

**DEVELOPMENT OF DOCUMENT ROUTING SYSTEM
ONLINE APPLICATION AND APPROVAL OF LOAN**

**A CASE STUDY OF
ACCION MICROFINANCE BANK LAGOS**

BY

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APPROVAL PAGE

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DEDICATION

This work is dedicated to my lovely parents Mr. & Mrs. AMAECHI for their help and support both financially and otherwise to make this work a success. I am also dedicating this work to my friends and colleagues and well-wishers who tirelessly read and gave me guidance throughout this work.

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Table of content

Title page.....	i
Approval page.....	ii
Dedication.....	iii
Acknowledgement.....	iv
Table of content.....	v-vi
Abstract.....	vii

Chapter One

Introduction

1.1 Background of study.....	1
1.2 Statement of the problem.....	4
1.3 Objectives of study.....	4
1.4 Significance of study.....	5
1.5 Scope of study.....	5
1.6 Limitations of study.....	5
1.7 Definition of terms.....	6

Chapter Two

Literature review

2.1 Overview.....	8
2.2 Document routing	9
2.3 Database/knowledge coupling.....	10
2.4 Document tracking system.....	11
2.4.1 An E-file.....	11
2.4.2 Highlight the changes.....	11
2.5 Manual loan program.....	12
2.5.1 My own.....	12
2.5.2 My own plus.....	12
2.5.3 My own extra.....	13

2.5.4 My own extra plus.....	14
2.5.5 My own asset.....	14
2.6 Reason for new system.....	14

Chapter Three

System analysis and methodology

3.1 System analysis.....	17
3.2 Method of data collection.....	18
3.3 Analysis of the existing system.....	19
3.3.1 Advantages of the existing system.....	19
3.3.2 Disadvantages of the existing sytem.....	19
3.4 Analysis of the proposed system.....	20
3.4.1 Justification for the new system.....	21
3.5 Methodology.....	21

Chapter Four

System Design and Implementation

4.1 Overview of design.....	23
4.2 Program modules specification.....	23
4.2.1 Input/output specification.....	24
4.2.2 Database specification.....	25
4.2.3 Flowchart of the proposed system.....	27
4.3 Choice and justification of programming language.....	31
4.4 System requirement.....	31
4.5 Implementation plans.....	31
4.5.1 Program design.....	33
4.5.2 Program design flowchart.....	34

Chapter Five

Summary and conclusion

5.1 Summary.....	35
5.2 Review of achievement.....	35
5.3 Suggestions for further studies.....	36
5.4 Areas of application.....	36
5.5 Conclusion.....	37

References	38
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Appendix A (program codes).....	39
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Appendix B (sample, output forms)	74
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ABSTRACT

An online loan website would allow AccionMFB to access online application, website, application information from any convenient location, using a single user ID and password. They would be able to do transactions online. The central goal of this initiative is to transform the day-to-day operations of the Bank by reducing paperwork; putting information services and transaction online; streamlining access to information, applicants results and content. Making it easy for applicant's to find and use online services, and thus increasing the likelihood that the Bank can attain the strategic goals laid out in this initiative. I used a combination of surveys, focus groups, and one-on-one interviews to gather information from AccionMFB, staff, and from key personnel at other institutions that have related system.

CHAPTER ONE

INTRODUCTION

1.1 Background of study

The need to develop document routing and tracking system has given rise to automated methods of solving such problems. Necessity has inspired man to develop the information and data processing technique we now use to provide required information as quickly and as economically as possible. This is because once a firm begins to expand, the information requirements expands proportionally too.

Document routing and tracking have the characteristics of input, processing, output and feedback. If we consider a microfinance bank as a system of subsystems, we may discover document routing system has been a manual process subject to all the traditional business problems. Documents get lost, there is no personnel accountability and it takes way too long. An attempt to determine its status is the definition of absolute inefficiency. Most large organizations use a computerized executive documents management system (EDMS) to manage the tracking and transfer of files prepared for senior management.

The document tracking will keep track of who is responsible for the file, who has it at any given time, when it is due to arrive at the next step in the process, and whether it is overdue in arriving there.

The document tracking also controls the movement of the e-file of the document itself. When the hardcopy of a file moves to another office, the e-file of the document itself is transferred to that office at the same time.

At that point, no other office is able to modify the e-file. Until the file is transferred elsewhere through the EDMS, that office alone is responsible for:

- reviewing whatever action has been requested or taken to date; and
- prepare documents as needed.

However, this work concentrates on the loaning aspect of the document routing and tracking system in general and the application in particular. Various manual systems and devices have been used in time past in collection of loans by customers. The most recent of such devices is the computer with an advantage of speed and accuracy over the previous devices.

In view of this, certain information about the customers are stored in a database- a collection of related fields; and this data is manipulated to give rise to the loaning system. The need for this medium of application is for approval/transfer of document at a faster rate than before has been highly called for. The computer programmers aim at ensuring that the application by customers is processed on time in the computer to generate an effective loaning system for the microfinance bank.

1.1.2 The Organogram

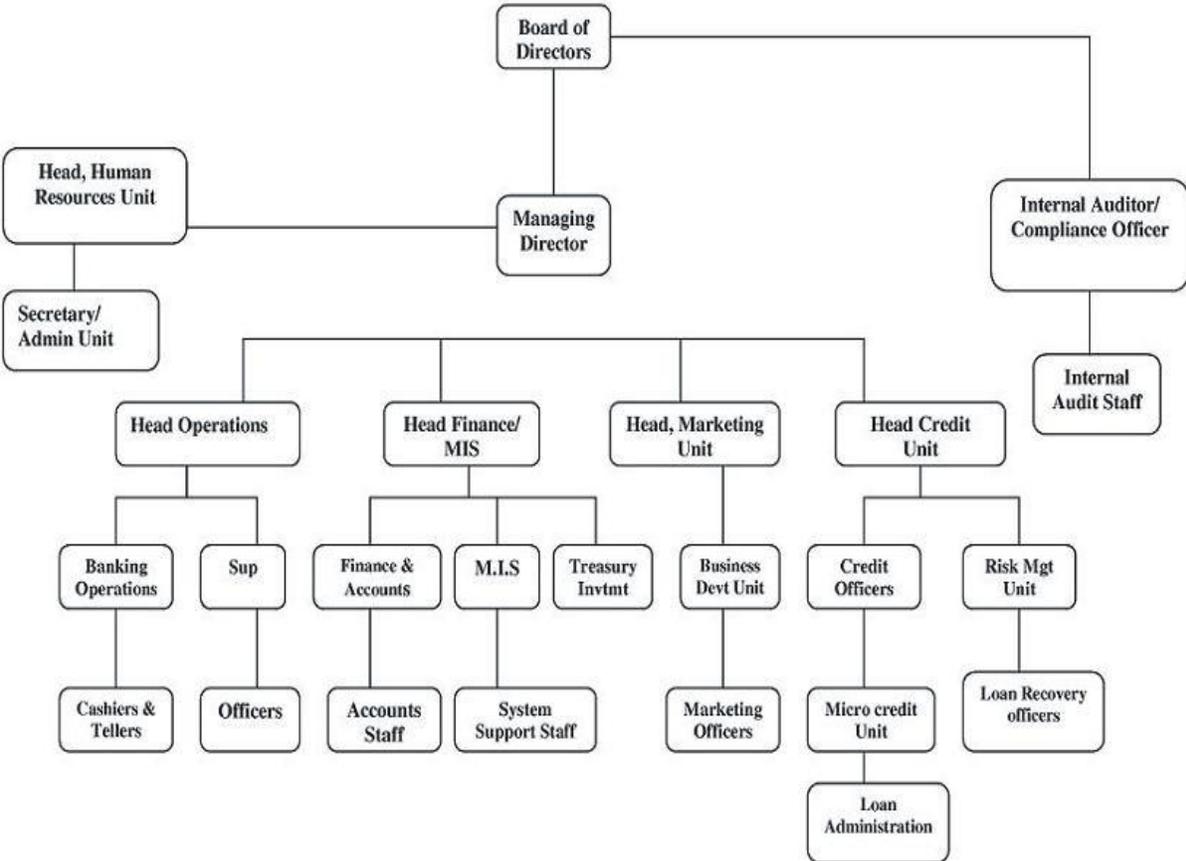


Figure 1.1.1: organizational structure of Accion microfinance bank.

1.2 STATEMENT OF THE PROBLEM

The manual system involves storage of paper files, recording on kalamazoo forms and the cumbersome computations of numerical quantities.

Having colobrated to an extent what the manual sytem entails and depicts, we can call look at the weakness of this system that we can trade off for some method that is more rewarding. The disadvantages of this system include duplication of files and records insecurity of data that can arise through fire, theft, sabotage, etc.

Apparently, there arises delay in processing. Data is difficult to retrieve due to bureaucracy.

Computation of numerical quantities could be cumbersome and error prone since they are done by humans.

Data mutilation may arise as files move from one hand to the other in the department. All this problems have risen and are still playing in the organizations still using the manual system.

Hence, in identifying these problems, I was able to clarify the new systems objective and users, desire outputs, and desired processing.

1.3 Objectives of study (elimination of manual loan program)

The objectives of this research is to develop a system that will

- Eliminate manual loan program
- To make it easy for applicants to apply for loans from the comfort of their home and also from any location in the country.
- To enable online approval of loan.

- Make it easy for grouping of applicants to their respective categories they fall under.

1.4 Significance of study

Viewing critically the inefficiencies in the manual loan system presently in Accion MFB, the need to develop online loan approval that will handle such inefficiencies cannot be over emphasized.

1.5 Scope of study (The computerized system)

Due to the complexities and rigors that assail the manual system, the computerized system is used to solve our manual loan problems. It was improved to be a great improvement on the manual system. The computer system is the series of programs, which will be used to process the data available with an aim to solve the problems at hand. It is designed to curtail the ineffectiveness inherent in the old system (manual system). It is an improvement or manual system because it takes care of the problems encountered by the manual system.

1.6 LIMITATION OF STUDY

I encountered numbers of constraints that made this research difficult to get beyond this scope. This constraints includes:

1. Length of time for development
2. Integration of existing services
3. Inadequate data supply by the bank
4. Lack of good internet connection

1.7 Definition of terms

Document routing system:

Document routing is a manual process subject to all the traditional business problems. Documents get lost, there is no personnel accountability and it takes way too long. An attempt to determine its status is the definition of absolute inefficiency. The Document Routing System (DRS) provides automated document routing to the user.

Document tracking system: This keeps track of who is responsible for the file, who has it at any given time, when it is due to arrive at the next step in the process, and whether it is overdue in arriving there.

Loan: Money lent at interest, something lent for the borrower's temporary use.

Lend: To give for temporary use on condition that the same or its equivalent be returned. To give the assistance or support of afford furnish <a dispassionate and scholarly manner which great force to his criticisms — to adapt or apply (oneself) readily accommodate <a topic that itself admirably to class discussion.

Automation: The replacement of human workers by technology. A system in which a workplace or process has been converted to one that replaced or ministries human labour with electronic or mechanical equipment.

Online: connected via computer attached to or available via a computer or computer network.

Database: Any collection of data organized for storage in a computer memory and designed for easy access by authorized users.

Database update: This simply means applying and maintaining changes on a database after data must have been added, removed or modified.

CHAPTER TWO

LITERATURE REVIEW

2.1 OVERVIEW

Wikipedia (2010), defines microfinance as a form of financial services for entrepreneurs and small businesses lacking access to banking and related services. The two main mechanisms for the delivery of financial services to such clients are: (1) relationship-based banking for individual entrepreneurs and small businesses; and (2) group-based models, where several entrepreneurs come together to apply for loans and other services as a group.

In some regions, for example Southern Africa, microfinance is used to describe the supply of financial services to low-income employees, which is closer to the retail finance model prevalent in mainstream banking.

(Ijere, M.O., 1999) For some, microfinance is a movement whose object is "a world in which as many poor and near-poor households as possible have permanent access to an appropriate range of high quality financial services, including not just credit but also savings, insurance, and fund transfers. (He, F., Mykytyn, P.P. 2007) Many of those who promote microfinance generally believe that such access will help poor people out of poverty. For others, microfinance is a way to promote economic development, employment and growth through the support of micro-entrepreneurs and small businesses.

Microfinance is a broad category of services, which includes microcredit. Microcredit is provision of credit services to poor clients. Microcredit is one of

the aspects of microfinance and the two are often confused. Critics may attack microcredit while referring to it indiscriminately as either 'microcredit' or 'microfinance'. Due to the broad range of microfinance services, it is difficult to assess impact, and very few studies have tried to assess its full impact. Proponents often claim that microfinance lifts people out of poverty, but the evidence is mixed. What it does do, however, is to enhance financial inclusion.

2.2 Document Routing

The Document Routing System (DRS) provides automated document routing to the user. It should overcome the second disadvantage listed in the introductory discussion in section one. Document Routing System (*Study Mode*, 2011 , 05).

The DRS should relieve the action officer of some of the physical work involved

in staffing a document for approval. Staffing a document involves acquiring the correct signatures for approval/disapproval and monitoring the progress of the document. The DRS would provide (to the associated EMS) the document and the *route* of the document through the organizational hierarchy to all levels necessary to gain final approval. The DRS will also use structured attributes, such as document title and staff level of approval, obtained from the message header. This information would be inference with the organizational knowledge base and database to generate the route for the document. The major components for the DRS would be the same as those described under the MDS above; however, the rules for the DRS in the

knowledge base differ from those of the MDS (Howard, Pamela O., Richard Orwig, Chih-Ping Wei, and Hsiao-Yu Wu. December 11, 1989).

Conceptually, the DRS operate in a fashion similar to the MDS described above.

However, the list of EMAIL recipients generated for document routing is an ordered list with the lowest level chief and secretary, and proceeding through the intermediate levels to the highest level chief and secretary required for that particular document.

A time limit for viewing the document is placed on each chief in the hierarchy.

2.3 Database/Knowledge Base Coupling

The database/knowledge base coupling provides the interface between the user application, the database management system (DBMS), the database, and the knowledge base management system and the knowledge base.

There are several advantages to be gained in coupling a database and knowledge base instead of trying to store and maintain all of the data in the knowledge base (Strauss 2000).

These benefits are described below:

1. Insures Data Integrity. A database and a DBMS are designed to maintain data integrity (consistency); an expert system is not designed for the same kind of data

manipulation. By using a coupling mechanism, the DBMS is responsible for data

storage and manipulation, and the knowledge base is only responsible for file storage and manipulation.

2. Reduces Redundancy. Again, by separating the DBMS functions from the expert

System functions, reduction of redundancy (a typical DBMS function) is performed Naturally. Reducing redundancy in an expert system would be a difficult task as Frequently rules refer to the same data.

3. Reduces Maintenance Cost. Another typical advantage of the DBMS is the reduction

of maintenance costs due to the orderly storage and manipulation of data.

An expert system usually does not depend on a particular order, so maintenance

costs , especially if dealing with large quantities of data, would be expensive (Heye & Van Schagen 2002).

2.4 Document tracking system: An executive document could be initiated in many ways. For example, it could start with a request from your minister or deputy minister, or it could start with a letter a stakeholder has written to them. In those cases, the document will be logged into the EDMS very early in the process. An executive document might also be initiated at lower levels of the organization, in which case it might not be logged into the EDMS until late in the process. Either way, once the file has been logged into the EDMS you will be obliged to adhere to its procedures from then on.

2.4.1 An E-file

Once you have submitted a draft of a document for which you are responsible, the e-file for it will be placed on the EDMS. From then on, any number of other offices might review and revise the e-file (Web Indexing Workshop 2000).

In addition, you might be asked to revise the file later in the process. By that time,

however, the e-file in the EDMS might differ significantly from e-file that you tucked away in your own computer. Before starting your revisions, make sure that

you obtain the latest version of the e-file from the EDMS. Otherwise, you may end up undoing all the work that has been done on the file after it left your office

the first time. If you have any doubts about whether you are working with the right version of the e-file, contact your executive documents coordinator.

2.4.2 Highlight the Changes

When you are asked to revise a document after it has gone to other offices, flag

your changes on the draft. Any method will do — underlining or felt highlighting

on the hard copy, or computerized tracking on the e-file.

The moments you spend doing this could save a dozen people or more from having to read the whole document word for word to see where you have made your changes.

2.5 MANUAL LOAN PROGRAM

2.5.1 My Own

The AMfB 'My Own' loan product is a working capital loan designed for micro entrepreneurs and small business owners who desire to borrow for business purposes but lack conventional collateral to secure their loans.

Benefits

- Access to loans from N50,000
- Flexible collateral requirements
- Competitive interest rates
- Fixed affordable repayments
- Opportunity to access larger loans and longer tenures
- No hidden charges
- Dedicated loan officers

Who qualifies?

- Individuals who have been in business for at least 12 months
- Demonstrates ability to repay
- Can provide guarantors

2.5.2 My Own Plus

The AMfB 'My Own Plus' is a personal loan that gives you money when you need it most. It is a short to medium term payroll based loan that helps you pay for planned expenses such as investing in shares or unplanned expenses such as medical bills.

Benefits

- Access to loans from N400,000
- Flexible collateral requirements
- Competitive interest rates
- Fixed affordable repayments
- Opportunity to access larger loans and longer tenures
- No hidden charges
- Dedicated loan officers

Who qualifies?

- Individuals who have been in employment for at least 12 months
- Demonstrates ability to repay
- Can provide guarantors

2.5.3 My Own Extra

The AMfB 'My Own Extra' is a working capital for (Repeat) loyal clients who are either on their 3rd or 5th cycle depending on their loan size.

Benefits

- Reduction in interest rate and processing fees
- Quick renewal process
- No hidden charges
- Opportunity to further enjoy reduction in rates in the future
- Dedicated loan officers

Who qualifies?

- Non defaulters/ on time payers
- Trend of business relationship

2.5.4 My Own Extra Plus

The AMfB 'My Own Extra Plus' is a working capital for (Repeat) loyal clients who are either on their 3rd or 5th cycle depending on their loan size.

Benefits

- Reduction in interest rate and processing fees
- Quick renewal process
- No hidden charges
- Opportunity to further enjoy reduction in rates in the future

- Dedicated loan officers
- Who qualifies?
- Non defaulters/ on time payers
- Trend of business relationship

2.5.5 My Own Asset

The AMfB 'My Own Asset' is an asset financing loan designed for micro entrepreneurs and small business owners who desire to acquire asset for their business purposes but lack conventional collateral to secure their loans.

Benefits

- Access to purchase Asset from N50,000 worth
- Flexible collateral requirements
- Competitive interest rates
- Fixed affordable repayments
- Opportunity to bond Asset and longer tenures
- No hidden charges
- Dedicated loan officers
- Who qualifies?
- Individuals who have been in business for at least 12 months
- Demonstrates ability to repay
- Can provide guarantors
- How do I apply ?

- Applicant completes the loan application form which may be picked up from loan officers or from the Customer Service Representative at the branch
- The employee will provide an irrevocable letter of instruction to his/her employer to remit a total monthly credit amount to his AMfB Bank account.
- The employee must have an account with AMfB through which repayment shall be channelled by the employer every month. This account could be used for other savings which will not be tied to the loan.
- The employee should provide a letter from his employer confirming that the funds requested will be transferred to his/her account in AMfB every month.
- Submit your application plus all supporting documents to the customer service officer in your branch
- What Documents do I need?
- Preceding 6 months payslip or bank statement of account
- Letter of employment from employer clearly stating unencumbered income
- 2 Pass port size photographs
- One of the following identification documents:
 - Valid Nigeria driver's licence
 - National ID card
 - International Passport
 - Employer issued ID Card

2.6 REASONS FOR A NEW SYSTEM

The manual system after being weighed on the balances of the aforementioned principles has been found wanting on the following counts.

- The manual system is not economical as it requires a large number of staff to carry out the process.
- The system is not reliable due to human prone errors that may arise from boredom, fatigue, monotony of work, etc
- Easy accessibility, application from any location in the country.
- Easy grouping of the applicants involved in the loaning program.

CHAPTER THREE

SYSTEM ANALYSIS AND METHODOLOGY

3.1 System analysis

The aim of system analysis is to ensure that the proper execution of the right decision is taken.

System analysis reveals major problem areas that should be discarded. But once the basic operations that generated poor performance in the old system is determined, the tendency that the new system will produce the same problem is highly reduced or minimized tremendously.

The objectives of system analysis include;

- Identify the users need.
- Evaluate the system concept for feasibility
- Allocate functions to hardware, software, people, database and other system elements.
- Create a system definition that forms the foundation for subsequent engineering work.

3.2 METHOD OF DATA COLLECTION

The method of data collection used in the course of finding the feasibility of the new system includes;

- ❖ **ORAL INTERVIEW:** One on one interview was carried out with some head of departments in Accion microfinance bank in Lagos in other

together data and facts on the present system in order to develop a more effective system.

- ❖ **EXAMINATION OF RECORDS AND PROCEDURE MANUALS:** The existing procedures and records of the present system were examined in to carry out the procedures of the new system more effectively.
- ❖ **EXAMINATION OF DOCUMENTATION:** Most documents used on the present system were examined to ensure that the document is clear and satisfy its purposes.
- ❖ **WEBSITE RESEARCH:** Different Documents On the World Wide Web (www) Were Reviewed To Find Information Which Was Essential In Writing The Chapters And Software Design.

3.3 Analysis of the existing system:

The existing system is a system that is been carried out in terms of manual operation, a system in which all the methods of ordering data/information and items is of a manual approach critical analysis of this system reveals that it is a system prone to errors. Careful analysis also shows that because of the complexities of the manual system, information stored is difficult to retrieve.

All these years, loaning procedures have been carried out through manual systems in a way that requires applicants to be at application counters in order to complete the necessary formalities. Applicants probably spend untold hours shifting through bordures, printed catalogs and schedule books selecting their loan category and preparing their schedule and to know the application requirement for the department of their choice.

In the original application process, a new application was logged and placed into a file folder, special documents that would arrive separately.

Once processors confirmed that the file was complete. It would take some days for the file to leave the loan administration office and be disseminated to the appropriate departments. The process of making photocopies, rechecking paper files and periodic staff shortages caused delays. After the application process was complete and a decision was rendered a cumbersome and space-intensive archival and storage process began. After the application processing and recording, approval and acceptance letters are distributed to the qualified applicants to commence their loan processing.

3.4. Analysis of the proposed system

The problems of the existing system are numerous and are summarized in section above. These are enough justification for the new system coupled with the advancement in technology, which has outgrown the existing system. Hence the entire system has to be changed to the computerized, user friendly system for efficient and reliable results.

The proposed tend to therefore solve these above listed problems by transforming the day-to-day operations of the Bank by reducing paperwork; putting more information services and transactions online; and streamlining access to loan information and content. This is done by collecting these Bank loaning services and functions into a website, making it easy for applicants to find and use online services, and thus increasing the likelihood that the Bank can attain the strategic goals laid out in this Initiative.

3.6. Justification for the new SYSTEM

The main features, of a new architecture include:

- Flexibility and scalability that ensure accommodating growth and complexity without compromising quality
- Reduction of workloads through simplified processes, automation of repetitive tasks, and increased “intelligence” of the systems
- Time savings in tasks, functions and services
- Ability to keep up with constant change (business and information alike)

3.5 METHODOLOGY

The main reason for all analysis is to find what information the system should manage, what fact to find and search for, how to find them and how to record them for usage. However, to execute these objectives, structured system Analysis and design methodology (SSADM) were used. This is because; (SSADM) is an internationally accepted software engineering model. The various steps involved in the model are as follows;

- Problem identification
- Feasibility study
- Systems analysis
- System design
- Program coding
- Program testing
- System implementation

- Program maintenance and
- Documentation.

CHAPTER FOUR

SYSTEM DESIGN AND IMPLEMENTATION

4.1. OVERVIEW OF DESIGN

System design is the specification of construction of a technical computer based solution requirements identified in the system analysis. It is the evaluation of solutions and the specification of detailed computer based solution. It is also called the physical design. (Ike C.N & Onwere, S.A).The purpose of the system design is to develop specification for each of the system (hardware, software, procedure etc.)

The design of the system was decomposed into modules to provide a software structure that implements the functions elaborated in the system analysis. The system designed is aimed at developing an online loan approval that can be used to apply for loan using the internet as a means of application; it tracks all events occurring from the application to the approval of the loan. Looking at the lapses in the existing system, the design of the new system was carefully carried out to solve the problems of the existing system.

4.2 Program Modules Specification

The program was designed using Top – Down Approach. It makes use of the fundamental program solving techniques. The software is structured in such a way that each subsystem is selected and executed independently. The task is divided into several modules, which come together to give the solution to the problem.

4.2.1 input/output specification

OUTPUT DESIGN

The web portal will provide modified version of the existing reports as well as other features not existing in the present system.

INPUT DESIGN

This involves the manner or ways in which data enters the system for processing and ensures reliability of the system to produce the desired results. However, the outputs of the system actually determine the nature of the inputs needed. The following serve as the major sources of input for this system.

LOAN APPLICATION FORM

1. Name of applicant:	<input type="text"/>
2. Sex:	<input type="text"/>
3. Marital status:	<input type="text"/>
4. Date of birth:	<input type="text"/>
5. Qualification:	<input type="text"/>
6. Are you:	<input type="text"/>
7. Last employer:	<input type="text"/>
8. From:	<input type="text"/>
	To
	<input type="text"/>

9. Current Employer:	<input type="text"/>
10. Office address:	<input type="text"/>
11. Office Tel:	<input type="text"/>
12. Position held:	<input type="text"/>
13. ID Type & No:	<input type="text"/>
14. Annual gross salary:	<input type="text"/>
15. Residential Address:	<input type="text"/>
16. Postal address:	<input type="text"/>
17. Home phone:	<input type="text"/>
18. GSM No:	<input type="text"/>
19. E-mail:	<input type="text"/>
20. Amount required:	<input type="text"/>

Figure 4.2.1 online application form

4.2.2 Database specification

FIELD NAME	DATA TYPE	SIZE
User id	Int	11
Name of applicant	Text	20
Sex	Varchar	30

Marital status	Text	20
Date of birth	Varchar	50
Qualification	Text	10
Employment	Text	50
Last employer	Text	50
Duration	Text	50
Current employer	Text	70
Office address	Text	70
Office telephone	Int	20
Position held	Text	20
Annual gross salary	Text	20
Residential address	Text	70
Postal address	Text	30
Home phone	Int	-
Gsm no	Varchar	-
Email address.	Varchar	30
Amount required	Int	22

Table 4.2.1

4.2.3 Flowchat of the proposed system

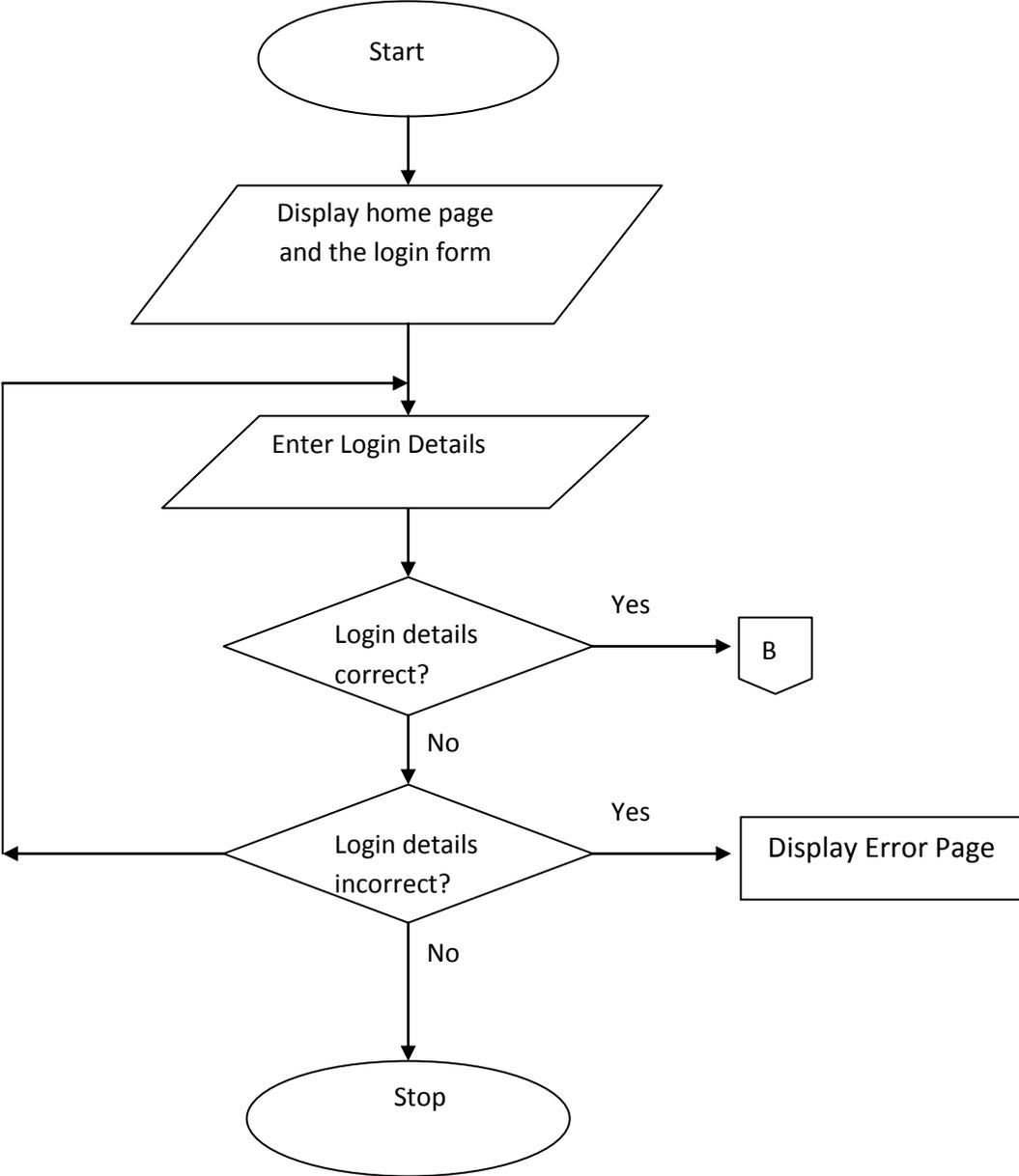


Figure 4.2.3.1 Flowcharting depicting client and admin login

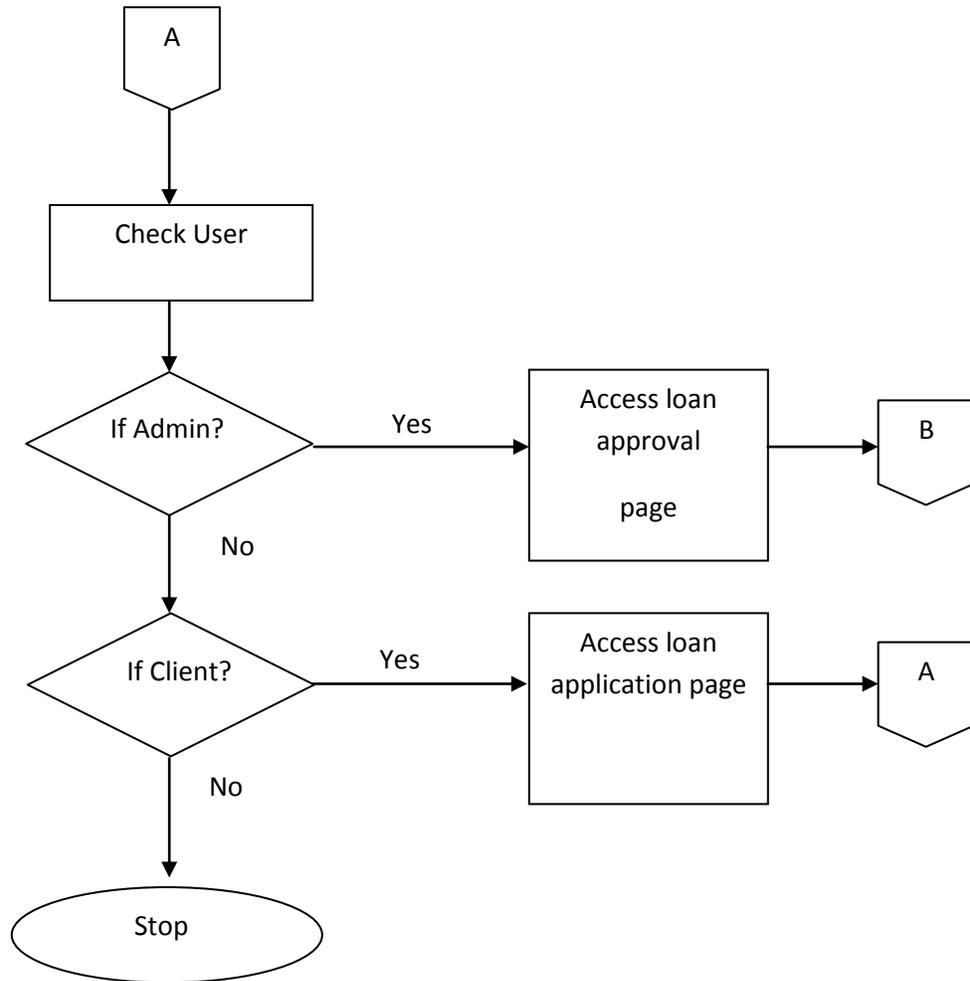


Figure 4.2.3.2 Flowcharting depicting client and admin dashboard

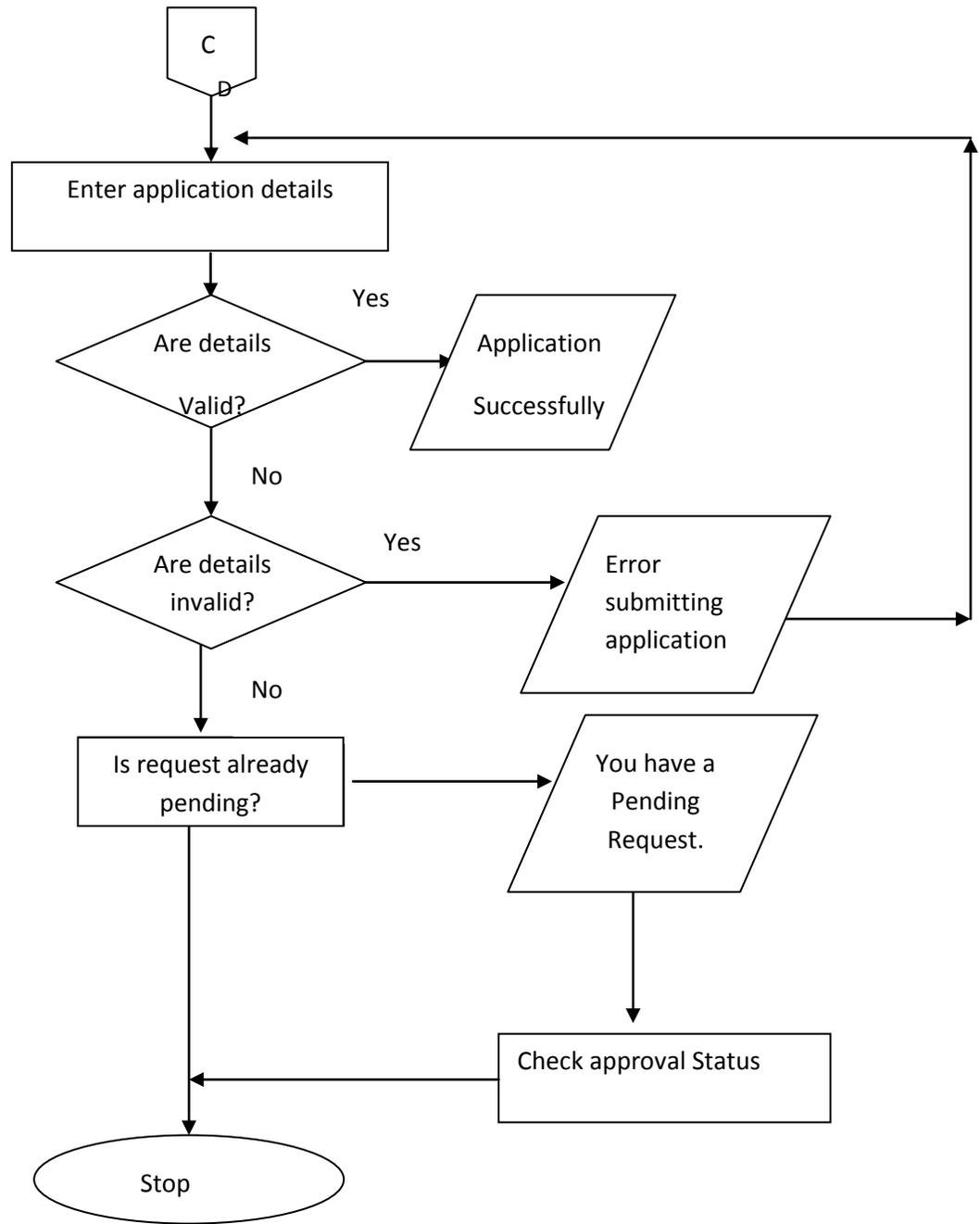


Figure 4.2.3.3: applicants sub-module flowchart

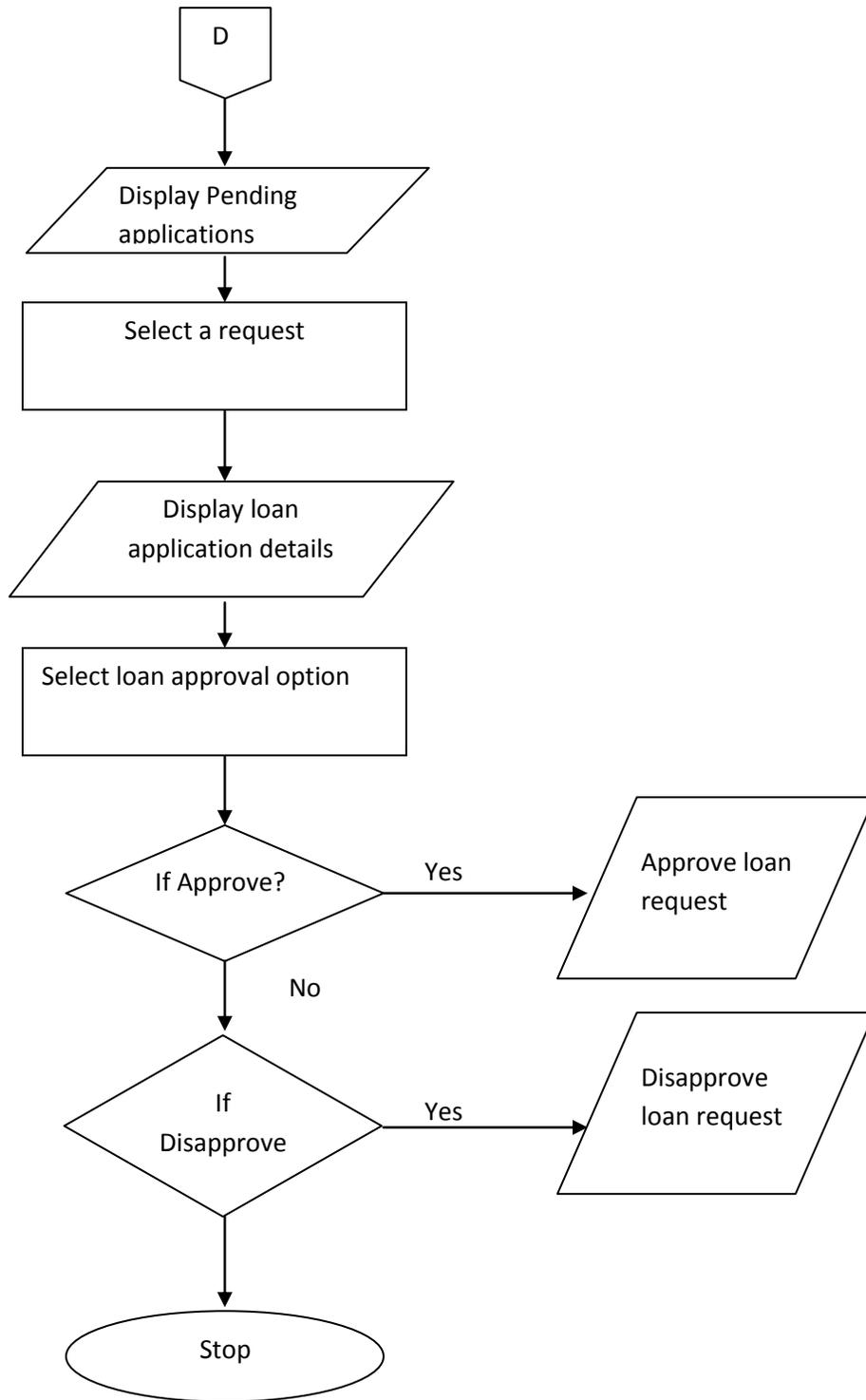


Figure 4.2.3.4 Flowcharting depicting loan administrator approval page

4.3 Choice and Justification of Programming Language Used

So many programming languages were considered in the cause of designing this software. A lot of factors were put into consideration which includes well secured database access, data transmission via database security, database retrieval, multi user network access, data capture, automated decision support information system, etc.

The choice for VB 6.0 with Microsoft Access Database was made to enable us achieves the above set objectives. Moreover, VB 6.0 is very user friendly and enables the design of an interface that can be modified programmatically. Also Microsoft Access database is a robust database that can guarantee database integrity, database protection, and accommodate large database.

4.4 SYSTEM REQUIREMENT

The system requirements are the components needed for the proposed system function well. The system requirement are categorize into two:

- Hardware Requirement
- Software Requirement

4.4.1 HARDWARE REQUIREMENT

For effective operation of the newly designed system the following hardware specification are recommended:

- i. Microcomputer: Pentium III and above
- ii. Visual Display unit and Keyboard
- iii. An uninterruptible power supply

- iv. The system should have a hard disk of at least 10GB, 3.5 floppy disk and CD-ROM Drive.
- v. RAM of at least 128MB
- vi. Storage disk for storage and backup
- vii. Standard printer
- viii. Scanner
- ix. Photocopier

The listed requirement are the least, but if the configurations are of higher version, the processing derived will be better and the program will run faster.

4.4.2 SOFTWARE REQUIREMENT

The following are the minimum software requirement needed:

- i. Operating system (Window 2000 or higher version for faster processing)
- ii. Basic Computer
- iii. Browser application (Mozilla Firefox recommended)
- iv. Web server (Online Web Host e.g. Hostgator.com or Local server e.g. Wamp Server)
- v. MYSQL Database (Might be inclusive in the local server)

4.5 IMPLEMENTATION Plans

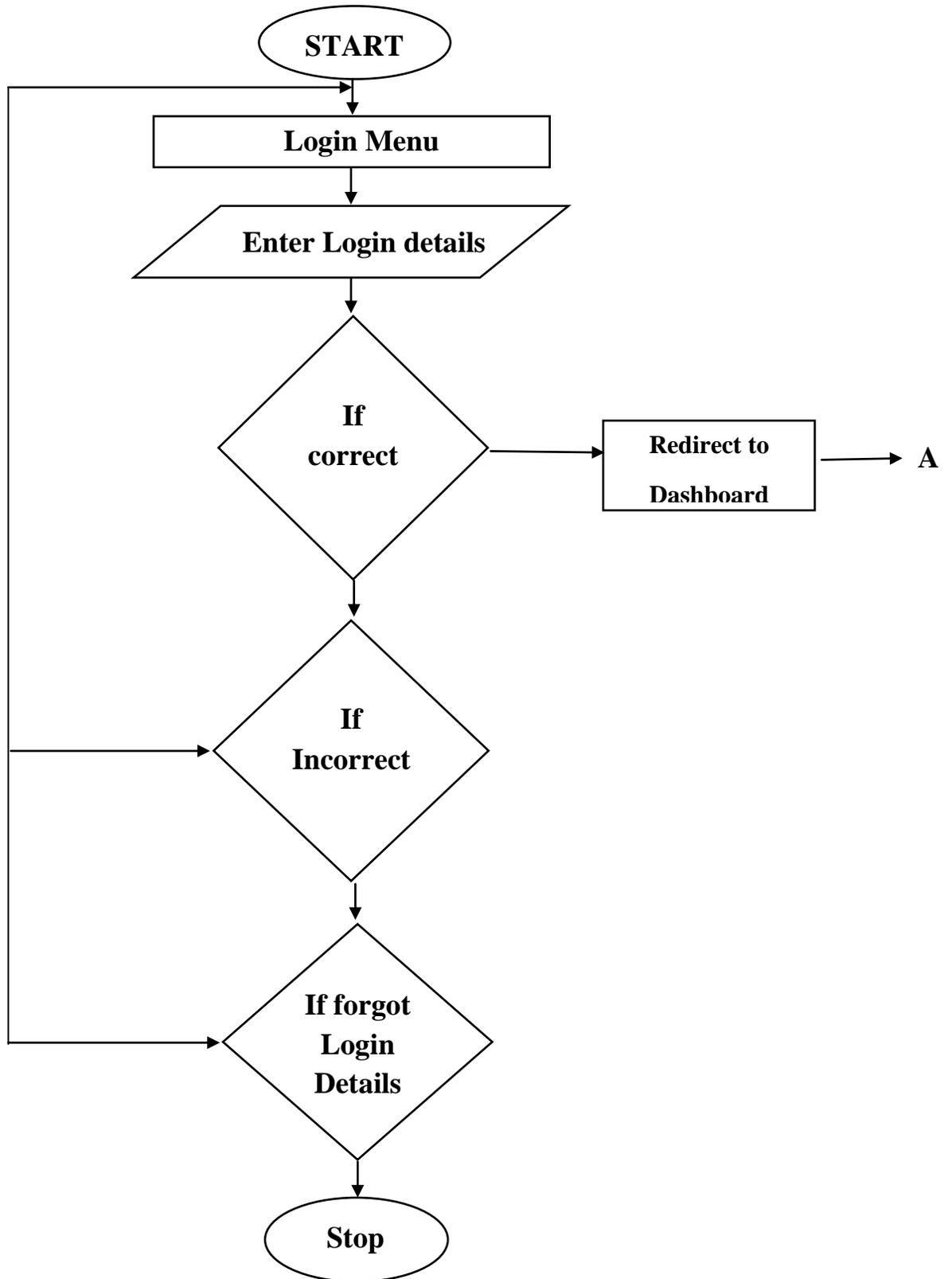
The designing of the new system is for it to be put into efficient use. Here we will look into the various technical aspects that influenced the successful

implementation of this system and determine the effective operation of the system.

4.5.1 PROGRAM DESIGN

The user dashboard contains the entire sub menu that can be called up and executed in the cause of running the program and loan application.

4.5.2 PROGRAM DESIGN FLOWCHART



CHAPTER FIVE

SUMMARY AND CONCLUSION

5.1 SUMMARY

This project is on online loan approval system for Accion microfinance bank. Accion Microfinance Bank manual loaning process was used to illustrate how manual loaning system can be used to automate simple document and the benefits which an organization or institution can get from the use of workflow management systems to automate their business.

5.2 REVIEW OF ACHIEVEMENT

The online loan approval system has been tested and found to achieve the following:

- The automation of the manual loaning process by changing all hard copy procedures involved to electronic media using online enabled application that runs on a local host.
- The development of robust database to help manage applicants data at the appropriate data locations.
- The use of workflow to route and track activities and movement of data involved in the approval process.

5.3 SUGGESTION FOR FURTHER STUDIES

Due to time constraint, areas such as the use of authentication like biometric identification of approved applicants was not incorporated. This biometric identification will help to identify fake applicants because it relies on physical characteristics that are unique to each individual to ascertain the individuals identity. This biometric identification include retinal scanning, iris scanning, voiceprint identification and finger print. Another area I will suggest for further research is the deployment of handset in the notification/alert to applicants on the successful approval of their application by the necessary officials; this will make it easier for applicants as most people have easier access to handset than internet in Nigeria.

5.4 AREAS OF APPLICATION

This software has been tailored to loan applicants in Accion microfinance bank limited, but can also be used by any other microfinance banks that uses the same application/approval policy with Accion microfinance bank which is applicable to all microfinance banks in Nigeria.

5.5 CONCLUSION

In conclusion, the document routine system developed can perform the following task: Online application of loan, online applicants information management, online update of latest developments, online loan approval system e.t.c. This system can be used by any microfinance bank in Nigeria.

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APPENDIX A

Program source code

index

```
<?php
```

```
include("header.php");
```

```
include("conn.php");
```

```
?>
```

```
<!-- Header bar Begins here -->
```

```
<div id="pg_head"><h2>Loan Services</h2> </div>
```

```
<!-- Side Bar Begins here -->
```

```
<div id="bar"><ul>
```

```
<li><a href="">How to get a loan</a></li>
```

```
<li><a href="">Terms & Condition</a></li>
```

```
<li><a href="">Why Choose Us</a></li>
```

```
<li><a href="">Testimonies</a></li>
```

```
<li><a href="">FAQs </a></li>
```

```
</ul></div>
```

```
<!-- Column Begins here -->
```

```
<div id="col1">
```

```
<p>Lorem ipsum dolor sit amet, consetetuer adispiscing elit, sed diam  
nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat.
```

Lorem ipsum dolor sit amet, consetetuer adispiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Lorem ipsum dolor sit amet, consetetuer adispiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Lorem ipsum dolor sit amet, consetetuer adispiscing elit,

sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat.</p></div>

```
<div id="pg_head2"><h2>Account Login</h2> </div>
```

```
<!-- Side Bar Begins here -->
```

```
<div id="bar2">
```

```
<form action="login.php" method="post">
```

```
<input type="text" name="userid" placeholder="Username">
```

```
<input type="password" name="password" placeholder="Password"> <br>
```

```
<input type="submit" name="submit" value="Login">
```

```
</div>
```

```
<div id="col2">
```

```
<p>Lorem ipsum dolor sit amet, consetetuer adispiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Lorem ipsum dolor sit amet, consetetuer adispiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Lorem ipsum dolor sit amet, consetetuer adispiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Lorem ipsum dolor sit amet, consetetuer adispiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Lorem ipsum dolor sit amet, consetetuer adispiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat.</p>
```

```
</div>
```

```
<!-- footer Begins here -->
```

```
<div id="footer">
```

```
</div></div>
```

```
</body></html>
```

Login code

```
<?php session_start();
```

```
include("conn.php");
```

```
?>
```

```
<!DOCTYPE HTML PUBLIC "-//W3C//DTD HTML 4.01 Transitional//EN">
```

```
<html>
```

```
<head>
```

```
<meta http-equiv="content-type" content="text/html; charset=windows-1250">
```

```
<meta name="generator" content="PSPad editor, www.pspad.com">
```

```
<title> Acion Microfinance Bank - Loan Services</title>
```

```
<link rel="stylesheet" href="css/style.css" type="text/css" media="all">
```

```
<link rel="stylesheet" href="css/login.css" type="text/css" media="all">
```

```
</head>
```

```
<body>
```

```
<div id="wrap">
```

```
<div id="container">
```

```
<?php
```

```
// collect input from form
```

```

$username = $_POST['userid'];

$password = $_POST['password'];

// compare result

$query = "SELECT * from users WHERE username='$username' and
password='$password'";

$result = mysql_query($query) or die("Could select username and password");

$result2 = mysql_fetch_array($result);

if($result2) {

$_SESSION['user']=$username;

// select account details

$select = mysql_query(
"SELECT * FROM users WHERE username ='$username'");

$result = mysql_fetch_array($select);

$firstname = $result['first_name'];

$lastname = $result['last_name'];

$acc_no = $result['account_no'];

?>

<p>

<span class="h1">Login Succesful</span>

<h5><?php echo " $firstname" . " $lastname" . (" . " $acc_no " .)"; ?> </h5>

<br>

<META HTTP-EQUIV = 'Refresh' Content = '3; URL =dashboard.php'>

```

```

<h3> Redirecting...</h3>
<div class="small">If you get automatically redirected
    click <b><a href="">Here</a></b></div> </p>
<?php
}
else
{
?>
<span class="h1"><br>Login Detail Incorrect</span>
<h5 class="space">Pls enter valid login details</h5>
<form action="login.php" method="post">
    <input type="text" name="userid" placeholder="username">
    <input type="password" name="password" placeholder="password"> <br>
    <input type="submit" name="submit" value="Login">
</p>
<?php } ?>
</div> </div>
</body> </html>

```

Dashboard code

```

<?php session_start();
include("conn.php");
if (isset($_SESSION['user'])) {

```

```

$username = $_SESSION['user'];

$select = mysql_query(
"SELECT * FROM users WHERE username ='$username'");

$result = mysql_fetch_array($select);

$firstname = $result['first_name'];

$lastname = $result['last_name'];

$acc_no = $result['account_no'];

$designation = $result['designation'];

$_SESSION['first_name'] = $firstname;

$_SESSION['last_name'] = $lastname;

$_SESSION['acc_no'] = $acc_no;

$_SESSION['designation'] = $designation;

// echo $designation;

?>

<!DOCTYPE HTML PUBLIC "-//W3C//DTD HTML 4.01 Transitional//EN">

<html>

<head>

<meta http-equiv="content-type" content="text/html; charset=windows-1250">

<meta name="generator" content="PSPad editor, www.pspad.com">

<title> Acion Microfinance Bank - Loan Services</title>

<link rel="stylesheet" href="css/style.css" type="text/css" media="all">

<link rel="stylesheet" href="css/admin.css" type="text/css" media="all">

```

```

</head>

<body>

<!-- Body Begin -->

<div id="wrapper">

<!-- Header Begins here -->

<div id="user_nav">

<div class="user"> <?php echo " $firstname" . " $lastname" . " (" . " $acc_no "
.); ?></div>

<div class="title">Customer Dashboard</div>

</div>

<!-- Header bar Begins here -->

<div id="pg_head"><h2>Loan Services</h2> </div>

<!-- Side Bar Begins here -->

<div id="bar">

<ul> <li>

<?php

if($designation == "loan_manager")

{

echo '<a href="admins.php">Approve loan</a></li>';

}

else {

echo '<a href="apply.php">Apply for Loan</a></li>';

```

```
}
```

```
?>
```

```
<li><a href="">Terms & Condition</a></li>
```

```
<li><a href="">Why Choose Us</a></li>
```

```
<li><a href="">Testimonies</a></li>
```

```
<li><a href="">Logout </a></li>
```

```
</ul> </div>
```

```
<!-- Column Begins here -->
```

```
<div id="col1">
```

```
<p>Lorem ipsum dolor sit amet, consetetuer adispiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Lorem ipsum dolor sit amet, consetetuer adispiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Lorem ipsum dolor sit amet, consetetuer adispiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Lorem ipsum dolor sit amet, consetetuer adispiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat.</p>
```

```
</div>
```

```
<!-- Side Bar Begins here -->
```

```
<div id="side_bar">
```

```

```

```
</div>
```

```
<!-- Tab Begins here -->
```

```
<div id="tag">
```

```
<h2>Quick Links</h2>
```

```
<ul>
```

```
<li><a href="">> Capules des</a></li>
```

```
<li><a href="">> Quick Acces</a></li>
```

```
<li><a href="">> Caipules des</a></li>
```

```
<li><a href="">> Easy Payment</a></li>
```

```
<li><a href="">> Get in charge</a></li>
```

```
</ul>
```

```
</div>
```

```
<div id="big_tag">
```

```

```

```
</div>
```

```
<div id="partners">
```

```

```

```
</div>
```

```
<!-- footer Begins here -->
```

```
<div id="footer">
```

```
</div></div>
```

```
</body>
```

```
<?php
```

```
} else {
```

```
echo "<META HTTP-EQUIV = 'Refresh' Content = '1; URL =login.php'>";
```

```
}  
?>  
</html>
```

Apply code

```
<?php session_start();  
include("conn.php");  
if (isset($_SESSION['user'])) {  
$username = $_SESSION['user'];  
$select = mysql_query(  
"SELECT * FROM users WHERE username ='$username'");  
$result = mysql_fetch_array($select);  
$firstname = $result['first_name'];  
$lastname = $result['last_name'];  
$acc_no = $result['account_no'];  
$_SESSION['first_name'] = $firstname;  
$_SESSION['last_name'] = $lastname;  
$_SESSION['acc_no'] = $acc_no;  
?>  
<!DOCTYPE HTML PUBLIC "-//W3C//DTD HTML 4.01 Transitional//EN">  
<html>  
  <head>  
    <meta http-equiv="content-type" content="text/html; charset=windows-1250">
```

```

<meta name="generator" content="PSPad editor, www.pspad.com">
<title> Acion Microfinance Bank - Loan Services</title>
<link rel="stylesheet" href="css/style.css" type="text/css" media="all">
<link rel="stylesheet" href="css/admin.css" type="text/css" media="all">
<script type="text/javascript" src="js/jquery-1.6.js"></script>
<script type="text/javascript" src="js/jquery.easing.1.3.js"></script>
<script type="text/javascript" src="js/backgroundPosition.js"></script>
<script type="text/javascript" src="js/atooltip.jquery.js"></script>
<script type="text/javascript" src="js/script.js"></script>
</head>
<body>
<!-- Body Begin -->
<div id="wrapper">
<!-- Header Begins here -->
<div id="header">
</div>
<div id="user_nav">
<div class="user"> <?php echo " $firstname" . " $lastname" . " (" . " $acc_no "
.); ?></div>
<div class="title">Customer Dashboard</div>
</div>
<!-- Side Bar Begins here -->

```

```
<div id="bar">
```

```
<ul>
```

```
<li><a href="">Apply for a loan</a></li>
```

```
<li><a href="">Terms & Condition</a></li>
```

```
<li><a href="">Check Status</a></li>
```

```
<li><a href="">help</a></li>
```

```
<li><a href="">Logout </a></li>
```

```
</ul>
```

```
</div>
```

```
<!-- Header bar Begins here -->
```

```
<div id=>
```

```
<div id="pg_head"><h2>Loan Application Form <span class="tos"> (Terms and  
Condition)</span> </h2></div>
```

```
<!-- Terms of condition --->
```

```
<!-- Column Begins here -->
```

```
<div id="col1">
```

```
<p> dolore magna aliquam erat volutpat. Lorem ipsum dolor sit amet,  
consetetuer adispiscing elit,
```

```
sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam  
erat volutpat.</p>
```

```
<p>Lorem ipsum dolor sit amet, consetetuer adispiscing elit, sed diam  
nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat.  
Lorem ipsum dolor sit amet, consetetuer adispiscing elit, sed diam nonummy nibh  
euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Lorem ipsum
```

dolor sit amet, consetetuer adispiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Lorem ipsum dolor sit amet, consetetuer adispiscing elit,

sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat.</p>

<p>Lorem ipsum dolor sit amet, consetetuer adispiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat.,

</p>

<div class="button">

<button type="button" class="button1">I Agree</button> <button type="button" class="button2">I disagree</button>

</div>

<div class="test">

</div>

</div>

</div>

<!-- Aplication form -->

<div id="form">

<form action="submit.php" method="post">

<label>Choose loan category</label>

<select name="category">

<option> My Own </option>

<option> My Own plus</option>

```
<option> My Own extra </option>
<option> My own extra plus</option>
</select> <br>
<label>Name Of Applicant</label> <br>
<input type="text" name="name_of_applicant"> <br>
<label>Sex</label> <br>
<select name="sex">
<option> Male </option>
<option> Female </option>
</select>
<br>
<div id="marital">
<label>Marital Status</label> <br>
<select name="marital_status">
<option> Married </option> <option> Widowed </option>
<option> Divorced </option> <option> Single </option>
</select> </div>
<label>Date of birth</label><br/>
<select name="day_of_birthday">
<option>1</option> <option>2</option>
<option>3</option> <option>4</option>
<option>5</option> <option>6</option>
```

```
<option>7</option> <option>8</option>
<option>9</option> <option>10</option>
<option>11</option> <option>12</option>
<option>13</option> <option>14</option>
<option>15</option> <option>16</option>
<option>17</option> <option>18</option>
<option>19</option> <option>20</option>
<option>21</option> <option>22</option>
<option>23</option> <option>24</option>
<option>25</option> <option>26</option>
<option>27</option> <option>28</option>
<option>29</option> <option>30</option>
<option>31</option> </select>

<select name="month_of_birthday">
<option>January</option> <option>February</option>
<option>March</option> <option>April</option>
<option>May</option> <option>June</option>
<option>July</option> <option>August</option>
<option>September</option> <option>October</option>
<option>November</option> <option>December</option>
</select>

<select name="year">
```

<option>1960</option> <option>1961</option>
<option>1962</option> <option>1963</option>
<option>1964</option> <option>1965</option>
<option>1966</option> <option>1967</option>
<option>1968</option> <option>1969</option>
<option>1970</option> <option>1971</option>
<option>1972</option> <option>1973</option>
<option>1974</option> <option>1975</option>
<option>1976</option> <option>1977</option>
<option>1978</option> <option>1979</option>
<option>1980</option> <option>1981</option>
<option>1982</option> <option>1983</option>
<option>1984</option> <option>1985</option>
<option>1986</option> <option>1987</option>
<option>1988</option> <option>1989</option>
<option>1990</option> <option>1991</option>
</select>

<label>Education Qualification</label>

<input type="text" name="qualification">

<label>Name Of last employer</label>

<input type="text" name="last_employer">


```
<label>Duration</label> <br>
<input type="text" name="duration"> <br>
<label>Name of current employer</label> <br>
<input type="text" name="current_employer"> <br>
<label>Type Of Employment</label> <br>
<select name="employment">
<option>Paid Employment</option>
<option>Self Employment</option>
</select> <br>
<label>Office Address</label> <br>
<input type="text" name="office_address"> <br>
<label>Office Telephone</label> <br>
<input type="text" name="office_tel"> <br>
<label>Position Held</label> <br>
<input type="text" name="position_held"> <br>
<label>Annual gross salary</label> <br>
<input type="text" name="annual_gross_salary"> <br>
<label>Residential Address</label> <br>
<input type="text" name="residential_address"> <br>
<label>Postal address</label> <br>
<input type="text" name="postal_address"> <br>
<label>Home phone</label> <br>
```

```

<input type="text" name="home_phone"> <br>
<label>Mobile Number</label> <br>
<input type="text" name="gsm_no"> <br>
<label>Email Address</label> <br>
<input type="email" name="email_address"> <br>
<label>Amount Required</label> <br>
<input type="tel" name="amount_required"> <br>
<input type="submit" value="Submit" name="submit" id="submit">
</form> </div>
<!-- Side Bar Begins here -->
<div id="side_bar">

</div>
<!-- footer Begins here -->
</body>
<?php
} else {
echo "<META HTTP-EQUIV = 'Refresh' Content = '1; URL =login.php'>";
}
?>
</html>

```

Submit code

```

<?php session_start();
include("conn.php");
if (isset($_SESSION['user'])) {
$username = $_SESSION['user'];
$select = mysql_query(
"SELECT * FROM users WHERE username ='$username'");
$result = mysql_fetch_array($select);
$firstname = $result['first_name'];
$lastname = $result['last_name'];
$acc_no = $result['account_no'];
$_SESSION['first_name'] = $firstname;
$_SESSION['last_name'] = $lastname;
$_SESSION['acc_no'] = $acc_no;
?>
<!DOCTYPE HTML PUBLIC "-//W3C//DTD HTML 4.01 Transitional//EN">
<html>
<head>
<meta http-equiv="content-type" content="text/html; charset=windows-1250">
<meta name="generator" content="PSPad editor, www.pspad.com">
<title> Acion Microfinance Bank - Loan Services</title>
<link rel="stylesheet" href="css/style.css" type="text/css" media="all">
<link rel="stylesheet" href="css/admin.css" type="text/css" media="all">

```

```

<script type="text/javascript" src="js/jquery-1.6.js"></script>
<script type="text/javascript" src="js/jquery.easing.1.3.js"></script>
<script type="text/javascript" src="js/backgroundPosition.js"></script>
<script type="text/javascript" src="js/atooltip.jquery.js"></script>
<script type="text/javascript" src="js/script.js"></script>

</head>

<body>

<!-- Body Begin -->

<div id="wrapper">

<!-- Header Begins here -->

<div id="header">

</div>

<div id="user_nav">

<div class="user"> <?php echo " $firstname" . " $lastname" . " (" . " $acc_no "
.); ?></div>

<div class="title">Customer Dashboard</div>

</div>

<!-- Side Bar Begins here -->

<div id="bar">

<ul>

<li><a href="">Apply for a loan</a></li> <li><a href="">Terms &
Condition</a></li>

```

```
<li><a href="">Check Status</a></li> <li><a href="">help</a></li>
```

```
<li><a href="">Logout </a></li>
```

```
</ul> </div>
```

```
<!-- Header bar Begins here -->
```

```
<?php
```

```
// retrieve data
```

```
if (isset($_POST['submit'])) {
```

```
$name_of_applicant = $_POST['name_of_applicant'];
```

```
$category = $_POST['category'];
```

```
$sex = $_POST['sex'];
```

```
$marital_status = $_POST['marital_status'];
```

```
$day_of_birthday = $_POST['day_of_birthday'];
```

```
$month_of_birthday = $_POST['month_of_birthday'];
```

```
$year = $_POST['year'];
```

```
$qualification = $_POST['qualification'];
```

```
$last_employer = $_POST['last_employer'];
```

```
$duration = $_POST['duration'];
```

```
$current_employer = $_POST['current_employer'];
```

```
$employment = $_POST['employment'];
```

```
$office_address = $_POST['office_address'];
```

```
$office_tel = $_POST['office_tel'];
```

```
$position_held = $_POST['position_held'];
```

```

$annual_gross_salary = $_POST['annual_gross_salary'];
$residential_address = $_POST['residential_address'];
$postal_address = $_POST['postal_address'];
$home_phone = $_POST['home_phone'];
$gsm_no = $_POST['gsm_no'];
$email_address = $_POST['email_address'];
$amount_required = $_POST['amount_required'];
// combine date of birth
$dob = "$day_of_birthday-$month_of_birthday-$year";
//insert into database
$insert = "INSERT INTO application SET
name_of_applicant=" . $name_of_applicant . ", category=" . $category . ", sex="
. $sex . " ,
marital_status=" . $marital_status . ", date_of_birth=" . $dob . " ,
qualification=" . $qualification . ", last_employer=" . $last_employer . " ,
duration=" . $duration . ", current_employer=" . $current_employer . " ,
employment=" . $employment . ", office_address=" . $office_address . " ,
office_tel=" . $office_tel . ", position_held=" . $position_held . " ,
annual_gross_salary=" . $annual_gross_salary . ", residential_address="
. $residential_address . " ,
home_phone=" . $home_phone . ", postal_address=" . $postal_address . " ,
gsm_no=" . $gsm_no . ", email_address=" . $email_address . " ,

```

```

    amount_required=' ".$amount_required." ',
    date=CURDATE());
if (@mysql_query($insert)) {
?>
<div id=>
    <div id="pg_head"><h2>Application is succesfully submitted</h2></div>
    <div id="col1">
        <p>Lorem ipsum dolor sit amet, consetetuer adispiscing elit, sed diam
nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat.
Lorem ipsum dolor sit amet, consetetuer adispiscing elit, sed diam nonummy nibh
euismod tincidunt ut laoreet dolore magna aliquam erat volutpat.
</p>
    </div>
<?php
}
else {
echo 'Error adding event: ' . mysql_error() . ";
}}}
?>
<!-- Side Bar Begins here -->
    <div id="side_bar">  </div>
<div id="footer">
    </div></div>

```

```
</body>
```

```
</html>
```

Admins code

```
<?php session_start();
```

```
include("conn.php");
```

```
$type = "Loan Manager";
```

```
if (isset($_SESSION['user'])) {
```

```
$username = $_SESSION['user'];
```

```
$select = mysql_query(
```

```
"SELECT * FROM users WHERE username ='amfb_admin'");
```

```
$result = mysql_fetch_array($select);
```

```
$firstname = $result['first_name'];
```

```
$lastname = $result['last_name'];
```

```
$designation = $result['designation'];
```

```
$_SESSION['first_name'] = $firstname;
```

```
$_SESSION['last_name'] = $lastname;
```

```
$_SESSION['designation'] = $designation;
```

```
?>
```

```
<!DOCTYPE HTML PUBLIC "-//W3C//DTD HTML 4.01 Transitional//EN">
```

```
<html>
```

```
<head>
<meta http-equiv="content-type" content="text/html; charset=windows-1250">
<meta name="generator" content="PSPad editor, www.pspad.com">
<title> Acion Microfinance Bank - Admin Page</title>
<link rel="stylesheet" href="css/style.css" type="text/css" media="all">
<link rel="stylesheet" href="css/admin.css" type="text/css" media="all">
</head>
<body>
<!-- Body Begin -->
<div id="wrapper">

<!-- Header Begins here -->
<div id="header">

</div>
<div id="user_nav">
<div class="user"> <?php echo " $firstname" . " $lastname"; ?></div>
<div class="title">Customer Dashboard</div>
</div>

<!-- Header bar Begins here -->
<div id="pg_head"><h2>Loan Approval page</h2> </div>
<div id="tab_container">
<table class="reg" cellspacing="0"> <thead>
```

```

<tr>
  <td>Product Name</td> <td>Quantity</td>
  <td>Amount Sold</td> <td>Manage</td>
  </tr></thead> <tbody>
<tr>  <?php
    $query = "SELECT * FROM application ORDER BY `date` DESC";
    $result = mysql_query($query) or exit(mysql_error());
    while( $row = mysql_fetch_array($result)) {
      // create variable for all contents
      $name_of_applicant = $row['name_of_applicant'];
      $category = $row['category'];
      $amount = $row['amount_required'];
      $id = $row['id'];
      ?>
      <td><?php echo $name_of_applicant; ?></td>
      <td><?php echo $category; ?></td>
      <td><?php echo $amount; ?></td>
      <td>
        <?php echo "<a name='id' href='edit.php?id=$id'>"; ?>
        <input type="image" src="images/icn_edit.png" title="Edit" id="img9"></a>
        <?php echo " "; ?><input type="image" src="images/icn_trash.png"
        title="Trash"></td>

```

```

</tr>

<?php } ?>
<tr> </tbody> </table> </div>

<!-- Side Bar Begins here -->

<div id="bar">

<ul>

<li><a href="">Approve Loan</a></li>

<li><a href="">Terms & Condition</a></li>

<li><a href="">Why Choose Us</a></li>

<li><a href="">Testimonies</a></li>

<li><a href="">Logout </a></li>

</ul> </div>

<!-- Side Bar Begins here -->

<div id="side_bar">



</div>

<!-- footer Begins here -->

<div id="footer">

</div></div></body></html>

<?php
}
?>

```

Css style

```
/* CSS Document */  
  
a {  
  
text-decoration:none; color:#153c81;  
  
}  
  
li {  
  
list-style: none;  
  
}  
  
body {  
  
height:100%; text-align:center; font-family: "Calibri";  
  
}  
  
#wrapper {  
  
height:100%; margin: 0 auto; position: relative;width: 829px;text-align:left;  
  
    }  
  
#header {  
  
background: url("../images/header.jpg") no-repeat;  
  
height:200px;  
  
}  
  
#nav {  
  
position:absolute; top:80px; width: 789px; background:  
url("../images/bg_2.png"); z-index:3;  
  
}
```

```

#nav li { float:left; list-style:none;
}

#nav li a { display:block; padding-right:10px; padding-left:10px; padding-top:5px;
padding-bottom:5px; font-size:18px; font-weight:bold; font-family: "Calibri";
color:#fff;
}

#pg_head { position:absolute; top:128px; width:829px; background:
url("../images/blue_bg.png");
height:42px;
}

#pg_head h2 { float:left; color:#fff; font-size:22.01px; margin-left:320px; margin-
top:5px;
font-family: "century gothic";
}

#bar { position:absolute; background: url("../images/bar_img.png") no-repeat;
height:400px;
width:245px; left:38px; top:100px; z-index:2; }

#bar ul { margin-top:35px; list-style:none; margin-left:-28px;
}

#bar li { border-bottom:dotted 2px #153c81; width:225px; padding-top:9.3px;
padding-bottom:7.2px; }

#bar ul li a { font-size:22px; padding-left:20px; font-family: "century gothic";
}

```

```
#bar li:hover { color:#fff; }

#col1 { position:absolute; left:320px; top:9.5em;
}

#col1 p { color:#153c81; font-size:18px; text-align:left;
}

#col2 { position:absolute; left:320px; top:31em;
}

#col2 p { color:#153c81; font-size:18px; text-align:left;
}

#bar2 { position:absolute; background: url("../images/bar_img.png") no-repeat;
height:400px;
width:245px; left:38px; top:470px; z-index:3;
}

#bar2 form { margin-top:80px; margin-left:30px;
}

#bar2 form input[type="text"], #bar2 form input[type="password"] {
margin-bottom:20px; border:2px solid #153c81; height:40px; width:183px;
color:#d4c4c4;
font-size:23.78px; padding-left:10px; text-align:center;
}

#bar2 form input[type="submit"] { height:37px; background:
url("../images/blue_bg.png");
```

```
border:0; width:100px; color:#fff; font-size:23.78px; padding-bottom:2px; margin-left:22%;
```

```
}
```

```
#pg_head2 { position:absolute; top:470px; width:829px; background: url("../images/blue_bg.png");
```

```
height:42px; z-index:1;
```

```
}
```

```
#pg_head2 h2 { float:left; color:#fff; font-size:24.01px; margin-left:320px; margin-top:5px; }
```

```
#footer { position:absolute; height:90px; background: url("../images/blue_bg.png"); top:53em; width:842px; }
```

```
#side_bar { float:left; position:absolute; top:467px; left:40px;
```

```
}
```

```
#marital { padding-top:45.5px; }
```

```
#tab_container { position:relative; left:284px;}
```

```
table.reg { width:545px; margin-top:-1.9em; margin-left:0px; border:1px solid #fff; border-collapse:collapse; font-family: "century gothic"; }
```

```
td { font-size:100%; border:1px solid #153c81; text-align:center; padding-bottom:5px; padding-top:2px; }
```

```
tr { font-size:100%; background-color:#FFFFFF; border:1px solid #153c81;
```

```
}
```

J query

```

$(document).ready(function() {
  $('#form').hide();
  $('.button1').click(function() {
    $('#col1,.tos').fadeOut('slow');
    $('#form').fadeIn('slow');
  });
  $('.button2').click(function() {
    alert('You must agree to our terms and conditons to proceed to our application
page');
  });
  $('#submit').click(function() {
    $('#col1').hide();
  });
  // simple validation
  $(':input').blur(function() {
    if ($(this).val().length == 0) {
      $(this).addClass('error')
        .after('<span class="error">This field is not optional</span>');
    }
  });
  $(':input').focus(function() {
    $(this).removeClass('error').next('span').remove();
  });

```

```
});  
$("form").submit(function() {  
  var error = false;  
  $(this).find(":text").each(function() {  
    if ($(this).val().length == 0) {  
      alert("All fields must be field to proceed!");  
      $(this).focus();  
      error = true;  
      return false; // Only exits the "each" loop  
    } });  
    if (error) {  
      return false;  
    }  
    return true;  
  });  
});
```

