The project is a comprehensive loan management system designed for Instant Fundry. It features a robust full-stack architecture, combining a diverse range of back-end and server-side modules with an appealing front-end interface. Below is an enhanced description of the back-end modules:

1. Customer Registration and Management: This module ensures efficient customer operations by providing seamless customer addition, detailed customer views, and streamlined maintenance of customer records within the system.

2. Employee Registration and Management: Simplifying employee administration, this module enables effortless addition, comprehensive employee views, efficient maintenance, and timely removal of employee profiles.

3. Loan Application System: Streamlining the loan application process, this module empowers users to create loan applications effortlessly, ensuring a smooth borrower experience.

4. Loan Transactions: Automating loan updates, this module accurately tracks loan status and amounts, providing a comprehensive overview of both pending and completed loans in real-time.

5. Payment Processing: This module seamlessly integrates with the M-Pesa API, enabling automatic payment processing and ensuring instant loan updates upon successful transactions.

6. Guarantor System: Simplifying loan guarantor management, this module efficiently tracks and administers guarantor information, enhancing the overall loan management process.

7. User Permissions: With robust security and access controls, this module facilitates user creation, smooth login/logout processes, defines authorization levels, and allows for access removal as needed.

8. Reports Module: This powerful module generates insightful reports based on loan data, customer information, and employee records from the database. It provides valuable insights for informed decision-making.

9. Marketing: Automating customer communication, this module facilitates targeted marketing messages, transaction notifications, and timely reminders, enhancing customer engagement and relationship management.

10. Task Management: Introducing a ticketing system, this module enables task assignment to specific employees, streamlining workflow, fostering collaboration, and ensuring efficient task tracking and completion.

11. Human Resource System: Simplifying employee life-cycle processes, this module handles on-boarding, off-boarding, payroll management (including payslips), and efficient management of procurement invoices.

By implementing these advanced back-end modules, the loan management system for Instant Fundry delivers a seamless, efficient, and feature-rich experience for both employees and customers. Further discussions will be held regarding the data backup and disaster recovery features.