

Small Business FinTech Lender

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Company Overview

Mouse Inc. is a **FinTech lending** company that lends to small businesses or individuals through the main office in Boston, USA. It utilises a global outreach and enables businesses and individuals all over the world to achieve their best potential using state of the art financial technology tools and empowering them with easy lending solutions.

1. Database Management System Purpose and Significance:

The company's database management system is used to give an overview of the entire core operations as well as keeps complex and detailed records of the entire functionality. The management system starts from the details of the borrowers and tracks their entire financial history with respect to the firm. Specific reports and procedures, listed below, will be generated from the system where borrower details and records will be tracked with respect to the firm.

REPORT 1:

Risk assesment of borrowers through displaying borrower details where the the better the borrower details, the lower the interest rate they get on loans.

REPORT 2:

Display the number of approved or denied borrower accounts for loans.

REPORT 3:

Displays activated clients , to see which clients got activated to be able to be able to reach them better and ask their reference for potential clients where they get a bonus for it.

REPORT 4:

Displays recurring clients and clients that generate high revenue which will be awarded with different types of bonuses such as gifts, cash prizes and grace periods.

REPORT 5:

Diplays the full payment plan of each borrower and their loan including the due dates and the dates when and if the payments where made.

REPORT 6:

Displays borrowers that commit offenses such as breaking the contract and defaulting on payments. These will be penalized with different types of penalties . Depending on the type of offense they will either be charged higher interest rates, blacklisted from the company or a strict legal action will be taken.

REPORT 7:

Displays the best performing sales represntative with most number of potential clients approved where the sales represntative get (0.5% of the return) on approved clients.

REPORT 8:

Display the clients that pay on time and what factors drive repayment, such as type of loan repayment, size of loan, business borrower details for analysts to make a good understanding of these procedures. (ex: percentage of clients with good borrower details pay on time).

REPORT 9:

Displays the amount of money made or lost by the company as a result of different lendings.

REPORT 10:

Displays the ratio of employees salaries to the total revenue generated by the company to be able to adjust salaries accordingly.

STORED PROCEDURE 1:

Overdue surcharge – Find the differences between the paid date and due date, if the difference exceeds a threshold we will alert or penalize the borrower depending on the threshold.

STORED PROCEDURE 2:

Generate a full borrowers report – Input will be borrower id, and our stored procedure will output a complete report of the borrower. This will include the borrower details, all existing and past loans, their repayment plan for each loan and the sales representative handling their account.

System Users:

This system is designed so that the below mentioned users can easily manipulate and acquire company records for a smoother and productive workflow.

- Chief Executive Officer
- Chief Financial Officer
- Analysts
- Sales representatives
- Finance Team
- Internal and External Auditors

Chief Executive Officer: Use the system to assess the overall status of the company through looking at current transactions, company capital, payables and receivables, lost clients, recurring clients, best performing sales representatives.

Chief Financial Officer: Uses the system to focus more on the financial aspects through assessing and analyzing sales, company capital, payables, receivables, clients risk evaluation and making sure all clients are of good financial standing.

Analysts: Use the system to identify customer trends and behaviors to make data driven business decisions. They will have access to clients' personal information, borrowing habits, financial standings such as credit score, business revenue per annum, repayment timeliness.

Sales representatives: Provide loan consultancy to potential customers and insert new customer data in the database for later approval by finance team.

Finance Team: Approve or deny new customer loans upon customer analysis of customer financial stability by analyzing data entered by sales representatives.

Internal and External Auditors: Use the system to make sure all accounting data is reliable and data integrity is intact.

Scope and Limitations:

In reference to the purpose of the database , the information requires the following:

- Client Account Activation status
- Amount Lent
- Date of Lending
- Lending Duration
- Lending Interest Rate
- Borrower Financial History
- Sales Representative History

Criteria for loan approval will not be incorporated in the database. This decision will be at the discretion of the financial team and their analysis of the financial health of both the company and the client. Upon client loan approval client's accounts will be marked as "activated" by the finance team on the database.

Clients physical documents evidence, such as bank statements, will not be stored in the database.

2. Flow of System:

I. Adding a new client:

When the client approaches the company for a loan their preliminary data is acquired and inserted in the database by the sales representative. This data part of borrower_accounts table. We store approved and potential clients personal information in this table along with their association with our business elements i.e. the sales representative handling their account. Additionally, a table with borrower business details displays the borrowers' eligibility criteria for the loan such as their revenue per annum, their current monthly net income and credit score standing.

II. Finance team approves the client:

This data is forwarded to the finance team for approval, where the team accepts clients with investment grade credit score. Upon approval, the finance team "activates" client accounts on

the system in the borrower_accounts table. Then create an entry in the transactions table, and lays out a repayment plan for the client.

III. A repayment schedule is set:

After the loan is approved and the repayment schedule is set out, record of approved loans are kept in the loans table with the loans' principal amount and the total payable balance after adjusting the interest rate. The loans table imports data from the respective borrower accounts.

IV. Transactions keep a record of subsequent repayments:

The transactions table keeps record of the payments made to and from the company with the respective borrowers. It keeps tracks of the payable amount left and the total amount paid of the respective borrowers and details of the loan.

V. Client retainement through bonuses:

Borrowers with good repayment history will be included in the rewards table. They will be offered gift and a grace period or less interest on future loans for being valued customers. In addition, clients that make successful referrals to the company will also be awarded for it.

VI. Penalizing clients for unpaid loans:

Borrowers that default on a loan payments or break contracts will be penalized for it, where the type of penalty depends on the type of offense.

VII. Employees and their commissions as a percent of transactions:

Sales representatives from the employees table will be offered commissions as a percentage of transactions made to their associated borrowers' accounts.

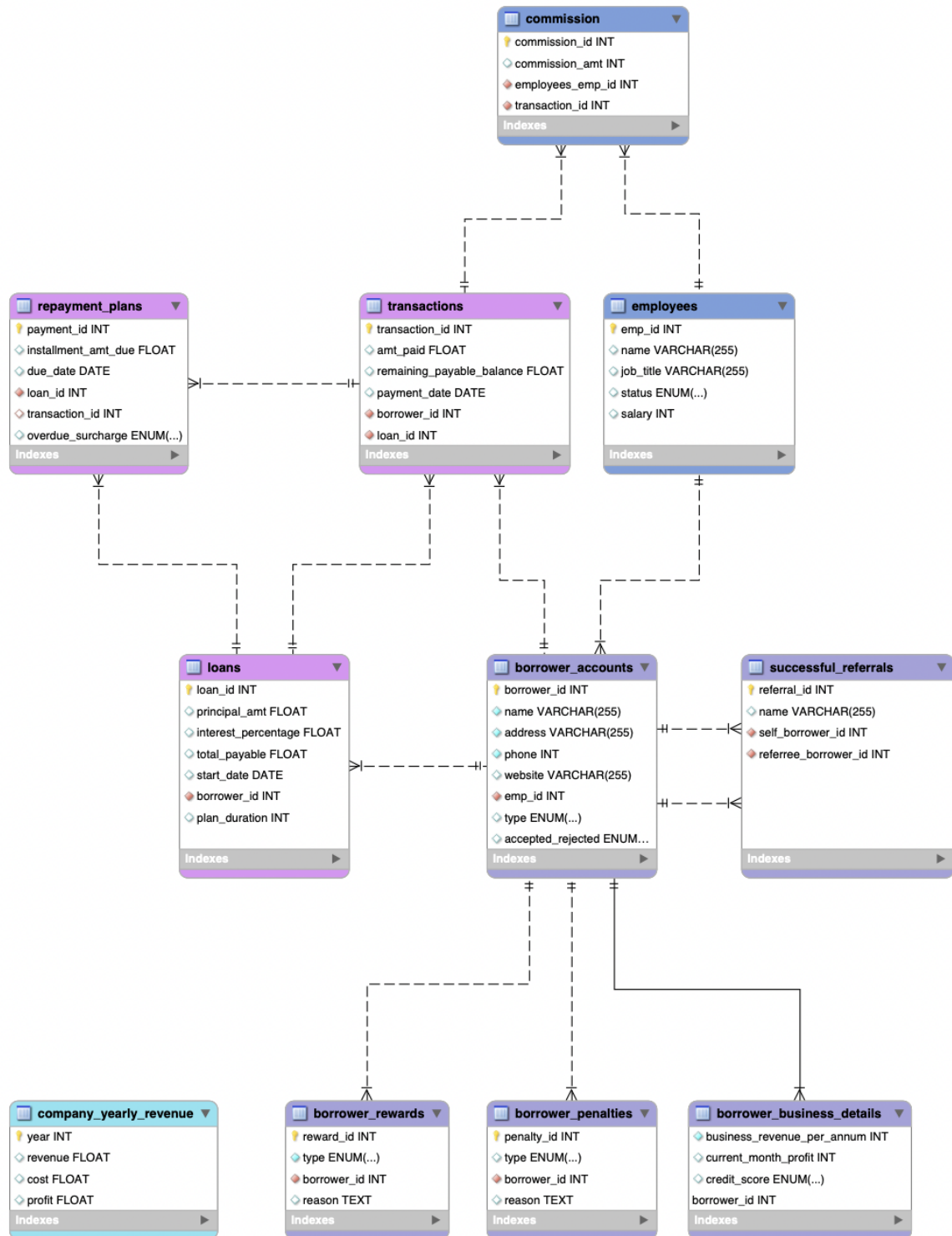
VIII. Company revenue:

Finally company revenue will be evaluated based on loans given out and transactions made.

Table structure;

Table Name	Primary Key(s)	Foreign Key(s)	Description
borrower_accounts	borrower_id	emp_id	Contains all necessary information/details about the borrowers including borrowers name, address, website if available and if the borrower's account status, that is if it was activated or not.
borrower_business_details	reward_id	borrower_id	Contains borrower business details like their credit score and current month profit.
borrower_penalties	penalty_id	borrower_id	Penalize clients that have defaulted on payments or broken a contract with the company.
borrower_rewards	reward_id	borrower_id	Reward clients who have paid their loans in a timely manner with gifts or grace periods and less interests on future loans they take.
successful_referrals	referral_id	self_borrower, referee_borrower	Contains current borrower referrals for potential clients that have succeeded.
employees	emp_id		Contains employees information, such as name, job_title and status.
commission	commission_id	emp_id, transaction_id	Displays commission earned by employees for each successful transaction made
transactions	transaction_id	borrower_id, loan_id	Contains borrower transactions to close the loan such as the amount paid, remaining balance and payment date.
loans	loan_id	borrower_id	Contains each borrower's loan details which are the principal amount, loan interest percentage owed, total payable, loan start date and loan plan duration.
payment_plans	payment_id.	loan_id, transaction_id	Matches the cash amount of installments due and due date of the installments with loan details and transactions done to date.
company_yearly_revenue	year		Displays company revenue from interest made on giving out loans, net profits, and costs.

3. ER Model



4 Queries:

-- **Report 1:** Risk assesment of borrowers through displaying borrower details where the the better the borrower details, the lower the interest rate they get on loans.

```
SELECT  ba.borrower_id, ba.name, ba.type,ba.accepted_rejected,
        bbd.business_revenue_per annum,bbd.current_month_profit,bbd.credit_score
FROM    borrower_accounts ba
JOIN    borrower_business_details bbd
ON      bbd.borrower_id = ba.borrower_id;
```

borrower_id	name	type	accepted_rejected	business_revenue_per annum	current_month_profit	credit_score
1	touch inc	business	accepted	40000	5000	good
2	hahaha ltd	business	accepted	110000	25000	excellent
3	goodgame	business	accepted	79000	15000	excellent
4	amaze corp	business	accepted	80000	16000	excellent
5	stark industries	business	accepted	25000	3000	good
7	rosa bella pizza	business	accepted	45000	2677	good
8	all heads	business	accepted	56000	8765	excellent
9	jon jones	individual	accepted	73000	3000	good
10	khabib nurmagomedov	individual	accepted	400000	38000	excellent
11	ronaldo dicaprio	individual	accepted	48000	2000	excellent
12	jakiro films	business	accepted	83000	14	excellent
13	notebook factories	business	accepted	10000	800	good

-- **Report 2:** Display the number of approved or denied borrower accounts for loans.

```
SELECT  accepted_rejected, COUNT(*) AS number_of_borrowers
FROM    borrower_accounts
GROUP BY accepted_rejected;
```

	accepted_rejected	number_of_borrowers
►	accepted	15
	rejected	2
	pending	1

-- **Report 3:** Displays activated clients , to see which clients got activated to be able to be able to reach them better and ask their reference for potential clients where they get a bonus for it.

```
SELECT *
FROM borrower_accounts
WHERE accepted_rejected = 'accepted';
```

borrower_id	name	address	phone	website	emp_id	type	accepted_rejected
1	touch inc	777 Brockton Avenue, Abington MA 2351	85712343	touchinc.com	1	business	accepted
2	hahaha ltd	30 Memorial Drive, Avon MA 2322	85712344	hahahalt.com	1	business	accepted
3	goodgame	250 Hartford Avenue, Bellingham MA 2019	85712125	goodgame.com	1	business	accepted
4	amaze corp	700 Oak Street, Brockton MA 2301	85712326	amazecorp.com	1	business	accepted
5	stark industries	66-4 Parkhurst Rd, Chelmsford MA 1824	85734127	starkindustries.com	5	business	accepted
6	hogwarts	591 Memorial Dr, Chicopee MA 1020	8571128	hogwarts.com	2	business	accepted
7	rosa bella pizza	55 Brooksby Village Way, Danvers MA 1923	81234129	rosabellapizza.com	2	business	accepted
8	all heads	137 Teaticket Hwy, East Falmouth MA 2536	85712330	allheads.com	2	business	accepted
9	jon jones	42 Fairhaven Commons Way, Fairhaven MA 2719	85712131	NULL	4	individual	accepted
10	khabib nurmagomedov	374 William S Canning Blvd, Fall River MA 2721	85234132	NULL	3	individual	accepted
11	ronaldo dicaprio	121 Worcester Rd, Framingham MA 1701	85734133	NULL	3	individual	accepted
12	jakiro films	677 Timpany Blvd, Gardner MA 1440	85734134	jakirofilms.com	3	business	accepted
13	notebook factories	337 Russell St, Hadley MA 1035	85734135	notebookfactories...	4	business	accepted

-- **Report 4:** Displays recurring clients and clients that generate high revenue which will be awarded with different types of bonuses such as gifts, cash prizes and grace periods.

```
SELECT b.borrower_id, b.name, b.type , COUNT(*) AS no_of_approved_loans, br.reward_id, br.type,
       reward_type
FROM loans l
JOIN borrower_accounts b
  ON b.borrower_id = l.borrower_id
JOIN borrower_rewards br
  ON br.borrower_id = b.borrower_id
GROUP BY borrower_id
ORDER BY 4 DESC
LIMIT 2;
```

	borrower_id	name	type	no_of_approved_loans	reward_id	reward_type
▶	10	khabib nurmagomedov	individual	2	1	gift
	6	hogwarts	business	2	2	less_interest

-- **Report 5:** Displays the full payment plan of each borrower and their loan including the due dates and the dates when and if the payments were made.

-- Can include a WHERE clause to choose specific borrowers

```
SELECT r.payment_id, b.borrower_id, b.name, l.principal_amt,
       l.interest_percentage, l.total_payable,
       r.installment_amt_due, r.due_date,
       t.amt_paid, t.payment_date
FROM   repayment_plans r
JOIN   loans l
      ON l.loan_id = r.loan_id
JOIN   borrower_accounts b
      ON b.borrower_id = l.borrower_id
LEFT JOIN transactions t
      ON t.transaction_id = r.transaction_id
ORDER BY l.loan_id, b.borrower_id, r.due_date;
```

payment_id	borrower_id	name	principal_amt	interest_percentage	total_payable	installment_amt_due	due_date	amt_paid	payment_date
1	1	touch inc	500	5	525	525	2018-05-01	525	2018-05-01
2	2	hahaha ltd	7000	5	7350	1225	2018-06-01	1225	2018-06-01
3	2	hahaha ltd	7000	5	7350	1225	2018-07-01	1225	2018-07-01
4	2	hahaha ltd	7000	5	7350	1225	2018-08-01	1225	2018-08-01
5	2	hahaha ltd	7000	5	7350	1225	2018-09-01	1225	2018-09-01
6	2	hahaha ltd	7000	5	7350	1225	2018-10-01	1225	2018-10-25
7	2	hahaha ltd	7000	5	7350	1225	2018-11-01	1225	2018-11-01
8	3	goodgame	19500	5	20475	3413	2018-06-01	3412.5	2018-06-01
9	3	goodgame	19500	5	20475	3413	2018-07-01	3412.5	2018-07-01
10	3	goodgame	19500	5	20475	3413	2018-08-01	3412.5	2018-08-01
11	3	goodgame	19500	5	20475	3413	2018-09-01	3412.5	2018-09-01
12	3	goodgame	19500	5	20475	3413	2018-10-01	3412.5	2018-10-01
13	3	goodgame	19500	5	20475	3413	2018-11-01	3412.5	2018-11-01

-- **Report 6:** Displays borrowers that commit offenses such as breaking the contract and defaulting on payments. These will be penalized with different types of penalties . Depending on the type of offense they will either be charged higher interest rates, blacklisted from the company or a strict legal action will be taken.

```
SELECT b.borrower_id, b.name,
       p.type, p.reason
FROM   borrower_penalties p
JOIN   borrower_accounts b
ON     b.borrower_id = p.borrower_id;
```

	borrower_id	name	type	reason
▶	17	jeffrey campbell	blacklist	client submitted bogus documents

-- **Report 7:** Displays the best performing sales representative with most number of potential clients approved where the sales representative get (0.5% of the return) on approved clients.

```
SELECT e.name employee_name, e.job_title, COUNT(*) no_of_approved_clients
FROM   borrower_accounts b
JOIN   employees e
ON     e.emp_id = b.emp_id
GROUP BY 1
ORDER BY 3 DESC;
```

employee_name	job_title	no_of_approved_clients
john doe	sales_representative	4
merryl streep	sales_representative	4
tupac shakur	sales_representative	4
jane doe	sales_representative	3
kendrick lamar	sales_representative	3

-- **Report 8:** Display the clients that pay on time and what factors drive repayment, such as type of loan repayment, size of loan, business borrower details for analysts to make a good understanding of these procedures. (ex: percentage of clients with good borrower details pay on time).

```
SELECT  t.borrower_id, t.loan_id, t.remaining_payable_balance, r.due_date, t.payment_date,
        DATEDIFF(t.payment_date,r.due_date) days_overdue
FROM    transactions t
        JOIN repayment_plans r
        ON r.transaction_id = t.transaction_id
HAVING  DATEDIFF(t.payment_date,r.due_date) < 5
ORDER BY borrower_id, due_date;
```

borrower_id	loan_id	remaining_payable_balance	due_date	payment_date	days_overdue
1	1	0	2018-05-01	2018-05-01	0
2	2	6125	2018-06-01	2018-06-01	0
3	3	17062.5	2018-06-01	2018-06-01	0
2	2	4900	2018-07-01	2018-07-01	0
3	3	13650	2018-07-01	2018-07-01	0
2	2	3675	2018-08-01	2018-08-01	0
3	3	10237.5	2018-08-01	2018-08-01	0
2	2	2450	2018-09-01	2018-09-01	0
3	3	6825	2018-09-01	2018-09-01	0
3	3	3412.5	2018-10-01	2018-10-01	0
2	2	0	2018-11-01	2018-11-01	0
3	3	0	2018-11-01	2018-11-01	0
4	4	10500	2018-12-01	2018-12-01	0

-- **Report 9:** Displays the amount of money made or lost by the company as a result of different lendings.

```
SELECT  SUM(total_payable) total_revenue,
        SUM(principal_amt) total_money_lent,
        SUM(total_payable) - SUM(principal_amt) profit
FROM    loans;
```

	total_revenue	total_money_lent	profit
►	322036	306700	15336

-- **REPORT 10:** Displays the ratio of employees salaries to the total revenue generated by the company to be able to adjust salaries accordingly.

```
SELECT SUM(l.total_payable) AS total_revenue,  
       SUM(e.salary) AS total_salaries,  
       round(SUM(l.total_payable)/SUM(e.salary),2) AS ratio_of_revenue_to_salaries  
FROM   loans l, employees e;
```

total_revenue	total_salaries	ratio_of_revenue_to_salaries
4508504	765000	5.89

-- **STORED PROCEDURE 1:** Overdue surcharge – Find the differences between the paid date and due date, if the difference exceeds a threshold we will alert or penalize the borrower depending on the threshold.

INPUTS: payment_id and transaction_id

OUTPUT: update repayment_plans table and action message

The procedure is used to assess delayed payments.

It takes in 2 outputs, the transaction_id of the payment made and its associated payment_id.

It checks if the payments was made more than 5 days with respect to the due date. If it is, the procedure will then update the corresponding 'overdue_surcharge' column in the 'repayment_plans' table. It will then output a table that displays the number of days overdue and an action message saying 'Repayment was overdue. appropriate entry updated.'

Otherwise, the procedure will only output that a message saying 'Payment within due date. No action taken.'

```
CREATE DEFINER=`root`@`localhost` PROCEDURE `overdue_surcharge_proc`(IN in_payment_id  
INT, IN in_transaction_id INT)
```

```
BEGIN
```

```
DECLARE v_check INT;
```

```
SELECT DATEDIFF(t.payment_date, r.due_date)
```

```
INTO v_check
```

```
FROM transactions t
```

```
JOIN repayment_plans r
```

```
ON r.transaction_id = t.transaction_id
```

```
WHERE t.transaction_id = in_transaction_id
```

```
AND r.payment_id = in_payment_id;
```

```

IF v_check > 5
    THEN UPDATE repayment_plans r
        SET overdue_surcharge = 'overdue'
        WHERE r.payment_id = in_payment_id;
        SELECT v_check days_overdue, "Repayment was overdue. appropriate entry
            updated." action_taken;
        ELSE SELECT "Payment within due date. No action taken." action_taken;

END IF;

END

```

The screenshot shows a SQL IDE with a script editor and a result grid. The script editor contains the following code:

```

88 -- Stored procedure 1
89 • CALL `fintech_business_lender_final`.`overdue_surcharge_proc`(6, 6);
90
91
92

```

The result grid shows the following data:

days_overdue	action_taken
24	Repayment was overdue. appropriate entry updated.

-- STORED PROCEDURE 2: Generate a full borrowers report – Input will be borrower id, and our stored procedure will output a complete report of the borrower. This will include the borrower details, all existing and past loans, their repayment plan for each loan and the sales representative handling their account.

INPUT: borrower_id
 OUTPUT: full comprehensive report of the borrower

This procedure takes in one input, the borrower_id. Consequently all the details are given by joining 5 tables together and sorting out relevant information. The report includes the personal information of the borrower, their loan history, their sales_rep information, their repayment_plan and all their transaction history.

```

CREATE DEFINER=`root`@`localhost` PROCEDURE `full_borrower_report_proc`(IN in_borrower_id INT)

```

```

BEGIN

```

```

SELECT b.borrower_id,b.name borrower_name, b.address, b.phone,b.website,
    e.name sales_rep_of_borrower,
    l.loan_id, l.principal_amt, l.total_payable, l.plan_duration,
    r.installment_amt_due, r.due_date,
    t.amt_paid, t.payment_date, t.remaining_payable_balance
FROM borrower_accounts b
JOIN loans l
ON b.borrower_id = l.borrower_id

```

END

borrower_id	borrower_name	address	phone	website	sales_rep_of_borrower	loan_id	principal_amt	total_payable	plan_d
9	jon jones	42 Fairhaven Commons Way, Fairhaven MA 2719	85712131	NULL	tupac shakur	9	50000	52500	10
9	jon jones	42 Fairhaven Commons Way, Fairhaven MA 2719	85712131	NULL	tupac shakur	9	50000	52500	10
9	jon jones	42 Fairhaven Commons Way, Fairhaven MA 2719	85712131	NULL	tupac shakur	9	50000	52500	10
9	jon jones	42 Fairhaven Commons Way, Fairhaven MA 2719	85712131	NULL	tupac shakur	9	50000	52500	10
9	jon jones	42 Fairhaven Commons Way, Fairhaven MA 2719	85712131	NULL	tupac shakur	9	50000	52500	10
9	jon jones	42 Fairhaven Commons Way, Fairhaven MA 2719	85712131	NULL	tupac shakur	9	50000	52500	10
9	jon jones	42 Fairhaven Commons Way, Fairhaven MA 2719	85712131	NULL	tupac shakur	9	50000	52500	10
9	jon jones	42 Fairhaven Commons Way, Fairhaven MA 2719	85712131	NULL	tupac shakur	9	50000	52500	10
9	jon jones	42 Fairhaven Commons Way, Fairhaven MA 2719	85712131	NULL	tupac shakur	9	50000	52500	10
9	inn innes	40 Fairhaven Commons Way, Fairhaven MA 2719	85712131	NULL	tupac shakur	9	50000	52500	10

5 Appendix

```
-- -----  
-- Table `fintech_business_lender_final`.`employees`  
-- -----  
CREATE TABLE IF NOT EXISTS `fintech_business_lender_final`.`employees`  
(  
  `emp_id` INT NOT NULL,  
  `name` VARCHAR(255) NULL DEFAULT NULL,  
  `job_title` VARCHAR(255) NULL DEFAULT NULL,  
  `status` ENUM('active', 'inactive') NULL DEFAULT NULL,  
  `salary` INT NULL DEFAULT NULL,  
  PRIMARY KEY (`emp_id`),  
  UNIQUE INDEX `emp_id_UNIQUE` (`emp_id` ASC) VISIBLE)  
ENGINE = InnoDB  
DEFAULT CHARACTER SET = utf8;
```

```
-- -----  
-- Table `fintech_business_lender_final`.`borrower_accounts`  
-- -----  
CREATE TABLE IF NOT EXISTS  
`fintech_business_lender_final`.`borrower_accounts` (  
  `borrower_id` INT NOT NULL,  
  `name` VARCHAR(255) NOT NULL,  
  `address` VARCHAR(255) NOT NULL,  
  `phone` INT NOT NULL,  
  `website` VARCHAR(255) NULL DEFAULT NULL,  
  `emp_id` INT NOT NULL,  
  `type` ENUM('business', 'individual') NULL DEFAULT NULL,  
  `accepted_rejected` ENUM('accepted', 'rejected', 'pending') NULL  
DEFAULT NULL,  
  PRIMARY KEY (`borrower_id`),  
  UNIQUE INDEX `borrower_id_UNIQUE` (`borrower_id` ASC) VISIBLE,  
  INDEX `fk_borrower_accounts_employees1_idx` (`emp_id` ASC) VISIBLE,  
  CONSTRAINT `fk_borrower_accounts_employees1`  
    FOREIGN KEY (`emp_id`)  
    REFERENCES `fintech_business_lender_final`.`employees` (`emp_id`))  
ENGINE = InnoDB  
DEFAULT CHARACTER SET = utf8;
```

```
-- -----  
-- Table `fintech_business_lender_final`.`borrower_business_details`  
-- -----  
CREATE TABLE IF NOT EXISTS  
`fintech_business_lender_final`.`borrower_business_details` (  
  `business_revenue_per_annum` INT NOT NULL,  
  `current_month_profit` INT NULL DEFAULT NULL,  
  `credit_score` ENUM('excellent', 'good') NULL DEFAULT NULL,  
  `borrower_id` INT NOT NULL,  
  PRIMARY KEY (`borrower_id`),
```

```

    UNIQUE INDEX `business_revenue_per annum_UNIQUE`
(`business_revenue_per annum` ASC) VISIBLE,
    UNIQUE INDEX `borrower_id_UNIQUE` (`borrower_id` ASC) VISIBLE,
    INDEX `fk_borrower_business_details_borrower_accounts_idx`
(`borrower_id` ASC) VISIBLE,
    CONSTRAINT `fk_borrower_business_details_borrower_accounts`
        FOREIGN KEY (`borrower_id`)
        REFERENCES `fintech_business_lender_final`.`borrower_accounts`
        (`borrower_id`))
ENGINE = InnoDB
DEFAULT CHARACTER SET = utf8;

```

```

-- -----
-- Table `fintech_business_lender_final`.`borrower_penalties`
-- -----

```

```

CREATE TABLE IF NOT EXISTS
`fintech_business_lender_final`.`borrower_penalties` (
  `penalty_id` INT NOT NULL,
  `type` ENUM('higher_interest', 'blacklist', 'legal_action') NULL
  DEFAULT NULL,
  `borrower_id` INT NOT NULL,
  `reason` TEXT NULL DEFAULT NULL,
  PRIMARY KEY (`penalty_id`),
  UNIQUE INDEX `penalty_id_UNIQUE` (`penalty_id` ASC) VISIBLE,
  INDEX `fk_borrower_penalty_borrower_accounts1_idx` (`borrower_id`
  ASC) VISIBLE,
  CONSTRAINT `fk_borrower_penalty_borrower_accounts1`
        FOREIGN KEY (`borrower_id`)
        REFERENCES `fintech_business_lender_final`.`borrower_accounts`
        (`borrower_id`))
ENGINE = InnoDB
DEFAULT CHARACTER SET = utf8;

```

```

-- -----
-- Table `fintech_business_lender_final`.`borrower_rewards`
-- -----

```

```

CREATE TABLE IF NOT EXISTS
`fintech_business_lender_final`.`borrower_rewards` (
  `reward_id` INT NOT NULL,
  `type` ENUM('gift', 'cash', 'less_interest', 'grace_period') NOT
  NULL,
  `borrower_id` INT NOT NULL,
  `reason` TEXT NULL DEFAULT NULL,
  PRIMARY KEY (`reward_id`),
  UNIQUE INDEX `reward_id_UNIQUE` (`reward_id` ASC) VISIBLE,
  INDEX `fk_borrower_rewards_borrower_accounts1_idx` (`borrower_id`
  ASC) VISIBLE,
  CONSTRAINT `fk_borrower_rewards_borrower_accounts1`
        FOREIGN KEY (`borrower_id`)

```



```

        REFERENCES `fintech_business_lender_final`.`borrower_accounts`
        (`borrower_id`))
ENGINE = InnoDB
DEFAULT CHARACTER SET = utf8;

```

```

-- -----
-- Table `fintech_business_lender_final`.`loans`
-- -----

```

```

CREATE TABLE IF NOT EXISTS `fintech_business_lender_final`.`loans` (
  `loan_id` INT NOT NULL,
  `principal_amt` FLOAT NULL DEFAULT NULL,
  `interest_percentage` FLOAT NULL DEFAULT NULL,
  `total_payable` FLOAT NULL DEFAULT NULL,
  `start_date` DATE NULL DEFAULT NULL,
  `borrower_id` INT NOT NULL,
  `plan_duration` INT NULL DEFAULT NULL,
  PRIMARY KEY (`loan_id`),
  UNIQUE INDEX `loan_id_UNIQUE` (`loan_id` ASC) VISIBLE,
  INDEX `fk_loans_borrower_accounts1_idx` (`borrower_id` ASC) VISIBLE,
  CONSTRAINT `fk_loans_borrower_accounts1`
    FOREIGN KEY (`borrower_id`)
      REFERENCES `fintech_business_lender_final`.`borrower_accounts`
      (`borrower_id`))
ENGINE = InnoDB
DEFAULT CHARACTER SET = utf8;

```

```

-- -----
-- Table `fintech_business_lender_final`.`transactions`
-- -----

```

```

CREATE TABLE IF NOT EXISTS
`fintech_business_lender_final`.`transactions` (
  `transaction_id` INT NOT NULL,
  `amt_paid` FLOAT NULL DEFAULT NULL,
  `remaining_payable_balance` FLOAT NULL DEFAULT NULL,
  `payment_date` DATE NULL DEFAULT NULL,
  `borrower_id` INT NOT NULL,
  `loan_id` INT NOT NULL,
  PRIMARY KEY (`transaction_id`),
  UNIQUE INDEX `transaction_id_UNIQUE` (`transaction_id` ASC) VISIBLE,
  INDEX `fk_transactions_borrower_accounts1_idx` (`borrower_id` ASC)
VISIBLE,
  INDEX `fk_transactions_loans1_idx` (`loan_id` ASC) VISIBLE,
  CONSTRAINT `fk_transactions_borrower_accounts1`
    FOREIGN KEY (`borrower_id`)
      REFERENCES `fintech_business_lender_final`.`borrower_accounts`
      (`borrower_id`),
  CONSTRAINT `fk_transactions_loans1`
    FOREIGN KEY (`loan_id`)
      REFERENCES `fintech_business_lender_final`.`loans` (`loan_id`))
ENGINE = InnoDB

```

DEFAULT CHARACTER SET = utf8;

```
-- -----  
-- Table `fintech_business_lender_final`.`commission`  
-- -----  
CREATE TABLE IF NOT EXISTS  
`fintech_business_lender_final`.`commission` (  
  `commission_id` INT NOT NULL,  
  `commission_amt` INT NULL DEFAULT NULL,  
  `employees_emp_id` INT NOT NULL,  
  `transaction_id` INT NOT NULL,  
  PRIMARY KEY (`commission_id`),  
  INDEX `fk_commission_employees1_idx` (`employees_emp_id` ASC)  
  VISIBLE,  
  INDEX `fk_commission_transactions1_idx` (`transaction_id` ASC)  
  VISIBLE,  
  CONSTRAINT `fk_commission_employees1`  
    FOREIGN KEY (`employees_emp_id`)  
    REFERENCES `fintech_business_lender_final`.`employees` (`emp_id`),  
  CONSTRAINT `fk_commission_transactions1`  
    FOREIGN KEY (`transaction_id`)  
    REFERENCES `fintech_business_lender_final`.`transactions`  
    (`transaction_id`))  
ENGINE = InnoDB  
DEFAULT CHARACTER SET = utf8;
```

```
-- -----  
-- Table `fintech_business_lender_final`.`company_yearly_revenue`  
-- -----  
CREATE TABLE IF NOT EXISTS  
`fintech_business_lender_final`.`company_yearly_revenue` (  
  `year` INT NOT NULL,  
  `revenue` FLOAT NULL DEFAULT NULL,  
  `cost` FLOAT NULL DEFAULT NULL,  
  `profit` FLOAT NULL DEFAULT NULL,  
  PRIMARY KEY (`year`),  
  UNIQUE INDEX `year_UNIQUE` (`year` ASC) VISIBLE)  
ENGINE = InnoDB  
DEFAULT CHARACTER SET = utf8;
```

```
-- -----  
-- Table `fintech_business_lender_final`.`repayment_plans`  
-- -----  
CREATE TABLE IF NOT EXISTS  
`fintech_business_lender_final`.`repayment_plans` (  
  `payment_id` INT NOT NULL,  
  `installment_amt_due` FLOAT NULL DEFAULT NULL,  
  `due_date` DATE NULL DEFAULT NULL,  
  `loan_id` INT NOT NULL,
```

```

    `transaction_id` INT NULL DEFAULT NULL,
    `overdue_surcharge` ENUM('nothing', 'overdue') NULL DEFAULT
'nothing',
    PRIMARY KEY (`payment_id`),
    INDEX `fk_payment_plans_loans1_idx` (`loan_id` ASC) VISIBLE,
    INDEX `fk_payment_plans_transactions1_idx` (`transaction_id` ASC)
VISIBLE,
    CONSTRAINT `fk_payment_plans_loans1`
        FOREIGN KEY (`loan_id`)
        REFERENCES `fintech_business_lender_final`.`loans` (`loan_id`),
    CONSTRAINT `fk_payment_plans_transactions1`
        FOREIGN KEY (`transaction_id`)
        REFERENCES `fintech_business_lender_final`.`transactions`
(`transaction_id`))
ENGINE = InnoDB
DEFAULT CHARACTER SET = utf8;

```

```

-- -----
-- Table `fintech_business_lender_final`.`successful_referrals`
-- -----
CREATE TABLE IF NOT EXISTS
`fintech_business_lender_final`.`successful_referrals` (
    `referral_id` INT NOT NULL,
    `name` VARCHAR(255) NULL DEFAULT NULL,
    `self_borrower_id` INT NOT NULL,
    `referree_borrower_id` INT NOT NULL,
    PRIMARY KEY (`referral_id`),
    UNIQUE INDEX `referral_id_UNIQUE` (`referral_id` ASC) VISIBLE,
    INDEX `fk_successful_referrals_borrower_accounts1_idx`
(`self_borrower_id` ASC) VISIBLE,
    INDEX `fk_successful_referrals_borrower_accounts2_idx`
(`referree_borrower_id` ASC) VISIBLE,
    CONSTRAINT `fk_successful_referrals_borrower_accounts1`
        FOREIGN KEY (`self_borrower_id`)
        REFERENCES `fintech_business_lender_final`.`borrower_accounts`
(`borrower_id`),
    CONSTRAINT `fk_successful_referrals_borrower_accounts2`
        FOREIGN KEY (`referree_borrower_id`)
        REFERENCES `fintech_business_lender_final`.`borrower_accounts`
(`borrower_id`))
ENGINE = InnoDB
DEFAULT CHARACTER SET = utf8;

USE `fintech_business_lender_final` ;

```

INSERT SCRIPTS

-- borrower_accounts insert

```
LOCK TABLES `borrower_accounts` WRITE;
/*!40000 ALTER TABLE `borrower_accounts` DISABLE KEYS */;
INSERT INTO `borrower_accounts` VALUES (1,' touch inc',' 777 Brockton
Avenue, Abington MA 2351',85712343,'
touchinc.com',1,'business','accepted'),(2,' hahaha ltd',' 30 Memorial
Drive, Avon MA 2322',85712344,'
hahahaltld.com',1,'business','accepted'),(3,'goodgame',' 250 Hartford
Avenue, Bellingham MA 2019',85712125,'
goodgame.com',1,'business','accepted'),(4,'amaze corp',' 700 Oak
Street, Brockton MA 2301',85712326,'
amazecorp.com',1,'business','accepted'),(5,' stark industries',' 66-4
Parkhurst Rd, Chelmsford MA 1824',85734127,'
starkindustries.com',5,'business','accepted'),(6,' hogwarts',' 591
Memorial Dr, Chicopee MA 1020',8571128,'
hogwarts.com',2,'business','accepted'),(7,' rosa bella pizza',' 55
Brooksby Village Way, Danvers MA 1923',81234129,'
rosabellapizza.com',2,'business','accepted'),(8,' all heads',' 137
Teaticket Hwy, East Falmouth MA 2536',85712330,'
allheads.com',2,'business','accepted'),(9,' jon jones',' 42 Fairhaven
Commons Way, Fairhaven MA
2719',85712131,NULL,4,'individual','accepted'),(10,' khabib
nurmagomedov',' 374 William S Canning Blvd, Fall River MA
2721',85234132,NULL,3,'individual','accepted'),(11,' ronaldo
dicaprio',' 121 Worcester Rd, Framingham MA
1701',85734133,NULL,3,'individual','accepted'),(12,' jakiro films','
677 Timpany Blvd, Gardner MA 1440',85734134,'
jakirofilms.com',3,'business','accepted'),(13,' notebook factories','
337 Russell St, Hadley MA 1035',85734135,'
notebookfactories.com',4,'business','accepted'),(14,' jason stathom','
295 Plymouth Street, Halifax MA
2338',85714136,NULL,4,'individual','accepted'),(15,' denzel
washington',' 1775 Washington St, Hanover MA
2339',71234137,NULL,5,'individual','accepted'),(16,' olive harvest','
17 Lublaly lane, Charleston SC 1187',9783971,'
oliveharvest.com',4,'business','rejected'),(17,' jeffrey campbell','
13 Pucker St, York 125',9781791,NULL,3,'individual','rejected'),(18,'
pratt wislon',' 65 Palm St, Princeton NJ
5678',978654209,NULL,5,'individual','pending');
/*!40000 ALTER TABLE `borrower_accounts` ENABLE KEYS */;
UNLOCK TABLES;
```

--

-- Dumping data for table `borrower_business_details`

--

```
LOCK TABLES `borrower_business_details` WRITE;
/*!40000 ALTER TABLE `borrower_business_details` DISABLE KEYS */;
```

```

INSERT INTO `borrower_business_details` VALUES
(40000,5000,'good',1),(110000,25000,'excellent',2),(79000,15000,'excellent',3),(80000,16000,'excellent',4),(25000,3000,'good',5),(45000,2677,'good',7),(56000,8765,'excellent',8),(73000,3000,'good',9),(400000,38000,'excellent',10),(48000,2000,'excellent',11),(83000,145,'excellent',12),(10000,800,'good',13),(34000,3500,'excellent',14),(20000,2000,'excellent',15);
/*!40000 ALTER TABLE `borrower_business_details` ENABLE KEYS */;
UNLOCK TABLES;

```

```

--
-- Dumping data for table `borrower_penalties`
--

```

```

LOCK TABLES `borrower_penalties` WRITE;
/*!40000 ALTER TABLE `borrower_penalties` DISABLE KEYS */;
INSERT INTO `borrower_penalties` VALUES (1,'blacklist',17,'client submitted bogus documents');
/*!40000 ALTER TABLE `borrower_penalties` ENABLE KEYS */;
UNLOCK TABLES;

```

```

--
-- Dumping data for table `borrower_rewards`
--

```

```

LOCK TABLES `borrower_rewards` WRITE;
/*!40000 ALTER TABLE `borrower_rewards` DISABLE KEYS */;
INSERT INTO `borrower_rewards` VALUES (1,'gift',10,'highest revenue generating borrower'),(2,'less_interest',6,'repeat borrower');
/*!40000 ALTER TABLE `borrower_rewards` ENABLE KEYS */;
UNLOCK TABLES;

```

```

--
-- Dumping data for table `commission`
--

```

```

LOCK TABLES `commission` WRITE;
/*!40000 ALTER TABLE `commission` DISABLE KEYS */;
INSERT INTO `commission` VALUES
(1,26,1,1),(2,61,1,2),(3,61,1,3),(4,61,1,4),(5,61,1,5),(6,61,1,6),(7,61,1,7),(8,171,1,8),(9,171,1,9),(10,171,1,10),(11,171,1,11),(12,171,1,12),(13,171,1,13),(14,105,1,14),(15,105,1,15),(16,105,1,16),(17,105,1,17),(18,105,1,18),(19,105,1,19),(20,42,5,20),(21,70,2,21),(22,70,2,22),(23,70,2,23),(24,70,2,24),(25,70,2,25),(26,70,2,26),(27,34,2,27),(28,26,2,28),(29,26,2,29),(30,26,2,30),(31,26,2,31),(32,26,2,32),(33,26,2,33),(34,263,4,34),(35,263,4,35),(36,263,4,36),(37,263,4,37),(38,263,4,38),(39,263,4,39),(40,263,4,40),(41,263,4,41),(42,263,4,42),(43,263,4,43),(44,438,3,44),(45,438,3,45),(46,438,3,46),(47,438,3,47),(48,438,3,48),(49,438,3,49),(50,438,3,50),(51,438,3,51),(52,438,3,52),(53,438,3,53),(54,438,3,54),(55,438,3,55),(56,5,3,56),(57,5,3,57),(58,5,3,58),(59,5,3,59),(60,5,3,60),(61,5,3,61),(62,5,3,62),(63,5,3,63),(64,5,3,64),(65,5,3,65),(66,153,3,66),(67,153,3,67),(68,153,3,68),(69,153,3,69),(70,153,3,70);

```

```
,153,3,70),(71,153,3,71),(72,153,3,72),(73,153,3,73),(74,153,3,74),(75,153,3,75),(76,153,3,76),(77,153,3,77),(78,35,4,78),(79,35,4,79),(80,35,4,80),(81,105,4,81),(82,105,4,82),(83,105,4,83),(84,175,5,84),(85,175,5,85),(86,175,5,86),(87,175,5,87),(88,175,5,88),(89,175,5,89),(90,175,5,90),(91,11,2,91),(92,11,2,92),(93,11,2,93),(94,11,2,94),(95,11,2,95),(96,11,2,96),(97,175,3,97);
```

```
/*!40000 ALTER TABLE `commission` ENABLE KEYS */;  
UNLOCK TABLES;
```

--

-- Dumping data for table `company_yearly_revenue`

--

```
LOCK TABLES `company_yearly_revenue` WRITE;  
/*!40000 ALTER TABLE `company_yearly_revenue` DISABLE KEYS */;  
INSERT INTO `company_yearly_revenue` VALUES  
(2018,200000,150000,50000),(2019,300000,200000,100000),(2020,450000,300000,150000),(2021,NULL,NULL,NULL);  
/*!40000 ALTER TABLE `company_yearly_revenue` ENABLE KEYS */;  
UNLOCK TABLES;
```

--

-- Dumping data for table `employees`

--

```
LOCK TABLES `employees` WRITE;  
/*!40000 ALTER TABLE `employees` DISABLE KEYS */;  
INSERT INTO `employees` VALUES (1,'john doe','sales_representative','active',1500),(2,'jane doe','sales_representative','active',1500),(3,'merryl streep','sales_representative','active',2000),(4,'tupac shakur','sales_representative','active',2000),(5,'kendrick lamar','sales_representative','active',2000),(6,'scarlett johanson','finance','active',3500),(7,'amy poehler','finance','inactive',NULL),(8,'tina fey','finance','active',3500),(9,'bryan cranston','finance','active',3000),(10,'john snow','analyst','inactive',NULL),(11,'oscar wilde','analyst','active',5000),(12,'leonardo da vinci','analyst','active',4500),(13,'ali mir','cfo','active',7500),(14,'rosabel bassil','ceo','active',9000);  
/*!40000 ALTER TABLE `employees` ENABLE KEYS */;  
UNLOCK TABLES;
```

--

-- Dumping data for table `loans`

--

```
LOCK TABLES `loans` WRITE;  
/*!40000 ALTER TABLE `loans` DISABLE KEYS */;  
INSERT INTO `loans` VALUES (1,500,5,525,'2018-05-01',1,1),(2,7000,5,7350,'2018-06-01',2,6),(3,19500,5,20475,'2018-06-
```

```

01',3,6),(4,12000,5,12600,'2018-12-01',4,6),(5,800,5,840,'2019-01-
01',5,1),(6,8000,5,8400,'2019-01-01',6,6),(7,650,5,683,'2019-04-
01',7,1),(8,3000,5,3150,'2019-04-01',8,6),(9,50000,5,52500,'2019-10-
01',9,10),(10,100000,5,105000,'2019-12-
01',10,12),(11,1000,5,1050,'2020-01-
01',11,10),(12,35000,5,36750,'2020-01-
01',12,12),(13,2000,5,2100,'2020-03-01',13,3),(14,6000,5,6300,'2020-
06-01',14,3),(15,40000,5,42000,'2020-07-
01',15,12),(16,1250,5,1313,'2020-07-01',6,6),(17,20000,5,21000,'2021-
01-01',10,6);
/*!40000 ALTER TABLE `loans` ENABLE KEYS */;
UNLOCK TABLES;

```

```

--
-- Dumping data for table `repayment_plans`
--

```

```

LOCK TABLES `repayment_plans` WRITE;
/*!40000 ALTER TABLE `repayment_plans` DISABLE KEYS */;
INSERT INTO `repayment_plans` VALUES (1,525,'2018-05-
01',1,1,'nothing'),(2,1225,'2018-06-01',2,2,'nothing'),(3,1225,'2018-
07-01',2,3,'nothing'),(4,1225,'2018-08-
01',2,4,'nothing'),(5,1225,'2018-09-01',2,5,'nothing'),(6,1225,'2018-
10-01',2,6,'overdue'),(7,1225,'2018-11-
01',2,7,'nothing'),(8,3413,'2018-06-01',3,8,'nothing'),(9,3413,'2018-
07-01',3,9,'nothing'),(10,3413,'2018-08-
01',3,10,'nothing'),(11,3413,'2018-09-
01',3,11,'nothing'),(12,3413,'2018-10-
01',3,12,'nothing'),(13,3413,'2018-11-
01',3,13,'nothing'),(14,2100,'2018-12-
01',4,14,'nothing'),(15,2100,'2019-01-
01',4,15,'nothing'),(16,2100,'2019-02-
01',4,16,'nothing'),(17,2100,'2019-03-
01',4,17,'nothing'),(18,2100,'2019-04-
01',4,18,'nothing'),(19,2100,'2019-05-
01',4,19,'nothing'),(20,840,'2019-01-
01',5,20,'nothing'),(21,1400,'2019-01-
01',6,21,'nothing'),(22,1400,'2019-02-
01',6,22,'nothing'),(23,1400,'2019-03-
01',6,23,'nothing'),(24,1400,'2019-04-
01',6,24,'nothing'),(25,1400,'2019-05-
01',6,25,'nothing'),(26,1400,'2019-06-
01',6,26,'nothing'),(27,683,'2019-04-
01',7,27,'nothing'),(28,525,'2019-04-
01',8,28,'nothing'),(29,525,'2019-05-
01',8,29,'nothing'),(30,525,'2019-06-
01',8,30,'nothing'),(31,525,'2019-07-
01',8,31,'nothing'),(32,525,'2019-08-
01',8,32,'nothing'),(33,525,'2019-09-
01',8,33,'nothing'),(34,5250,'2019-10-
01',9,34,'nothing'),(35,5250,'2019-11-
01',9,35,'nothing'),(36,5250,'2019-12-

```

01',9,36,'nothing'),(37,5250,'2020-01-
01',9,37,'nothing'),(38,5250,'2020-02-
01',9,38,'nothing'),(39,5250,'2020-03-
01',9,39,'nothing'),(40,5250,'2020-04-
01',9,40,'nothing'),(41,5250,'2020-05-
01',9,41,'nothing'),(42,5250,'2020-06-
01',9,42,'nothing'),(43,5250,'2020-07-
01',9,43,'nothing'),(44,8750,'2019-12-
01',10,44,'nothing'),(45,8750,'2020-11-
01',10,45,'nothing'),(46,8750,'2021-10-
01',10,46,'nothing'),(47,8750,'2022-09-
01',10,47,'nothing'),(48,8750,'2023-08-
01',10,48,'nothing'),(49,8750,'2024-07-
01',10,49,'nothing'),(50,8750,'2025-06-
01',10,50,'nothing'),(51,8750,'2026-05-
01',10,51,'nothing'),(52,8750,'2027-04-
01',10,52,'nothing'),(53,8750,'2028-03-
01',10,53,'nothing'),(54,8750,'2029-02-
01',10,54,'nothing'),(55,8750,'2030-01-
01',10,55,'nothing'),(56,105,'2020-01-
01',11,56,'nothing'),(57,105,'2020-02-
01',11,57,'nothing'),(58,105,'2020-03-
01',11,58,'nothing'),(59,105,'2020-04-
01',11,59,'nothing'),(60,105,'2020-05-
01',11,60,'nothing'),(61,105,'2020-06-
01',11,61,'nothing'),(62,105,'2020-07-
01',11,62,'nothing'),(63,105,'2020-08-
01',11,63,'nothing'),(64,105,'2020-09-
01',11,64,'nothing'),(65,105,'2020-10-
01',11,65,'nothing'),(66,3063,'2020-01-
01',12,66,'nothing'),(67,3063,'2020-02-
01',12,67,'nothing'),(68,3063,'2020-03-
01',12,68,'nothing'),(69,3063,'2020-04-
01',12,69,'nothing'),(70,3063,'2020-05-
01',12,70,'nothing'),(71,3063,'2020-06-
01',12,71,'nothing'),(72,3063,'2020-07-
01',12,72,'nothing'),(73,3063,'2020-08-
01',12,73,'nothing'),(74,3063,'2020-09-
01',12,74,'nothing'),(75,3063,'2020-10-
01',12,75,'nothing'),(76,3063,'2020-11-
01',12,76,'nothing'),(77,3063,'2020-12-
01',12,77,'nothing'),(78,700,'2020-03-
01',13,78,'nothing'),(79,700,'2020-04-
01',13,79,'nothing'),(80,700,'2020-05-
01',13,80,'nothing'),(81,2100,'2020-06-
01',14,81,'nothing'),(82,2100,'2020-07-
01',14,82,'nothing'),(83,2100,'2020-08-
01',14,83,'nothing'),(84,3500,'2020-07-
01',15,84,'nothing'),(85,3500,'2020-08-
01',15,85,'nothing'),(86,3500,'2020-09-
01',15,86,'nothing'),(87,3500,'2020-10-
01',15,87,'nothing'),(88,3500,'2020-11-


```

01',15,88,'nothing'),(89,3500,'2020-12-
01',15,89,'nothing'),(90,3500,'2021-01-
01',15,90,'nothing'),(91,3500,'2021-02-
01',15,NULL,'nothing'),(92,3500,'2021-03-
01',15,NULL,'nothing'),(93,3500,'2021-04-
01',15,NULL,'nothing'),(94,3500,'2021-05-
01',15,NULL,'nothing'),(95,3500,'2021-06-
01',15,NULL,'nothing'),(96,219,'2020-07-
01',16,96,'nothing'),(97,219,'2020-08-
01',16,97,'nothing'),(98,219,'2020-09-
01',16,NULL,'nothing'),(99,219,'2020-10-
01',16,NULL,'nothing'),(100,219,'2020-11-
01',16,NULL,'nothing'),(101,219,'2020-12-
01',16,NULL,'nothing'),(102,3500,'2021-01-
01',17,NULL,'nothing'),(103,3500,'2021-02-
01',17,NULL,'nothing'),(104,3500,'2021-03-
01',17,NULL,'nothing'),(105,3500,'2021-04-
01',17,NULL,'nothing'),(106,3500,'2021-05-
01',17,NULL,'nothing'),(107,3500,'2021-06-01',17,NULL,'nothing');
/*!40000 ALTER TABLE `repayment_plans` ENABLE KEYS */;
UNLOCK TABLES;

--
-- Dumping data for table `successful_referrals`
--

LOCK TABLES `successful_referrals` WRITE;
/*!40000 ALTER TABLE `successful_referrals` DISABLE KEYS */;
INSERT INTO `successful_referrals` VALUES (1,NULL,14,2),(2,NULL,15,3);
/*!40000 ALTER TABLE `successful_referrals` ENABLE KEYS */;
UNLOCK TABLES;

--
-- Dumping data for table `transactions`
--

LOCK TABLES `transactions` WRITE;
/*!40000 ALTER TABLE `transactions` DISABLE KEYS */;
INSERT INTO `transactions` VALUES (1,525,0,'2018-05-
01',1,1),(2,1225,6125,'2018-06-01',2,2),(3,1225,4900,'2018-07-
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/*!40000 ALTER TABLE `transactions` ENABLE KEYS */;
UNLOCK TABLES;

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borrower_accounts:

Result Grid Filter Rows: <input type="text"/> Edit: Export/Import: Wrap Cell Content:								
	borrower_id	name	address	phone	website	emp_id	type	accepted_rejected
▶	1	touch inc	777 Brockton Avenue, Abington MA 2351	85712343	touchinc.com	1	business	accepted
	2	hahaha ltd	30 Memorial Drive, Avon MA 2322	85712344	hahahald.com	1	business	accepted
	3	goodgame	250 Hartford Avenue, Bellingham MA 2019	85712125	goodgame.com	1	business	accepted
	4	amaze corp	700 Oak Street, Brockton MA 2301	85712326	amazecorp.com	1	business	accepted
	5	stark industries	66-4 Parkhurst Rd, Chelmsford MA 1824	85734127	starkindustries.com	5	business	accepted
	6	hogwarts	591 Memorial Dr, Chicopee MA 1020	8571128	hogwarts.com	2	business	accepted
	7	rosa bella pizza	55 Brooksby Village Way, Danvers MA 1923	81234129	rosabellapizza.com	2	business	accepted
	8	all heads	137 Teaticket Hwy, East Falmouth MA 2536	85712330	allheads.com	2	business	accepted
	9	jon jones	42 Fairhaven Commons Way, Fairhaven MA 2719	85712131	NULL	4	individual	accepted
	10	khabib nurmagomedov	374 William S Canning Blvd, Fall River MA 2721	85234132	NULL	3	individual	accepted
	11	ronaldo dicaprio	121 Worcester Rd, Framingham MA 1701	85734133	NULL	3	individual	accepted
	12	jakiro films	677 Timpany Blvd, Gardner MA 1440	85734134	jakirofilms.com	3	business	accepted
	13	notebook factories	337 Russell St, Hadley MA 1035	85734135	notebookfactories...	4	business	accepted
	14	jason stathom	295 Plymouth Street, Halifax MA 2338	85714136	NULL	4	individual	accepted
	15	denzel washington	1775 Washington St, Hanover MA 2339	71234137	NULL	5	individual	accepted
	16	olive harvest	17 Lublaly lane, Charleston SC 1187	9783971	oliveharvest.com	4	business	rejected
	17	jeffrey campbell	13 Pucker St, York 125	9781791	NULL	3	individual	rejected

business_details:

Result Grid Filter Rows: <input type="text"/> Edit: Export/Imp				
	business_revenue_per_annum	current_month_profit	credit_score	borrower_id
▶	40000	5000	good	1
	110000	25000	excellent	2
	79000	15000	excellent	3
	80000	16000	excellent	4
	25000	3000	good	5
	45000	2677	good	7
	56000	8765	excellent	8
	73000	3000	good	9
	400000	38000	excellent	10
	48000	2000	excellent	11
	83000	145	excellent	12
	10000	800	good	13
	34000	3500	excellent	14
	20000	2000	excellent	15
*	NULL	NULL	NULL	NULL






borrower_penalties:

	penalty_id	type	borrower_id	reason
▶	1	blacklist	17	client submitted bogus documents
•	NULL	NULL	NULL	NULL

borrower_rewards:

	reward_id	type	borrower_id	reason
▶	1	gift	10	highest revenue generating borrower
	2	less_interest	6	repeat borrower
•	NULL	NULL	NULL	NULL




commission:

Result Grid   Filter Rows: Edit:   				
	commission_id	commission_amt	employees_emp_id	transaction_id
▶	1	26	1	1
	2	61	1	2
	3	61	1	3
	4	61	1	4
	5	61	1	5
	6	61	1	6
	7	61	1	7
	8	171	1	8
	9	171	1	9
	10	171	1	10
	11	171	1	11
	12	171	1	12
	13	171	1	13
	14	105	1	14
	15	105	1	15
	16	105	1	16
	17	105	1	17

company_yearly_revenue:

Result Grid				
			Filter Rows:	
	year	revenue	cost	profit
▶	2018	200000	150000	50000
	2019	300000	200000	100000
	2020	450000	300000	150000
	2021	NULL	NULL	NULL
✱	NULL	NULL	NULL	NULL

employees:

Result Grid					
			Filter Rows:		Edit:   
	emp_id	name	job_title	status	salary
▶	1	john doe	sales_representative	active	1500
	2	jane doe	sales_representative	active	1500
	3	merryl streep	sales_representative	active	2000
	4	tupac shakur	sales_representative	active	2000
	5	kendrick lamar	sales_representative	active	2000
	6	scarlett johanson	finance	active	3500
	7	amy poehler	finance	inactive	NULL
	8	tina fey	finance	active	3500
	9	bryan cranston	finance	active	3000
	10	john snow	analyst	inactive	NULL
	11	oscar wilde	analyst	active	5000
	12	leonardo da vinci	analyst	active	4500
	13	ali mir	cfo	active	7500
	14	rosabel bassil	ceo	active	9000
✱	NULL	NULL	NULL	NULL	NULL

loans:

Result Grid							
		Filter Rows:		Edit:		Export/Import:	
	loan_id	principal_amt	interest_percentage	total_payable	start_date	borrower_id	plan_duration
▶	1	500	5	525	2018-05-01	1	1
	2	7000	5	7350	2018-06-01	2	6
	3	19500	5	20475	2018-06-01	3	6
	4	12000	5	12600	2018-12-01	4	6
	5	800	5	840	2019-01-01	5	1
	6	8000	5	8400	2019-01-01	6	6
	7	650	5	683	2019-04-01	7	1
	8	3000	5	3150	2019-04-01	8	6
	9	50000	5	52500	2019-10-01	9	10
	10	100000	5	105000	2019-12-01	10	12
	11	1000	5	1050	2020-01-01	11	10
	12	35000	5	36750	2020-01-01	12	12
	13	2000	5	2100	2020-03-01	13	3
	14	6000	5	6300	2020-06-01	14	3
	15	40000	5	42000	2020-07-01	15	12
	16	1250	5	1313	2020-07-01	6	6
	17	20000	5	21000	2021-01-01	10	6

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transactions:

	payment_id	installment_amt_due	due_date	loan_id	transaction_id	overdue_surcharge
▶	1	525	2018-05-01	1	1	nothing
	2	1225	2018-06-01	2	2	nothing
	3	1225	2018-07-01	2	3	nothing
	4	1225	2018-08-01	2	4	nothing
	5	1225	2018-09-01	2	5	nothing
	6	1225	2018-10-01	2	6	overdue
	7	1225	2018-11-01	2	7	nothing
	8	3413	2018-06-01	3	8	nothing
	9	3413	2018-07-01	3	9	nothing
	10	3413	2018-08-01	3	10	nothing
	11	3413	2018-09-01	3	11	nothing
	12	3413	2018-10-01	3	12	nothing
	13	3413	2018-11-01	3	13	nothing
	14	2100	2018-12-01	4	14	nothing
	15	2100	2019-01-01	4	15	nothing
	16	2100	2019-02-01	4	16	nothing
	17	2100	2019-03-01	4	17	nothing

successful_referrals:

	referral_id	name	self_borrower_id	referree_borrower_id
▶	1	NULL	14	2
	2	NULL	15	3
✱	NULL	NULL	NULL	NULL

payment_plans:

	transaction_id	amt_paid	remaining_payable_balance	payment_date	borrower_id	loan_id
►	1	525	0	2018-05-01	1	1
	2	1225	6125	2018-06-01	2	2
	3	1225	4900	2018-07-01	2	2
	4	1225	3675	2018-08-01	2	2
	5	1225	2450	2018-09-01	2	2
	6	1225	1225	2018-10-25	2	2
	7	1225	0	2018-11-01	2	2
	8	3412.5	17062.5	2018-06-01	3	3
	9	3412.5	13650	2018-07-01	3	3
	10	3412.5	10237.5	2018-08-01	3	3
	11	3412.5	6825	2018-09-01	3	3
	12	3412.5	3412.5	2018-10-01	3	3
	13	3412.5	0	2018-11-01	3	3
	14	2100	10500	2018-12-01	4	4
	15	2100	8400	2019-01-01	4	4
	16	2100	6300	2019-02-01	4	4
	17	2100	4200	2019-03-01	4	4