**LOAN MANAGEMENT SYSTEM BASED ON MURABAHA**

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# DECLARATION

We hereby declare that this thesis entitled “Loan Management System Based on Murabaha” is our original work and has not been submitted previously for any academic qualification or degree at any institution. All sources of information have been specifically acknowledged.

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# APPROVAL

This is to certify that the project work entitled:  
  
“Loan Management System Based on Murabaha”  
  
has been carried out and submitted by the following students under my supervision, and is hereby approved for submission to the Department of Software Engineering, Abaarso Tech University, as partial fulfillment for the award of the Bachelor’s Degree in Software Engineering.

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# ABSTRACT

This project presents the design and implementation of a Loan Management System based on Murabaha, an Islamic financing model. Murabaha involves the purchase of goods by the lender, which are then sold to the borrower at an agreed profit. The borrower repays the amount in installments without interest. The system was developed for IBS Bank in Hargeisa to replace its manual paper-based loan processing system. Using PHP and MySQL, the system automates borrower registration, loan application, profit margin calculations, installment tracking, and reporting. The aim was to reduce errors, improve efficiency, and ensure Shariah compliance. Testing showed that the system met all specified functional requirements and improved loan processing accuracy and speed.