

## Project Documentation

**Project Name:** Pruditheto Financial Aid (PDT)

**Date:** 2025/09/04

**Prepared by:** Hitek Solutions

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### 1. Introduction

#### 1.1 Purpose

This document provides a comprehensive overview of the **Pruditheto Financial Aid (PDT) Software**, a loan management platform. The system is designed to streamline loan applications, enquiries, employee management, and administrative oversight.

The platform offers **personal, business, home, and consolidation loans**, with the following benefits:

- Low interest rates
- Flexible repayment terms
- Quick approvals
- Transparent eligibility criteria

#### 1.2 Scope

The website will provide:

- **Applicants**
  - Access to a welcoming homepage
  - Loan application functionality
  - Enquiry submission
- **Employees**
  - View and manage applications
  - View and manage enquiries
  - Secure logout
- **Administrators**
  - Full application and enquiry management
  - Employee management (register, view, monitor activity)
  - Secure logout

#### 1.3 Tech tools used

- JavaScript Object Notation (JSON)
- JavaScript (js)

- Node.js and its modules
  - Embedded JavaScript (ejs)
  - HTML
  - CSS
- 

## 2. Overall Description

### 2.1 Product Perspective

The PDT system is a **standalone web application**, with potential for future mobile app integration.

### 2.2 User Classes & Permissions

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Role	Permissions
Admin	<b>Full access: applications, enquiries, employee management, system settings</b>
Employee	<b>Manage applications and enquiries</b>
Applicant/User	<b>Submit applications and enquiries</b>

### 2.3 Operating Environment

- **Frontend:** HTML, CSS, EJS
  - **Backend:** Node.js (Express.js)
  - **Database:** MySQL
  - **Data Handling:** JSON
  - **Hosting:** Shared hosting (TBD), local development on XAMPP
  - **Version Control:** Git
-

### 3. Functional Requirements

#### FR-1: User Authentication

- **Description:** Applicants can apply for loans or submit enquiries.
- **Inputs:**
  - **Applications:** Full name, ID number, phone number, email, net salary, loan type, loan amount, supporting documents (ID, pay-slip, 3-month bank statement), message.
  - **Enquiries:** Full name, email, message.
- **Outputs:** Loan application status (Accepted/Rejected).

#### FR-2: Content & Application Management Admin/Employees can:

- **Admin/Employees can:**
  - Approve/reject applications
  - Review enquiries

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### 4. Non-Functional Requirements

Category	Requirement
Performance	Load time <2s; 500 concurrent users.
Availability	99% uptime (excluding maintenance).
Security	HTTPS, password encryption (argon2), role-based access.
Mobile	Fully responsive

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### 5. External Interfaces

#### 5.1 User Interface

- **Homepage:** Grid layout including loan types, loan amount range, company overview, application/enquiry forms, and contact details.

- **Admin Dashboard:** Application and enquiry management, employee management, activity logs.
- **Employee Dashboard:** Application and enquiry modifications

## 5.2 APIs

- **/api/pdt-finance** – CRUD operations for employee management.

## 5.3 Integrations

- **Social Media:** Instagram ,Facebook, WhatsApp

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## 6. Data Requirements

### Database Schema (Key Tables)

#### User Table

- Full name
- ID number
- Phone number
- Email
- Net salary
- Loan type & amount
- Supporting documents (ID, payslip, bank statements)
- Message

#### Admin/Employee Table

- Email
- Role
- Encrypted password

## **7. Assumptions & Dependencies**

- **Depends on:**
  - XAMPP for local MySQL.
  - Node.js v18+ for backend.
- **Assumptions:**
  - Users provide valid documentation during applications.
  - Hosting environment supports Node.js and MySQL.

## **8. Folder Structure**

```
.vscode
    settings.json

/config
    db.js

/controllers
    applicationController.js
    enquiryController.js
    userController.js

/middlewares
    auth.js
    uploadMiddlewares.js

/models
    applicationModel.js
    enquiryModel.js
    userModel.js

/node_modules

/public

/.git
```

```
./vscode  
/components  
/images  
index.html  
loan3  
login.html  
README  
register.html  
script.js  
style.css  
  
/routes  
applicationRoutes.js  
enquiryRoutes.js  
userRoutes.js  
  
/uploads  
  
/utils  
sendEmail.js  
testEmail.js  
  
/views  
/components  
admin-landing.ejs  
Applications.ejs  
employee-landing.ejs  
employees.ejs  
enquiries.ejs  
index.ejs
```

login.ejs  
register.ejs  
updateApp.ejs  
.env  
app.js  
package  
package-lock

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## 9. Appendices

- A: Wireframe mockups (Homepage, Admin Dashboard)
  - B: ER Diagram (Database relationships)
  - C: Competitor Analysis (Similar loan platforms)
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# User Manual

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- Getting started
- Navigation Guide

## Introduction

This document provides a comprehensive overview of the **Pruditheto Financial Aid (PDT) Software**, a loan management platform. The system is designed to streamline loan applications, enquiries, employee management, and administrative oversight. The platform offers **personal, business, home, and consolidation loans**, with the following benefits:

- Low interest rates
- Flexible repayment terms
- Quick approvals
- Transparent eligibility criteria

Contact/support details:



## 2. Getting Started

- System requirements (browser, internet connection, device support).

## 3. Navigation Guide

➤ **Homepage**

PRUDITHETO FINANCIAL AID

Your trusted partner for **fast, flexible, and secure** financial solutions.

We offer personal, business, home, and consolidation loans tailored to your needs — with low interest rates, easy repayment terms, and quick approvals.

Whether you're planning for the future or need urgent financial support, our experienced team is here to guide you every step of the way.

Loan Range: R500 – R850,000 | NCR Registration-No: NCRCP22193 | Term: 1–24 months

Apply Now Enquire

Home page accessible to all the users.

**TYPES OF LOANS**



➤ **Applicant Can:**

Personal Loan

Flexible and affordable personal financing solutions tailored to your needs.

Interest Rate: 5%

Business Loan

Boost your business with competitive loans designed to help you grow faster.

Interest Rate: 5%

Vehicle Finance

Drive your dream car with our simple and quick vehicle financing solutions.

Interest Rate: 7.5%

Types of loans available

The screenshot shows the Pruditheto homepage with a red header bar. On the left, there's a section for "Home Loan" featuring a photo of a key and a house, with text about affordable mortgage plans and an interest rate of 8%. On the right, there's a section for "Purchase Order Loan" featuring a photo of a document labeled "LOAN", with text about securing funds for business and an interest rate of 7.5%. A blue arrow points from the text box on the right towards the "Apply Now" button in the center.

Click the  
“Apply  
Now”  
button  
to apply  
for a  
loan

The screenshot shows the "LOAN APPLICATION FORM" page. It contains several input fields: First Name, Last Name, ID Number, ID Document (with a "Choose File" button), Phone Number, E-mail Address, Pay Slip (if applicable) (with a "Choose File" button), and Net Salary. A blue arrow points from the text box on the right towards the "Nett Salary" field.

Make sure  
you enter all  
the correct  
information in  
the input  
fields.

The screenshot shows the "LOAN APPLICATION FORM" page with additional fields: Net Salary, 3 Month Bank Statement (with a "Choose File" button), Loan Type (a dropdown menu), Loan Amount, and Message. A blue arrow points from the text box on the right towards the "Nett Salary" field.

Proof-read  
before  
Submitting

The screenshot shows the "LOAN APPLICATION FORM" page with an error message in a yellow box: "Please match the requested format. Enter 13 digits valid ID". This message is pointing to the "ID Document" field, which has a "Choose File" button. A blue arrow points from the text box on the right towards this error message.

Any error, make  
sure you read  
the information  
box, to see  
where the error  
is.

 Pruditheto

[Home](#) [Apply Now](#) [Loans](#) [About Us](#) [Contact Us](#)

## ABOUT US

**Pruditheto Financial Aid is committed to empowering individuals and businesses with accessible, transparent, and reliable loan services.**

Our mission is to help you achieve your financial goals through responsible lending, personalized support, and flexible loan options tailored to your needs.

With years of experience in the financial services industry, we take pride in providing trusted guidance and fast solutions that make a real difference.



 Pruditheto

[Home](#) [Apply Now](#) [Loans](#) [About Us](#) [Contact Us](#)

## One-Day Approval

### ⌚ Opening Hours

Day	Time
📅 Monday	9 am – 5 pm
📅 Tuesday	9 am – 5 pm
📅 Wednesday	9 am – 5 pm
📅 Thursday	9 am – 5 pm
📅 Friday	9 am – 5 pm
✉ Saturday	Closed

 Pruditheto

[Home](#) [Apply Now](#) [Loans](#) [About Us](#) [Contact Us](#)

✉ Saturday	Closed
✉ Sunday	Closed

Immediately after submission, the message will pop-up on the screen indicating successful submission.

Read (Optional)

### WHY CHOOSE US?

- ✔ Simple Application Process
- ✖ Flexible Repayment Options

- ⚡ Fast Approval and Payout
- ✖ Trusted Financial Partner

- ✖ Competitive Interest Rates

  
**ID/Passport Copy**  


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 Valid ID Document

  
**Latest Pay-Slip**  


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 Recent Payslip

  
**Bank Statement (3months)**  


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 3 Months Bank Statement

**Pruditheto**

**GET IN TOUCH**

We are here to assist you 24/7. Reach out for inquiries or support.

**Email**  
admin@pdffinance.co.za  
njdikgale@pdffinance.co.za

**Call or WhatsApp**  
078 229 9858

**Facebook**

**Instagram**

Get in-touch either through Email, Call or WhatsApp, Facebook, Instagram

**PRUDITHETO FINANCIAL AID**

Company Registration No: 2024/621302/07 Registered with the National Credit Regulator – NCRCP22193 .

**Send Us a Message**

Full Name  
Email Address  
Type your message here...

Fill in the form to make any queries

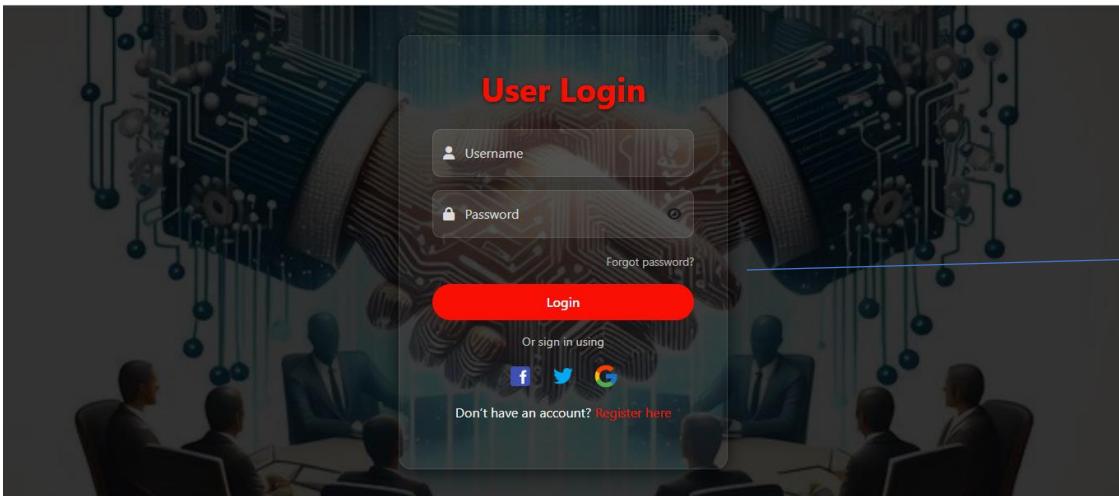
Full Name  
Email Address  
Type your message here...

**Send Message**

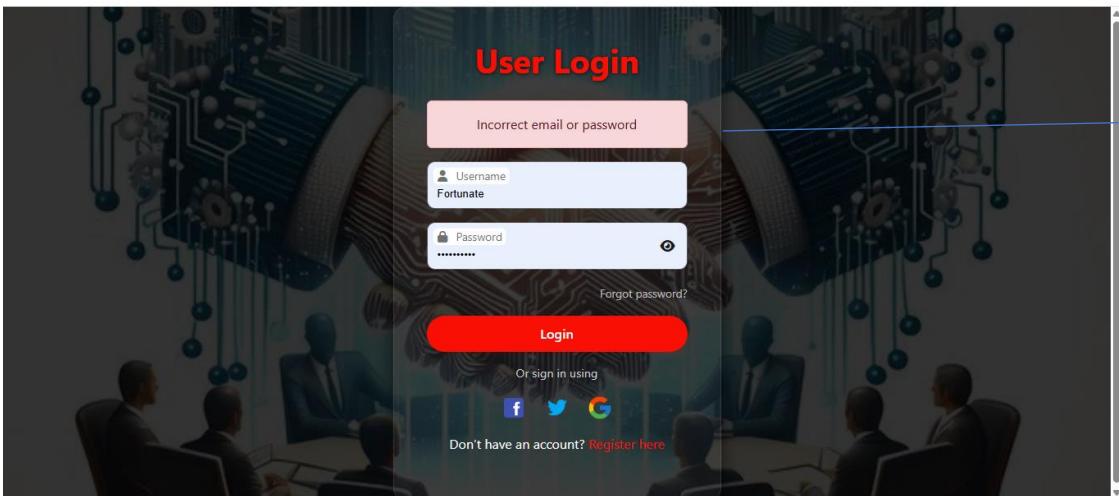
© 2025 Pruditheto Financial Aid – All Rights Reserved.  
Company Registration No: 2024/621302/07  
Registered with the National Credit Regulator – NCRCP22193  
Powered by Hiteknology Solutions

Get confirmation message at the top of the home page to denote that the query was sent successfully.

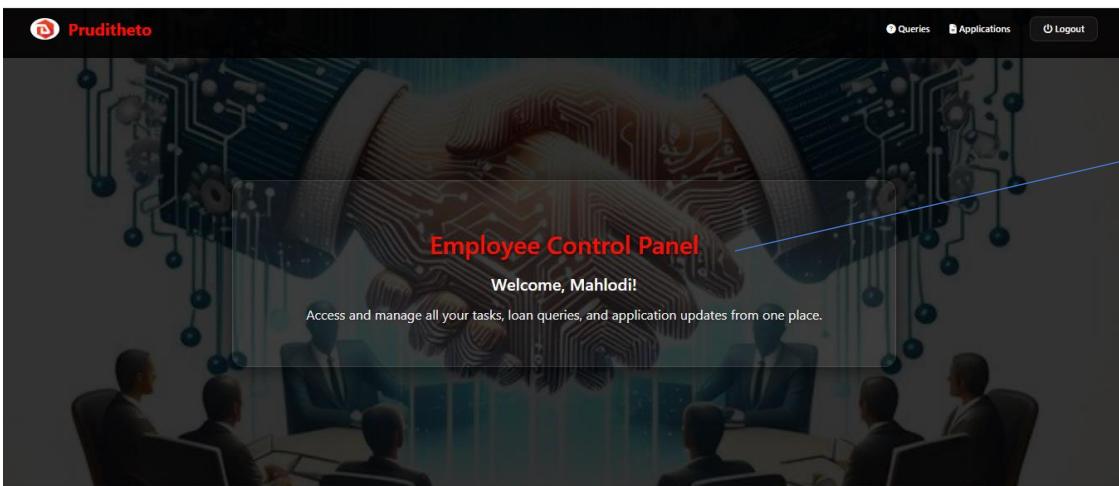
➤ Employee and Admin Can:



Access the login-page so that they can automatically be redirected to the home page based on the role



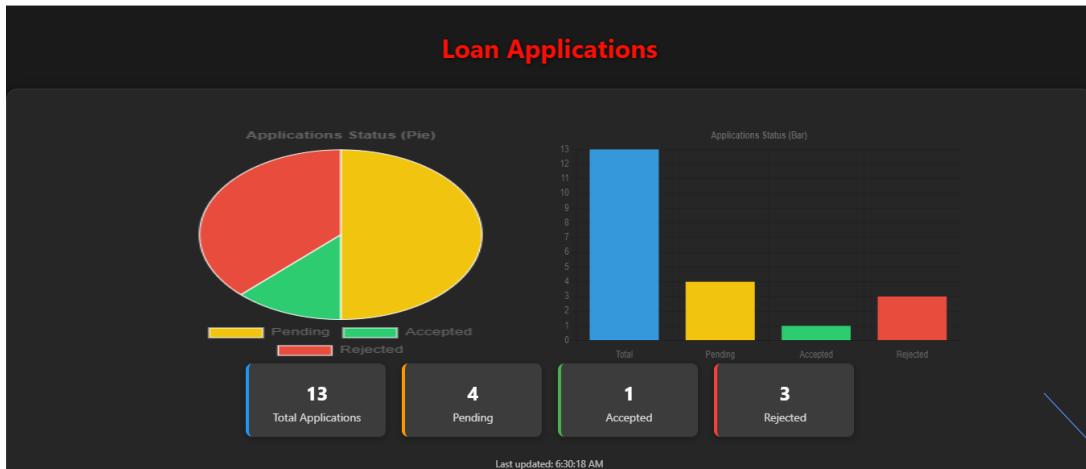
This only happens due to incorrect Login credentials.



Employee landing page

Enquiries		
Email	Name	Message
hlodi@gmail.com	Mahlodi Malatji	I sent my applications a week ago, and I still didn't get my response.
tbmodiba@gmail.com	Tebogo Modiba	My application was rejected. Please reconsider my loan, I really need it.
tbmodiba@gmail.com	Tebogo Modiba	My application was rejected. Please reconsider my loan, I really need it.
jk@gmail.com	Jakes Matlala	I was using the GPS to get to your offices, but it left me in the middle of no-where.
rnmaredi@gmail.com	Ronald Maredi	I just started working and I don't have a 3-months bank statement, and I qualify for the loan. What should I put under the 3-month-bank statement cause I can't submit

When “Queries” button is clicked, user is redirected to the list of queries page



First Name	Last Name	National ID	Phone	Email	Nett Income	Loan Type	Loan Amount	Message	ID Cop
frank	mike	8912098872308	0987654565	tmkan@gmail.com	45980.98	homeLoan	786000	I need it urgent	Down
Vinent	Pilane	8812098872308	0987654565	tmkan@gmail.com	45980.98	homeLoan	786000	I need it urgent	Down
Vit	Pine	8892098872308	0987654565	tmkan@gmail.com	45980.98	homeLoan	786000	I need it urgent	Down
Tshepo Vincent	Pilane	76543456	0769177748	vpilane@gmail.com	78654356	Personal_loan	87654	kjuytf cvjhjh	Down
Tshepi	Pilane	765467	0769177748	tvpilane@gmail.com	876543456	Business_loan	87654	mhgf jvhgcvb nbjv bv n	Down
Tshepo Vincent	Pilane	1231212323	0769177748	vincent.pilane@hiteknologysolutions.co.za	8778976	Vehicle_loan	9876678	kjhgv njh nljb kjbn jbn	Down
Ikjh	Pilane	009876546	0769177748	tvpilane@gmail.com	987657	Personal_loan	87657	njhb nb bn nn	Down
falopo	kotse	1234565432122	1111122234	a@a.a	1212323	Consolidation_loan	23343	were	Down
falopo	kotse	1234565432122	1111122234	a@a.a	1212323	Consolidation_loan	23343	were	Down
jj	ww	9090909876543	2343212345	a@a.a	234323	Vehicle_loan	2345	ee	Down
jj	ww	9090909876543	2343212345	a@a.a	234323	Vehicle_loan	2345	ee	Down
ll	kj	8787878765432	8967678987	vincent.pilane@hiteknologysolutions.co.za	87655	Business_loan	9876	hgvg	Down
Tshepo Peter	Pilane	0909898987654	0769177748	matuku@gmail.com	9087678	Personal_loan	67778	I need it urgently	Down

When “Applications” button is clicked, user is redirected to this page

	Email	Nett Income	Loan Type	Loan Amount	Message	ID Copy	Pay Slip	Bank Statement	Status	Actions
55	tmkan@gmail.com	45980.98	homeLoan	786000	I need it urgent	Download	Download	Download	Pending	Edit
55	tmkan@gmail.com	45980.98	homeLoan	786000	I need it urgent	Download	Download	Download	Rejected	Edit
55	tmkan@gmail.com	45980.98	homeLoan	786000	I need it urgent	Download	Download	Download	Pending	Edit
18	vpilane@gmail.com	78654356	Personal_loan	87654	kjuytf cvjhjh	Download	Download	Download	Pending	Edit
18	tvpilane@gmail.com	876543456	Business_loan	87654	mhgf jvhgcvb nbvj bv n	Download	Download	Download	Approved	Edit
18	vincent.pilane@hiteknologysolutions.co.za	8778976	Vehicle_loan	9876678	kjhgv njh nkjb kjbn jbn	Download	Download	Download	Pending	Edit
18	tvpilane@gmail.com	987657	Personal_loan	87657	njhbn bnnnnn	Download	Download	Download	Rejected	Edit
14	a@a.a	1212323	Consolidation_loan	23343	were	Download	Download	Download	Accepted	Edit
14	a@a.a	1212323	Consolidation_loan	23343	were	Download	Download	Download	Rejected	Edit
15	a@a.a	234323	Vehicle_loan	2345	ee	Download	Download	Download	Accepted	Edit
15	a@a.a	234323	Vehicle_loan	2345	ee	Download	Download	Download	Accepted	Edit
17	vincent.pilane@hiteknologysolutions.co.za	87655	Business_loan	9876	hgvhg	Download	Download	Download	Accepted	Edit
18	matuku@gmail.com	9087678	Personal_loan	67778	I need it urgently	Download	Download	Download	Accepted	Edit

Last updated: 6:30:18 AM

	Email	Nett Income	Loan Type	Loan Amount	Message	ID Copy	Pay Slip	Bank Statement	Status	Actions
55	tmkan@gmail.com	45980.98	homeLoan	786000	I need it urgent	Download	Download	Download	Pending	Edit
55	tmkan@gmail.com	45980.98	homeLoan	786000	I need it urgent	Download	Download	Download	Rejected	Edit
55	tmkan@gmail.com	45980.98	homeLoan	786000	I need it urgent	Download	Download	Download	Pending	Edit
18	vpilane@gmail.com	78654356	Personal_loan	87654	kjuytf cvjhjh	Download	Download	Download	Pending	Edit
18	tvpilane@gmail.com	876543456	Business_loan	87654	mhgf jvhgcvb nbvj bv n	Download	Download	Download	Approved	Edit
18	vincent.pilane@hiteknologysolutions.co.za	8778976	Vehicle_loan	9876678	kjhgv njh nkjb kjbn jbn	Download	Download	Download	Pending	Edit
18	tvpilane@gmail.com	987657	Personal_loan	87657	njhbn bnnnnn	Download	Download	Download	Rejected	Edit
14	a@a.a	1212323	Consolidation_loan	23343	were	Download	Download	Download	Accepted	Edit
14	a@a.a	1212323	Consolidation_loan	23343	were	Download	Download	Download	Rejected	Edit
15	a@a.a	234323	Vehicle_loan	2345	ee	Download	Download	Download	Accepted	Edit
15	a@a.a	234323	Vehicle_loan	2345	ee	Download	Download	Download	Accepted	Edit
17	vincent.pilane@hiteknologysolutions.co.za	87655	Business_loan	9876	hgvhg	Download	Download	Download	Accepted	Edit
18	matuku@gmail.com	9087678	Personal_loan	67778	I need it urgently	Download	Download	Download	Accepted	Edit

The uploaded documents are downloadable

### Update Application

Status: Pending

**Update Application**

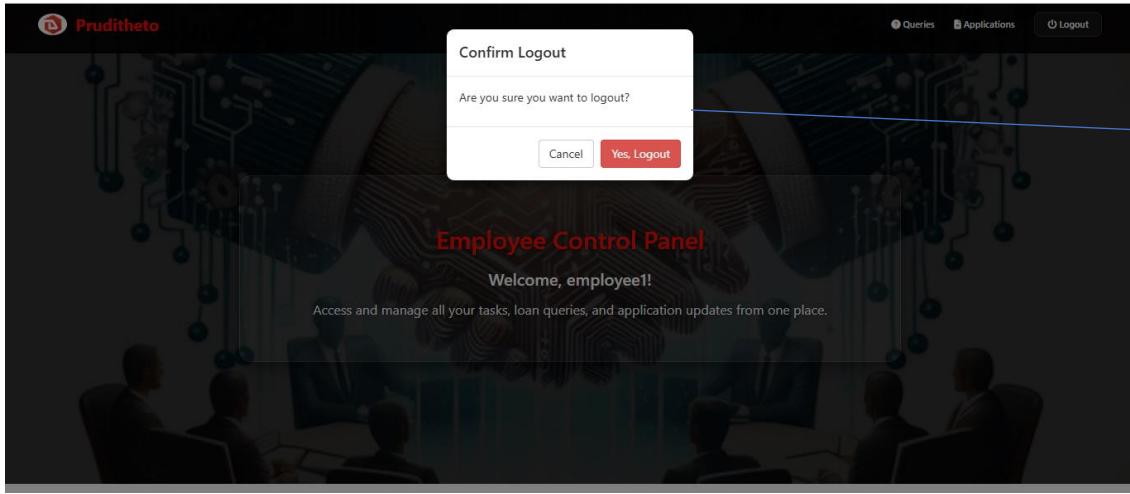
### Update Application

Status: Pending

**Update Application**

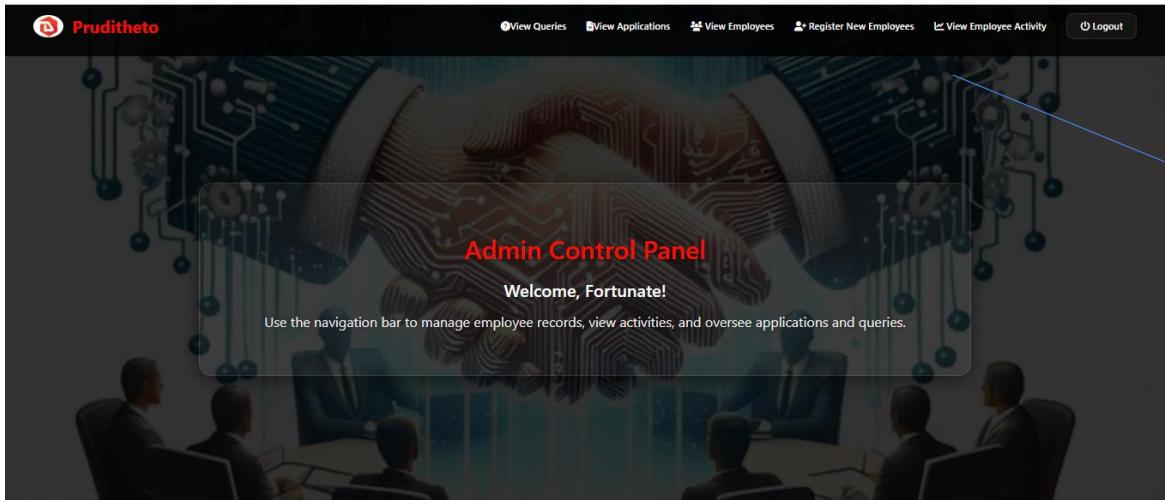
The status dropdown shows Pending, Approved, and Rejected. The Pending option is selected.

When the "Edit" under "Actions" is clicked, the status can from pending to either "Accepted" / "Rejected"



Employee  
can also  
Logout

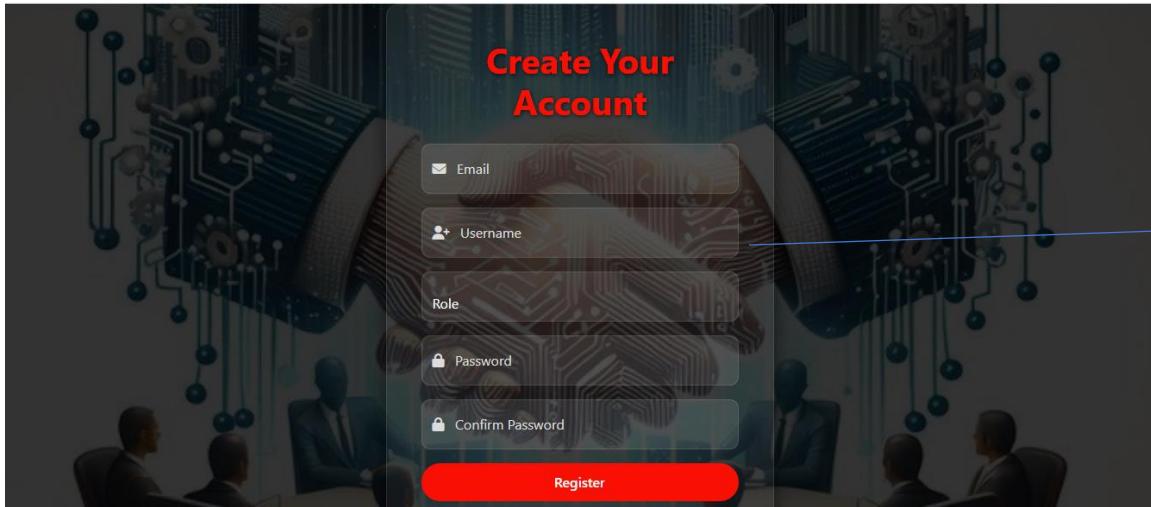
### ➤ Admin Can Furter:



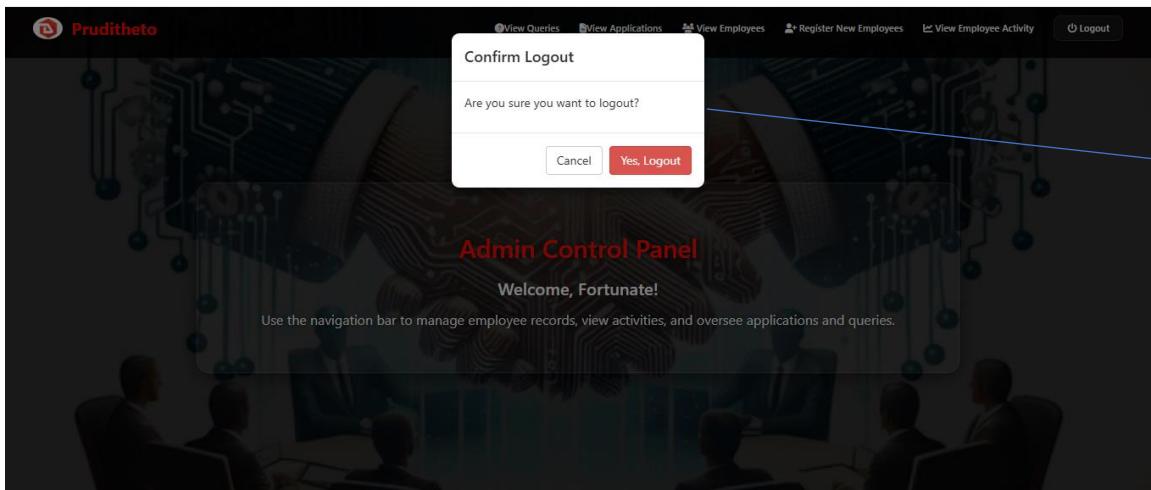
Admin can  
further have  
additional  
nav-bars

Employees			
User ID	Email	Username	Role
1	tman@gmail.com	tman@gmail.com	admin
2	vpilane@gmail.com	vpilane@gmail.com	admin
3	vincent.pilane@hiteknologysolutions.co.za	vincent.pilane@hiteknologysolutions.co.za	admin
4	a@a.a	a@a.a	hrm
5	bb@gmail.com	bb@gmail.com	admin
11	tv1@tv.tv	tv1@tv.tv	hrm
12	th@gmail.com	th@gmail.com	admin
13	toman@gmail.com	toman@gmail.com	admin
15	tmjan@gmail.com	tmjan@gmail.com	admin
16	jan@gmail.com	jan@gmail.com	admin
17	cc@gmail.cm	cc@gmail.cm	admin
18	l@gmail.com	l@gmail.com	admin

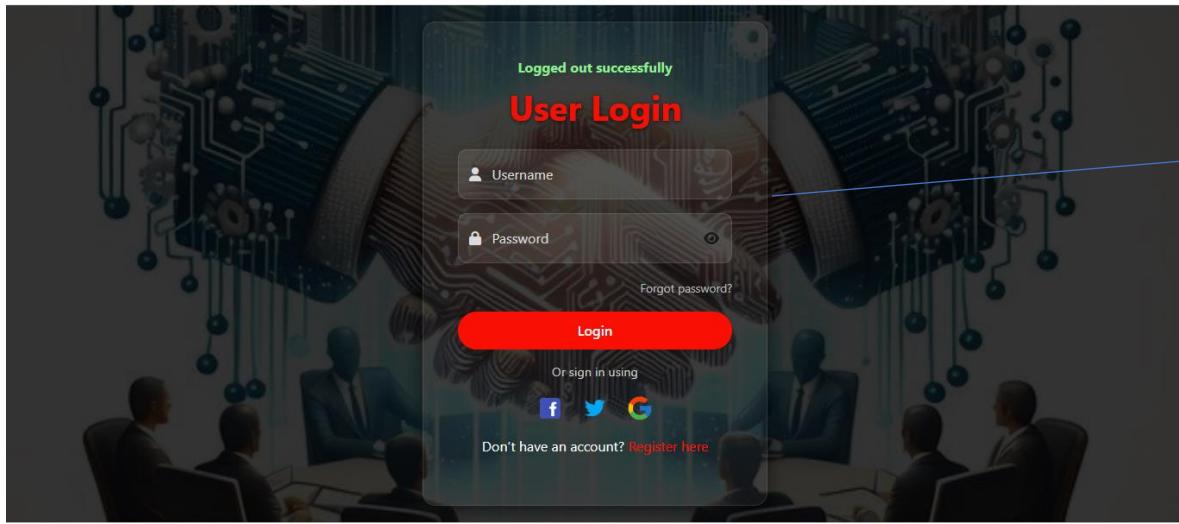
When “View Employees” button is clicked, admin is redirected to this page



When “Register New Employees” button is clicked, admin is redirected to this page



Admin can also Logout.



After Logout,  
user is  
redirected  
to the Login  
page.