

Backend Development Proposal for LoanSphere SaaS Loan Marketplace

Project Scope

Core Backend Features to be Developed

I will develop the backend for LoanSphere, including:

Phase 1: MVP (Zambia-Focused)

✓ User Management & Authentication

JWT/OAuth-based authentication for Borrowers, Lenders, Investors, Distributors, and Admin.

Role-based access control (RBAC).

✓ Loan Management System

Loan product creation (civil servant loans, plot loans, collateral-based loans).

Borrower loan applications & document upload (AWS S3 integration).

Lender loan approval/rejection workflows.

✓ Subscription & Payments

Stripe/PayPal/Flutterwave integration for lender subscriptions.

Recurring billing & invoicing.

Commission tracking for distributors.

✓ Geolocation & Search

Google Maps/Mapbox API for lender discovery.

Loan search & filtering (by interest rate, loan type, etc.).

✓ Admin Dashboard & Analytics

User management (approve/reject lenders).

Basic reporting (loan applications, revenue tracking).

Technology Stack

Category	Technology
Backend	Node.js (Express)
Database	PostgreSQL (Relational)
Authentication	JWT
Payments	Stripe, PayPal, Flutterwave
Cloud Storage	AWS S3 (for document uploads)
Geolocation	Google Maps API
Hosting	AWS / DigitalOcean / Azure

Development Timeline & Milestones

Estimated Cost for MVP (Phase 1): \$1,200 and min 4 weeks