

# Loan Management System Dashboard

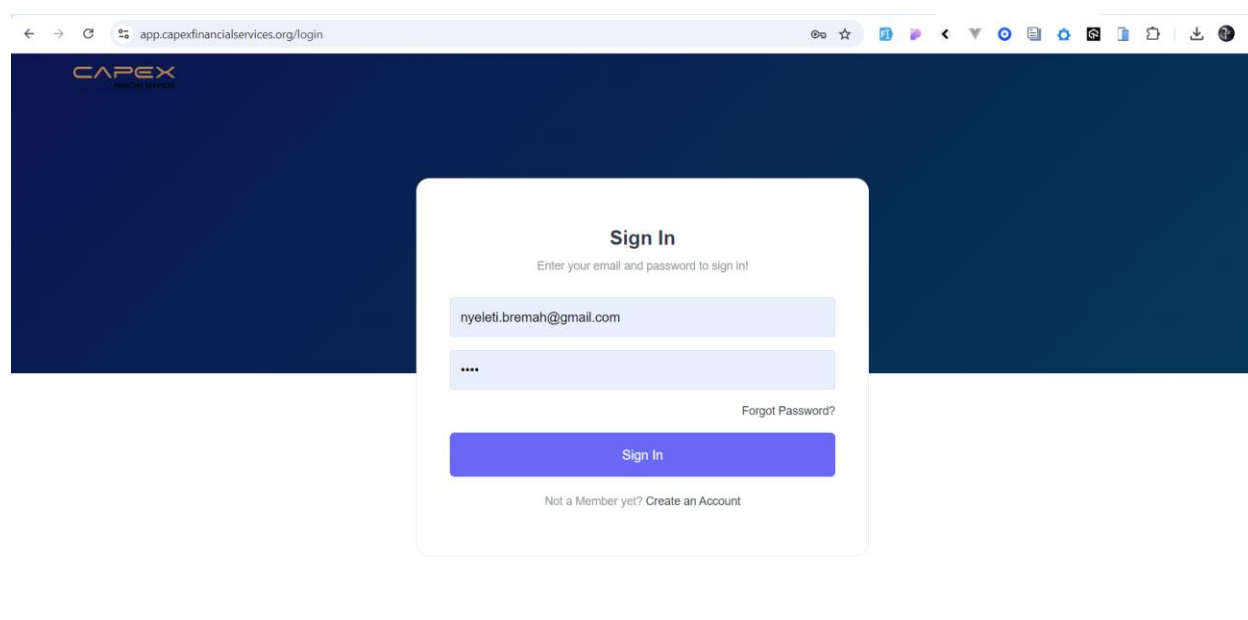
## Capex Financial Services Loan Management Information System (CFSLMS) Menu

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5. Managing Borrowers & Related Parties
6. Managing Loans
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# Capex Financial Services Loan Management Information System (CFSLMS) Overview

Capex Financial Services Loan Management Information System (CFSLMS) is a comprehensive platform that streamlines the process of loan application, assessment, and management for borrowers and lenders. This system integrates loan request processing, borrower KYC verification, document submission, and automated loan status updates through a dynamic wizard step interface.

## Loan Application Process (Capex App)

A screenshot of a web browser displaying the login page of the Capex App. The browser's address bar shows the URL 'app.capexfinancialservices.org/login'. The page has a dark blue background with the 'CAPEX' logo in the top left corner. In the center, there is a white login form titled 'Sign In' with the instruction 'Enter your email and password to sign in!'. The form contains two input fields: the first is for the email address, with 'nyeleti.bremah@gmail.com' entered, and the second is for the password, shown as four dots. Below the password field is a link that says 'Forgot Password?'. At the bottom of the form is a blue 'Sign In' button. Below the button, there is a link that says 'Not a Member yet? Create an Account'.

### 1. User Applies for a Loan

- The borrower accesses the Capex App via the web at <https://www.app.capexfinancialservices.com>
- The user logs in or registers an account if they are a new customer.
- They click Apply for a Loan to navigate to the Application Completion Wizard Form and select the desired loan product from available categories (e.g., personal loans, business loans, etc.).

**Application Basic Info**  
Step 1 of 6

Type of Loan Personal	Loan Category Salary Advance Loan	Choose a Package GRZ
How much do you want to Borrow? K 1100	Loan Duration 1 Month(s)	Date of Birth 2008-09-16
Contact Phone Number 097-544-6512	Job Title Clinical Officer	Employee Number 12222223
Identification Card Type NRC	Ministry Health	Department ICT Dept
Physical Address Ngombe' Lusaka	Gender Male	Years of Working 1 Year

**Next** →

## 2. Completing the Loan Application

- The borrower fills in the loan application form with personal details such as name, contact information, and loan amount.
- The loan product's interest rate, repayment period, and other key terms are dynamically generated based on the chosen loan type.

## 3. Submitting KYC, NRC, TPIN, and Payslip Documents

- The user is prompted to upload necessarily Know Your Customer (KYC) documents such as:
  - National Registration Card (NRC)
  - Taxpayer Identification Number (TPIN)
  - Payslip (if applicable)
- These documents are validated for authenticity, either automatically or through manual verification by the system admin.

My Capex App

localhost/capex-app/kyc-update?view=kyc

CAPEX FINANCIAL SERVICES

Dashboard

Home

My Loans

All Applications

Loans History

My Transactions

Repayments

All Applications

Kyc Information

Personal Information

First Name

Jessen

Last Name

Doe

Phone Number

097-544-6512

National ID Type

NRC

National ID Number

445455/45/3

Sex

Male

Date of Birth

2008-09-13

Present Address

Ngombe' Lusaka

Job Title

Clinical Officer

Document Upload

NRC Front

Upload a file or drag and drop

PNG, JPG, GIF up to 10MB

NRC Back

Upload a file or drag and drop

PNG, JPG, GIF up to 10MB

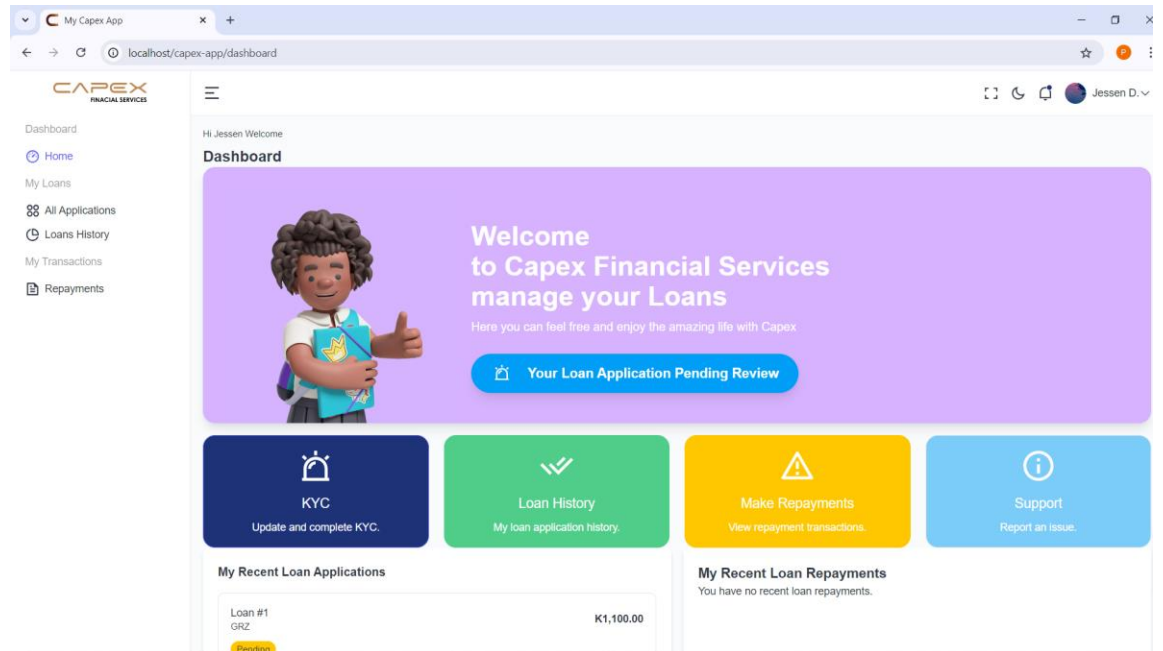
TPIN Document

Upload a file or drag and drop

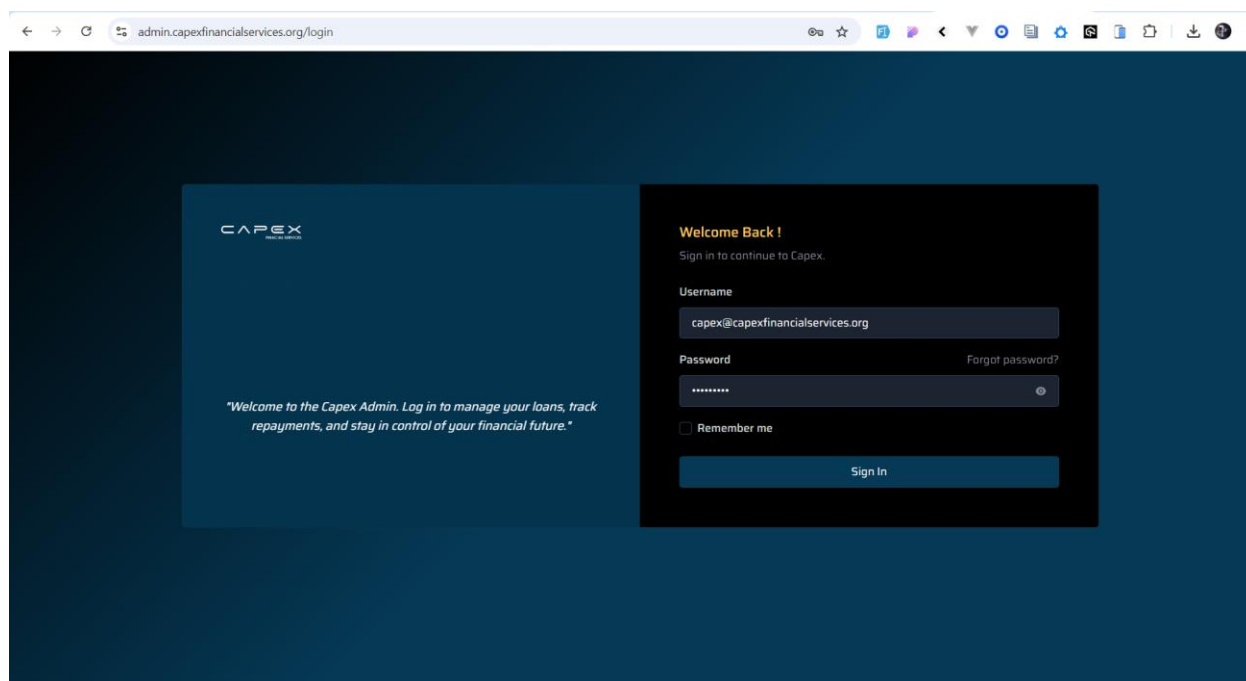
PNG, JPG, GIF up to 10MB

#### 4. Final Submission to CFSLMS

- Once the loan application and documents are submitted, the application is transferred to the CFSLMS for review.
- The borrower can track the application's progress via the Capex app.

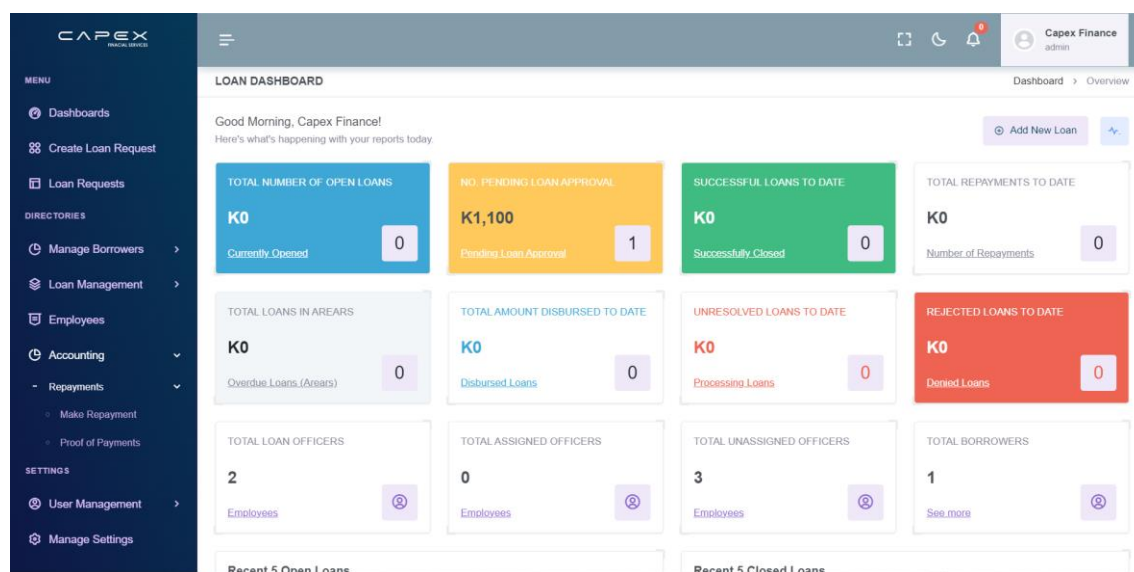


## CFSLMS Loan Processing and Assessment



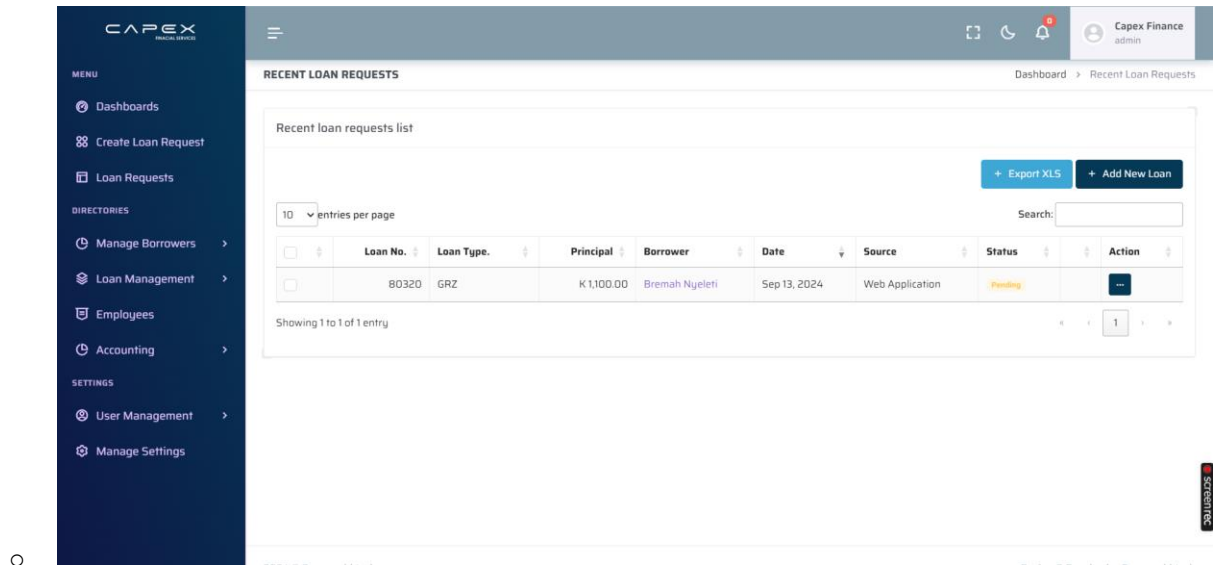
### 1. Accessing the LMS Dashboard

- Admins and loan officers log into the CFSLMS Dashboard where they can view statistics, incoming loan requests, and key financial data.



## 2. Viewing Incoming Loan Requests

- The loan officers review new loan requests, including the borrower's information, loan product, and uploaded KYC documents.
- Loan requests can be filtered based on their current status (e.g., pending, under review, approved, rejected).

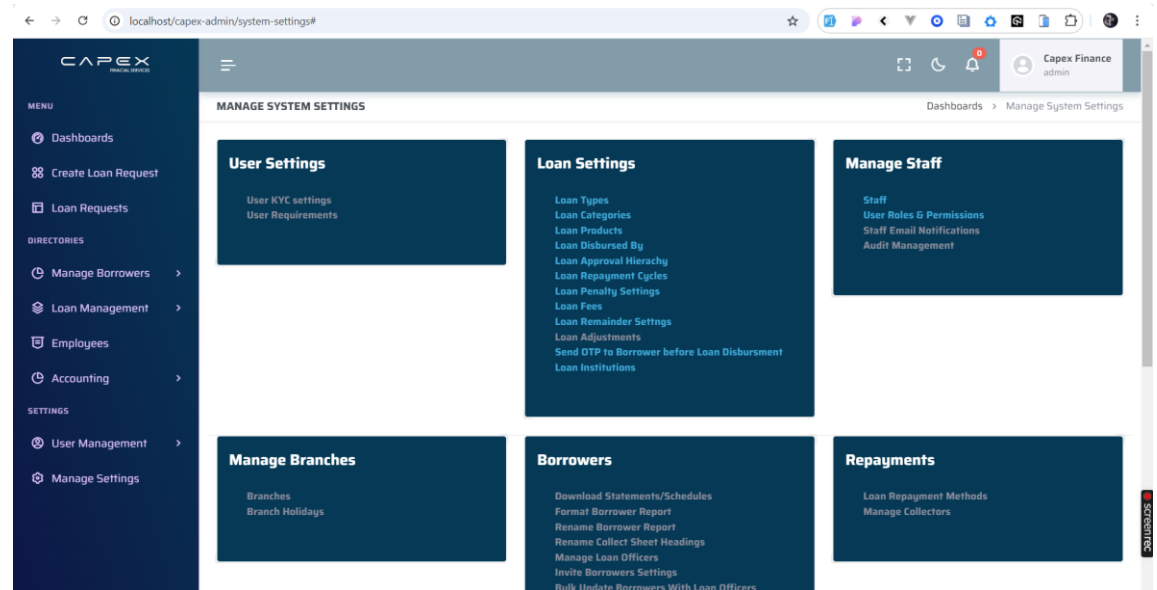


## 3. Dynamic Loan Status Workflow

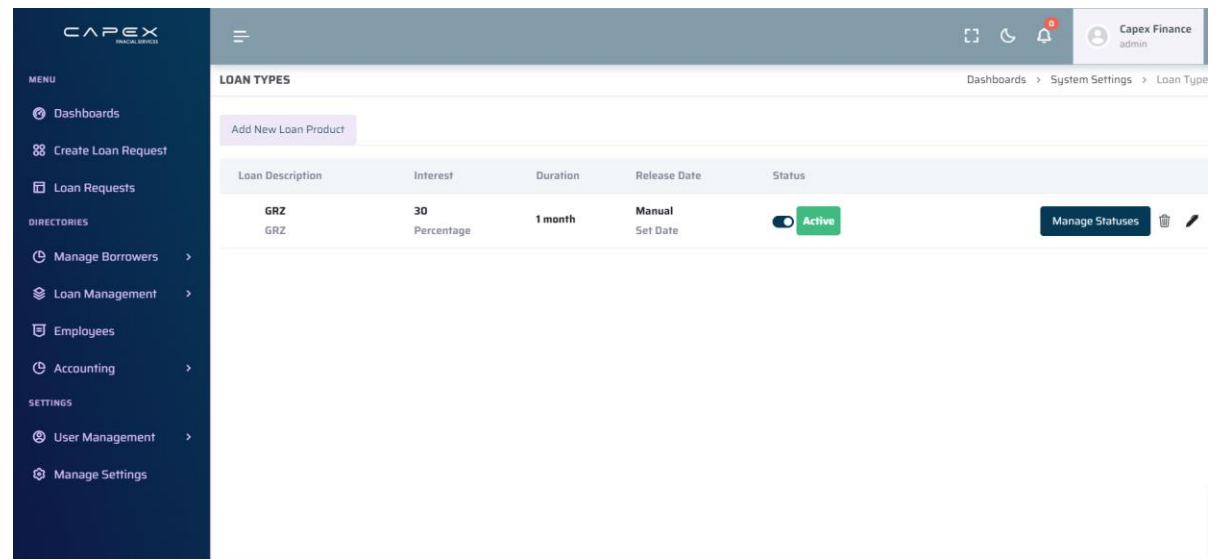
- During the assessment process, the loan request moves through dynamic wizard steps reflecting its current status. The steps can include:
  - Application Received
  - Document Review
  - KYC Verification
  - Loan Assessment
  - Loan Approved/Rejected

- These dynamic statuses are set by the Admin from the System Settings, allowing flexibility in how loan requests are processed.

## S: 1 – Click on Loan Products



## S: 2 – Click on Manage Statuses





### S: 3 – Choose Loan Statuses to apply to a Loan Product

The screenshot shows the CAPEX Financial Services interface. On the left is a dark blue sidebar menu with sections: MENU (Dashboards, Create Loan Request, Loan Requests), DIRECTORIES (Manage Borrowers, Loan Management, Employees), and SETTINGS (User Management, Manage Settings). The main content area has a top bar with 'Return Back to Loan Product List' and a note: 'Please note that some of the fields below are optional. You can leave the fields empty if you do not want to place any restriction.' Below this is the 'Loan Description' section with fields for 'Loan Name' (GRZ) and 'Loan Description' (Civil servant loan). The 'Loan Processing Steps' section has an '+ Add Step' button and a list of steps: Verification, Approval, and Disbursements, each with a 'Delete' button.

#### 4. Loan Assessment

- Loan officers can approve or reject loan requests based on borrower profiles, financial health, and KYC compliance.
- The loan status is updated automatically once a decision is made, and the borrower is notified via the Capex App.

### S: 1 – Process the loan by view detailed information about the Borrower & Loan

The screenshot shows the CAPEX Financial Services interface for reviewing a loan request. The top bar has 'Application Loan Assement' and tabs for 'Loan Request Submitted', 'Verification', 'Approval', and 'Disbursements'. The main content area is titled 'Review Bremah Nyeleti's Loan Request' and has buttons for 'Reject Submission' and 'Proceed'. Below this is a table with loan details:

PRINCIPAL AMOUNT :	DURATION :	PRIORITY :	STATUS :
1100	1 Months	Normal	Pending
EST. REPAYMENT AMOUNT :	CURRENT PENDING REPAYMENT :	APPLIED FROM (SOURCE) :	
1430.00	0	Web Application	

Below the table is a section titled 'UPLOADED ATTACHMENTS' with three items:

- Bremah Nyeleti's NRC Front Sep 13, 2024
- Bremah Nyeleti's NRC Back Sep 13, 2024
- Bremah Nyeleti's Payslip Sep 13, 2024

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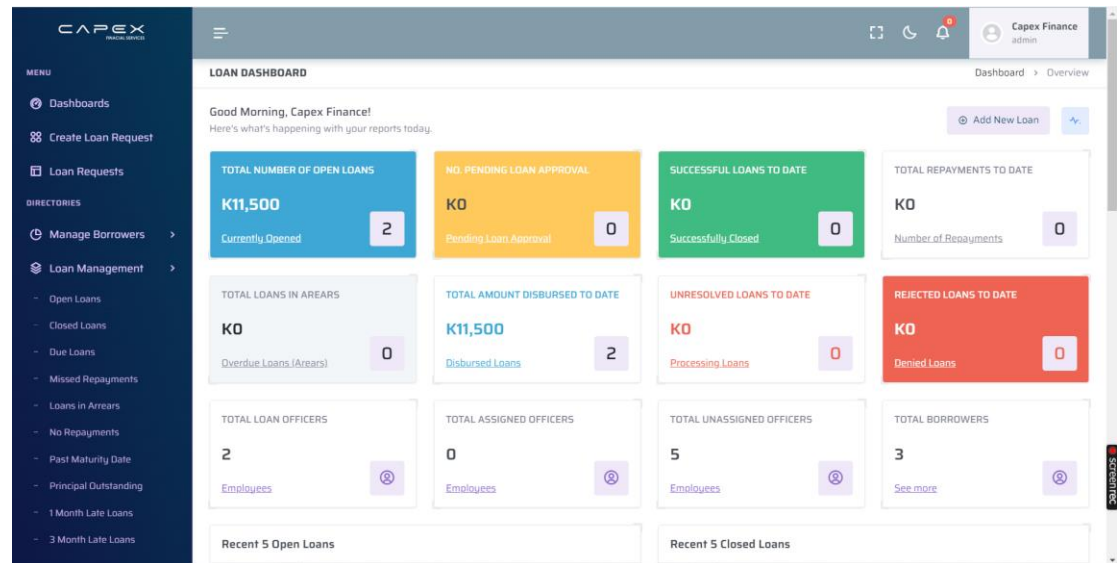
## Admin Management Features in CFSLMS

1. System Settings for Dynamic Loan Status and Products
    - Admins have full control over the system settings, where they can create custom loan statuses, interest rates, loan types, sub-categories, and products.
    - Loan interest rates and repayment cycles are managed dynamically and can be applied to different loan products based on the user's application profile.
  2. Creating and Managing Loan Products
    - Admins can create new loan products under different categories, set interest types (e.g., flat rate or reducing balance), and specify loan repayment methods.
    - Each loan product can have tailored settings that match specific customer segments or market needs.
  3. Loan Interest Rates and Categories
    - Interest rates can be configured globally or for specific loan products. The system supports both simple and compound interest calculation.
    - Loan categories and sub-categories are defined by the admin, giving flexibility in structuring loans based on the borrower's needs (e.g., personal loans, business loans, home loans).
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## CFSLMS Dashboard Features

1. Dashboard Statistics

- Admins and users can monitor loan activities through the LMS Dashboard, which provides a summary of loan applications, approved loans, active loans, and closed loans.



## 2. Managing Loans

- Viewing Open Loans:** The admin can view all active loans, including principal amounts, interest rates, and repayment schedules.
- Viewing Closed Loans:** Displays loans that have been successfully repaid.
- Viewing Due Loans:** Lists loans approaching their repayment due dates.
- Viewing Missed Repayments:** Shows loans where borrowers have missed one or more repayments.
- Viewing Loans in Arrears:** Displays loans that are significantly overdue.
- Viewing No Repayment Loans:** Loans without any repayment history.
- Viewing Past Maturity Date Loans:** Lists loans where the repayment date has passed without full payment.
- Viewing Principal Outstanding Loans:** Shows the outstanding balance on active loans.

- Viewing 1 Month Late and 3 Month Late Loans: Filters loans based on late repayment periods.
  - Loan Calculator: An inbuilt tool to calculate potential loan repayment schedules and interest.
3. Managing Borrowers & Related Parties
- View and manage borrower profiles, including their loan histories, documents, and financial data.
4. Managing Employees
- The admin can create and manage employee accounts with specific roles (e.g., loan officer, financial advisor).
5. Accounting
- Make Repayment: Record loan repayments and update borrower balances.
  - Proof of Payments: Upload and verify proof of payments made by borrowers.
6. Managing Users
- Add, edit, or delete users from the CFSLMS platform with specific access permissions.
7. Managing System Settings
- Modify system-wide settings such as user permissions, interest rates, loan categories, and document requirements.
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## Capex Financial Services Loan Management Information System (CFSLMS) Feature Review.

Use Case	Technical Handling	Challenge Pressure	Design/Development Status
1. Accessing LMS Dashboard	Implement user login/authentication, session handling, dashboard layout rendering	Easy	Complete/Stable
2. Dashboard Statistics	Dynamic data aggregation and real-time visual presentation (charts/graphs)	Medium	Successful/Stable
3. Creating a New Loan Request	Form handling, input validation, document uploads, dynamic loan product generation	Medium	Successful/Stable
4. Viewing Incoming Loan Requests	Database query optimization, pagination, and filtering for incoming requests	Medium	Successful/Stable
5. Managing Borrowers & Related Parties	CRUD operations for borrower profiles, linked document verification	Medium	Successful/Stable
6. Managing Loans	Comprehensive loan lifecycle management, including repayments, statuses	High	Complete/Stable
6.1. Viewing Open Loans	Query open loans by borrower or status, display schedules, balances	Medium	Complete/Stable
6.2. Viewing Closed Loans	Query closed loans, provide historical view and audit trail	Easy	Complete/Stable
6.3. Viewing Due Loans	Time-based loan retrieval (due date logic), alerts for upcoming payments	Medium	Successful/Stable

Use Case	Technical Handling	Challenge Pressure	Design/Development Status
6.4. Viewing Missed Repayments	Identify loans with overdue payments, automated reminders/alerts	Medium	Successful/Stable
6.5. Viewing Loans in Arrears	Arrear loans calculation and dynamic status updates	High	Successful/Stable
6.6. Viewing No Repayment Loans	Filter loans without any repayment, automatic identification logic	Medium	Successful/Stable
6.7. Viewing Past Maturity Date Loans	Complex queries to check loans beyond maturity date	Medium	Successful/Stable
6.8. Viewing Principal Outstanding Loans	Calculate and display principal balance, integrate repayment schedules	Medium	Complete/Stable
6.9. Viewing 1 Month Late Loans	Time-bound filtering, late payment logic integration	Medium	Complete/Stable
6.10. Viewing 3 Month Late Loans	Advanced time-based filtering for late payments	Medium	Complete/Stable
6.11. Loan Calculator	Dynamic loan calculation, integrating interest rates, principal, and terms	Medium	Successful/Stable
7. Managing Employees	Role-based access control, user management, employee record handling	Easy	Complete/Stable
8. Accounting	Complex ledger management, integrating repayments and system balances	High	Successful/Stable

Use Case	Technical Handling	Challenge Pressure	Design/Development Status
8.1. Make Repayment	Secure transaction processing, update loan balances dynamically	Medium	Successful/Stable
8.2. Proof of Payments	Upload verification, linked records to repayments, document handling	Medium	Successful/Stable
9. Managing Users	User authentication, access control, profile management	Easy	Complete/Stable
10. Managing System Settings	Admin configuration for dynamic loan settings, interest rates, and categories	High	Successful/Stable

#### Key Notes:

- Challenge Pressure refers to the complexity and resource demand involved in implementing each feature, rated as High, Medium, or Easy.
- Design/Development Status reflects whether the feature has been Complete/Stable or is currently Successful/Stable, indicating both successful design and ongoing operational stability.

This table can be used as a technical overview and progress tracker for development and analysis.

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This document outlines a Capex Financial Services Loan Management Information System (CFSLMS) workflow, from loan application to dynamic loan processing, providing an effective and efficient framework for managing financial services.