old system is discontinued and the new one takes its place.

Its main advantage is that it allows the result of the new system to be compared with the old system before acceptance by the user, thereby promoting user confidence.

2. DIRECT CHANGE-OVER

In the direct method, the old system is discontinued altogether and the new system becomes operational immediately.

3. PILOT RUNNING

This is similar in concept to parallel running. Under this method data from one or more previous periods for the whole or part of the system is run on the new system after results have been obtained from the old system, and the new results are compared with the old.

4. STAGED CHANGE-OVER

This involves a series of limited size direct change-over, the new system being introduced piece by piece. By this method, a complete part or logical

section, is committed to the new system while the remaining parts or sections are processed by the old system. Only when the selected part is operating satisfactorily is the remainder transferred.

4.7.1 CHANGE OVER ADOPTED

To ensure a smooth transition from the old system to the new stage, the new system will be used in a parallel run together with the old to ascertain that the same results are achieved.

4.8 IMPLEMENTATION

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

4.9 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

This project deals with some tools that are used for solving problems with an electronic computer system.   The major tool presented is an overall framework of tasks that can be followed and completed from the time a data processing problem is born until it is solved and the solution is implemented on a day-to-day basis.

The project begin with an introductory chapter in which the purpose of the study and significance of a computerized system was emphasized. It continue with background study to the problem in chapter two where the need for a new system was established.

This was followed by system analysis and design which makes full description of the existing system and of the objectives of the proposed system that lead to a full specification of the users requirement as stated in chapter three, section 3.1.1. – 3.2.0.

Consequently, the costs and benefits analysis of the system was made in the same chapter three under section 3.3; where it was discovered that the use of proposed system is economical and more beneficial than the current system.

Finally, the steps involved in the software Development and implementation are outlined in chapter four.

5.2   RECOMMENDATION

Based on some findings made from the project, I would like to recommend that:

1.   The proposed system be adopted immediately because of its obvious advantage over the current system.

2.   A computer awareness course should be organised for all the staff of the Board.

3.   Operations of other departments should be looked into with a view to computerising them if found feasible.

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ructure for database: A:\INSPECT\INSPREC.DBF
mber of data records: 6
te of last update   : 25/03/00

eld	Field Name	Type	Width	Dec	Index
1	S_NUM	Numeric	5		N
2	CODE	Numeric	6		N
3	CB_NAME	Character	23		N
4	LGA	Character	20		N
5	STATE	Character	12		N
Total **			67		

ructure for database: A:\INSPECT\OPEREC.DBF
mber of data records: 4
te of last update   : 25/03/00

eld	Field Name	Type	Width	Dec	Index
1	S_NUM	Numeric	5		N
2	CODE	Numeric	6		N
3	CB_NAME	Character	23		N
4	LGA	Character	20		N
5	STATE	Character	12		N
6	AGRIC	Numeric	9	2	N
7	MINING	Numeric	9	2	N
8	MANUFACT	Numeric	9	2	N
9	COMM	Numeric	9	2	N
10	ESTATE	Numeric	9	2	N
11	TRANSP	Numeric	9	2	N
12	OTHERS	Numeric	9	2	N
13	TOTAL	Numeric	9	2	N
Total **			139		

```
PASSWORD.PRG

AR
VATE pass
RE SPACE(2) TO pass
WHILE .T.
ESCAPE EXIT
 COLO TO W/N, N/N
      @ 10,12 SAY "PLEASE ENTER THE PASSWORD:"
      @ 10,40 GET pass
      READ
 COLO TO
pass=CHR(89)+CHR(75)
AR
WELCOME
AR
T

      ELSE
      CLEAR
      @ 10,12 SAY "ACCESS DENIED"
      EXIT
IF
DO
AR
```

```
WELCOME.PRG

CLEAR
5,28 SAY "W E L C O M E    TO"
10,3 SAY "COMPUTERISATION OF MONTHLY SECTORIAL ALLOCATION OF LOANS BY CBs"
11,30 SAY "IN MINNA ZONE"
15,5 SAY " "
T
MAINMENU
```

```
AINMENU.PRG

AR
WHILE .T.

T
```

NATIONAL BOARD FOR COMMUNITY BANKS
MINNA ZONAL OFFICE

SECTORIAL ALLOCATION OF LOANS BY COMMUNITY BANKS

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
TEXT

ice = " "
8,20 SAY "SELECT OPTION, PLEASE:   "   GET choice
D
        DO CASE
          CASE choice="1"
           DO CBUPDT
          CASE choice="2"
           DO ADDCBREC
          CASE choice="3"
           DO CBEDT
          CASE choice="4"
           DO CBDLT
          CASE choice="5"
           DO RPTGEN
          CASE choice="6"
        CLEAR
        QUIT
          OTHERWISE
8,50 SAY "ILLEGAL OPTION"
T

        CLEAR
        ENDCASE
DO
```

```
CBUPDT.PRG

t talk off
t status on
t 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"
 @ 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
EAR
OSE ALL
it
 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
OSE ALL
EAR
```

```
ADDCBREC

EAR
T COLOR TO GB/R+
T STATUS ON
T SCOREBOARD OFF
T ESCAPE ON
CONFIRM ON
TALK OFF
RE SPACE(23) TO bname
RE SPACE(20) TO lgv
RE SPACE(12) TO stt
RE SPACE(6) TO zen
RE SPACE(1) TO morec
ec="Y"
0
ECT 1
 insprec
ECT 2
 operec
WHILE .T.
WHILE morec="Y"
ESCAPE EXIT
RE 0.00 TO magric,mmining,mmanufact,mestate,mcomm,mtransp,mothers,mtotal
RE SPACE(1) TO corect
ect="Y"
,7 TO 4,56 DOUBLE
T COLOR TO W/N*
,10 SAY "    NATIONAL BOARD FOR COMMUNITY BANKS        "
,10 SAY "              MINNA ZONAL OFFICE"
T COLOR TO
,10 SAY "ANALYSIS OF COMMUNITY BANKS' LOANS & ADVANCES"
,7 TO 9,55 DOUBLE
,10 SAY "ENTER CBS CODE:"
,26 GET cd RANGE 100000,999999
3,12 SAY "TYPE 999999 TO EXIT"
D
cd=0 .OR. cd=999999
orec="N"
LOSE ALL
LEAR
LOSE ALL
D MAINMENU
IT
E
ECT 2
ATE FOR cd= B->CODE
 FOUND()
IT
IT
DIF
IF
ECT 1
ATE FOR cd=A->CODE
FOUND()
me=CB_NAME
=LGA
=STATE
AR
```

```
SET COLOR TO GB/R+
@ 3,3 TO 21,55 DOUBLE
@ 4,5 SAY "CODE          :"
@ 4,18 SAY cd
@ 5,5 SAY "CB_NAME        :"
@ 5,18 SAY bname
@ 6,5 SAY "LGA            :"
@ 6,18 SAY lgv
@ 7,5 SAY "STATE          :"
@ 7,18 SAY stt
@ 8,5 TO 8,50
@ 9,5 SAY "AGRIC & FORESTRY              :" GET magric PICTURE "9999999.99"
@ 10,5 SAY "MINING & QUARRY               :" GET mmining PICTURE "9999999.99"
@ 11,5 SAY "MANUFAC. & FOOD               :" GET mmanufact PICTURE "9999999.99"
@ 12,5 SAY "REAL ESTATE/CONSTRUCT.        :" GET mestate PICTURE "9999999.99"
@ 13,5 SAY "COMMERCE                      :" GET mcomm PICTURE "9999999.99"
@ 14,5 SAY "TRANSPT. & COMMUNICATION      :" GET mtransp PICTURE "9999999.99"
@ 15,5 SAY "OTHERS                        :" GET mothers PICTURE "9999999.99"
READ
mtotal=magric+mmining+mmanufact+mestate+mcomm+mtransp+mothers
@ 20,5 SAY "TOTAL LOANS   :"
@ 20,18 SAY mtotal
@ 22,1 CLEAR TO 22,60
@ 22,8 SAY " Is all the above correct ? Y/N " GET corect PICTURE "X"
READ
DO CASE
CASE corect="Y"
DO SUBCBREC
IF morec="Y"
  CLEAR
  LOOP
ELSE
  @ 12,10 SAY "                              "
  WAIT 'Now press Space Bar and then Escape key and wait for few seconds'
  @ 15,10 SAY "                      "
  EXIT
ENDIF
OTHERWISE
CLEAR
EXIT
ENDCASE
ELSE
  morec="N"
  @ 10,5 SAY "Code not existing"
  @ 15,5 SAY "                 "
  WAIT 'Press the Escape Key twice and wait for a few seconds'
  EXIT
ENDIF
ENDDO
IF corect="N"
LOOP
ENDIF
ENDDO
SET STATUS ON
CLOSE ALL
QUIT
CLEAR
```

```
CBEDT.PRG
et 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
    CLEAR
    @ 2,25 SAY "  NATIONAL BOARD FOR COMMUNITY BANKS"
    @ 3,25 SAY "             MINNA ZONAL OFFICE"
    @ 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
F cd=0 .OR. cd=999999
lose all
lear
lose all
if mcode = "END"
    exit
ndif
   GO .TOP
ocate for cd=A->CODE
    SEEK MCODE
   IF .NOT. FOUND()
    @ 23,0 SAY " "
    WAIT [  Record Number not existing ... Press Enter ]
    clear
    loop
   endif
 cd=code
mcode=code
 bname=cb_name
 lgv=lga
 stt=state
   @ 10,5 say "Cb Name:                    " GET bname func "!"
   @ 11,5 say "LGA:                        " GET lgv func "!"
   @ 12,5 say "State:                      " GET stt func "!"
   read
   @ 21,5 clear to 23,77
   @ 23,5 say "Press 'S' to Save or 'C' to Cancel: " get decide func "!"
   read
   *WAIT
   if decide="S"
    REPLACE CODE WITH cd,CB_NAME WITH BNAME,LGA WITH LGV,STATE WITH STT
   endif
   @ 24,5 say "Do you want to edit more record (Y/N)?" get ans func "!"
   READ
```

```
*  RPTGEN.PRG

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 CBs
                    5.   RETURN TO MAINMENU

```
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
```

```
* VCBLIST

clear
SET CENTUR ON
SET STATUS OFF
SET TALK OFF
SET SCOREBOARD OFF
SET ESCAPE ON
gon=SPACE(1)
DO WHILE .T.
 *SET PRINTER ON
 SET DEVICE TO SCREEN
 *@ 0,0 SAY CHR(15)
 PUBLIC pgn,rday,sr
 rday=DATE()
 cst=SPACE(2)
 sr=0
 rw=7
 *pgn=0
 USE insprec
 SORT TO ALCBS ON CODE/A
 USE
 USE ALCBS
 GO TOP
  ON ESCAPE EXIT
  pgn=pgn+1
  @ 0,0 TO 24,79
  @ 2,2 SAY "              NATIONAL BOARD FOR COMMUNITY BANKS   "
  @ 3,2 SAY "  MASTER LIST OF COMMUNITY BANKS IN MINNA ZONE AS AT "
  @ 3,66 SAY rday
  @ 4,1 SAY "               "
  @ 5,1 SAY "S/NO"
  @ 5,6 SAY "CB CODE    CB NAME          LGA            STATE"
  DO WHILE .NOT. EOF()
   gon= " "
   ON ESCAPE EXIT
   sr=RECNO()
   sr=LTRIM(STR(sr))
   @ rw,1 SAY sr
   @ rw,6 SAY CODE
   @ rw,16 SAY CB_NAME
   @ rw,32 SAY LGA
   @ rw,48 SAY STATE
   rw=rw+1
   SKIP
   IF rw=23
    @ rw,2 SAY "    "
    rw=rw+1
    @ rw,2 SAY "Press 'C' to continue and any other key to exit" GET gon FU
    READ
    IF gon<>"C"
     EXIT
    ENDIF
    rw=7
    @ 6,2 CLEAR TO 23,78
   ENDIF
  DO WHILE EOF()
   GO TOP
   COUNT TO sr
```

```
  rw=rw+1
  @ rw,10 SAY "          TOTAL NUMBER OF RECORDS VIEWED = "
  @ rw,52 SAY sr
  WAIT '      .....press the Escape key '
  *rw=rw+2
  *@ rw,1 SAY "          "
  EXIT
 ENDDO
 ENDDO
 CLEAR
 WAIT ' .....press any key to get to the report destination menu'
 *ENDDO
 CLOSE ALL
 EXIT
ENDDO
CLOSE ALL
*SET PRINTER OFF
SET DEVI TO SCRE
RETURN
```

```
* PCBLIST

clear
SET CENTUR ON
SET STATUS OFF
SET TALK OFF
SET SCOREBOARD OFF
SET ESCAPE ON
gon=SPACE(1)
DO WHILE .T.
SET PRINTER ON
 SET DEVICE TO PRIN
 @ 0,0 SAY CHR(15)
 PUBLIC pgn,rday,sr
 rday=DATE()
 cst=SPACE(2)
 sr=0
 rw=7
 *pgn=0
 USE insprec
 SORT TO ALCBS ON CODE/A
 USE
 USE ALCBS
 GO TOP
  ON ESCAPE EXIT
  pgn=pgn+1
  @ 0,0 TO 24,79
  @ 2,2 SAY "              NATIONAL BOARD FOR COMMUNITY BANKS   "
  @ 3,2 SAY "  MASTER LIST OF COMMUNITY BANKS IN MINNA ZONE AS AT "
  @ 3,66 SAY rday
  @ 4,1 SAY "                 "
  @ 5,1 SAY "S/NO"
  @ 5,6 SAY "CB CODE    CB NAME          LGA            STATE"
  DO WHILE .NOT. EOF()
 ** gon= " "
   ON ESCAPE EXIT
   sr=RECNO()
   sr=LTRIM(STR(sr))
   @ rw,1 SAY sr
   @ rw,6 SAY CODE
   @ rw,16 SAY CB_NAME
   @ rw,32 SAY LGA
   @ rw,48 SAY STATE
   rw=rw+1
   SKIP
   IF rw=23
    @ rw,2 SAY "    "
    rw=rw+1
*    @ rw,2 SAY "Press 'C' to continue and any other key to exit" GET gon FU
    READ
   ** IF gon<>"C"
    ** EXIT
   ** ENDIF
    rw=7
    @ 6,2 CLEAR TO 23,78
   ENDIF
 DO WHILE EOF()
  GO TOP
  COUNT TO sr
```

```
  rw=rw+1
  @ rw,10 SAY "            TOTAL NUMBER OF RECORDS PRINTED = "
  @ rw,52 SAY sr
**   WAIT '      .....press the Escape key '
  *rw=rw+2
  *@ rw,1 SAY "            "
  EXIT
 ENDDO
 ENDDO
 CLEAR
** WAIT ' .....press any key to get to the report destination menu'
 *ENDDO
 CLOSE ALL
 EXIT
ENDDO
CLOSE ALL
*SET PRINTER OFF
SET DEVI TO PRIN
RETURN


. DO PCBNAMES
```

```
ENDDO
rw=rw+1
@ rw,23 SAY "GRAND TOTALS"
@ rw,65 SAY tag pict "999999.99"
@ rw,77 SAY tmi pict "999999.99"
@ rw,90 SAY tma pict "999999.99"
@ rw,103 SAY tco pict "999999.99"
@ rw,117 SAY tes pict "999999.99"
@ rw,133 SAY ttr pict "999999.99"
@ rw,149 SAY tot pict "999999.99"
@ rw,159 SAY tto pict "999999.99"
rw=rw+2
IF rw=59
 EJECT
 pgn=pgn+1
 rw=2
ENDIF
@ 2,1 SAY "Page"
@ 2,6 SAY pgn
@ rw,10 SAY "          TOTAL NUMBER OF RECORDS PRINTED = "
@ rw,52 SAY sr
CLOSE ALL
EXIT
ENDDO
SET DEVICE TO SCREEN


. modi comm PCBSUMM
. modi comm PCBSUMM
```

```
  @ rw,73 SAY tma
  @ rw,86 SAY tco
  @ rw,101 SAY tes
  @ rw,124 SAY ttr
  @ rw,133 SAY tot
  @ rw,147 SAY tto
  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
  rw=rw+1
  sttl=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
  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"
  EXIT
 ENDIF
ENDDO
*CONTINUE
CLOSE ALL
*ENDDO
EXIT
*ENDDO
CLOSE ALL
ENDDO
EXIT
ENDDO
RETURN
```

S/NO	CB CODE	CB NAME	LGA	STATE
1	100001	JEGA	JEGA	KEBBI
2	100003	ALIERO	ALIERO	KEBBI
3	200001	ILORIN	ILORIN	KWARA
4	300001	LAPAI	LAPAI	NIGER
5	400001	NAGARTA	SOKOTO	SOKOTO
6	500001	GUSAU	GUSAU	ZAMFARA

TOTAL NUMBER OF RECORDS VIEWED =   6
.....press the Escape key
.....press any key to get to the report destination menu
. modi comm PCBNAMES
. DO PCBNAMES

S/N	STATE	NO. OF CBs	NO. OF CBs REPORTING	% OF CBs REPORTING	AGRIC & FOOD PROC.	MINING & QUARRY
1	KEBBI	1	0	0	200	0
2	NIGER	1	0	0	500	400
3	KWARA	1	0	0	60	0
4	SOKOTO	1	0	0	0	0
	TOTALS	4	0	0	760.00	400.00

. DO PCBSUMM

8 YEARS COMPARATIVE SUMMARY OF THE PERFORMANCE INDICATORS FOR COMMUNITY BANKS (1991 – 1998)
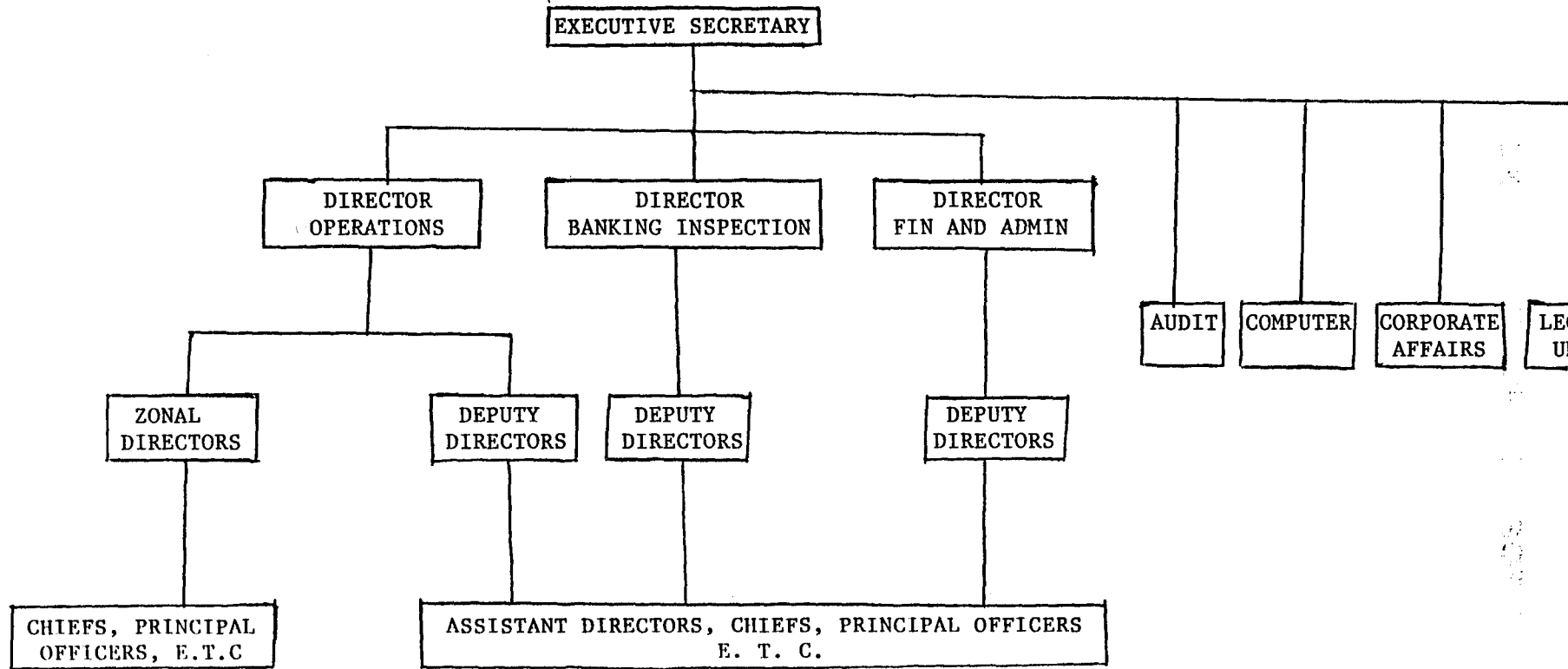
APPENDIX I.

	1998	1997	1996	1995	1994	1993	1992	1991
	(₦'000)	(₦'000)	(₦'000)	(₦'000)	(₦'000)	(₦'000)	(₦'000)	(₦'000)
Gross Earnings	856,890	603,557	947,608	689,527	691,740	537,409	107,581	4,940
Overheads	701,305	534,686	1,068,090	751,156	786,442	457,437	113,761	5,940
Loans and Advances	1,972,524	1,501,199	1,527,142	1,209,110	1,335,652	708,168	155,139	25,620
Cash & Short Terms Funds	2,120,832	1,459,545	1,454,097	1,592,346	1,971,311	1,691,044	518,732	-
Total Assets	5,961,507	4,393,449	4,560,553	4,185,840	4,934,273	3,252,544	995,657	140,370
Share Capitals	1,654,807	1,361,280	1,347,082	1,260,890	1,483,150	703,566	239,844	47,880
Paid Up Capital	1,012,954	729,562	803,657	792,500	773,871	417,219	-	-
Shareholder's Fund	1,292,971	822,782	870,663	861,002	923,887	625,277	229,047	-
Current Deposits	1,224,953	739,556	780,690	832,913	1,004,175	588,521	210,970	31,460
Saving Deposits	2,177,450	1,656,575	1,785,175	1,672,317	1,860,830	1,107,912	312,586	41,540
Time Deposits	468,398	334,286	309,390	329,360	322,809	491,817	131,586	17,480
Total Deposits	3,870,801	2,730,417	2,876,255	2,834,590	3,387,814	2,188,250	655,289	90,480
Operating Comm. Banks	1014	1,368	1,368	1,368	980	755	402	104
Reporting Comm. Banks	569	491	693	745	902	611	338	87

9

Community Banking System

ORGANOGRAM OF THE NATIONAL BOARD FOR COMMUNITY BANKS HEAD OFFICE AND ZONES

```
                    ┌─────────────────────┐
                    │ EXECUTIVE SECRETARY │
                    └─────────────────────┘
                              │
     ┌──────────────┬─────────┼──────────────┬──────────────┬──────────┬───────────┬──────┐
     │              │         │              │              │          │           │      │
┌─────────┐   ┌───────────────┐   ┌─────────────┐      ┌────────┐ ┌──────────┐ ┌───────────┐ ┌──────┐
│ DIRECTOR│   │   DIRECTOR    │   │  DIRECTOR   │      │ AUDIT  │ │ COMPUTER │ │ CORPORATE │ │ LE   │
│OPERATIONS│  │BANKING INSPECTION│ │ FIN AND ADMIN│     └────────┘ └──────────┘ │  AFFAIRS  │ │ U    │
└─────────┘   └───────────────┘   └─────────────┘                              └───────────┘ └──────┘
     │              │                    │
  ┌──────┐   ┌─────────┐ ┌─────────┐ ┌─────────┐
  │ZONAL │   │ DEPUTY  │ │ DEPUTY  │ │ DEPUTY  │
  │DIRECTORS│ │DIRECTORS│ │DIRECTORS│ │DIRECTORS│
  └──────┘   └─────────┘ └─────────┘ └─────────┘
     │              │
┌──────────────┐  ┌────────────────────────────────────────┐
│CHIEFS, PRINCIPAL│ │ASSISTANT DIRECTORS, CHIEFS, PRINCIPAL OFFICERS│
│OFFICERS, E.T.C │  │              E. T. C.                   │
└──────────────┘  └────────────────────────────────────────┘
```

```
    ENDIF
    close all




         .


Page #      1

* SUBCBREC

CLEAR
DO WHILE .T.
SELECT 2
APPEND BLANK
REPLACE CODE WITH cd, CB_NAME WITH bname, LGA WITH lgv,STATE WITH stt
REPLACE AGRIC WITH magric, MINING WITH mmining, MANUFACT WITH mmanufact, EST
REPLACE COMM WITH mcomm, TRANSP WITH mtransp,OTHERS WITH mothers, TOTAL WITH
 10,10 SAY "Do you want to add more records ? Y/N" GET morec PICT "X"
READ
XIT
NDDO
ETURN
```

```
PCBLOANS.PRG

SET TALK OFF
SET SCOREBOARD OFF
DO WHILE .T.
SET DEVICE TO PRINTER
@ 0,0 SAY CHR(15)
PUBLIC pgn,rday,sr
rday=DATE()
STORE 0.00 TO tag,tmi,tma,tco,tes,ttr,tot,tto
STORE 0 TO sr,pgn
rw=9
USE OPEREC
SORT TO SOPEREC ON CODE/A
USE SOPEREC
GO TOP
DO WHILE .NOT. EOF()
ON ESCAPE EXIT
pgn=pgn+1
@ 1,1 SAY "Page"
@ 1,7 SAY pgn
@ 1,10 SAY "                                                    NATIONA
@ 2,10 SAY "                                        SUMMARY OF LOANS GR
@ 3,1 SAY "               "
@ 4,10 SAY "
@ 5,1 SAY "             "
@ 6,65 SAY " AGRICULTURE    MINING &   MANUFACTURING &              ESTATE & REAL
@ 7,1 SAY "S/NO    CODE      CB NAME              LGA        STATE"       &&ZON
@ 7,80 SAY "QUARRY      FOOD PROCESS.   COMMERCE    CONSTRUCTION"&&    TRANSPORTAT
DO WHILE .NOT. EOF()
STORE 1 1
@ rw,1 SAY LTRIM(STR(sr))
@ rw,9 SAY CODE
@ rw,19 SAY CB_NAME
@ rw,36 SAY LGA
@ rw,49 SAY STATE
*@ rw,73 SAY ZONE
@ rw,65 SAY AGRIC pict "999999.99"
@ rw,77 SAY MINING pict "999999.99"
@ rw,90 SAY MANUFACT pict "999999.99"
@ rw,103 SAY COMM pict "999999.99"
@ rw,117 SAY ESTATE pict "999999.99"
@ rw,133 SAY TRANSP pict "999999.99"
@ rw,149 SAY OTHERS pict "999999.99"
@ rw,159 SAY TOTAL  pict "999999.99"
ag=tag+AGRIC
mi=tmi+MINING
ma=tma+MANUFACT
co=tco+COMM
es=tes+ESTATE
tr=ttr+TRANSP
ot=tot+OTHERS
to=tto+TOTAL
w=rw+1
KIP
F rw=60
rw=rw+1
@ rw,7 SAY "All entries showing 0.00 indicate CBs that are yet to send their
EJECT
rw=8
EXIT
```

```
*PCBSUMM

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
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 "
@ 2,10 SAY "
*@ 4,92 SAY rday
@ 3,1 SAY "              "
@ 4,1 SAY "
@ 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         CONSTRUCTIO
*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
 stno=stno+1
 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
```