



eShagi User Manual

Prepared - Vokers

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USER'S MANUAL

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Introduction

The purpose of this document is to explain the functions and features of the eShagi application.

The intention is that system users will refer to this document and need only review the portions necessary to perform their specific duties. It is therefore the hope of the author that each section be self-explanatory in isolation without requiring a full review of the entire document and the user manual to be a guide and first line of support.

The process flow below should help the user establish which parts of the application form their responsibilities and these functions may then be found in the table of contents above.

Please feel free to contact the author of this document should you need any further assistance.

1.0 GENERAL INFORMATION

GENERAL INFORMATION

The purpose of eShagi Management System built for eShagi Financial Services is to provide a complete loan management system. New features include basic Administrator functionalities for eShagi Financial services. A new login feature for both back end users and clients have also been implemented that will allow users to manage, process and monitor loans.

1.1 System Overview

- The system uses the Laravel 7 Framework, with HTML, Bootstrap, CSS and JavaScript. The database is a MySQL database.
- As the administrator/ root of the system will be able to access all of the functionalities.
- As a partner user (Merchant/Agent/Representative), the specific partner will have limited access to the system. Partners will have privileges to login, manage loans, create representatives, create clients, add products, pull relevant reports.
- Manager has the ability to manage loans, manage KYCs, manage repayments, push FCB pending clients, moderate KYC change requests, manage offer letters, manage Ndasenda batches, manage commissions, pull reports, manage clients, partners, funders, system users and representatives. Manager will also have the ability to moderate system entities like locales, products, banks, bank branches and interest rates.
- Supervisor has the ability to manage loans, manage KYCs, manage repayments, push FCB pending clients, moderate KYC change requests, manage offer letters, manage Ndasenda batches, manage commissions, pull reports, manage clients, partners, funders, system users and representatives. Supervisor will also have the ability to moderate system entities like locales, products, banks, bank branches and interest rates.
- Funder has the ability to view KYCs and offer letters.
- User has the ability to process loans, KYCs, moderate KYC change requests, process offer letters, process Ndasenda batches, add clients, view partners, view funders and pull on commission reports.
- Client applies for loans, view updates for the loans.
- Representatives will be able to process loans, add clients, pull on commission reports,
- Operational status:
 - Operational
- General description

The eShagi system will allow clients to apply for loans and manages the processing of those loans.

1.2 Authorized Use Permission

The system uses roles and middleware to check for authorized usage of the system.

1.3 Points of Contact

1.3.1 Information

Vincent H Guyo (Digital Presence Developer / Software Engineer):

-Email: vince@vokers.co.zw ,0773418009

1.4 Acronyms and Abbreviations

PHP – Hypertext Preprocessor.

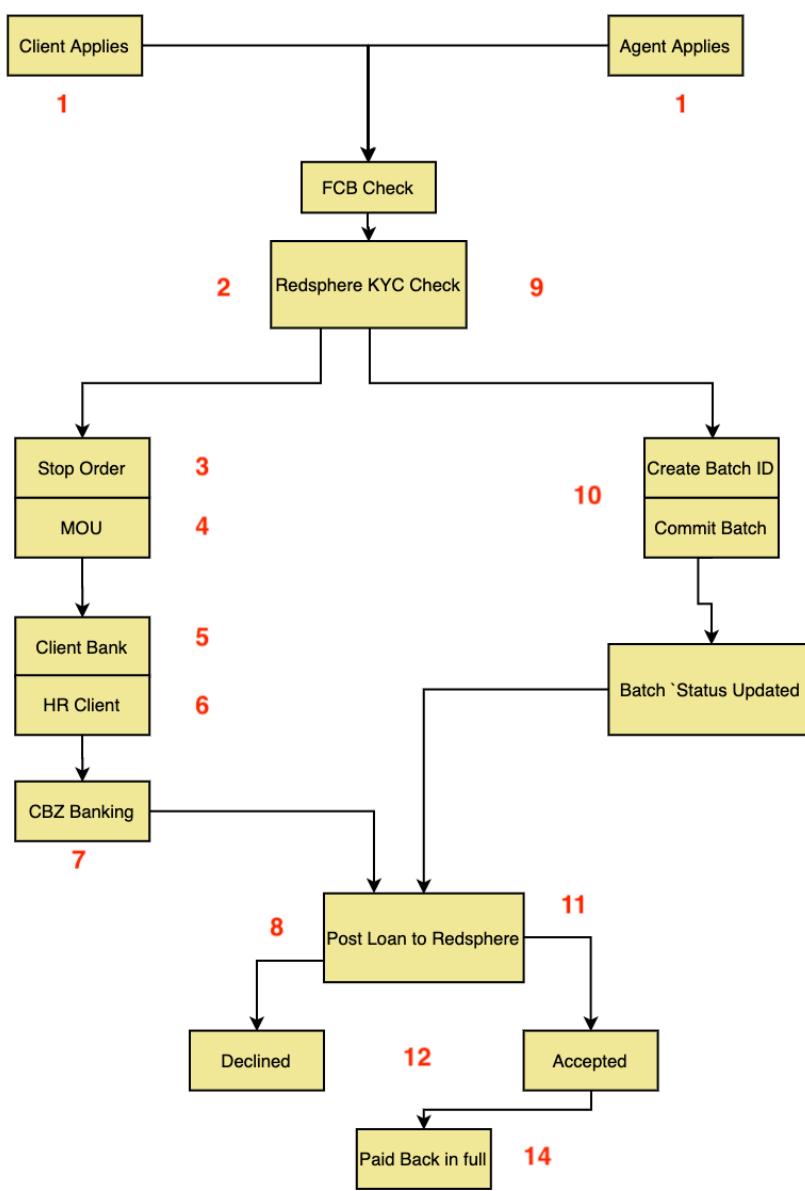
KYC – Know Your Customer.

FCC – Financial Clearing Bureau.

2.0 SYSTEM SUMMARY

2.1 System Configuration

The system basically works based on loan statuses Briefly describe and depict graphically the equipment, communications, and networks used by the system. Include the type of computer input and output devices.



KEY

- 0-Not Signed
- 1-New
- 2- KYC CBZ (PRIVATE)
- 3- Stop Order (PRIVATE)
- 4- MOU (PRIVATE)
- 5- Client Bank (PRIVATE)
- 6- HR (PRIVATE)
- 7-CBZ Banking (PRIVATE)
- 8-Redsphere Processing(PRIVATE)
- 9- CBZ KYC (GOVT)
- 10- Ndasenda (GOVT)
- 11- CBZ Banking (GOVT)
- 12- Disbursed
- 13- Declined
- 14- Paid Back

2.2 User Access Levels

The system uses middleware to authorize actions and capabilities. The middleware is based on the following roles:

2.2.1 Root/ Admin

This is the system super user and has rights to all modules.

2.2.2 Manager

This is dedicated for managers of the eShagi team.

2.2.3 Supervisor

This is a role for the eShagi supervisors.

2.2.4 Partner

This is a eShagi partner either being a merchant or agent. The partner is responsible for onboarding loans. Some will also have the ability to register representatives who will apply loans on their behalf.

2.2.5 Funder

This is a role for eShagi funders. Their sole purpose is funding loans for eShagi.

2.2.6 User

This is a eShagi loan agent role who will be registering and applying for loans on behalf of clients. They can also register clients.

2.2.7 Representative

These are loan agents for partners who will be applying loans on behalf of their partner.

2.2.8 Client

This a client role for eShagi clients.

2.3 Contingencies and Alternate Modes of Operation

The hosting platform is provided by Bluehost (chosen by eShagi). Their contact person is an eShagi admin hence all queries and environment configurations are managed by eShagi and its administrators.

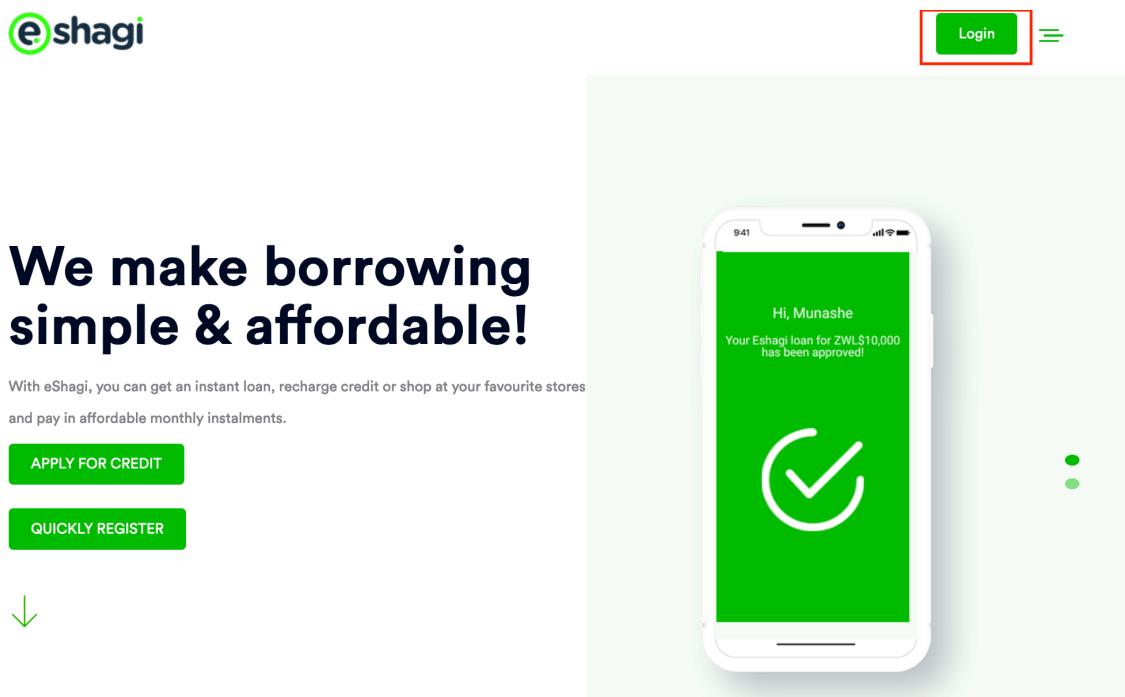
If the hosting platform fails the eShagi admin team will do their best (working with Bluehost) to get the server back up and running. During this time, the site will be unavailable for users to access.

3.0 GETTING STARTED

3.1 Logging On

3.1.1 Client Login

Clients can login by clicking the login button at the top right corner.



They login using their national ID and password on the following form:

Login to start!

National ID

Enter your national ID...

Password

Enter your password...

Login

Not yet Registered? [Click Here](#)

Forgot Your Password? [Reset It Here](#)

3.1.2 Partner Login

For partners to login they need to click on the hamburger icon at the top right corner of the screen.

MENU



About Eshagi

Why choose Eshagi

Watch Video

What we offer

Testimonials

Contact

Partner Login

They login by clicking the “Partner Login” button, using their email address or company registration number and password on the following form:

Hello Partner!

Email Address or Company Reg Number

Please fill out this field.

Password

Login

Not yet Registered? [Click Here](#)

Forgot Your Password? [Reset It Here](#)

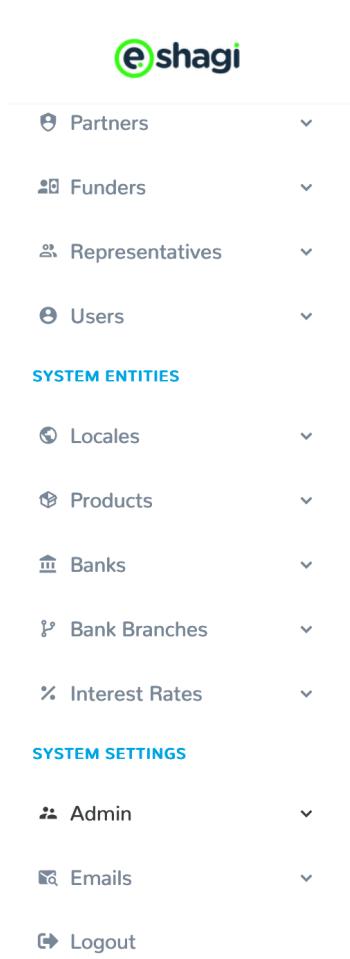
3.1.3 Backend users (Admin/Root, Manager, Supervisor, Agent, Representative)

They can login using their national ID and their password on the client login form or their email address on the partner login form. Either way they will be authenticated as long as their credentials are correct.

3.2 System Menu

When a client first appears on the eShagi main page, there will be a left side navigation menu (that will appear on all pages) containing menu links. Depending on the user access level of the authenticated user the menu will vary based on the user rights of that authenticated user.

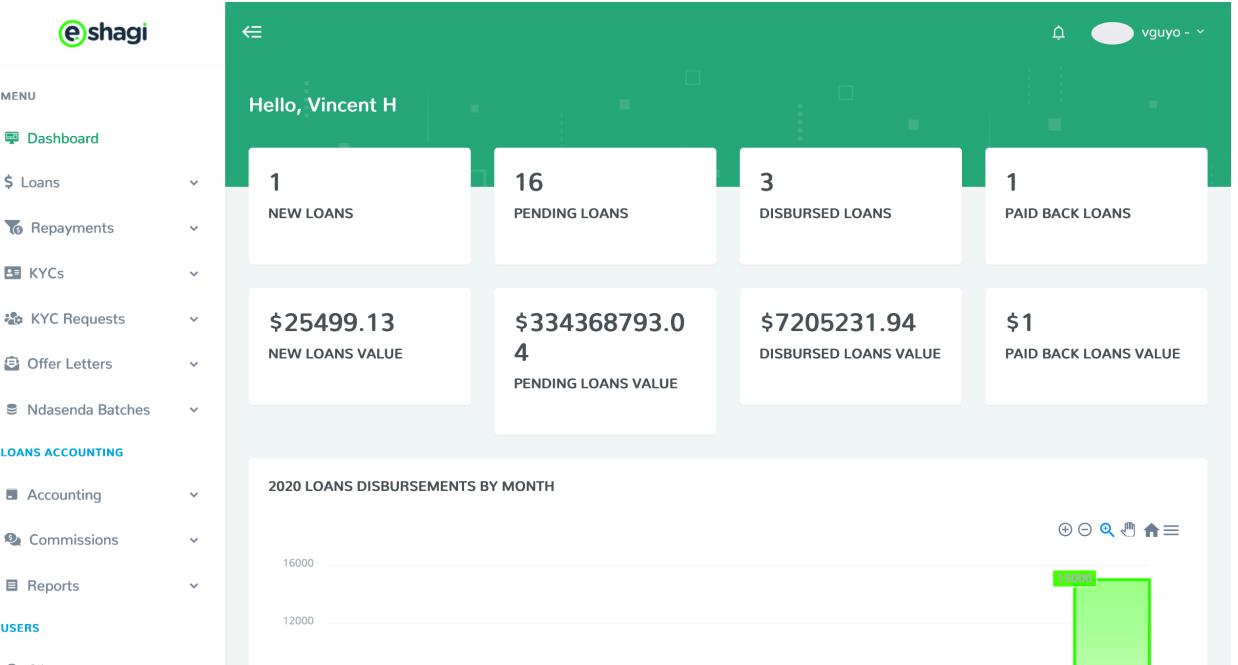
**MENU** [Dashboard](#) [Loans](#) [Repayments](#) [KYCs](#) [KYC Requests](#) [Offer Letters](#) [Ndasenda Batches](#)**LOANS ACCOUNTING** [Accounting](#) [Commissions](#) [Reports](#)**USERS** [Clients](#) [Partners](#) [Funders](#) [Representatives](#) [Users](#)**SYSTEM ENTITIES** [Locales](#) [Products](#) [Banks](#) [Bank Branches](#) [Interest Rates](#)



The 3 images depict the entire menu but each user will see different menu options depending on their user role.

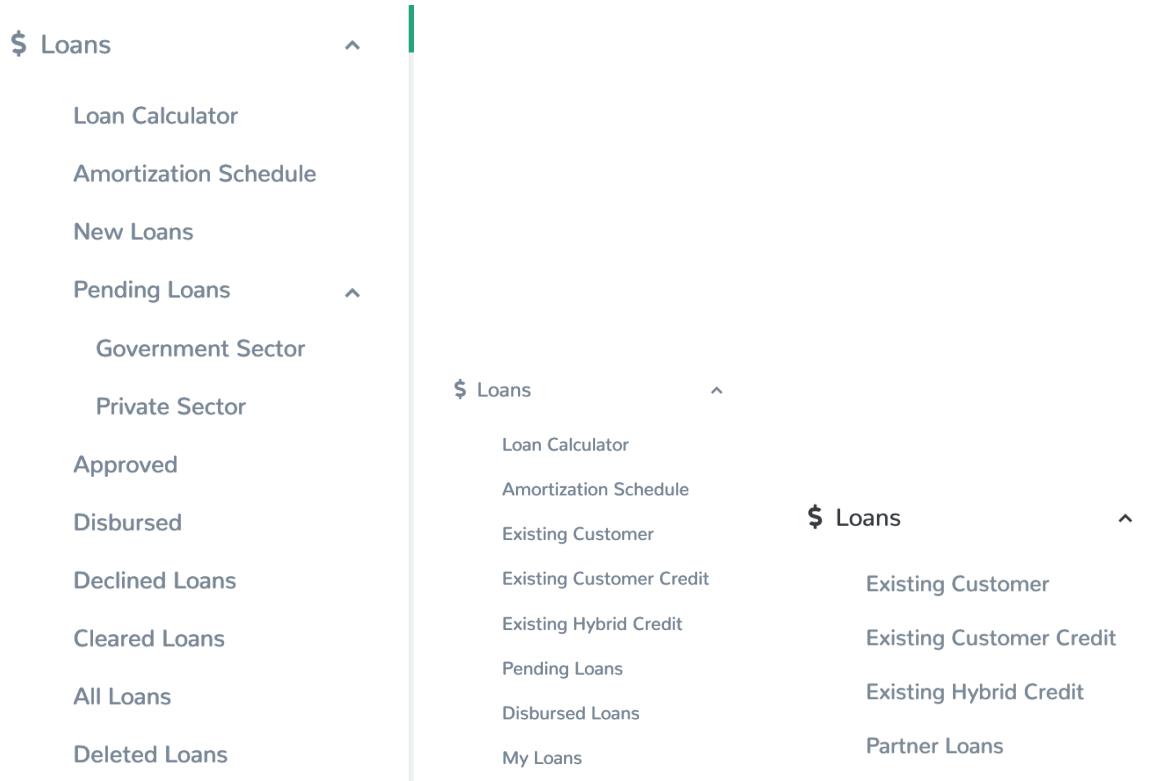
3.2.1 Home

Each user, also varying on the user role, will have a different dashboard/home.



3.2.2 Loans Menu Option

This option will have loan links on it, and will vary depending on the authenticated user:



3.2.2.1 Apply Loan (Client Option)

If a client clicks on this link they will be taken to the form where they can apply the loan from. If there is any information which is missing on the client profile, the client will be taken to the page from which they will fill in the missing information and then proceed from then on.

The screenshot shows a web-based loan application interface. At the top right, it displays a credit limit of "ZWL\$64303.67". The main sections include:

- Loan Details:** Shows a placeholder "Enter loan amount" and a dropdown for "Repayment Period".
- Payout Account:** Displays bank details: CBZ BANK LIMITED (Branch Code: 6303) and BELMONT BRANCH (Account Number: 12341234133352345).
- Loan Overview:** Provides a summary of the proposed loan: Monthly Repayment: ZWL\$ 0, Interest Rate: 0%, Payment Period Rate: 0 Months, Admin/Arrangement: ZWL\$ 0, Insurance: ZWL\$ 0, Amount Disbursed: ZWL\$ 0, Application Fee: ZWL\$ 0, Tax: ZWL\$ 0, and Total Charges: ZWL\$ 0.

A red box highlights the "Payout Account" and "Loan Overview" sections. A green button at the bottom right says "Next : Loan Agreement".

1. Credit Limit: This section will show the client the credit limit that applies to them.
2. Loan Amount: The amount that the client require for a loan, which has to be lower than the credit limit.
3. Repayment period: is the tenure of the loan.
4. Payout Account: this section will show the client account details to where the loan will be paid to (if the application is successful).
5. Loan Overview: will show the overview of the loan, the calculated repayments and associated charges.
6. Loan Agreement: Will submit the proposed loan, and will take you to the page where you can read the loan agreement and sign off the loan by uploading a valid signature.

When you on the Loan Agreement page, you will be required to upload your signature, if it's not there in the system already, in which case you will need to confirm the application. The agreement contains all the crucial information about the loan you're applying for.

Loan repayments shall be deducted by my employer each month. Failure by me to meet any one payment of the loan plus interest on due date shall cause the full outstanding loan balance and accrued interest to become immediately due and payable. Early repayment of the full loan plus interest accrued may be permitted. My loan repayments shall commence on the salary payday immediately following the loan drawn down date.

Right of Setoff

Red Sphere shall be entitled in its sole discretion and without notice to realize any security lodged with it and to use the proceeds thereof towards the reduction or full payment of my loan balance. A statement or demand signed by Red Sphere's authorized officer addressed to me, shall for all purposes be conclusive evidence of a sum of money owing by me to the Company.

General

I shall be liable for the payment of all expenses incurred by Red Sphere in exercising any right against me in respect of any breach of these conditions, including all legal charges on the attorney/client scale, debt collection/attorney collection charges and tracing charges. No delay, indulgence or relaxation in the exercising of any Red Sphere's right under these terms and conditions shall constitute a waiver of such rights. I consent to the jurisdiction of the Magistrate's Court notwithstanding the fact that the Company's claim at any time may otherwise exceed the jurisdiction of that court.

Your Signature

To agree to the terms and conditions of this credit agreement. Please upload a clear image of your signature on a white background.

No file selected.



Once that is completed the loan application process, will be done.

✓ Success

Your loan application has been submitted for processing.

Loans

Loan / My Loans

MY PERSONAL LOANS

Total Monthly repayments of \$6423.17

Show 10 entries

Search:

Copy Excel CSV PDF Column visibility

Loan Type	↑↓	Loan Status	↑↓	Amount	↑↓	Payback Period	↑↓	Interest %	↑↓	Monthly Payments	↑↓	Actions	↑↓
Cash Loan		CBZ KYC(GOVT)		50000		24		12		6423.17			

Showing 1 to 1 of 1 entries

Previous 1 Next

3.2.2.2 Apply Store Credit (Client Option)

Credit limit : ZWL\$14303.67

Loan Details

Loan Amount: ZWL\$ 2 Enter loan amount Repayment Period: Please select a Payback period. 3

Product Description: Enter product description eg. Sofa 4 eShagi Registered Merchant: Please select the merchant you are applying with. 5

Credit Overview

Name: Tapiwa Makondo Credit Status: GREEN
ID No: 17-5648715-D-11 6 Credit Score: 0
Credit Limit: \$14303.67

Loan Overview

Monthly Repayment : ZWL\$ 0 Amount Disbursed : ZWL\$ 0
Interest Rate : 0 % Application Fee : ZWL\$ 0
Payment Period Rate : 0 Months Total Charges : ZWL\$ 0

8 Next : Loan Agreement

1. Credit Limit: This section will show the client the credit limit that applies to them.
2. Loan Amount: The amount that the client require for a loan, which has to be lower than the credit limit.
3. Repayment period: is the tenure of the loan.
4. Product Description: This is the item being bought on credit.
5. eShagi Registered Merchant: This is the merchant providing the product being bought on credit.
6. Credit Overview: This section shows the FCB financial status of the client.
7. Loan Overview: will show the overview of the loan, the calculated repayments and associated charges.
8. Loan Agreement: Will submit the proposed loan, and will take you to the page where you can read the loan agreement and sign off the loan by uploading a valid signature.

3.2.2.3 My Loans

This section will show the personal loans for clients.

MY PERSONAL LOANS						
Total Monthly repayments of \$6423.17						
Show 10 entries <input type="button" value="Search:"/>						
<input type="button" value="Copy"/> <input type="button" value="Excel"/> <input type="button" value="CSV"/> <input type="button" value="PDF"/> <input type="button" value="Column visibility"/>						
Loan Type	↑↓	Loan Status	↑↓	Amount	↑↓	Payback Period
Cash Loan		CBZ KYC(GOVT)		50000		24
Interest %						
12						
Monthly Payments						
6423.17						

Showing 1 to 1 of 1 entries

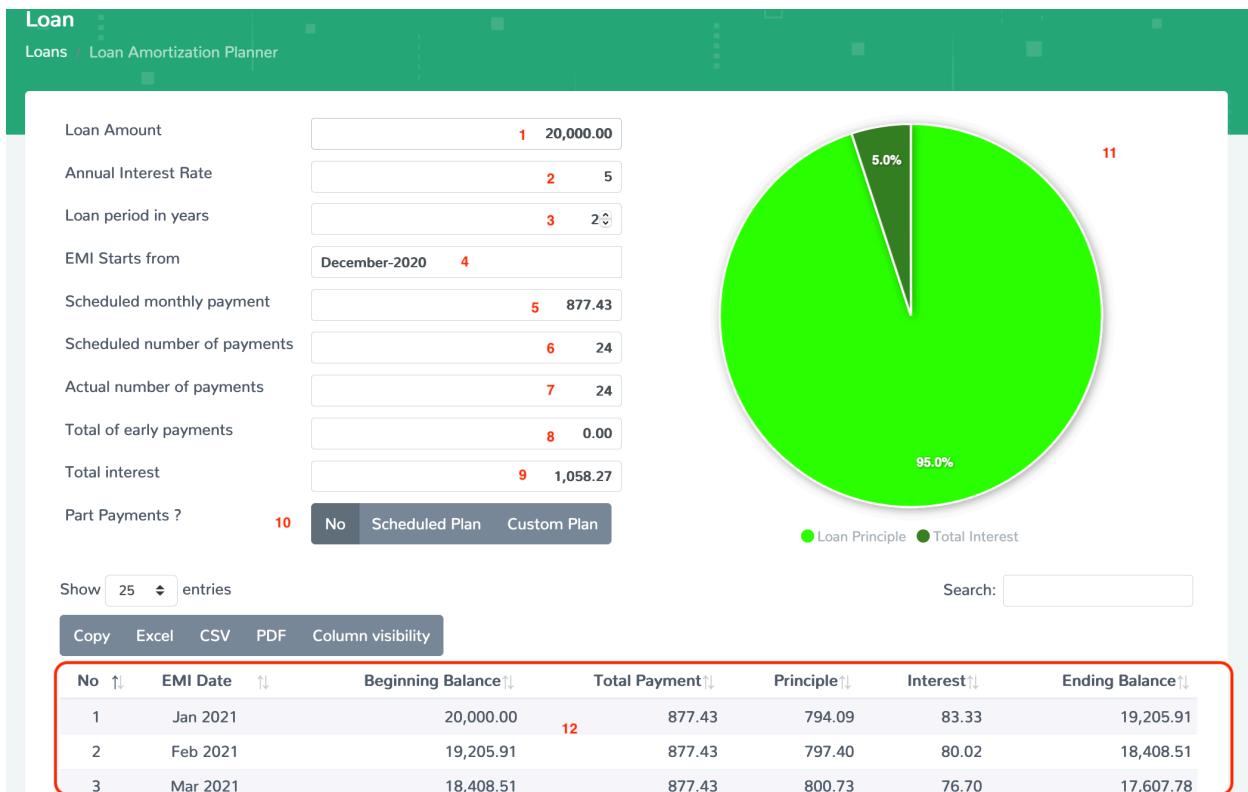
3.2.2.4 Loan Calculator

This is where the backend users can calculate loan charges and repayments without logging in as a client.

Loan	
Loans / Loan Calculator	
Loan Amount	Repayment Period
ZWL\$ 100000	6 months
Loan Summary	
Monthly Repayment : ZWL\$ 24322.57	Amount Disbursed : ZWL\$ 84000.00
Interest Rate : 12 %	Application Fee : ZWL\$ 6500
Payment Period Rate : 6 Months	Tax : ZWL\$ 2000
Admin/Arrangement : ZWL\$ 5000	Total Charges: ZWL\$ 16000
Insurance : ZWL\$ 2500	

3.2.2.5 Amortization Schedule

This is where you can generate the amortization schedule for any loan amount.



1. Loan Amount: This is a loan amount applied by the client.
2. Annual Interest Rate: This is the interest rate which applies to the loan that was applied for.
3. Loan period in years: This is the loan tenure in years.
4. EMI Starts from: This is the month and year from which the amortization schedule begins.
5. Scheduled monthly payment: This is the loan repayment that is scheduled to be paid by the client every month until the loan is paid off.
6. Scheduled number of payments: This is the number of loan repayments generated when you enter the loan period in years.
7. Actual number of payments: This is the number of loan repayments generated when you enter the loan period in years.
8. Total of early payments: This is only used when there are early payments made by the client.
9. Total interest: This is a total interest earned from the applied loan amount.
10. Part Payments: By default, this is set to no as there is no client who make a down payment when they apply for a loan. Scheduled plan is used when there is scheduled loan repayment. This can be set by the client if they choose to vary the loan repayment scheduled.
11. This is graphical representation of the loan principle and the total interest.
12. This is the entire amortization schedule:

No: This is the payment number

EMI Date: This is the month for which the payment was made for.

Beginning Balance: This is the beginning balance before the monthly loan repayment has been made.

Total Payment: This is the total monthly repayment done by the client.

Principle: This is the loan principle amount.

Interest: This is the loan interest amount.

Ending balance: This is the ending balance after the monthly repayment has been done.

3.2.2.6 New Loans

This is where the loans for new clients (with KYC not reviewed), yet to be submitted for KYC review to Redsphere. Please note, the loans will be regarded as new if there is a loan application "AND" the client has completed the KYC submission process. If either of these is missing, the loan will not appear.

The screenshot shows a table titled "NEW LOANS" with one row of data. The columns are: Applied On, Loan ID, Full name, National ID, Total, Monthly, Loan Type, and Actions. The data for the single entry is: 2020-11-12 05:26:06, 11, Murray Mitchell, 69-1548774-F-00, 25499.13, 262929.96, Store Credit. An action button in the "Actions" column is highlighted with a red circle.

So these loans will now be ready for processing. To begin processing the loan you need to click the action button highlighted above, which will take you to the KYC review page.

The screenshot shows the KYC review page for Murray Mitchell. At the top right are two buttons: "Print KYC" and "Post to RedSphere", both highlighted with red circles. Below them is a navigation bar with tabs: Client Details (highlighted with a red box), Next Of Kin Details, Employment Details, Address Details, Banking Details, and KYC Documents. The "Client Details" tab is active. The form fields include: First name (Murray), Last name (Mitchell), Date of Birth (1985-05-15), Gender (Male), Marital Status (Single), National ID Number (69-1548774-F-00), Phone Number (+263716318447), Email (mmitch@gmail.com), and Salary (17844.16).

The eShagi supervisor(s) will have to review the KYC information provided there by having to go through all the tabs and verifying the information. Should there be any missing information, it has to be corrected before the information is sent to Redsphere.

1. It prints out the summarised view of the KYC form for the client.
2. This will send the information to Redsphere after verification and a Redsphere number will be generated by Redsphere if the information is valid. If the information provided is correct and valid a unique Redsphere number will be generated and assigned to that particular client.

The screenshot shows a user interface for managing KYC (Know Your Customer) details. At the top, a blue header bar displays a success message: "✓ Success" and "Customer Details updated successfully." Below the header, the main title is "Know Your Customer" with a sub-section "KYCs Reviewing KYC for 83-140872-M-83". On the right, there is a blue button labeled "Print KYC". The central area contains a summary of the customer's Redsphere details: "REDSPHERE CUSTOMER NUMBER: 213/000011786/RSF" and "KYC Last Update: 2020-12-04 10:31:23 Credit Limit: \$1010". Below this, there are six tabs for navigating through the KYC form: "Client Details", "Next Of Kin Details", "Employment Details", "Address Details", "Banking Details", and "KYC Documents". The "Client Details" tab is currently active. The form fields under "Client Details" are filled with the following information:

First name	Last name	Date of Birth
LIVESON	CHIKUNI	1985-03-07
Gender	Marital Status	National ID Number
Male	Married	83-140872-M-83
Phone Number	Email	Salary
+263775337667	liveschickun@gmail.com	17100

3. These are the KYC tabs that the supervisor(s) has to navigate through making sure that all the information is correct.

3.2.2.7 Pending Loans

Government employees pending loans

These are loans with the KYCs reviewed and approved now awaiting to be sent to Ndasenda.

PENDING LOANS

Loans to be submitted to Ndasenda

Show 10 entries Search:

ID	National ID	EC Number	Type	Start Date	End Date	Total	Actions
ES13	691548774F00	121213T	NEW	2020/11/01	2022/02/28	23844992044	2

Showing 1 to 1 of 1 entries Previous 1 Next

1. This will upload all the listed loans to Ndasenda and create a batch if there is one which has not been created.
2. This action button will show the full loan details.

✓ Success

Ndasenda batch update was successful.

PENDING LOANS

Loans to be submitted to Ndasenda

Show 10 entries Search:

ID	National ID	EC Number	Type	Start Date	End Date	Total	Actions
No data available in table							

Showing 0 to 0 of 0 entries Previous Next

Private Sector Pending Loans

This will list all the private sector loans which are in pending state.

3.2.2.8 Approved Loans

These are the loans approved by Ndasenda/Private Sector to be submitted to RedSphere for disbursement.

APPROVED LOANS						
Loans approved by Ndasenda/Private Sector to be submitted to RedSphere for disbursement						
Show 10 entries						
Search:						
Full name	↑↓	National ID	↑↓	Total	↑↓	Monthly
Murray Mitchell		69-1548774-F-00		15000		2000
Murray Mitchell		69-1548774-F-00		15000		61739.91
Murray Mitchell		69-1548774-F-00		327492874.15		15432.91
Murray Mitchell		69-1548774-F-00		15000		2000
						Cash Loan
						Government
						 
						 
						 
						 

Showing 1 to 4 of 4 entries

Previous 1 Next

The 2 action buttons will have the option to generate the offer letter and to upload the loan to CBZ once the offer letter has been generated.

By clicking the generate offer letter button, the system will generate the offer letter and store it in the system.

APPROVED LOANS						
Loans approved by Ndasenda/Private Sector to be submitted to RedSphere for disbursement						
Show 10 entries						
Search:						
Full name	↑↓	National ID	↑↓	Total	↑↓	Monthly
Murray Mitchell		69-1548774-F-00		15000		2000
Murray Mitchell		69-1548774-F-00		15000		61739.91
Murray Mitchell		69-1548774-F-00		327492874.15		15432.91
Murray Mitchell		69-1548774-F-00		15000		2000
						Cash Loan
						Government
						 
						 
						 
						 

Showing 1 to 4 of 4 entries

Previous 1 Next

By clicking the upload loan to CBZ button this will send the loan to CBZ for processing. Redsphere will generate a loan ID and assign it to the loan. If the loan returns a disbursed state it will also generate the commission for the agent automatically and update the loan status.

3.2.2.9 Disbursed Loans

These are the loans disbursed by Redsphere.

The screenshot shows a table titled "DISBURSED LOANS" under the "Loans / Disbursed Loans" section. The table has columns for Full name, National ID, Total, Monthly, Loan Type, and Actions. The data is as follows:

Full name	National ID	Total	Monthly	Loan Type	Actions
Bertha Strosin	+6273031599872	15000	656015.59	Cash Loan	
Murray Mitchell	69-1548774-F-00	249210.16	2000	Hybrid Loan	
Murray Mitchell	69-1548774-F-00	6941021.78	2614172.64	Recharge Credit	

Showing 1 to 3 of 3 entries

Search:

Copy Excel CSV PDF Column visibility

Previous 1 Next

3.2.2.10 Declined Loans

These are the loans declined at any stage of the loan application process.

The screenshot shows a table titled "DECLINED LOANS" under the "Loans / Declined Loans" section. The table has columns for Full name, National ID, Total, Monthly, Loan Type, and Actions. The data is as follows:

Full name	National ID	Total	Monthly	Loan Type	Actions
Bertha Strosin	+6273031599872	510145193.54	76980928.3	Store Credit	

Showing 1 to 1 of 1 entries

Search:

Copy Excel CSV PDF Column visibility

Previous 1 Next

3.2.2.11 Cleared Loans

These are the loans paid back in full.

Cleared Loans											
Loans paid back in full											
Show 10 entries											
Search:											
Full name	↑↓	National ID	↑↓	Total	↑↓	Monthly	↑↓	Loan Type	↑↓	Actions	↑↓
Murray Mitchell		+6273031599872		15000		2000		Store Credit			

Showing 1 to 1 of 1 entries

Previous 1 Next

3.2.2.12 All Loans

This will show all the loans in their different loan states.

All Loans											
Loans											
Show 10 entries											
Search:											
Full name	↑↓	National ID	↑↓	Total	↑↓	Monthly	↑↓	Loan Status	↑↓	Loan Type	↑↓
(+) Bertha Strosin		+6273031599872		15000		5788.18		MOU (PRIVATE)		Recharge Credit	
(+) Bertha Strosin		+6273031599872		15000		2000		CBZ Banking(GOVT)		Store Credit	
(+) Bertha Strosin		+6273031599872		15000		61739.91		CBZ Banking(GOVT)		Cash Loan	
(+) Bertha Strosin		+6273031599872		327492874.15		15432.91		RedSphere Processing(PRIVATE)		Hybrid Loan	
(+) Bertha Strosin		+6273031599872		15000		718280.62		Stop Order (PRIVATE)		Hybrid Loan	
(+) Bertha Strosin		+6273031599872		16653.18		2000		Stop Order (PRIVATE)		Cash Loan	
(+) Bertha Strosin		+6273031599872		15000		99962119.19		KYC CBZ (PRIVATE)		Store Credit	
(+) Bertha Strosin		+6273031599872		25499.13		262929.96		New		Store Credit	

3.2.2.13 Deleted Loans

This shows all the deleted loans.

Deleted Loans							← Back to loans
Deleted Loans / Deleted Loans							
Show <input type="button" value="10"/> entries	Search: <input type="text"/>						
Copy	Excel	CSV	PDF	Column visibility			
Full name ↑↓	National ID ↑↓	Total ↑↓	Monthly ↑↓	Loan Status ↑↓	Loan Type ↑↓	Deleted On ↑↓	
(+) Bertha Strosin	+6273031599872	15000	2000	CBZ Banking(GOVT)	Store Credit	2020-12-06 22:50:18	
Showing 1 to 1 of 1 entries							
Previous				1	Next		

3.2.2.14 Existing Customer

Loan		Loan / Apply For A Existing Customer Cash Loan									
<p>Loan Details</p> <table> <tr> <td>Client <input type="button" value="Please select a client 1"/></td> <td>Credit Limit <input type="button" value="2"/></td> </tr> <tr> <td>\$</td> <td></td> </tr> <tr> <td>Loan Amount</td> <td>Repayment Period <input type="button" value="Please select a Payback period. 4"/></td> </tr> <tr> <td>ZWL\$ <input type="button" value="3"/></td> <td></td> </tr> </table>				Client <input type="button" value="Please select a client 1"/>	Credit Limit <input type="button" value="2"/>	\$		Loan Amount	Repayment Period <input type="button" value="Please select a Payback period. 4"/>	ZWL\$ <input type="button" value="3"/>	
Client <input type="button" value="Please select a client 1"/>	Credit Limit <input type="button" value="2"/>										
\$											
Loan Amount	Repayment Period <input type="button" value="Please select a Payback period. 4"/>										
ZWL\$ <input type="button" value="3"/>											
<p>Payout Account</p> <table> <tr> <td>Bank Name: <input type="button" value="5"/></td> <td>Branch Name:</td> </tr> <tr> <td>Branch Code:</td> <td>Account Number:</td> </tr> </table>				Bank Name: <input type="button" value="5"/>	Branch Name:	Branch Code:	Account Number:				
Bank Name: <input type="button" value="5"/>	Branch Name:										
Branch Code:	Account Number:										
<p>Loan Overview</p> <table> <tr> <td>Monthly Repayment : ZWL\$ 0</td> <td>Amount Disbursed : ZWL\$ 0</td> </tr> <tr> <td>Interest Rate : 0 % <input type="button" value="6"/></td> <td>Application Fee : ZWL\$ 0</td> </tr> <tr> <td>Payment Period Rate : 0 Months</td> <td>Total Charges : ZWL\$ 0</td> </tr> </table>				Monthly Repayment : ZWL\$ 0	Amount Disbursed : ZWL\$ 0	Interest Rate : 0 % <input type="button" value="6"/>	Application Fee : ZWL\$ 0	Payment Period Rate : 0 Months	Total Charges : ZWL\$ 0		
Monthly Repayment : ZWL\$ 0	Amount Disbursed : ZWL\$ 0										
Interest Rate : 0 % <input type="button" value="6"/>	Application Fee : ZWL\$ 0										
Payment Period Rate : 0 Months	Total Charges : ZWL\$ 0										
<input type="button" value="7"/> Submit Loan Request											

1. Client: This is where the partner selects the client that they are applying the loan for.
2. Credit Limit: This section will show the client the credit limit that applies to them.
3. Loan Amount: The amount that the client require for a loan, which has to be lower than the credit limit.
4. Repayment period: is the tenure of the loan.
5. Payout Account: this section will show the client account details to where the loan will be paid to (if the application is successful).
6. Loan Overview: will show the overview of the loan, the calculated repayments and associated charges.
7. Submit Loan Request: will submit the proposed loan, and will take you to the page where you can read the loan agreement and sign off the loan by uploading a valid signature.

3.2.2.15 Existing Customer Credit

Loan
Apply For A Existing Customer Credit Loan

Client Details

Client: Murray Mitchell 69-1548774-F-00 **1**

Credit Limit: 5316.9 **2**

Purchase Details

Product Description: BHD - Anastasia Bartoletti (\$55381406.99) **3**

Loan Amount: ZWLS 55381406.99 **4**

Repayment Period: 24 months **5**

Credit Overview

Credit Score: 295 **6**

Credit Status: GOOD

Credit Rating: Medium to High Risk

Loan Overview

Monthly Repayment : ZWLS 7114486.15 **7**

Amount Disbursed : ZWLS 46520381.87

Interest Rate : 12 %

Application Fee : ZWLS 3599791.45

Payment Period Rate : 24 Months

Total Charges : ZWLS 8861025.12

8 Submit Loan Request

1. Client: This is where the partner selects the client that they are applying the loan for.
2. Credit Limit: This section will show the client the credit limit that applies to them.
3. Product Description: This is the item being bought on credit.
4. Loan Amount: The amount that the client require for a loan, which has to be lower than the credit limit.
5. Repayment Period: The period taken to repay the loan.
6. Credit Overview: This section shows the FCB financial status of the client.
7. Loan Overview: will show the overview of the loan, the calculated repayments and associated charges.
8. Submit Loan Request: will submit the proposed loan, and will take you to the page where you can read the loan agreement and sign off the loan by uploading a valid signature.

3.2.2.16 Existing Hybrid Credit

Client Details

Client: Murray Mitchell 69-1548774-F-00 **1**

Credit Limit: \$ 5316.9 **2**

Purchase Details

Product Description: MOP - Deangelo Turcotte (\$10000) **3**

Cash Back Amount: ZWL\$ 20000 **4**

Product Price: ZWL\$ 10000 **5**

Repayment Period: 10 months **6**

Credit Overview

Credit Score: 295 **7**

Credit Status: GOOD

Credit Rating: Medium to High Risk

Loan Overview

Monthly Repayment : ZWL\$ 5309.52 **8**

Amount Disbursed : ZWL\$ 25200.00

Interest Rate : 12 %

Application Fee : ZWL\$ 1950.00

Payment Period Rate : 10 Months

Total Charges : ZWL\$ 4800.00

9 Submit Loan Request

1. Client: This is where the partner selects the client that they are applying the loan for.
2. Credit Limit: This section will show the client the credit limit that applies to them.
3. Product Description: This is the item being bought on credit.
4. Cash Back Amount: This is the cash loan amount being requested.
5. Product Price: Price of the product being taken on credit.
6. Repayment Period: The period taken to repay the loan.
7. Credit Overview: This section shows the FCB financial status of the client.
8. Loan Overview: will show the overview of the loan, the calculated repayments and associated charges.
9. Submit Loan Request: will submit the proposed loan, and will take you to the page where you can read the loan agreement and sign off the loan by uploading a valid signature.

3.2.2.16 Partner Loans

This lists all the partner loans for the loans created by the partner or the representatives for the partners.

LOANS						
Full Name		Loan Type	Loan Applied	Amount Disbursed	Status	Applied On
Murray Mitchell		Recharge Credit	15000	12000	MOU (PRIVATE)	2020-11-12 05:26:05
Murray Mitchell		Hybrid Loan	15000	12000	Client Bank (PRIVATE)	2020-11-12 05:26:05
Murray Mitchell		Store Credit	15000	430695.04	CBZ Banking(GOVT)	2020-11-12 05:26:05
Murray Mitchell		Cash Loan	15000	12000	CBZ Banking(GOVT)	2020-11-12 05:26:06
Murray Mitchell		Recharge Credit	68512.52	12000	CBZ Banking(PRIVATE)	2020-11-12 05:26:06
Murray Mitchell		Hybrid Loan	327492874.15	12000	RedSphere Processing(PRIVATE)	2020-11-12 05:26:06
Murray Mitchell		Hybrid Loan	15000	12000	Stop Order (PRIVATE)	2020-11-12 05:26:06
Murray Mitchell		Cash Loan	16653.18	20235688.89	Stop Order (PRIVATE)	2020-11-12 05:26:06
Murray Mitchell		Store Credit	15000	8454703.19	KYC CBZ (PRIVATE)	2020-11-12 05:26:06
Murray Mitchell		Cash Loan	15000	12000	RedSphere Processing(PRIVATE)	2020-11-12 05:26:06

Showing 1 to 10 of 20 entries

Previous 1 2 Next

4.0 REPAYMENTS

These are the loan repayments that are done as per the loan agreement the client would have agreed upon.

4.1 New Repayments

These are the loan repayments done by the clients for the borrowed loans.

The screenshot shows a form titled 'Repayments' under 'All Repayments'. It contains fields for Payment Number (10), Loan ID (Murray Mitchell - \$6941021.78), Client ID (1), RedSphere Number (212/77711454/RSF), Payment Of (6940.00), Principal (8000.00), Interest (73.12), and Balance (954.16). A blue 'Add Repayment' button is at the bottom right.

Payment Number	10
Loan ID	Murray Mitchell - \$6941021.78
Client ID	1
RedSphere Number	212/77711454/RSF
Payment Of	6940.00
Principal	8000.00
Interest	73.12
Balance	954.16

Add Repayment

So to add a loan repayment, you enter the payment number then search for the loan you want to make a repayment for. It will automatically fill the client ID and the Redsphere number then fill in accordingly the Principal, Interest and Balance. After filling in the details, you click on add repayment and you will get a notification that the repayment was added successfully.

4.2 Current Repayments

The screenshot shows a table titled 'REPAYMENTS TABLE' with columns: Payment #, Loan ID, Client, National ID, RedSphere #, Payment, Balance, and Action. One row is visible with values: 10, 20, Murray Mitchell, 69-1548774-F-00, 212/77711454/RSF, 6940, 954.16, and two action buttons. The table includes a search bar, a 'Show' dropdown for entries (set to 10), and navigation buttons for 'Previous' and 'Next'.

Payment #	Loan ID	Client	National ID	RedSphere #	Payment	Balance	Action
10	20	Murray Mitchell	69-1548774-F-00	212/77711454/RSF	6940	954.16	

Showing 1 to 1 of 1 entries

Previous 1 Next

This will list all the repayments done for the current month and year.

4.3 All Repayments

This will list all the repayments.

The screenshot shows a software interface with a green header bar. The header bar has the word "Repayments" and "All Repayments" on the left, and a button "+ Add Repayment" on the right. Below the header is a white table area with a title "REPAYMENTS TABLE". The table has a header row with columns: Payment #, Loan ID, Client, National ID, RedSphere #, Payment, Balance, and Action. There is one data row below the header. The data row contains the values: 10, 20, Murray Mitchell, 69-1548774-F-00, 212/77711454/RSF, 6940, 954.16, and two small orange and blue buttons. At the bottom of the table area, it says "Showing 1 to 1 of 1 entries". To the right of the table, there are buttons for "Previous", "1", and "Next".

Payment #	Loan ID	Client	National ID	RedSphere #	Payment	Balance	Action
10	20	Murray Mitchell	69-1548774-F-00	212/77711454/RSF	6940	954.16	

5.0 KYCS

5.1 Pending KYCs

These are the KYC submitted for review before sending them to Redsphere by the eShagi designated team. These KYCs have to have loans associated with them for them to appear here. If you click on the action button it will take you to the KYC review page.

Know Your Customer

KYCs / Reviewing KYC for 69-1548774-F-00

1 Print KYC 2 Post to RedSphere

REDSPHERE CUSTOMER NUMBER: NOT YET GENERATED

KYC Last Update: 2020-11-26 10:17:08 Credit Limit: \$5316.9

Client Details Next Of Kin Details Employment Details Address Details Banking Details KYC Documents

First name Murray	Last name Mitchell	Date of Birth 1985-05-15
Gender Male	Marital Status Single	National ID Number 69-1548774-F-00
Phone Number +263716318447	Email mmitch@gmail.com	Salary 17844.16

The eShagi supervisor(s) will have to review the KYC information provided there by having to go through all the tabs and verifying the information. Should there be any missing information, it has to be corrected before the information is sent to Redsphere.

1. It prints out the summarised view of the KYC form for the client.
2. This will send the information to Redsphere after verification and a Redsphere number will be generated by Redsphere if the information is valid. If the information provided is correct and valid a unique Redsphere number will be generated and assigned to that particular client.

✓ Success

Customer Details updated successfully.

The screenshot shows a green header bar with the text "Know Your Customer" and "KYCs Reviewing KYC for 83-140872-M-83". On the right, there is a blue button labeled "Print KYC". Below the header, the text "REDS SPHERE CUSTOMER NUMBER: 213/000011786/RSF" and "KYC Last Update: 2020-12-04 10:31:23 Credit Limit: \$1010" is displayed. A navigation bar below the text includes tabs for "Client Details", "Next Of Kin Details", "Employment Details", "Address Details", "Banking Details", and "KYC Documents". The "Client Details" tab is active. The form contains the following data:

First name	Last name	Date of Birth
LIVESON	CHIKUNI	1985-03-07
Gender	Marital Status	National ID Number
Male	Married	83-140872-M-83
Phone Number	Email	Salary
+263775337667	liveschickun@gmail.com	17100

- These are the KYC tabs that the supervisor(s) has to navigate through making sure that all the information is correct.

5.2 Approved KYCs

This menu option lists all the approved KYCs which were successfully reviewed and a Redsphere customer number was generated. If a Redsphere number was not generated when the KYC was sent, the KYC document will not appear here although the KYC could have been approved by the supervisor.

5.3 Client KYCs

This menu option lists all the KYCs regardless of their state.

Know Your Customer											
KYCs / All Clients KYCs											
Show 10 entries <input type="button" value="Search:"/> <input type="text"/>											
<input type="button" value="Copy"/> <input type="button" value="Excel"/> <input type="button" value="CSV"/> <input type="button" value="PDF"/> <input type="button" value="Column visibility"/>											
First Name	↑↓	Last Name	↑↓	National ID	↑↓	Mobile	↑↓	Added On	↑↓	Actions	↑↓
Gamuchirai		Manyika		63-2303104-G-42		714791555		2020-11-12 11:19:03		<input type="button" value=""/>	
Joel		John		79-1526883-F-35		778456789		2020-12-07 18:43:57		<input type="button" value=""/>	
Murray		Mitchell		69-1548774-F-00		716318447		2020-11-11 09:55:30		<input type="button" value=""/>	
Tapiwa		Makondo		17-5648715-D-11		783445662		2020-11-23 18:54:55		<input type="button" value=""/>	

Showing 1 to 4 of 4 entries

5.4 Merchant KYCs

This will list the KYC information for all the registered partners.

Merchants													
Users / Merchants													
REGISTERED MERCHANTS <input type="button" value="Search:"/> <input type="text"/>													
<input type="button" value="Show"/> 10 entries <input type="button" value="Copy"/> <input type="button" value="Excel"/> <input type="button" value="CSV"/> <input type="button" value="PDF"/> <input type="button" value="Column visibility"/>													
Partner Name	↑↓	Company Reg Number	↑↓	BP Number	↑↓	Contact Person	↑↓	Account Number	↑↓	Company Signature	↑↓	Actions	↑↓
Dragon		COD3159		12111211112F		Red Redington		1122222344565		Signature Uploaded		<input type="button" value=""/>	

Showing 1 to 1 of 1 entries

5.5 FCB Pending Clients

For all the self-registered clients and some of the clients which haven't got their credit status from FCB, they can verify their status here.

So this lists all the clients who have not had an FCB check done on their account. By clicking the action button, the system will check for the FCB status for that particular client. The system will automatically remove that person once their FCB status is retrieved, so that only clients without their FCB status will remain on this list.

FCB Outstanding Clients															
FCB Outstanding Client Issues															
FCB OUTSTANDING CLIENTS TABLE															
Show	10	entries													
Copy	Excel	CSV	PDF	Column visibility											
Client	↑	National ID	↑	Mobile	↑	Email	↑	FCB Score	↑	FCB Status	↑	FCB Rating	↑	Action	↑
Joel John		79-1526883-F-35		778456789		joeljohn@gmail.com									
Showing 1 to 1 of 1 entries									Previous	1	Next				

6.0 KYC REQUESTS

In the system, clients will not be able to automatically update their information. When they make any changes to their profile, the changes are presented to the eShagi personnel via system notifications. This is termed KYC requests in the system.

6.1 The Premise

The client has to update their profile by navigating to the top right corner of the screen then click on profile , then click on edit profile , then make the necessary changes they would want to make then click save. They will be notified that the changes will be made in the system once eShagi staff have reviewed and verified the KYC requests.

A screenshot of a web application interface. At the top, there is a blue header bar with a white checkmark icon and the word "Success". Below this, a message states: "Your profile update request has been submitted. eShagi will update your profile once the information you provided is verified." The main content area has a green header titled "Edit My Profile" with the sub-header "Profile / Editing jjohn". Below this, a section titled "JOEL'S PROFILE" contains the sub-header "Change my profile and account info". A green button labeled "My Account" is visible. The form itself is divided into two columns. The left column contains fields for "First Name" (Joel), "System Username" (jjohn), "Email" (joeljohn@gmail.com), and "Gross Salary" (36221.13). The right column contains fields for "Surname" (John), "National ID" (79-1526883-F-35), "Mobile Number" (778456789), and "Net Salary" (25000).

The change requests will be broadcasted to the eShagi backend users via system generated notifications.

The screenshot shows the eShagi application interface. On the left, there is a sidebar with a 'KYC Requests' section that has a red notification badge with the number '1'. The main content area is titled 'KYCs / Pending KYC Change Requests'. It displays a table with one entry:

First Name	Last Name	National ID	Mobile	Gross	Net	Added On	Actions
Joel	John	79-1526883-F-35	778456767	36221.13	25000	2020-12-07 20:25:58	

Below the table, it says 'Showing 1 to 1 of 1 entries'. There are navigation buttons for 'Previous' and 'Next'.

The notification icon on the top right corner will only go away after you have clicked on the notification. The notification on the left hand menu will go away once the KYC request has been actioned.

6.2 Pending Requests

This will list all the KYC change requests that have not yet been actioned

6.2.1 Actioning KYC Change Request

To action any request, you click on the action button which will take you to a page to review all the information that the client wants to change. So you can either reject or approve the request depending on the validity of the information provided.

The screenshot shows the 'KYC Change Request' page for a client named 'Reviewing KYC for 79-1526883-F-35'. At the top, there are two buttons: 'Decline Request' (red) and 'Approve KYC Change Request' (blue). Below these buttons, there are three tabs: 'Current Details' (highlighted with a red box), 'Change Request', and 'Payslip'. The 'Current Details' tab contains the following form fields:

First name <input type="text" value="Joel"/>	Last name <input type="text" value="John"/>	Date of Birth <input type="text" value="1987-01-08"/>
Gender <input type="text" value="Male"/>	Marital Status <input type="text" value="Single"/>	National ID Number <input type="text" value="79-1526883-F-35"/>
Phone Number <input type="text" value="+263778456789"/>	Email <input type="text" value="joeljohn@gmail.com"/>	Gross Salary <input type="text" value="36221.13"/>
Net Salary <input type="text" value="25000"/>	Current Payslip 	

1. Approve KYC Change Request: This will approve the proposed changes and commit the changes to the database.
2. Decline Request: This button will reject the proposed changes and will note the request as actioned. The change request will not be saved.
3. These are the KYC tabs which the eShagi personnel will used to compare the proposed changes and the current information in the database.

6.3 Approved Requests

This will show all the KYC requests which have been approved and the person who approved them.

First Name	Last Name	National ID	Mobile	Gross	Net	Assessed by	Added On	Actions
Gamuchirai	Manyika	63-2303104-G-42	714791555	15000	12500	Imusada	2020-11-12 12:27:52	
Joel	John	79-1526883-F-35	778456767	36221.13	25000	vguyo	2020-12-07 20:25:58	

Showing 1 to 2 of 2 entries

6.4 All Requests

This will show all the KYC change requests and their status.

First Name	Last Name	National ID	Mobile	Gross	Net	Status	Reviewed By	Added On	Actions
Gamuchirai	Manyika	63-2303104-G-42	714791555	15000	12500	Approved	Imusada	2020-11-12 12:27:52	
Joel	John	79-1526883-F-35	778456767	36221.13	25000	Approved	vguyo	2020-12-07 20:25:58	

Showing 1 to 2 of 2 entries

7.0 OFFER LETTERS

7.1 Current Offer Letters

This will list all the current offer letters for the current month and year.

DECEMBER 2020 OFFER LETTERS						
Clients with loans offered in December 2020.						
Show 10 entries						
Copy Excel CSV PDF Column visibility						
Full name	↑	National ID	↑	Total	↑	Monthly
Murray Mitchell		69-1548774-F-00		15000		238449920.44
						Store Credit

Showing 1 to 1 of 1 entries

Search:

Previous 1 Next

The action button will print the selected offer letter.

7.2 All Offer Letters

This lists all the offer letters that were generated in the system.

OFFER LETTERS						
Clients with loans offered.						
Show 10 entries						
Copy Excel CSV PDF Column visibility						
Full name	↑	National ID	↑	Total	↑	Monthly
Murray Mitchell		69-1548774-F-00		68512.52		32618320.99
Murray Mitchell		69-1548774-F-00		15000		238449920.44
						Recharge Credit
						Store Credit

Showing 1 to 2 of 2 entries

Search:

Previous 1 Next

The action button will generate an offer letter for the selected loans.

8.0 NDASENDA BATCHES

Ndasenda batches are created automatically when pending government loans are submitted to Ndasenda.

8.1 Pending Batches

These are Ndasenda batches which are in the pending state and all new loans ready to be submitted to Ndasenda will be committed to this draft Ndasenda batch.

The screenshot shows a table titled "NDASENDA BATCHES" with the following data:

Batch	Records	Total Amount	Deduction Code	Status	Posted	Action
REQ20120070	1	642317	800081211	DRAFT	2020-12-07 22:13:20	

Showing 1 to 1 of 1 entries

8.1.1 Committing Ndasenda Batch

Once the required loans have accumulated , the supervisor or person responsible can click on the action button and it will commit the batch to Ndasenda.

The screenshot shows a table titled "COMMITTED NDASENDA BATCHES" with the following data:

Batch	Records	Total Amount	Deduction Code	Status	Posted	Action
REQ20120070	1	642317	800081211	PROCESSED	2020-12-07 22:13:20	

Showing 1 to 1 of 1 entries

Depending on the processing rate of Ndasenda, the batch status will vary from time to time. The desired state for a batch is “PROCESSED”, meaning the batch has been processed.

8.2 Committed Batches

These are the batches which have been committed to Ndasenda for processing. You can check the batch status by clicking on the action button and the system will update the batch status accordingly.

The screenshot shows a success message at the top: "✓ Success" and "Batches updated successfully." Below this is a table titled "COMMITTED NDASENDA BATCHES". The table has columns: Batch, Records, Total Amount, Deduction Code, Status, Posted, and Action. There is one entry: REQ20120070, 1 record, Total Amount 642317, Deduction Code 800081211, Status PROCESSED, Posted 2020-12-07 22:13:20, and an Action button. The table footer shows "Showing 1 to 1 of 1 entries".

Batch	Records	Total Amount	Deduction Code	Status	Posted	Action
REQ20120070	1	642317	800081211	PROCESSED	2020-12-07 22:13:20	

There are different states with which a batch can take: DRAFT, SAVED, SENT, PROCESSING, PROCESSED, CANCELED, MERGED.

8.3 Processed Batches

This will show all the processed batches in the system.

The screenshot shows a table titled "PROCESSED NDASENDA BATCHES". The table has columns: Batch, Records, Total Amount, Deduction Code, Status, Posted, and Action. There is one entry: REQ20120070, 1 record, Total Amount 642317, Deduction Code 800081211, Status PROCESSED, Posted 2020-12-07 22:13:20, and an Action button. The table footer shows "Showing 1 to 1 of 1 entries".

Batch	Records	Total Amount	Deduction Code	Status	Posted	Action
REQ20120070	1	642317	800081211	PROCESSED	2020-12-07 22:13:20	

By clicking the action button, the system will update all the loans under the selected batch to be updated.

✓ Success
Loans processed successfully

Batches

Ndasenda Batches Processed Ndasenda Batches

PROCESSED NDASENDA BATCHES
Update the Loan Status with the relevant batch status

Show 10 entries

Search:

Copy Excel CSV PDF Column visibility

Batch	Records	Total Amount	Deduction Code	Status	Posted	Action
REQ20120070	1	642317	800081211	PROCESSED	2020-12-07 22:13:20	

Showing 1 to 1 of 1 entries

Previous **1** Next

The screenshot shows a software interface for managing batches. At the top, a purple banner displays a success message: "✓ Success" and "Loans processed successfully". Below this, a green header bar says "Batches" and includes links for "Ndasenda Batches" and "Processed Ndasenda Batches". A sub-header "PROCESSED NDASENDA BATCHES" with the instruction "Update the Loan Status with the relevant batch status" is present. A table lists one entry: "REQ20120070" with 1 record, total amount 642317, deduction code 800081211, status PROCESSED, and posted on 2020-12-07 22:13:20. An edit icon is shown next to the row. The table has columns for Batch, Records, Total Amount, Deduction Code, Status, Posted, and Action. The "Action" column contains a blue edit icon. Navigation buttons at the bottom include "Previous", page number "1", and "Next".

8.4 All Batches

This lists all the batches that were ever created and their state.

Batches

Ndasenda Batches Ndasenda Batches

NDASENDA BATCHES

Show 10 entries

Search:

Copy Excel CSV PDF Column visibility

Batch	Records	Total Amount	Deduction Code	Status	Posted	Committed	Action
REQ20120070	1	642317	800081211	PROCESSED	2020-12-07 22:13:20	Yes	

Showing 1 to 1 of 1 entries

Previous **1** Next

The screenshot shows a table of all Ndasenda batches. The table has columns for Batch, Records, Total Amount, Deduction Code, Status, Posted, and Committed. The "Status" column for the single entry shows "PROCESSED". The "Action" column contains a red edit icon. The table includes standard navigation buttons like "Previous", page number "1", and "Next".

9.0 COMMISSIONS

These are the Commissions for eShagi personnel who would have applied loans for clients. They are generated automatically when a response is received from Redsphere that a loan is disbursed. You can also add the commissions manually should for some reason the commission is not generated automatically.

9.1 Add Commission

You can add commission manually.

The screenshot shows the 'Add Commission' form. The fields are filled as follows: Agent (oswald09), Loan ID (17 worth \$15000 - 2020-11-12 05:26:07), Loan Amount (15000), and Commission (450.00). A blue 'Add Commission' button is visible at the bottom right.

You first need to select the agent to whom the commission is going to. When you select the loan, the system will automatically calculate loan amount and commission due for the selected loan. Once you are done click on “Add Commission”. The system will not duplicate commission if a loan has already been assigned a commission.

The screenshot shows the 'Add Commission' form with validation errors. The 'Agent' field has an error message: "Please select agent." The 'Loan ID' field has an error message: "Please select a loan assign commission to" and "A commission has already been allocated for this loan." A red banner at the top states: "Whoops! There were some problems with your input." with the error message "• A commission has already been allocated for this loan." A blue 'Add Commission' button is visible at the bottom right.

9.2 Unpaid Commission

This will list all the commissions that have not been registered as paid in the system. By default, all commissions are captured as unpaid.

9.3 Paid Commissions

All the commissions that would have been recorded as paid will appear here.

The screenshot shows a table titled "AGENT PAID COMMISSIONS" with one entry. The columns are Agent, Client, Loan ID, Loan Amount, Commission, and Action. The entry is for "dragon" with Client "69-1548774-F-00", Loan ID "20", Loan Amount "6941021.78", Commission "416461.31", and an Action button. The table has a header row with sorting icons. At the bottom, it says "Showing 1 to 1 of 1 entries".

9.4 Register Payments

This is where you can record that a commission has been paid off.

The screenshot shows a table titled "MAKE PAYMENTS" with one entry. The columns are Agent, Client, Loan ID, Loan Amount, Commission, and Action. The entry is for "dragon" with Client "69-1548774-F-00", Loan ID "20", Loan Amount "6941021.78", Commission "416461.31", and an Action button. The table has a header row with sorting icons. At the bottom, it says "Showing 1 to 1 of 1 entries".

You can either do so by individually registering payments for the ones that have been paid off by clicking the action button or you can pay them all by clicking the “Paid All Commissions” button on the top right corner.

A blue success message box is displayed at the top left, stating "✓ Success" and "Commission payment recorded successfully." Below the message is a table with the same structure as the previous screenshots, but it is currently empty. It has a header row with sorting icons. At the bottom, it says "Showing 0 to 0 of 0 entries".

9.5 Commissions

This will list all the commissions in their various states.

AGENT COMMISSIONS TABLE									
Agent	Client	Loan ID	Loan Amount	Commission	Payout	Action			
dragon	69-1548774-F-00	20	6941021.78	416461.31	No				
Showing 1 to 1 of 1 entries									
							Previous	1	Next

10.0 CLIENTS

10.1 Clients

CLIENTS TABLE								Actions	
Title	First Name	Surname	National ID	Mobile	Email	Nationality	Action		
Miss	Garmuchirai	Manyika	63-2303104-G-42	714791555	gamu@eshagi.com	Zimbabwe			
Mr	Murray	Mitchell	69-1548774-F-00	716318447	mmitch@gmail.com	Zimbabwe			
Mr	Tapiwa	Makondo	17-5648715-D-11	783445662	tmaks@gmail.com	Zimbabwe			
Mr	Joel	John	79-1526883-F-35	778456767	joeljohn@gmail.com	Zimbabwe			

This shows all the clients that are registered in the system. You can also add a client by clicking the add client at the top right corner.

10.2 Add Client

Adding a client can be done in one of two ways, viz either by the backend users or by self-registration.

10.2.1 Adding as a backend user

There is a menu option “Add Client” and it will take you to the following screen:

Step 1 of 5

Clients / Register Client

Select Title	First Name
Please select client title	Enter client name...
Surname	National ID
Enter client surname...	Enter client National ID...
Email	Mobile Number
Enter client email...	+263 EG. 775731858
Date of Birth	Select Gender
Enter client date of birth...	Please select client gender
Select Marital Status	Number of Dependents
Please select client marital status	Enter client dependants...
Nationality	
Please select client nationality	

Employment Details

Employment Sector	Employer Name
Please select client employment sector	Enter client employer's name...
EC Number/Payroll ID	Gross Monthly Salary

Then you fill in the customer details accordingly. When you are done, click on the “Next: Remaining Client Details”. Provided the information supplied is correct, you will be taken to the next page.

Step 2 of 5

Clients / Register Client

Next of Kin Details

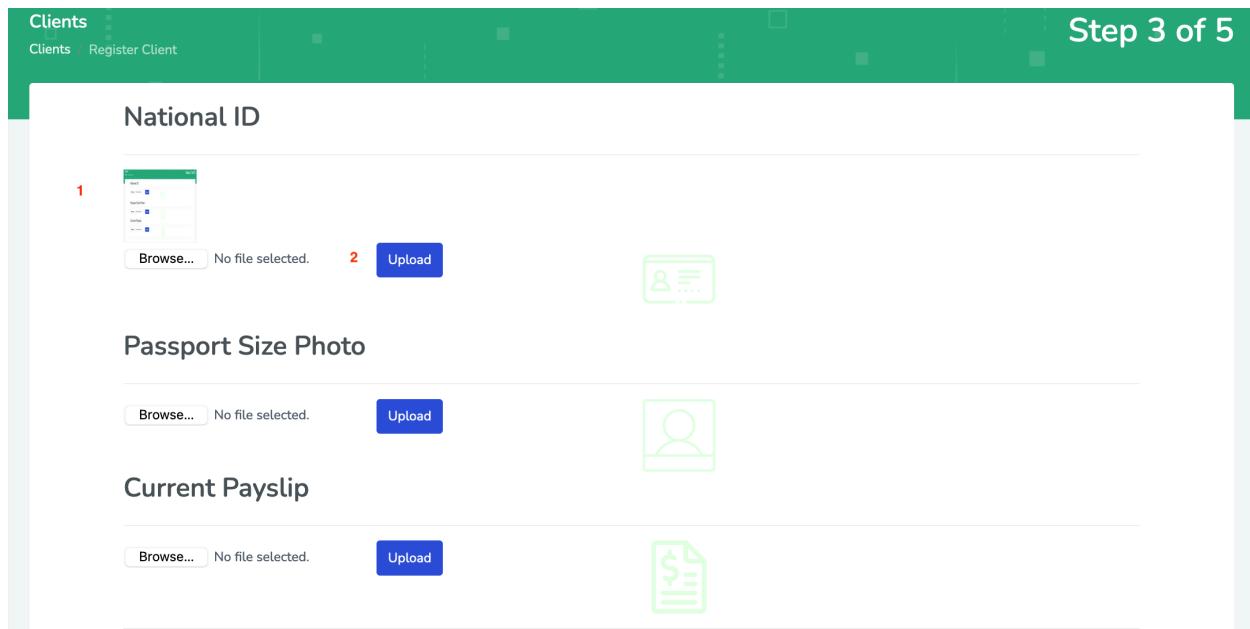
Select Title	First Name
Mr	George
Surname	Email
Alvin	galvin@gmail.com
Next of Kin Place of Work	Next of Kin Mobile Number
Redbull	+263 779678678

Banking Details

Bank Name	Branch Name
CBZ BANK LIMITED	AVONDALIE
Branch Code	Account Number
6103	676354726254
Bank Account Name	
Mel Alvin	

Proceed : Upload KYC

Then fill in the information as required. Of special note are the banking details where you are supposed to select the bank name first then select the branch name and the branch code will be automatically filled in. Then click on “Proceed: Upload KYC” to go to the next page.



This is where you upload the client KYC documents.

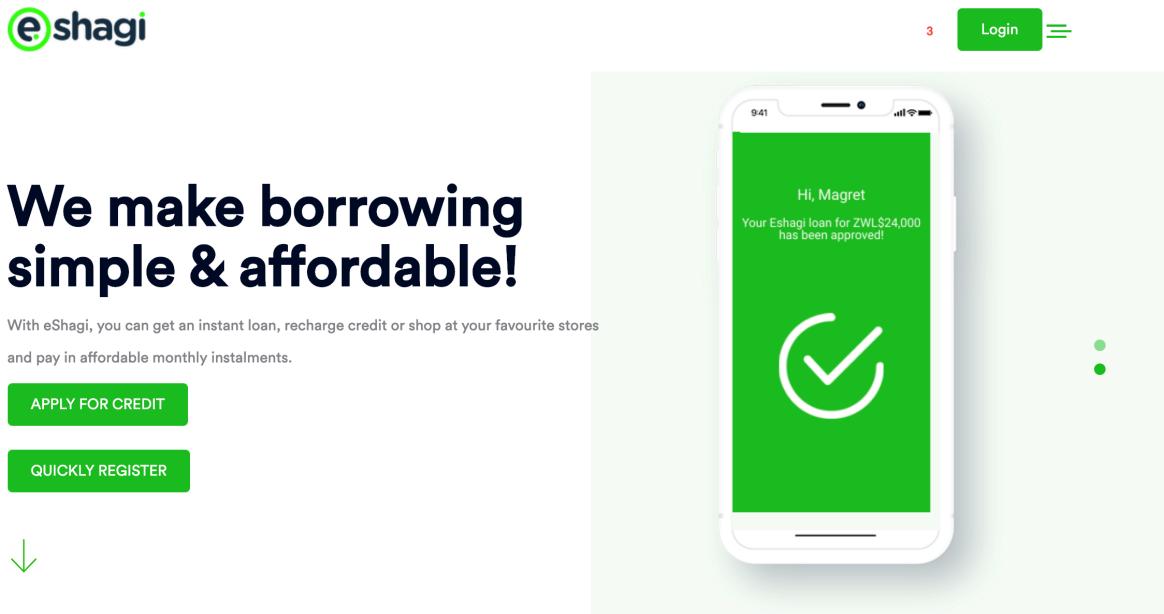
1. The section highlighted with 1 shows the preview of the uploaded image.
2. Once you have chosen the file that you want to upload, you click on the section highlighted 2 to upload.

Once all 3 documents have been uploaded, that's when the proceed button will show and you will then proceed to the next page of applying a loan.

10.2.2 Client Self-Registration

There are a number of ways in which a client can self-register. From the eShagi home page, the client will be presented with the following options from which they can register:

1. Apply For Credit: By clicking this, the client will be redirected to the registration page.
2. Quickly Register: This is the option the client can use to register quickly by entering the minimum possible information to create an eShagi account.
3. Login: From the login page, one can also register if no they have no account. They can do so by clicking the register button on the login page.



10.2.2.1 Apply For Credit Option

Clients will be taken to the registration form where they are supposed to enter the required information.

Let's get started !

Join over 1,000 people who have discovered affordable credit with Eshagi.

Personal Details

Select Title	First Name
Please select your title	Enter your name...
Surname	National ID
Enter your surname...	Enter your National ID...
Email	Mobile Number
Enter your email...	+263 EG. 775731858
Date of Birth	Select Gender
Enter your date of birth...	Please select your gender
Select Marital Status	Number of Dependents
Please select your marital status	Enter your dependants...
Nationality	
Please select your nationality	

Once you have filled in the required information, you click on “Next: Your Account” and then the client will be redirected to their home page.

NB : The FCB credit check will be done in the background between clicking the “Next: Your Account” and logging the client in. To show the FCB status the client needs to reload the homepage. Should there be an error with the FCB API or internet connectivity, the error will show. The internet connectivity error will show as follows

```
Illuminate\Http\Client\ConnectionException
cURL error 6: Could not resolve host: www.fcbureau.co.zw (see https://curl.haxx.se/libcurl/c/libcurl-
errors.html)
http://192.168.43.86/test/home
```

When the client now requests for a loan, the system will now prompt them to continue the registration process by completing the remaining details.



Logout

You're nearly there!

Just a bit more information to complete your application !

Next of kin Details

Select Title

Please select your next of kin's title

First Name

Enter your next of kin's first name...

Surname

Enter your next of kin's surname...

Email

Enter your next of kin's email (optional)...

Next of Kin Place of Work

Enter place of work for your next of kin...

Next of Kin Mobile Number

+263 EG. 775731858

Banking Details

Bank Name

Please select your bank

Branch Name

Please select your bank branch name

Branch Code

Account Number

Once the provided information is submitted, you click on “Proceed: Upload KYC”.

You're nearly there!

Great, Rainbow please upload Your Documents

National ID



1 Choose file No file chosen 2 Upload 

Passport Size Photo



Choose file No file chosen Upload 

This is where the client uploads their KYC documents.

1. The section highlighted with 1 shows the preview of the uploaded image.
2. Once you have chosen the file that you want to upload, you click on the section highlighted 2 to upload.

Once all 3 documents have been uploaded, that's when the proceed button will show and you will then proceed to the next page of applying a loan.

10.2.2.2 Quickly Register

This is where the client can register with the least possible information.

Let's quickly get started !

Join eShagi now, and complete your registration later.

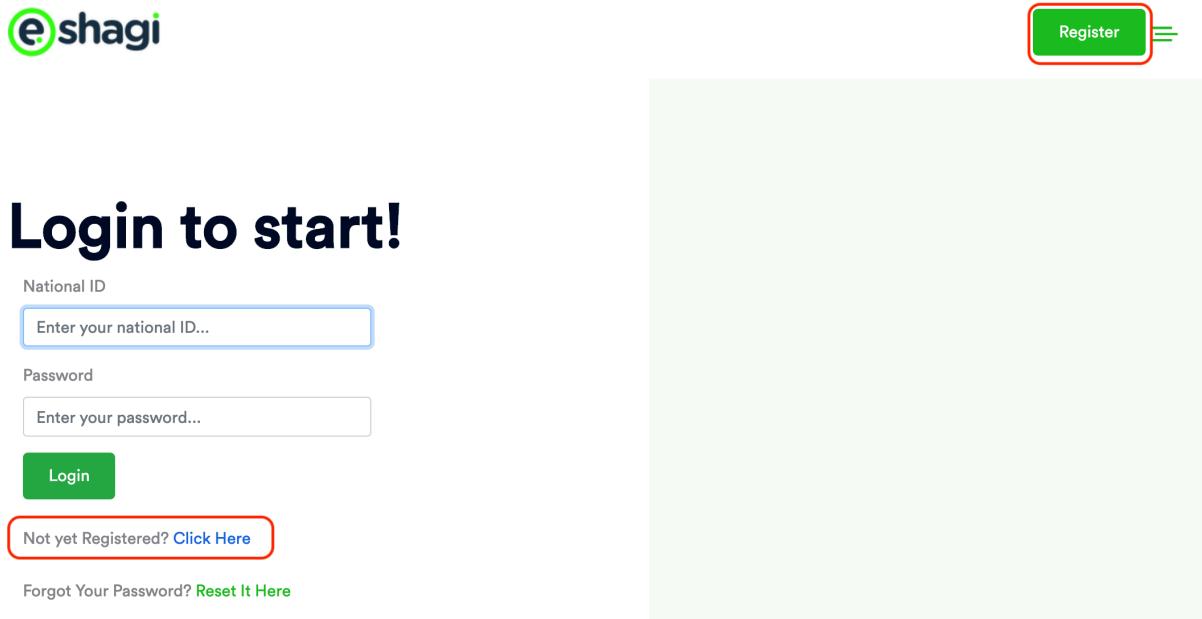
Personal Details

First Name	Surname
<input type="text" value="Enter your name..."/>	<input type="text" value="Enter your surname..."/>
Email	National ID
<input type="text" value="Enter your email..."/>	<input type="text" value="Enter your National ID..."/>
Mobile Number	
+263	EG. 775731858
Password	
<input type="text" value="Enter your password..."/>	Confirm Password
<input type="text" value="Repeat password"/>	
<input type="button" value="Register"/>	

After entering this information the client will be taken to the home screen and they can continue the registration process as soon as they would want to start the loan application process.

10.2.2.3 Login

By clicking the login button, the client will be taken to the login form and from there, there are links from which the client can register.



If the client clicks any of the highlighted links they will be taken to the registration form from which they can continue the registration process as indicated in section 10.2.2.1 above.

10.3 Editing Client Information

To edit the client information, you click on the edit button from the clients page. As this is sensitive information, your attempt to update information or a successful edit of information will be logged by the system that you have done so. By navigating on the relevant tab as highlighted below, you can edit the client information. Once you have made the desired changes you click on the update button at the bottom of the page.

The screenshot shows a client editing interface. At the top, a green header bar indicates 'Clients' and 'Editing Client: 63-2303104-G-42'. Below this is a white form titled 'MODIFYING DETAILS FOR 63-2303104-G-42'. The form has four tabs: 'Personal Info' (selected), 'KYC Info', 'KYC Documents', and 'Other Info'. The 'Personal Info' tab contains fields for: Select Title (Miss), First Name (Gamuchirai), Surname (Manyika), National ID (63-2303104-G-42), Email (gamu@eshagi.com), Mobile Number (+263 714791555), Date of Birth (11-12-1999), Select Gender (Female), Select Marital Status (Single), Number of Dependents (0), and Nationality (Zimbabwe). Below this section is a heading 'Employment Details' followed by fields for Employment Sector (Private) and Employer Name (dropdown menu).

11.0 PARTNERS

This section lists all the different partners depending on their system role.

11.1 Agents

From the agents page you will be able to see the listed agents in the system.

11.2 Merchants

This lists all the registered merchants in the system.

MERCHANTS TABLE										
Show 10 entries										
Merchant Business Type Reg Number BP Number Contact Telephone Email City Action										
Dragon	Private Limited Company	COD3159	1211211112F	Red Redington	0773444555	rred@dragon.co.zw	Harare			

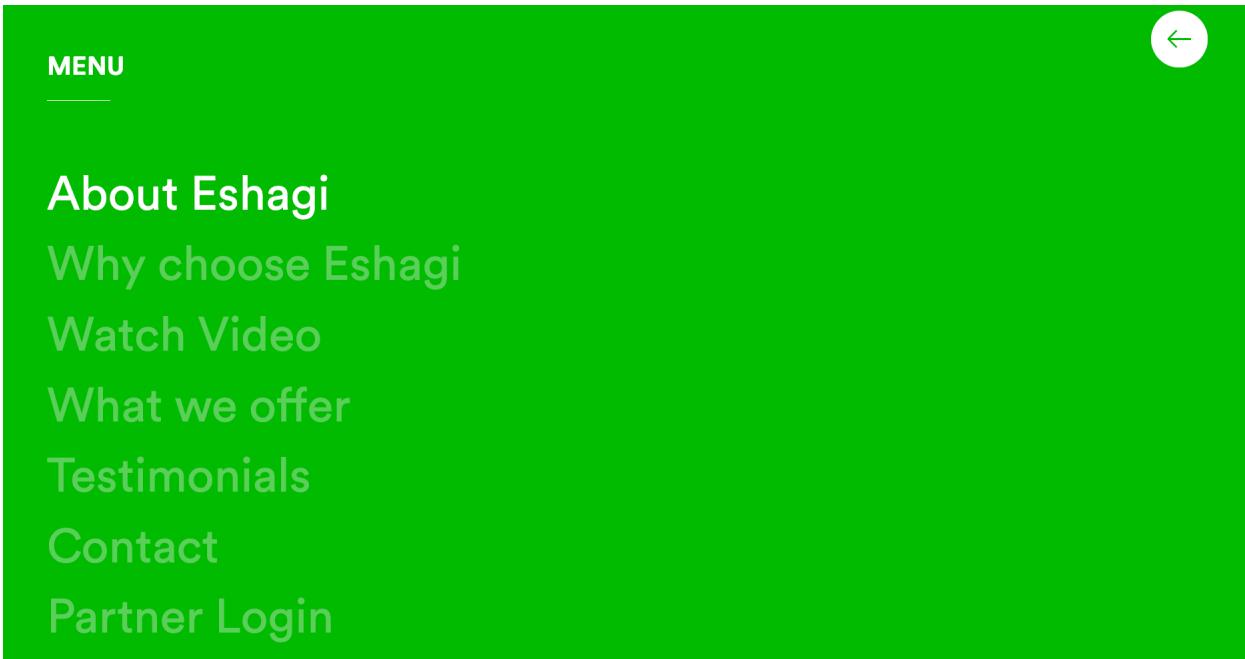
11.3 All Partners

This lists all the agents and merchants in the system.

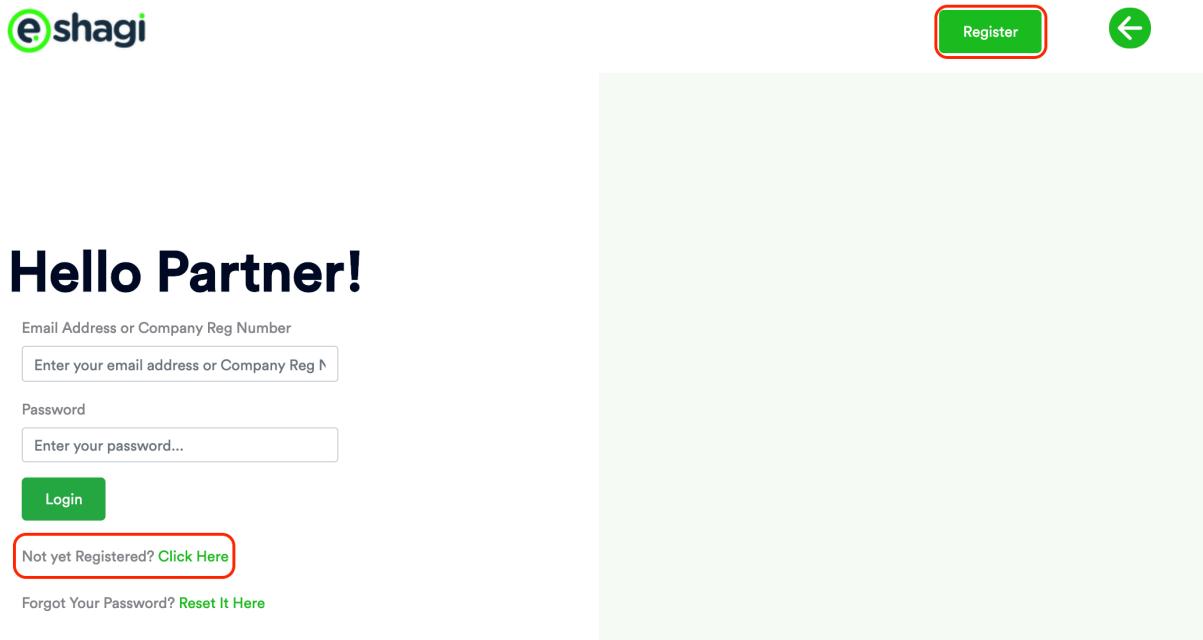
PARTNERS TABLE										
Show 10 entries										
Partner Partner Type Reg Number BP Number Contact Telephone Email Action										
Dragon	Merchant	COD3159	1211211112F	Red Redington	0773444555	rred@dragon.co.zw				

11.3.1 Adding Partners

Partners can only register themselves as they need to upload their information via the platform. For a partner to register they click on the hamburger menu icon on the eShagi homepage.



They click on the “Partner Login” option.



By clicking any one of the 2 links highlighted they will be taken to the registration form where they can start the registration process.

Business Details

Partner Name <input type="text" value="Enter your company name..."/>	Partner Type <input type="text" value="Please select type of partner"/>
Trading name (if different) <input type="text" value="Enter trading name..."/>	Type of Business <input type="text" value="Please select your business type"/>
Partner Trading Details <input type="text" value="Enter description of business activities..."/>	Years Trading <input type="text" value="Please select your years in Business"/>
Registration Number <input type="text" value="Enter your company registration number..."/>	BP Number <input type="text" value="Enter your BP Number ..."/>

Address Details

Property Number <input type="text" value="Enter your property number..."/>	Street Name <input type="text" value="Enter your street name..."/>
Suburb <input type="text" value="Enter your suburb..."/>	City <input type="text" value="Enter your city..."/>
Province <input type="text" value="Please select your province"/>	Country <input type="text" value="Please select your country"/>

The partner has to fill in the relevant information then click on “Next: Partner Agreement” button to proceed to the next page.

Merchant Agreement

MEMORANDUM OF UNDERSTANDING

Made and entered into between

ESHAGI FINANCIAL SERVICES (PRIVATE) LIMITED

is a registered company established and existing under the laws of Zimbabwe and having its registered/corporate Head office (or one of its offices) at 31 Watermeyer Drive, Belvedere, Harare, Zimbabwe herein after referred to as the Principal which expression, unless repugnant to the context or meaning hereof, shall include its successor(s), administrator(s) or permitted assignee), Herein represented by

MICHAEL CHARANGWA

in his capacity as the CEO

AND

Reaper

(Hereinafter referred to as "Partner") Represented herein by

Cris Jordan

In this MOU, unless the context otherwise requires, the following words and phrases shall have the respective meanings assigned to them as follows;

WHEREAS eShagi provides mobile, IT and fintech solutions,

You have to read through the merchant agreement or download it and read through it.

Declaration

I/We hereby certify that all the information provided is correct. I/We authorize eShagi to use the information contained herein to process the application. We hereby agree that the eShagi terms and conditions shall remain applicable to this application. I/We have been provided with a copy of the said terms and conditions and have read and understood the same

[Download Agreement](#)

Agreement

To agree to the terms and conditions of this agreement. Please upload your signature.

No file chosen



The partner can then now select the signature of the merchant representative. After uploading, the page will refresh and load a preview of the signature. From there you can now proceed as the “Proceed” button will now show. Once the signature is uploaded, you will be redirected to the partner homepage.

12.0 FUNDERS

These are eShagi partners who are responsible for funding client loans.

12.1 Funders

These are the listed funders in the system.

✓ Success
Funder added successfully.

Funders / All Funders + Add Funder

FUNDERS TABLE
Show 10 entries Search:

Locale	Funder	Contact Name	Email	Telephone	Support Email	Added On	Action
Zimbabwe	Cresta Holdings	Carlos Chihu	cchihu@cresta.com	07712283883	eshagi@crestah.com	2020-12-08 15:29:17	

Showing 1 to 1 of 1 entries Previous 1 Next

12.2 Add Funder

Funders can be added from the following screen by entering the information required to have a funder in the system.

← Back to Funders

Locale: Please select locale.

Funder: e.g. Redshpere Financial Services

Funder Account Number: e.g. 1233354446777

Funder Contact's Firstname: e.g. John

Funder Contact's Surname: e.g. Doe

Funder's Email: e.g. johndoe@gmail.com

Funder Telephone: e.g. 0242699425

Support Email: e.g. eshagi@cbz.co.zw

Add Funder

12.3 Edit Funder Information

You can edit funder information by modifying the highlighted fields then click the “Update Funder Info” button.

The screenshot shows a web-based application for managing funders. The top navigation bar is green with the word 'Funders' and a back arrow. Below it, the page title is 'Funders / Modify Funder: Cresta Holdings'. On the right, there is a 'Back to Funders' link. The main content area contains a form with the following fields:

Locale	Zimbabwe
Funder	Cresta Holdings
Funder Account Number	11223238238
Funder Contact's Firstname	Carlos
Funder Contact's Surname	Chihumbiri
Funder's Email	cchihu@cresta.com
Funder Telephone	07712283883
Support Email	eshagi@cresta.com

At the bottom right of the form is a blue button labeled 'Update Funder Info'.

13.0 REPRESENTATIVES

These are eShagi Merchant representatives who are responsible for applying for client loans, on behalf of the Merchant. They can either be a branch or an actual person who can apply for a loan on behalf of the merchant

13.1 Representatives

These are the listed representatives in the system.

The screenshot shows a table titled 'REPRESENTATIVES TABLE' with columns: First Name, Surname, National ID, Mobile, Email, Partner, and Action. A single row is displayed for 'Taps Chale' with ID '12-1999925-D-13'. The 'Action' column contains three icons: a red square, a blue circle, and a blue triangle. Navigation buttons at the bottom include 'Previous', a green '1', and 'Next'.

First Name	Surname	National ID	Mobile	Email	Partner	Action
Taps	Chale	12-1999925-D-13	771440512	tchale@gmail.com	Dragon	

13.2 Add Representative

Representatives can be added from the following screen by entering the information required to have a representative in the system. The eShagi staff can also add representatives on behalf of the Merchant.

The screenshot shows a form titled 'Add Sales Rep' with fields: Partner (highlighted with a red box), First name, Last name, Email Address, National ID, Mobile, Branch/Location, Password, and Confirm Password. A note below the Password field states: 'Password has to be at least 6 characters to be accepted.' A blue 'Add Sales Rep' button is at the bottom right.

Fields shown:

- Partner: Please select a Partner.
- First name: e.g. Arthur
- Last name: e.g. Doe
- Email Address: e.g. adoe@gmail.com
- National ID: e.g. 12-2345678-H-90
- Mobile: e.g. 771234567 (NB: there is no leading zero)
- Branch/Location: e.g. Chiredzi
- Password: [redacted]
- Confirm Password: [redacted]

The system will automatically pick your user role and provide you with the option of selecting a Partner, if your role is a non-partner role.

13.3 Edit Representative Information

You can edit representative information by modifying the highlighted fields then click the “Update Representative Info” button.

14.0 USERS

These are eShagi backend users who are responsible for using the system, through system management and processing. Every registered user on the platform will have a user account associated with it. For some of the roles, the user account is created automatically when their account is created from their respective creation endpoint.

14.1 Users

These are the listed users in the system.

SYSTEM USERS TABLE							Action
Show 10 entries							Search:
Username	First Name	Surname	National ID	Mobile	Email	Actions	
candace.abernathy	Veda	Howe	+5745786126695	(847) 221-5432 x411	manager@eshagi.com	  	
dragon	Dragon	Merchant	COD3159	0773444555	rred@dragon.co.zw	  	
florencio55	Isadore	O'Hara	+5501707642576	(312) 982-7471 x094	partner@eshagi.com	  	
gmanyika	Gamuchirai	Manyika	63-2303104-G-42	714791555	gamu@eshagi.com	  	
hrudo	Honest	Rudo	23-8321711-F-22	0773222484	honest@vokers.co.zw	  	
jdoe	Jonasi	Doe	12-9282737-D-33	778223928	jaydee@reaper.co.zw	  	
jjohn	Joel	John	79-1526883-F-35	778456767	joeljohn@gmail.com	  	
lera.trantow	Crystel	Corwin	+7777070513091	(547) 896-3495 x94479	supervisor@eshagi.com	  	

14.2 Add User

Users can be added from the following screen by entering the information required to have a user in the system. From the following screen, one will only be able to add users for the following roles: Admin, Root, User, Manager and Supervisor. The rest of the roles will have to be added from their respective pages.

System Users

Users / Create

← Back to users

First Name	e.g. John	
Last Name	e.g. Doe	
User Email	e.g. jdoe@eshagi.com	
National ID	E.G. 63-235148177-L-22	
Mobile Number	e.g. 0773 418 009	
User Role	Please select a system role.	
Password	Password	
Confirm Password	Confirm Password	

>Password has to be 8 characters to be accepted.

Create New User

14.3 Edit User

You can edit user information by modifying the highlighted fields then click the “Update User Info” button.

15.0 LOCALES

These are eShagi regions from which the business will/can operate from.

15.1 Locales

These are the listed locales in the system.

The screenshot shows a table titled "LOCALES TABLE" with the following data:

Country	Currency Code	Currency Name	Currency Symbol	Country Code	Added On	Action
Zimbabwe	ZWL	Zimbabwean Dollar	\$	263	2020-09-24 01:23:12	

Showing 1 to 1 of 1 entries

15.2 Add Locale

Locales can be added from the following screen by entering the information required to have a locale in the system.

The screenshot shows a form for adding a new locale with the following fields:

Country	e.g. Zimbabwe
Currency Code	e.g. ZWL
Currency Name	e.g. Zimbabwean Dollar
Currency Symbol	e.g. \$
Country Code	e.g. 263

Add Locale

15.3 Edit Locale

You can edit funder information by modifying the highlighted fields then click the “Update Locale Info” button.

Locales

Locales / Edit Locale: 1

← Back to Locales

Country	Zimbabwe
Currency Code	ZWL
Currency Name	Zimbabwean Dollar
Currency Symbol	\$
Country Code	263

Update Locale Info

This screenshot shows a user interface for managing locales. At the top, there's a navigation bar with the word 'Locales' and a back-link 'Locales / Edit Locale: 1'. On the right of the bar is a link to go back to the main 'Locales' list. Below the bar, there are five input fields arranged in pairs: 'Country' (Zimbabwe) and 'Currency Code' (ZWL); 'Currency Name' (Zimbabwean Dollar) and 'Currency Symbol' (\$); and 'Country Code' (263). Each field is contained within a white rectangular input box. At the bottom right of the form area is a blue rectangular button labeled 'Update Locale Info'.

16.0 PRODUCTS

These are products within the eShagi system which are used when issuing client loans, specifically credit loans. Each Merchant can add products they wish to offer on credit to clients.

16.1 Products

These are the listed products in the system. Depending on your user role, the view may differ, as merchants can only have access to products which they added themselves whereas the system administrators will be able to access all products.

Owner	Product Code	Serial #	Name	Model	Actions
dragon	500EC	123331YHT	500ML can	Chocolate	
dragon	NP300	SGAG12156817262561	Nissan NP300	Pickup truck	
dragon	BHD	+1-868-822-6521	Anastasia Bartoletti	Faye Club	
dragon	MOP	(350) 528-4172 x7891	Deangelo Turcotte	Camden Lane	

16.2 Add Product

Products can be added from the following screen by entering the information required to have a product in the system.

Product Code	e.g. EC225
Serial Number	e.g. 1122334455
Product Name	e.g. Collar Dot
Model	e.g. CD3345
Description	e.g. A brand new collar
Price	e.g. 2512.23

Add Product

16.3 Edit Product

You can edit product information by modifying the highlighted fields then click the “Update Product” button.

Products

Products / Edit Product BHD

← Back to Products

Product Code	BHD
Serial Number	+1-868-822-6521
Product Name	Anastasia Bartoletti
Model	Faye Club
Description	Voluptas veniam provident aspernatur vel dignissimos.
Price	55381406.99

Update Product

17.0 BANKS

These are the registered banks which are in the region/locale in which eShagi operates from.

17.1 Banks

These are the listed banks in the system.

The screenshot shows a table titled 'BANKS TABLE' with the following data:

Locale	Bank	Bank Short Name	Contact	Email	Action
Zimbabwe	CBZ BANK LIMITED	CBZ			
Zimbabwe	AGRICULTURAL BANK OF ZIMBABWE	AGRI			
Zimbabwe	BANC ABC	BANC			
Zimbabwe	FIRST CAPITAL BANK	BARZ			
Zimbabwe	CENTRAL AFRICAN BUILDING SOCIETY	CABS			

17.2 Add Bank

Banks can be added from the following screen by entering the information required to have a bank in the system.

The screenshot shows a form for adding a new bank:

Locale	Please select locale.
Bank	e.g. Nedbank
Bank Short Name	e.g. MBCA
Bank Contact Person	e.g. Varaidzo Doe
Bank Email	e.g. vdoe@nedbank.co.zw

Add Bank

17.3 Edit a Bank

You can edit bank information by modifying the highlighted fields then click the “Update Bank” button.

18.0 BANK BRANCHES

These are the registered bank branches which are in the region/locale in which eShagi operates from.

18.1 Branches

These are the listed bank branches in the system.

Bank	Branch	Branch Code	Added On	Action
AGRICULTURAL BANK OF ZIMBABWE	BINDURA	10503	2020-09-29 04:36:10	
AGRICULTURAL BANK OF ZIMBABWE	MARONDERA	10507	2020-09-29 04:37:02	
AGRICULTURAL BANK OF ZIMBABWE	HAUNA RURAL BANK (Mutare/Chipingwe branch)	10509	2020-09-29 04:37:41	
AGRICULTURAL BANK OF ZIMBABWE	HERBERT CHITEPO - BULAWAYO	10304	2020-09-29 04:38:14	
AGRICULTURAL BANK OF ZIMBABWE	MUBAIRA RURAL BANK (N/Mandela) - NORTON BRANCH	10101	2020-09-29 04:39:26	
AGRICULTURAL BANK OF ZIMBABWE	HEAD QUARTERS	10102	2020-09-29 04:40:05	

18.2 Add Branch

Branches can be added from the following screen by entering the information required to have a bank branch in the system.

The form consists of three input fields: 'Bank' (dropdown menu with placeholder 'Please select a branch.'), 'Branch' (text input with placeholder 'e.g. Jason Moyo'), and 'Bank Branch Code' (text input with placeholder 'e.g. 01551'). A blue 'Add Branch' button is located at the bottom right.

18.3 Edit Bank Branch

You can edit bank branch information by modifying the highlighted fields then click the “Update Branch” button.

19.0 INTEREST RATES

These rates are mainly used for/by the mobile application, for the rates which can/may change once a loan is issued.

19.1 Charges

Charges may differ once a loan is issued out, so this will provide a database of charges to the mobile application.

The screenshot shows a table titled 'CHARGES TABLE' with the following data:

Admin/Arrangement Fee	Application Fee	Insurance	Tax	Action
1233.12	500.00	200.00	12.00	

Showing 1 to 1 of 1 entries

19.2 Add New Charges

To add a charge, simply fill in the required information as illustrated below, then click “Add Charge” button.

The screenshot shows a form with the following fields:

- Admin/Arrangement Fee: e.g. 5
- Application Fee: e.g. 15
- Loan Insurance: e.g. 2
- Tax: e.g. 2

At the bottom right is a blue 'Add Charge' button.

19.3 Payment Period

The payment periods options may be vary after the loan is issued or due to financial environment changes. Hence the Payment Periods will serve the mobile application with these dynamic payment periods.

Periods		+ Add Period	
Periods / All Periods			
PERIODS TABLE			
Show	10	entries	Search:
Copy	Excel	CSV	PDF
Column visibility			
Period	Added On	Action	
30	2020-12-08 15:40:13	 	
Showing 1 to 1 of 1 entries		Previous	1 Next

19.4 Add Payment Period

To add a payment period, you simply need to state the period in months, then click on “Add Payment Period” button.

Periods		← Back to Periods	
Periods / Add Payment Period			
Period	e.g. 24	Add Payment Period	

20.0 ADMIN

This Role is specifically for the administrator, in his administration duties/roles. Most of the functionalities are already set in the code and this section will provide information on those set parameters.

20.1 Roles Administration

From the Roles Administration module, you can see the roles in the system. The middleware logic was preferred over the permissions logic when it comes to authorization to do any task on the system, rendering the permissions module moot although functional.

The screenshot shows two panels side-by-side. The left panel, titled 'Roles', lists ten roles with their respective levels and user counts. The right panel, titled 'Permissions', lists four permissions with their respective roles and users. A 'Show/Hide More' button is visible at the bottom of the roles panel.

ID	Name	Description	Level	Permissions	Created	Updated	Actions
1	Admin	Admin Role	5	Can View Users, Can Create Users, Can Edit Users, Can Delete Users	11/11/2020 05:11am	11/11/2020 05:11am	Show, Edit, Delete
2	User	User Role	1	None	11/11/2020 05:11am	11/11/2020 05:11am	Show, Edit, Delete
3	Unverified	Unverified Role	0	None	11/11/2020 05:11am	11/11/2020 05:11am	Show, Edit, Delete
4	Root	Root Role	10	None	11/11/2020 05:17am	11/11/2020 05:17am	Show, Edit, Delete
5	Manager	Manager Role	7	None	11/11/2020 05:17am	11/11/2020 05:17am	Show, Edit, Delete
6	Supervisor	Supervisor Role	6	None	11/11/2020 05:17am	11/11/2020 05:17am	Show, Edit, Delete

20.2 Log Files

The log files section, will keep a log of all the system-wide and server errors encountered by the system while operating. Troubleshooting may start here, if an unknown error is encountered. All key events or any event which are logged intentionally will also show here.

Log Files		Level	Context	Date	Content
laravelLog	861	error	local	2020-12-04 20:55:54	Undefined index: REMOTE_ADDR {"exception":"[object] (ErrorException(code: 0): Undefined index: REMOTE_ADDR at C:\\xampp\\htdocs\\laravel\\app\\Http\\Controllers\\AuthController.php line 19)"} (ErrorException(code: 0): Undefined index: REMOTE_ADDR at C:\\xampp\\htdocs\\laravel\\app\\Http\\Controllers\\AuthController.php line 19)
		error	local	2020-11-26 10:22:35	Unable to prepare route [markNotifsAsRead] for serialization. {"exception":"[object] (LogicException(code: 0): Unable to prepare route [markNotifsAsRead] for serialization. at C:\\xampp\\htdocs\\eshagi\\public\\src\\routes\\web.php line 10)"} (LogicException(code: 0): Unable to prepare route [markNotifsAsRead] for serialization. at C:\\xampp\\htdocs\\eshagi\\public\\src\\routes\\web.php line 10)
		info	local	2020-11-26 10:21:54	UnAuthorized user attempted to visit. [{"App\\Models\\User":{"id":14,"name":"tchale","first_name":"Taps","last_name":"Chale","email":"tchale.D-13","mobile":"771440512","email_verified_at":null,"password_changed":false,"pwd_last_changed":null,"utype":"Representative","signup_ip":null,"status":1,"created_at":null,"updated_at":null}}] {"exception":"[object] (UnauthorizedException(code: 401): UnAuthorized user attempted to visit. at C:\\xampp\\htdocs\\eshagi\\public\\src\\routes\\web.php line 10)"} (UnauthorizedException(code: 401): UnAuthorized user attempted to visit. at C:\\xampp\\htdocs\\eshagi\\public\\src\\routes\\web.php line 10)
		error	local	2020-11-26 09:32:35	file_get_contents(C:\\xampp\\htdocs\\eshagi\\public\\src\\signatures\\): failed to open stream: No such file or directory {"userId":1,"exception":"[object] (Exception(code: 0): file_get_contents(C:\\xampp\\htdocs\\eshagi\\public\\src\\signatures\\): failed to open stream: No such file or directory at C:\\xampp\\htdocs\\eshagi\\public\\src\\routes\\web.php line 10)"} (Exception(code: 0): file_get_contents(C:\\xampp\\htdocs\\eshagi\\public\\src\\signatures\\): failed to open stream: No such file or directory at C:\\xampp\\htdocs\\eshagi\\public\\src\\routes\\web.php line 10)
		error	local	2020-11-25 16:04:09	Too few arguments to function App\\Http\\Controllers\\KycController::evaluateKyc(), 1 passed and exactly 2 expected {"userId":1,"exception":"[object] (Exception(code: 0): Too few arguments to function App\\Http\\Controllers\\KycController::evaluateKyc(), 1 passed and exactly 2 expected at C:\\xampp\\htdocs\\eshagi\\public\\src\\routes\\web.php line 10)"} (Exception(code: 0): Too few arguments to function App\\Http\\Controllers\\KycController::evaluateKyc(), 1 passed and exactly 2 expected at C:\\xampp\\htdocs\\eshagi\\public\\src\\routes\\web.php line 10)
		error	local	2020-11-25 16:02:31	Undefined variable: loan (View: C:\\xampp\\htdocs\\eshagi\\resources\\views\\kycs\\review-kyc.blade.php) {"userId":1,"exception":"[object] (ErrorException(code: 0): Undefined variable: loan at C:\\xampp\\htdocs\\eshagi\\resources\\views\\kycs\\review-kyc.blade.php line 10)"} (ErrorException(code: 0): Undefined variable: loan at C:\\xampp\\htdocs\\eshagi\\resources\\views\\kycs\\review-kyc.blade.php line 10)
		error	local	2020-11-25 16:01:40	Too few arguments to function App\\Http\\Controllers\\KycController::evaluateKyc(), 1 passed and exactly 2 expected {"userId":1,"exception":"[object] (Exception(code: 0): Too few arguments to function App\\Http\\Controllers\\KycController::evaluateKyc(), 1 passed and exactly 2 expected at C:\\xampp\\htdocs\\eshagi\\public\\src\\routes\\web.php line 10)"} (Exception(code: 0): Too few arguments to function App\\Http\\Controllers\\KycController::evaluateKyc(), 1 passed and exactly 2 expected at C:\\xampp\\htdocs\\eshagi\\public\\src\\routes\\web.php line 10)
		error	local	2020-11-25 15:59:50	Undefined property: stdClass::\$id (View: C:\\xampp\\htdocs\\eshagi\\resources\\views\\kycs\\pending-kycs.blade.php) {"userId":1,"exception":"[object] (ErrorException(code: 0): Undefined property: stdClass::\$id at C:\\xampp\\htdocs\\eshagi\\resources\\views\\kycs\\pending-kycs.blade.php line 10)"} (ErrorException(code: 0): Undefined property: stdClass::\$id at C:\\xampp\\htdocs\\eshagi\\resources\\views\\kycs\\pending-kycs.blade.php line 10)
		error	local	2020-11-25 15:57:46	Target class [App\\Http\\Controllers\\KycController] does not exist. {"exception":"[object] (ContractException(code: 404): Target class [App\\Http\\Controllers\\KycController] does not exist. at C:\\xampp\\htdocs\\eshagi\\public\\src\\routes\\web.php line 10)"} (ContractException(code: 404): Target class [App\\Http\\Controllers\\KycController] does not exist. at C:\\xampp\\htdocs\\eshagi\\public\\src\\routes\\web.php line 10)
		error	local	2020-11-25 15:57:27	Undefined property: stdClass::\$created_at (View: C:\\xampp\\htdocs\\eshagi\\resources\\views\\kycs\\pending-kycs.blade.php) {"userId":1,"exception":"[object] (ErrorException(code: 0): Undefined property: stdClass::\$created_at at C:\\xampp\\htdocs\\eshagi\\resources\\views\\kycs\\pending-kycs.blade.php line 10)"} (ErrorException(code: 0): Undefined property: stdClass::\$created_at at C:\\xampp\\htdocs\\eshagi\\resources\\views\\kycs\\pending-kycs.blade.php line 10)

20.3 Activity Log

The activity log keeps a record of all the actions that are done by various users, with their type and methods used to access the actions.

Description	All	All	Route	Ip Address	Search
Activity Log 943 Events					
#	ID	Time	Description	User	Method
943	2 seconds ago	Viewed activity	vguyo	GET	/test/activity
942	56 seconds ago	Viewed logs	vguyo	GET	/test/logs?l=eyJpdI6Ikjqa3VsS09GaGEyRjNUSW1kcXp...
941	1 minute ago	Viewed logs	vguyo	GET	/test/logs?l=eyJpdI6jhTNGdqVTjxa2cvR2ByREE3YjNic...
940	1 minute ago	Viewed logs	vguyo	GET	/test/logs
939	3 minutes ago	Viewed periods	vguyo	GET	/test/periods
938	3 minutes ago	Viewed periods/create	vguyo	GET	/test/periods/create
937	3 minutes ago	Viewed periods	vguyo	GET	/test/periods
936	3 minutes ago	Created periods	vguyo	POST	/test/periods
935	3 minutes ago	Viewed periods/create	vguyo	GET	/test/periods/create
934	4 minutes ago	Viewed periods	vguyo	GET	/test/periods
933	4 minutes ago	Viewed charges	vguyo	GET	/test/charges
932	4 minutes ago	Created charges	vguyo	POST	/test/charges
931	4 minutes ago	Viewed charges/create	vguyo	GET	/test/charges/create
930	4 minutes ago	Viewed charges	vguyo	GET	/test/charges
929	5 minutes ago	Viewed charges/create	vguyo	GET	/test/charges/create
928	6 minutes ago	Viewed branches/create	vguyo	GET	/test/branches/create
927	6 minutes ago	Viewed branches	vguyo	GET	/test/branches
926	6 minutes ago	Viewed banks/create	vguyo	GET	/test/banks/create
925	7 minutes ago	Viewed banks	vguyo	GET	/test/banks
924	7 minutes ago	Viewed products/3/edit	vguyo	GET	/test/products/3/edit

If you click on any event, it will show you more information about that particular event as shown below.

Activity Log 943

Activity Details	
Activity Log ID:	943
Description	Viewed activity
Route	http://192.168.43.86/test/activity
User Agent	84.0
Locale	en_US
Referer	http://192.168.43.86/test/logs?l=eyJpdHlkJqa3VsS09GaGEyRjNUSW1kcXpZ
<pre>Z1E9PSlsInZhbIVUjliaziRjIjXF0VWNvbDjUVUNOuj N2ZkxYb3ta20xaIB0Mzg1Mzk1RzJHyz0iLCJtYWMiOii2 MmMyMGQ0NmESYWFrnYjYmjE0ZD13MDI2ZWlzMGE 4ZDA5MmZjYTawOGExODYzMDBjZjN1NDM50WUxZm FjOTlxln0=</pre>	
Method Type	GET
Time Passed	25 seconds ago
Event Time	2020-12-08 15:43:53

Ip Address Details

Ip Address Details	
Ip Address	192.168.43.135
Additional Ip Address Data Not Available.	

User Details

User Details	
User Type	Registered
User Id	1
User Roles	Root - Level 10
Username	vguo
User Email	vince@vokers.co.zw
Full Name	Guyo, Vincent H
Created	2020-11-11 05:18:40
Updated	2020-11-11 05:18:40

[Additional User Activity 445 Events](#)

20.4 PHP Information

This section will show the PHP Server information on which the system is sitting on, for troubleshooting and informational purposes.

PHP Information

PHP Version 7.4.8	
System	Windows NT SYSTEMS-DEVELOP 10.0 build 18363 (Windows 10) AMD64
Build Date	Jul 9 2020 11:24:06
Compiler	Visual C++ 2017
Architecture	x64
Configure Command	<pre>ccscript(mologo) c/script configure.js --enable-snapshot-build --enable-debug-pack --with-pdo-oci=c:/php-snap-builddeps_aux/oracle/v64/instantclient_12_1/sdk/shared --with-oci8-12c=c:/php-snap-builddeps_aux/oracle/v64/instantclient_12_1/sdk/shared --enable-object-out-dir=. /obj/ --enable-com-dotnet-shared --without-analyzer --with-pgo</pre>
Server API	Apache 2.0 Handler
Virtual Directory Support	enabled
Configuration File (php.ini) Path	C:\WINDOWS
Loaded Configuration File	C:\xampp\php\php.ini
Scan this dir for additional .ini files	(none)
Additional .ini files parsed	(none)
PHP API	20190902
PHP Extension	20190902
Zend Extension	320190902
Zend Extension Build	API320190902TSVC15

20.5 Routing Information

The routing information is the equivalent of the Laravel command: “php artisan route:list”.

Routing Information 416 routes			
URI	Name	Type	Method
_debugbar/open	debugbar.openhandler	_debugbar	handle
_debugbar/clockwork/{id}	debugbar.clockwork	_debugbar	clockwork
_debugbar/telescope/{id}	debugbar.telescope	_debugbar	show
_debugbar/assets/stylesheets	debugbar.assets.css	_debugbar	css
_debugbar/assets/javascript	debugbar.assets.js	_debugbar	js
_debugbar/cache/{key}/{tags?}	debugbar.cache.delete	_debugbar	delete
blocker	laravelblocker::blocker.index		index
blocker/create	laravelblocker::blocker.create		create
blocker	laravelblocker::blocker.store		store
blocker/{blocker}	laravelblocker::blocker.show		show
blocker/{blocker}/edit	laravelblocker::blocker.edit		edit
blocker/{blocker}	laravelblocker::blocker.update		update
blocker/{blocker}	laravelblocker::blocker.destroy		destroy
blocker-deleted	laravelblocker::blocker-deleted		index
blocker-deleted/{id}	laravelblocker::blocker-item-show-deleted		show
blocker-deleted/{id}	laravelblocker::blocker-item-restore		restoreBlockedItem
blocker-deleted-restore-all	laravelblocker::blocker-deleted-restore-all		restoreAllBlockedItems
blocker-deleted/{id}	laravelblocker::blocker-item-destroy		destroy
blocker-deleted-destroy-all	laravelblocker::destroy-all-blocked		destroyAllItems
search-blocked	laravelblocker::search-blocked		search
search-blocked-deleted	laravelblocker::search-blocked-deleted		search
activity	activity	activity	showAccessLog
activity/cleared	cleared	activity	showClearedActivityLog

20.6 Blocked Items

The system has the capability of blocking certain, aspects and users from accessing the system.

Blocked Items							
<input type="text" value="Search Blocked"/> Search							
ID	Type	Value	Note	User ID	Created	Updated	Actions
1	domain	test.com	Block all domains/emails @test.com	None	11/11/2020 05:10am	11/11/2020 05:10am	Show Edit Delete
2	domain	test.ca	Block all domains/emails @test.ca	None	11/11/2020 05:10am	11/11/2020 05:10am	Show Edit Delete
3	domain	fake.com	Block all domains/emails @fake.com	None	11/11/2020 05:10am	11/11/2020 05:10am	Show Edit Delete
4	domain	example.com	Block all domains/emails @example.com	None	11/11/2020 05:10am	11/11/2020 05:10am	Show Edit Delete
5	domain	mailinator.com	Block all domains/emails @mailinator.com	None	11/11/2020 05:10am	11/11/2020 05:10am	Show Edit Delete

You can set these based on: Email address, IP Address, domain name, user, city, State, country, country code, continent, region

20.6.1 Create Blocked Item

To block an entity, you fill in the required information below then save the information.

Create Blocked Item [Back to Blocked](#)

Blocked Type	<input type="text" value="Select Blocked Type"/> ▼
Blocked Value	<input type="text" value="Blocked Value"/> ✖
Blocked User	<input type="text" value="Select Blocked User"/> ▼
Blocked Note	<input type="text" value="Type Blocked Note"/>

[Create New Blocked Item ✚](#)

21.0 EMAILS

The system has the ability to log all the emails it has sent from it. The SMTP has to be set in the .env file for this to work and the mailable actions and events have to be defined as well. They will be recorded and shown here, for record keeping and audit purposes.

21.1 Email Logs

The information is tabulated in the following format:

EMAIL LOGS TABLE								
Show 10 entries	Search:							
Date	From	To	CC	Subject	Action			
No data available in table								
Showing 0 to 0 of 0 entries								
Copy	Excel	CSV	PDF	Column visibility				

22.0 REPORTS

As data accumulates within the system, the data can be organized as required for illustration purposes to make sound business decisions. The information can be presented in the form of reports.

22.1 Disbursed Loans Report

To pull this report, you will need to select your desired date range in which loans were disbursed during the defined range, then click the “Get Report” button to show the report.

The screenshot shows a report titled "Disbursed Loans Report For All Clients". At the top, there is a navigation bar with "Reports" and "Disbursed Loans For All Clients". Below this is a search bar labeled "Range of dates" and a "Get Report" button. The main area displays a table with the following data:

Date	Client	National ID	Loan Type	Amount	Monthly	Tenure
2020-11-12 05:26:07	Murray Mitchell	69-1548774-F-00		249210.16	2000	15
2020-11-12 05:26:07	Murray Mitchell	69-1548774-F-00	Recharge Credit	6941021.78	2614172.64	15

Below the table, it says "Showing 1 to 2 of 2 entries". There are buttons for "Previous", "1", and "Next".

22.2 Declined Loans Report

To pull this report, you will need to select your desired date range in which loans were declined during the defined range, then click the “Get Report” button to show the report.

The screenshot shows a report titled "Declined Loans Report For All Clients". At the top, there is a navigation bar with "Reports" and "Declined Loans For All Clients". Below this is a search bar labeled "Range of dates" and a "Get Report" button. The main area displays a table with the following data:

Date	Client	National ID	Loan Type	Amount	Monthly	Tenure

Below the table, it says "No data available in table". There are buttons for "Previous" and "Next".

22.3 Commissions Report

To pull this report, you will need to select your desired date range in which commissions were generated during the defined range, then click the “Get Report” button to show the report.

The screenshot shows a report titled "Commission Report For All Agents". At the top, there is a navigation bar with "Reports" and "Paid Commissions Report". Below this is a search bar labeled "Range of dates" and a blue "Get Report" button. The main content area displays a table titled "Showing Paid Loan Commissions for all agents" with one entry. The table has columns: Agent, Client, Loan ID, Loan Amount, and Commission. The single entry is: dragon, 69-1548774-F-00, 20, 6941021.78, 416461.31. There are buttons for "Copy", "Excel", "CSV", "PDF", and "Column visibility". A search bar labeled "Search:" is also present. At the bottom, it says "Showing 1 to 1 of 1 entries" and has "Previous", "1", and "Next" buttons.

22.4 Loans By Partner Report

To pull this report, you will need to select your desired date range in which loans were generated during the defined range and the partner who is responsible for the loans, then click the “Get Report” button to show the report.

The screenshot shows a report titled "Loans By Partner Report For All Clients". At the top, there is a navigation bar with "Reports" and "Loans By Partner For All Clients". Below this is a search bar labeled "Range of dates" and a dropdown menu labeled "Partner" with the placeholder "Please select partner". A blue "Get Report" button is located to the right. The main content area is currently empty, showing a light gray background.

22.5 All Loans Report

To pull this report, you will need to select your desired date range in which all loans were generated during the defined range and their various states, then click the “Get Report” button to show the report.

All Loans Report For All Clients													
Showing All Loans for all clients													
Search: <input type="text"/>													
Copy Excel CSV PDF Column visibility													
Date	↑↓	Client	↑↓	National ID	↑↓	Loan State	↑↓	Loan Type	↑↓	Amount	↑↓	Monthly	↑↓
2020-11-12 05:26:05		Murray Mitchell		69-1548774-F-00		MOU (PRIVATE)		Recharge Credit		15000		5788.18	
Tenure													
7													

22.6 Registered Clients Report

To pull this report, you will need to select your desired date range in which clients were registered during the defined range, then click the “Get Report” button to show the report.

Registered Clients Report For All Clients								
Showing All Registered Clients								
Search: <input type="text"/>								
Copy Excel CSV PDF Column visibility								
Title	↑↓	First Name	↑↓	Surname	↑↓	National ID	↑↓	Mobile
Miss		Gamuchirai		Manyika		63-2303104-G-42		714791555
Mr		Murray		Mitchell		69-1548774-F-00		716318447
Mr		Tapiwa		Makondo		17-5648715-D-11		783445662
Mr		Joel		John		79-1526883-F-35		778456767
Mrs		Mel		Alvin		78-1526883-M-63		779340450
Mrs		Rainbow		Johnson		78-6789990-B-45		776890890
Email								
Zimbabwe								
2020-11-12 11:18:20								
Zimbabwe								
2020-11-11 09:54:34								
Zimbabwe								
2020-11-23 18:54:17								
Zimbabwe								
2020-12-07 18:40:08								
Zimbabwe								
2020-12-08 09:51:00								
Zimbabwe								
2020-12-08 11:06:27								
Showing 1 to 6 of 6 entries								
Previous								
1								
Next								

22.7 My Commissions/ Agent Commission Report

To pull this report, you will need to select your desired date range in which commissions were generated during the defined range, then click the “Get Report” button to show the report. This report is run by the agents themselves to see their own commissions.

Commission Report for tchale

Reports / My Commission

Range of dates Get Report

My Commissions earned

Show 10 entries Search:

Copy Excel CSV PDF Column visibility

Client	Loan ID	Loan Amount	Paid Out	Commission
No data available in table				

Showing 0 to 0 of 0 entries Previous Next

23.0 EDITING USER PROFILE

Any user within the system has the ability to change their information. They can do this regardless of where they are in the system, by going to the top right corner of the screen, click on their username, then click on the “Profile” link.

Depending on the role of the authenticated user, the information they view will vary but the information will be regarding their profile on eShagi.

The screenshot shows the 'My Profile Info' page for a user named 'reaper'. The left sidebar lists 'REAPER'S PROFILE' sections: 'About Me' (Reaper, Merchant), 'C2223093838', 'cris@reaper.co.zw', and '+2630774334887'. The main content area displays the following profile information:

- Username: reaper
- System Unique Identifier: C2223093838
- E-mail Address: cris@reaper.co.zw
- User Type: Partner
- Added On: 2020-12-08 15:25:52

A blue 'Edit Profile' button is located at the bottom left of the content area.

To make any changes to the current information, one has to click the “Edit Profile” button and they will be redirected to another page:

The screenshot shows the 'Edit My Profile' page for the same user 'reaper'. The left sidebar shows 'REAPER MERCHANT'S PROFILE' and 'Change my profile and account info'. The main content area displays the following account administration fields:

First Name: Reaper	Surname: Merchant
System Username: reaper	National ID: C2223093838
Email: cris@reaper.co.zw	Mobile Number: 0774334887

A blue 'Save Changes' button is located at the bottom center of the content area.

To make changes to this, you simply make the desired changes, then click the “Save Changes” button.

23.1 Change Password

For a user to change their password, they need to navigate to the edit profile page illustrated above in section 23.0 then click on the “Account Administration” tab to the inner-left section of the window.

The screenshot shows the 'Edit My Profile' interface. At the top left, it says 'Edit My Profile' and 'Profile / Editing reaper'. Below that is a section titled 'REAPER MERCHANT'S PROFILE' with the sub-instruction 'Change my profile and account info'. On the left, there are navigation links: 'My Account' (selected), 'Profile', 'Address Book', 'Bank Accounts', 'Credit Cards', 'Email Accounts', 'File Manager', 'Logout', and 'Account Administration' (highlighted with a green bar). In the center, there's a 'Change Password' button. Below it, there are two input fields: 'Password' and 'Confirm Password'. At the bottom right is a yellow 'Update Password' button with a key icon.

From there you can enter your desired strong password, confirm it then click on “Update Password” to save the changes.

24.0 INDEX

Data tables Buttons Function

This feature allows users with the data table to export information from the view that they have to their desired way they would want the data to be in.

Copy Excel CSV PDF Column visibility

So from these options, the user has the ability to do the following:

1. Copy: Copy all the information in the table before them to the computer clipboard, usable anywhere in the computer.
2. Excel: This will export all the data into an excel (.xls, .xlsx) file for data manipulation.
3. CSV: this will likewise export the data into a .csv file for use, however you may want to use it.
4. PDF: this will print the information to a PDF file, to use however you may see fit.
5. Column Visibility: is the ability to hide certain columns from your view, hence from your export as well, so that you can remain with the information you would want. This hiding of information will not delete data in any way but rather is a filtering mechanism.

Data tables Options

These are the simple way in which you data is presented, and their functions:

1 Show 10 entries		2 Search: <input type="text"/>																					
<input type="button" value="Copy"/> <input type="button" value="Excel"/> <input type="button" value="CSV"/> <input type="button" value="PDF"/> <input type="button" value="Column visibility"/>																							
<table><thead><tr><th>Client</th><th>↑↓</th><th>Loan ID</th><th>↑↓</th><th>Loan Amount</th><th>↑↓</th><th>Paid Out</th><th>↑↓</th><th>Commission</th><th>↑↓</th></tr></thead><tbody><tr><td colspan="10">No data available in table</td></tr></tbody></table>				Client	↑↓	Loan ID	↑↓	Loan Amount	↑↓	Paid Out	↑↓	Commission	↑↓	No data available in table									
Client	↑↓	Loan ID	↑↓	Loan Amount	↑↓	Paid Out	↑↓	Commission	↑↓														
No data available in table																							
3 Showing 0 to 0 of 0 entries				4	<input type="button" value="Previous"/>	<input type="button" value="Next"/>																	

1. Allows you to filter the number of entries you would want to show per page.
2. Search functionality, which allows you to dynamically search through the entire data set of the menu option you're on, filtering out the unmatched information from your search query.
3. Shows you the total number of entries you've returned on that particular page.
4. Is the navigation options available to sift through the available data.

Soft Deletes – Deleted “Items”

For key elements they have what is called soft deletes. This will remove data from view for the user and will not be regarded in statistics for a particular model. This helps in an environment where there are a number of users with different authorization capabilities. This function is for the admin/root role, as they will have the capacity to restore deleted items as they were and even

permanently delete the information in question. Duplicates may also happen to this but permanently deleting the information will solve that problem, provided the information is absolutely no longer needed.

First Name	Surname	National ID	Mobile	Email	Nationality	Deleted On	Action
Joel	John	79-1526883-F-35	778456767	joeljohn@gmail.com	Zimbabwe	2020-12-09 03:22:10	
Mel	Alvin	78-1526883-M-63	779340450	melalvin@gmail.com	Zimbabwe	2020-12-09 03:21:49	

So the items/modules with this functionality will have a menu option labelled Deleted “Item” on them, e.g. Deleted Loans, Deleted Clients, Deleted Products etc.

Restoring a Deleted Item

To restore a deleted item, simply click on the reload icon to restore it to the system.

Viewing a Deleted Item

If the deleted item has a lot of information on it, there will be an “eye” icon to view the said item before permanently deleting or restoring the item, just to be sure the selected item is the one we would want to action on.

Permanently Deleting an Item

To permanently delete an item that was soft deleted, you will need to click on the trash can. A dialog will ask you to confirm that action, because that information will be lost forever.

Action Buttons

Each data table usually has action buttons which show the available actions to perform on the available data. These action buttons are usually characterized by what they do, by the icons inside them.

Owner	Product Code	Serial #	Name	Model	Actions
dragon	500EC	123331YHT	500ML can	Chocolate	
dragon	NP300	SGAG12156817262561	Nissan NP300	Pickup truck	
dragon	BHD	+1-868-822-6521	Anastasia Bartoletti	Faye Club	
dragon	MOP	(350) 528-4172 x7891	Deangelo Turcotte	Camden Lane	

The trash can, means to delete the particular data row. The eye, means to view the particular row. The pencil or person with pencil, means to edit that row. There are some unusual icons, but those ones have tips, which show if you hover your mouse on them. These tips will explain what that particular action button will do.

Responsiveness

The system is responsive to all normal and usual devices. The responsiveness will however not be guaranteed on old devices, old browsers, old operating systems and imitation/ cloned devices or software. In some instances you may notice that some data columns will be hidden and a new button may show.

First Name	Surname	National ID	Mobile	Email	Nationality	Deleted On
+ Joel	John	79-1526883-F-35	778456767	joeljohn@gmail.com	Zimbabwe	2020-12-09 03:22:10
+ Mel	Alvin	78-1526883-M-63	779340450	melalvin@gmail.com	Zimbabwe	2020-12-09 03:21:49

The highlighted icons means the system ran out of the desired space to show all the information on the page, hence it has hidden them. To view the hidden information you simply click on the highlighted buttons there and the information will show. And the information will be searchable via the search option.