Project Vision Document

Two-Wheeler & Property Finance Management System

By: Karthik M

Full-stack learner | Building my first real-world project for practical impact

Start Date: 23/03/25

Goal: My first actual real-world full-stack project to assist in digitizing our family

finance business and increase my hands-on development experience.

About the Project

My family business deals in finance on bikes, cars, land, and other vehicles. Records and processes were entirely manual until now.

With this project, I want to develop a simple digital system that:

Makes loan processes more systematic.

Facilitates easy monitoring of payments and interests by customers.

Fosters greater transparency between customers and our company.

This will benefit not just our company but enable me to acquire full-stack development skills in a hands-on, real-time setting.

Major Features (Made simple for user convenience):

- Loan Eligibility Check Basic check from property value and income.
- Loan Application Form Clear and simple application form.
- EMI Calculator Simple monthly payment calculation.
- Interest Rate Display Unobstructed interest visibility.
- Payment Reminders Notifications for future EMI payments.
- Pending Amount & Due Dates Easy viewing of dues and deadlines by customers.
- Penalty Display When payments are delayed.

- Admin Verification Panel For verification of income proof, property worth, and past records.
- Admin Dashboard For viewing, editing, and managing applications and records manually.

Why I Chose This Project

In order to organize our family business through the use of technology.

To learn and experience building a real-world project from scratch.

To understand how real applications work, from backend logic to frontend usability.

To improve my skills in planning, coding, and delivering a working product.

What I'll Learn in This Project

Project planning and documentation.

React.js for building user-friendly interfaces.

Backend development using Node.js or Spring Boot.

Handling data and records using MySQL.

Managing code on GitHub and tracking tasks on Trello.

Testing, debugging, and deploying an actual project.

My Plan (60-Day Journey)

Week 1: Plan, research, set up Trello and GitHub.

Week 2-3: Create basic frontend (forms, calculator, display).

Week 4-5: Create backend APIs (loan eligibility, interest logic).

Week 6: Build an admin dashboard.

Week 7: Integrate frontend and backend; testing.

Week 8: Refine UI, deployment, and final documentation.

Final Goal

In order to finish this project with emphasis on learning and creating something functional in real life, beneficial to my family business, and enabling me to gain confidence to handle larger projects in the future.

In final I aim to share this journey publicly, gain feedback, and use this experience to contribute to more real-world solutions in the future.