



<b>TEAM NAME</b>	: J <sup>3</sup>
<b>Team Members</b>	:
	Judah Paulo Viñas
	John Rick Babila
	John Patrick Acbang
<b>Year &amp; Section</b>	: 3F

## LENDING SYSTEM

### PROJECT OVERVIEW

The lending system strives to provide a simple and accessible approach for both persons in need of loans and those eager to provide money. It simplifies the entire process, ensuring that borrowing and lending are simple, clear, and accessible to everyone. The system's goal is to make financial transactions more personable, allowing all users to simply use the site without feeling overwhelmed.

The system simplifies the loan application procedure, allowing borrowers to submit a request fast and with minimal documents. Users feel encouraged and confident in their financial decisions because of clear terms, simple repayment options, and helpful guidance. Lenders can also benefit from a user-friendly interface that allows them to quickly assess and accept loan requests. The technology provides lenders with all the information they need to make informed decisions, including real-time statistics, risk evaluations, and repayment plans.

By simplifying the lending process and emphasizing human interaction, this approach empowers both borrowers and lenders, making financial transactions more user-friendly and transparent for everyone.

### SCOPE AND LIMITATION

The lending system's purpose is to provide a transparent and user-friendly experience for both borrowers and lenders. It improves the loan application process by allowing customers to simply seek unsecured personal loans with straightforward loan terms and clear payback schedules. Lenders can utilize an easy-to-use interface to evaluate loan requests, analyze basic credit risks, and monitor repayment status. The system is designed to manage personal loans of up to 50,000 PESO and contains key features such as loan distribution and payback tracking.

Although the system is simple, it does have limitations. Its current focus is on a single region, accepting only local currencies and regular payment methods, limiting its worldwide reach. It exclusively accepts unsecured personal loans, thus business or

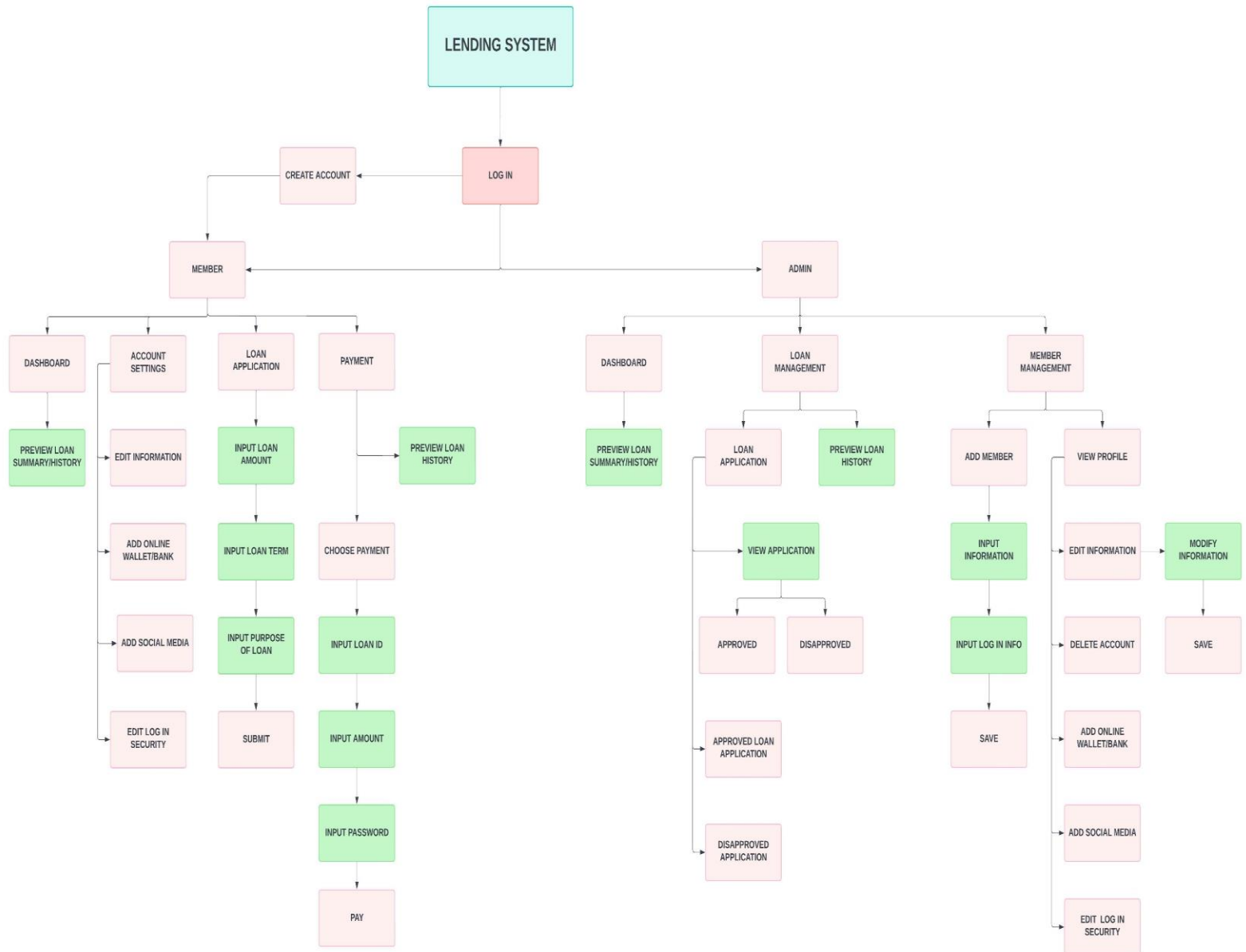
collateral-backed loans are not permitted. Furthermore, the platform's credit score and fraud detection technologies are critical, which may limit the accuracy of risk assessment and protection against identity theft. Although the system aims to personalize the loan process, its focus on smaller user groups may cause scalability issues, forcing additional development to manage greater numbers.

## SIGNIFICANCE

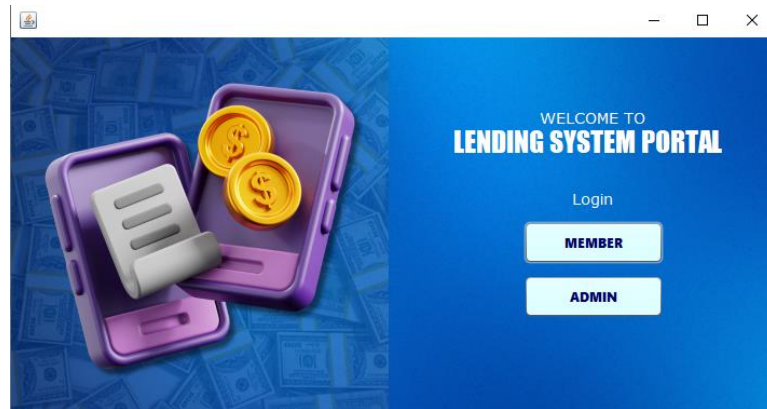
The target audience for the lending system primarily includes:

- **Individual borrowers** : Are people looking for personal loans for purposes like medical bills, luxury, debt, or unexpected crises. The following audience values an easy to understand application process, quick approval, and clear loan terms.
- **Small to Mid-Sized Lenders:** This category includes individual lenders, peer-to-peer lending platforms, and small financial institutions seeking to offer loans. They want a platform that is efficient for evaluating borrowers, handling loan portfolios, and receiving repayments on time.
- **Tech-Savvy Individuals:** People who are familiar with digital platforms and prefer conducting financial transactions online are the primary audience for online lending. These individuals value the quick, paperless process and the ability to track everything digitally, from loan applications to repayments.
- **Small business owners:** Looking for fast financing for their businesses can also take advantage of the system. They frequently need lower loan amounts and adaptable repayment options to oversee cash flow and capitalize on growth opportunities.

## HIERARCHY OF PROJECT MODULES

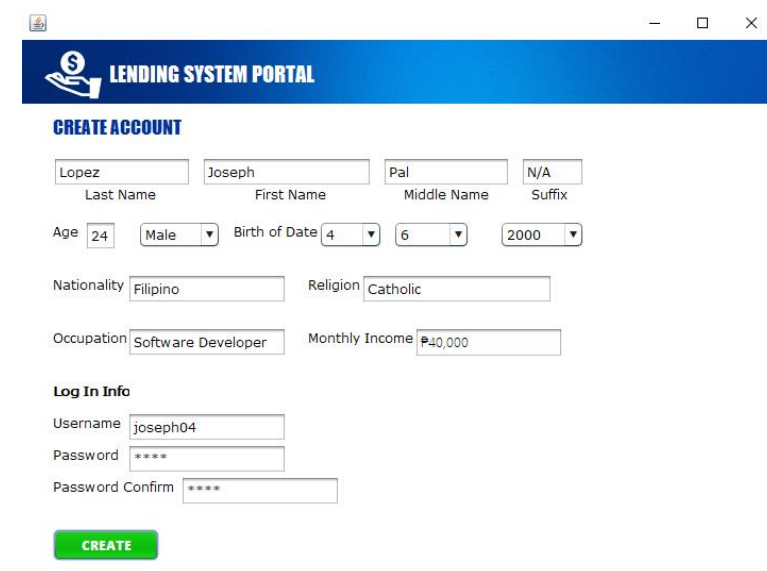
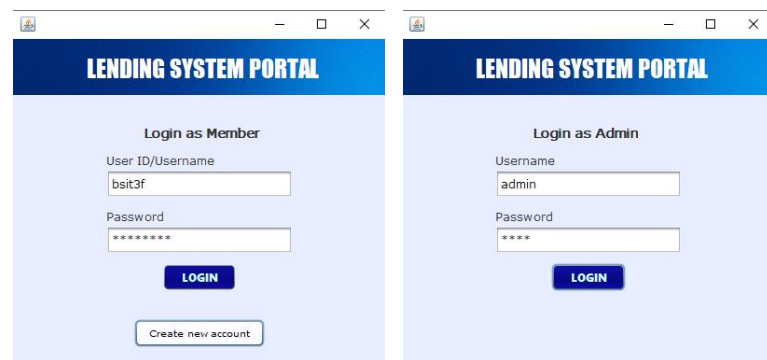


## PROPOSED USER INTERFACE DESIGN



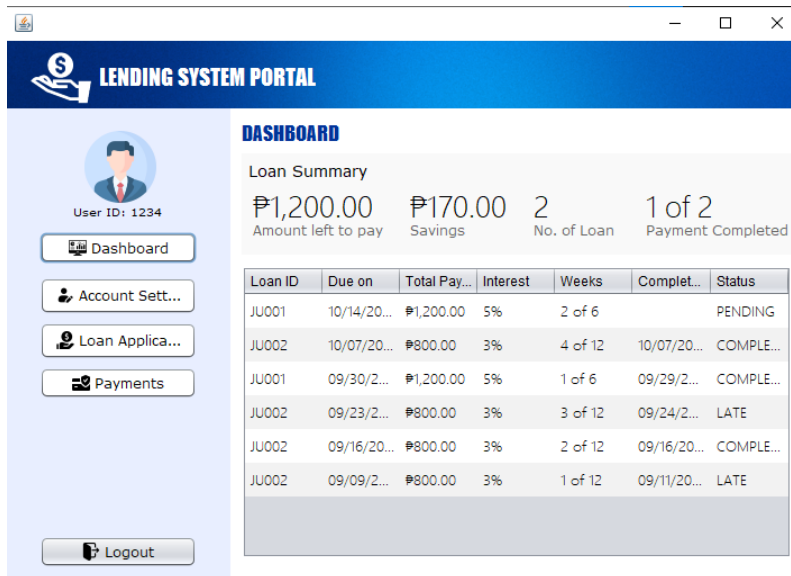
### Lending System Landing Page

The Lending System Portal landing page offers users a simple and easy interface for selecting their login type. Users can access their own areas by selecting either "Member" or "Admin" and also for creating an account. The design has a modern appearance with icons depicting financial transactions, which adds to the user experience by making it appear professional and friendly.



### Create Account Interface

The Create Account interface in the Lending System Portal allows new users to easily sign up by providing personal and login information. The form includes fields for name, age, gender, birth date, nationality, occupation, and monthly income. A separate section for login credentials ensures users can securely set up their accounts.



**LENDING SYSTEM PORTAL**

User ID: 1234

**DASHBOARD**

**Loan Summary**

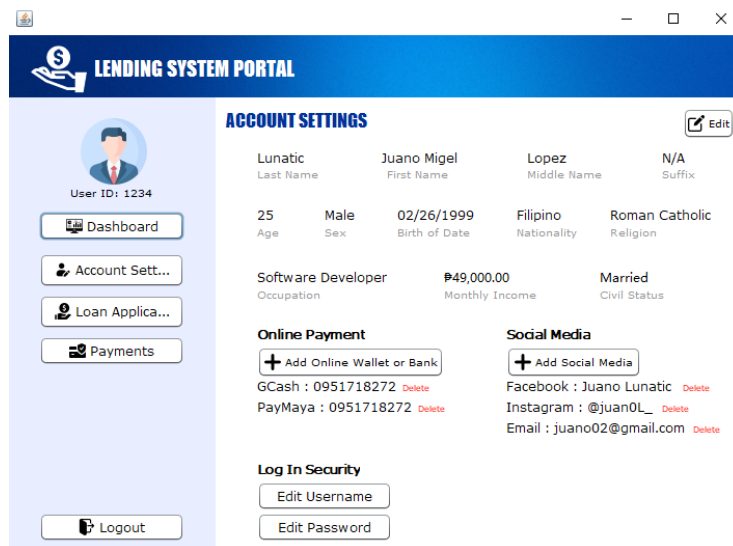
Loan ID	Due on	Total Pay...	Interest	Weeks	Comple...	Status
JU001	10/14/20...	₱1,200.00	5%	2 of 6		PENDING
JU002	10/07/20...	₱800.00	3%	4 of 12	10/07/20...	COMPLE...
JU001	09/30/2...	₱1,200.00	5%	1 of 6	09/29/2...	COMPLE...
JU002	09/23/2...	₱800.00	3%	3 of 12	09/24/2...	LATE
JU002	09/16/20...	₱800.00	3%	2 of 12	09/16/20...	COMPLE...
JU002	09/09/2...	₱800.00	3%	1 of 12	09/11/20...	LATE

Amount left to pay: ₱1,200.00 | Savings: ₱170.00 | No. of Loan: 2 | Payment Completed: 1 of 2

Buttons: Dashboard, Account Sett..., Loan Applica..., Payments, Logout

## Member Dashboard Interface

After you login or created an account, you will be directed to this interface which is the member dashboard interface. It contains a button for dashboard, account settings, loan application and for Log out, and also you will see your loan summary like the no. of loan, the remaining amount you need to pay and etc.. The interface features a clear and concise layout, making it easy for users to navigate and complete tasks.



**LENDING SYSTEM PORTAL**

User ID: 1234

**ACCOUNT SETTINGS**

**Personal Information**

Last Name	First Name	Middle Name	Suffix
Lunatic	Juano Migel	Lopez	N/A

**Age**: 25 | **Sex**: Male | **Birth of Date**: 02/26/1999 | **Nationality**: Filipino | **Religion**: Roman Catholic

**Occupation**: Software Developer | **Monthly Income**: ₱49,000.00 | **Married**: Married

**Online Payment**

+ Add Online Wallet or Bank

GCash : 0951718272 [Delete](#)  
PayMaya : 0951718272 [Delete](#)

**Social Media**

+ Add Social Media

Facebook : Juano Lunatic [Delete](#)  
Instagram : @juano0L\_ [Delete](#)  
Email : juano02@gmail.com [Delete](#)

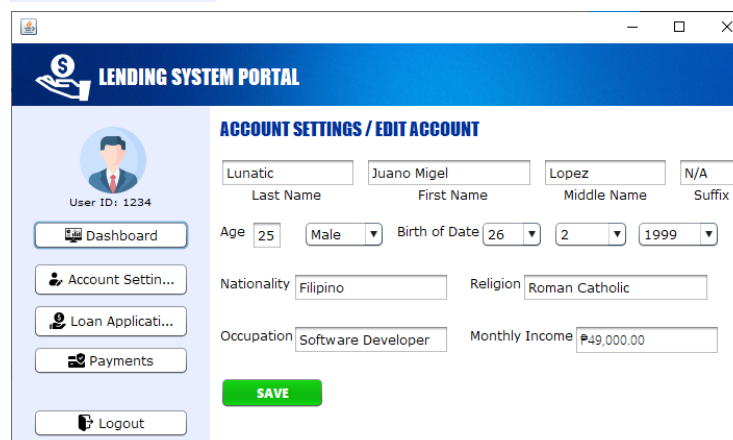
**Log In Security**

[Edit Username](#) | [Edit Password](#)

Buttons: Dashboard, Account Sett..., Loan Applica..., Payments, Logout

## Account Settings Interface

This interface allows you to view and change your information. It separates your personal information, online payments, social media, and login security so you can easily find and verify information. You can also modify your personal information and log in security if it is incorrect, as well as add or delete an online payment wallet or social media account.



**LENDING SYSTEM PORTAL**

User ID: 1234

**ACCOUNT SETTINGS / EDIT ACCOUNT**

**Personal Information**

Last Name	First Name	Middle Name	Suffix
Lunatic	Juano Migel	Lopez	N/A

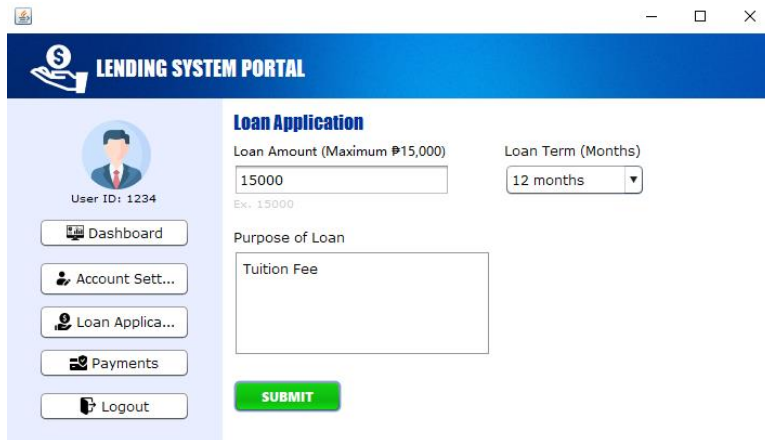
**Age**: 25 | **Sex**: Male | **Birth of Date**: 26 / 2 / 1999

**Nationality**: Filipino | **Religion**: Roman Catholic

**Occupation**: Software Developer | **Monthly Income**: ₱49,000.00

**SAVE**

Buttons: Dashboard, Account Sett..., Loan Applica..., Payments, Logout



**LENDING SYSTEM PORTAL**

User ID: 1234

**Loan Application**

Loan Amount (Maximum ₱15,000)  
15000  
Ex. 15000

Loan Term (Months)  
12 months

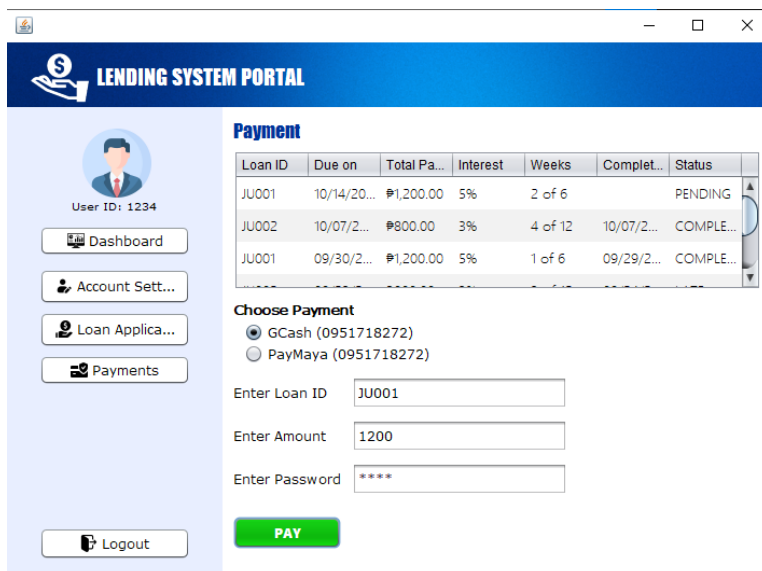
Purpose of Loan  
Tuition Fee

**SUBMIT**

Dashboard  
Account Sett...  
Loan Applica...  
Payments  
Logout

## Loan Application Interface

The Loan Application interface in the Lending System Portal enables users to apply for a loan by filling out key details. The form includes fields for the loan amount, loan term, and purpose, allowing applicants to specify the loan type they need.



**LENDING SYSTEM PORTAL**

User ID: 1234

**Payment**

Loan ID	Due on	Total Pa...	Interest	Weeks	Comple...	Status
JU001	10/14/20...	₱1,200.00	5%	2 of 6		PENDING
JU002	10/07/2...	₱800.00	3%	4 of 12	10/07/2...	COMPLE...
JU001	09/30/2...	₱1,200.00	5%	1 of 6	09/29/2...	COMPLE...

**Choose Payment**

☒ GCash (0951718272)  
☐ PayMaya (0951718272)

Enter Loan ID JU001

Enter Amount 1200

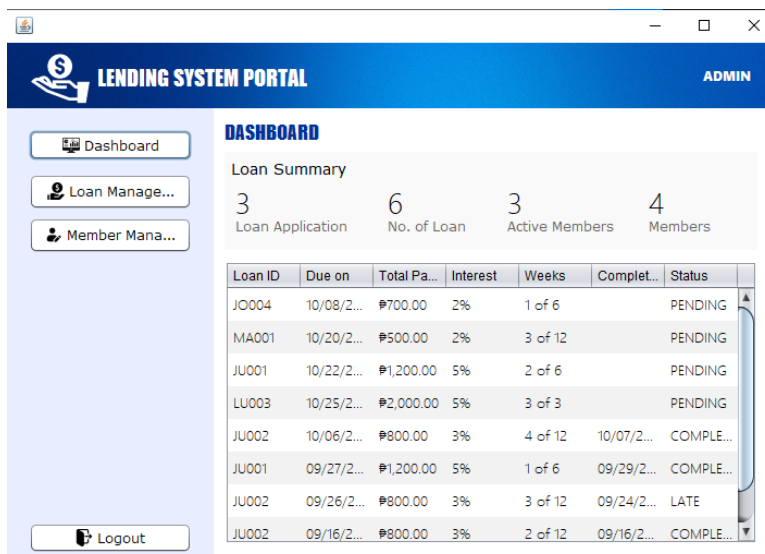
Enter Password \*\*\*\*

**PAY**

Dashboard  
Account Sett...  
Loan Applica...  
Payments  
Logout

## Payment Interface

The Loan Payment interface in the Lending System Portal allows users to make payments quickly and securely. Users can choose their preferred payment method, enter their loan ID, input the payment amount, and confirm the transaction by entering their password. The intuitive design ensures that making a payment is simple, providing a smooth and efficient experience for borrowers.



**LENDING SYSTEM PORTAL** ADMIN

**DASHBOARD**

Loan Summary

Loan Application	No. of Loan	Active Members	Members
3	6	3	4


Loan ID	Due on	Total Pa...	Interest	Weeks	Comple...	Status
JO004	10/08/2...	₱700.00	2%	1 of 6		PENDING
MA001	10/20/2...	₱500.00	2%	3 of 12		PENDING
JU001	10/22/2...	₱1,200.00	5%	2 of 6		PENDING
LU003	10/25/2...	₱2,000.00	5%	3 of 3		PENDING
JU002	10/06/2...	₱800.00	3%	4 of 12	10/07/2...	COMPLE...
JU001	09/27/2...	₱1,200.00	5%	1 of 6	09/29/2...	COMPLE...
JU002	09/26/2...	₱800.00	3%	3 of 12	09/24/2...	LATE
JU002	09/16/2...	₱800.00	3%	2 of 12	09/16/2...	COMPLE...

Dashboard  
Loan Manage...  
Member Mana...  
Logout

## Admin Dashboard Interface

After you login on admin, you will be directed to this interface which is the admin dashboard interface. It contains a button for dashboard, loan management, and member management, and also you will see your loan summary like the loan application, number of loan and etc.. The interface features a clear and concise layout, making it easy for users to navigate and complete tasks.




**LENDING SYSTEM PORTAL**

ADMIN

Dashboard
Loan Manage...
Member Mana...
Logout

### LOAN MANAGEMENT

Loan Application

Name	Amount	Term	Date	Action
Lucas Gomez	₱10,000.00	12 months	10/29/2024	
Maria Leonor	₱8,000.00	12 months	10/25/2024	
Lucas Gomez	₱5,000.00	6 months	10/22/2024	

Loan History

Loan ID	Name	Total Payment	Loan Amount	Weeks
JO004	Jose Marzo	₱700.00	₱4,000.00	1 of 6
MA001	Maria Leonor	₱500.00	₱5,500.00	3 of 12
JU001	Juano Migel L...	₱1,200.00	₱6,500.00	2 of 6
LU003	Lucas Gomez	₱2,000.00	₱5,500.00	3 of 3
JU002	Juano Migel L...	₱800.00	₱9,000.00	4 of 12
ME001	Melani Pasi	₱1,000.00	₱2,800.00	COMPLETED
LU002	Lucas Gomez	₱2,000.00	₱11,000.00	COMPLETED


**LENDING SYSTEM PORTAL**

ADMIN

Dashboard
Loan Manage...
Member Mana...
Logout

### LOAN MANAGEMENT / VIEW APPLICATION

Loan Application

Loan Amount : **₱10,000.00**

Loan Term : 12 months

Purpose : Tuition Fee

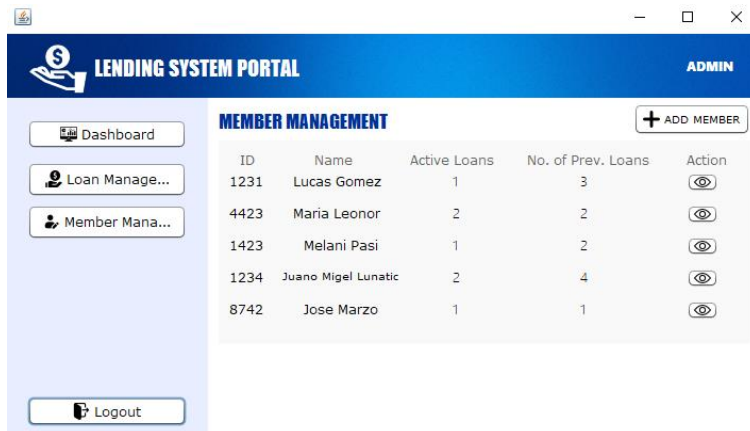
Date : 10/20/2024

Loaner Information

Lunatic Last Name	Juano Migel First Name	Lopez Middle Name	N/A Suffix
25 Age	Male Sex	02/26/1999 Birth of Date	Filipino Nationality
Software Developer Occupation	₱49,000.00 Monthly Income	Married Civil Status	

## Loan Management (Admin) Interface

The Loan Management interface for administrators in the Lending System Portal provides comprehensive control over loan applications. Admins can view detailed loan applications, including borrower information and loan terms, and make decisions using the "Approve" or "Disapprove" buttons. Additionally, the interface includes a loan history section, allowing admins to track and review past loan transactions, ensuring effective and organized loan management.



**LENDING SYSTEM PORTAL** ADMIN

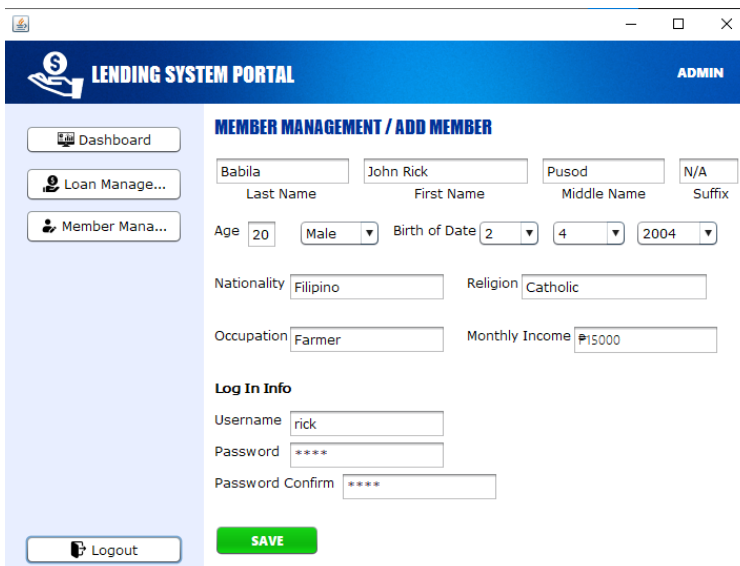
Dashboard Loan Manage... Member Mana... Logout

**MEMBER MANAGEMENT** + ADD MEMBER

ID	Name	Active Loans	No. of Prev. Loans	Action
1231	Lucas Gomez	1	3	
4423	Maria Leonor	2	2	
1423	Melani Pasi	1	2	
1234	Juano Migel Lunatic	2	4	
8742	Jose Marzo	1	1	

## Member Management (Admin) Interface

The Member Management interface in the Lending System Portal allows administrators to efficiently manage member information. Admins can view detailed profiles of existing members, add new members to the system, and delete members as necessary. The streamlined design makes it easy to perform these tasks, ensuring smooth and organized member management for the lending system.



**LENDING SYSTEM PORTAL** ADMIN

Dashboard Loan Manage... Member Mana... Logout

**MEMBER MANAGEMENT / ADD MEMBER**

Last Name: Babila First Name: John Rick Middle Name: Pusod Suffix: N/A

Age: 20 Male Birth of Date: 2 4 2004

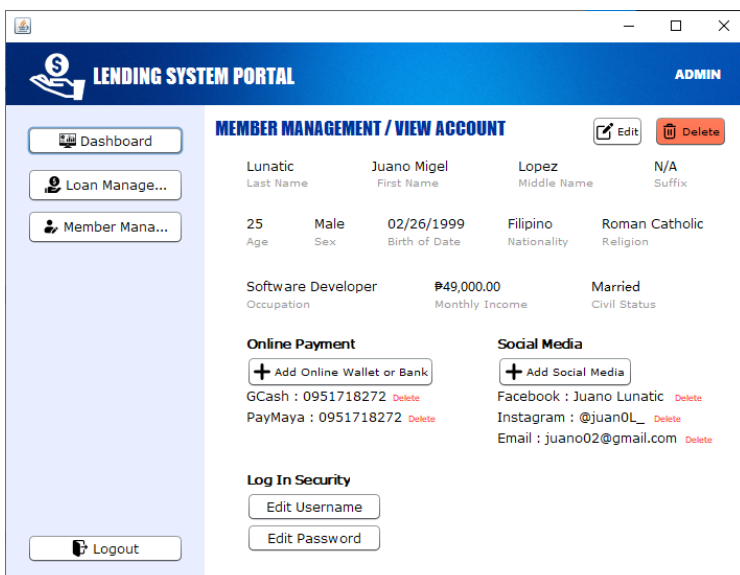
Nationality: Filipino Religion: Catholic

Occupation: Farmer Monthly Income: ₱15000

**Log In Info**

Username: rick Password: \*\*\*\* Password Confirm: \*\*\*\*

SAVE



**LENDING SYSTEM PORTAL** ADMIN

Dashboard Loan Manage... Member Mana... Logout

**MEMBER MANAGEMENT / VIEW ACCOUNT** Edit Delete

Lunatic Juano Migel Lopez N/A  
Last Name First Name Middle Name Suffix

25 Male 02/26/1999 Filipino Roman Catholic  
Age Sex Birth of Date Nationality Religion

Software Developer ₱49,000.00 Married  
Occupation Monthly Income Civil Status

**Online Payment**

+ Add Online Wallet or Bank

GCash : 0951718272 Delete  
PayMaya : 0951718272 Delete

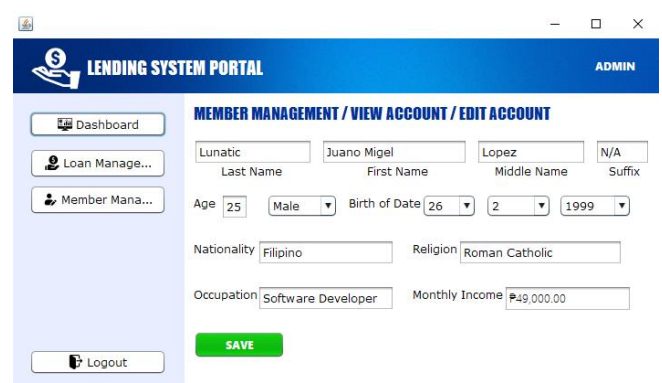
**Social Media**

+ Add Social Media

Facebook : Juano Lunatic Delete  
Instagram : @juan0L\_ Delete  
Email : juano02@gmail.com Delete

**Log In Security**

Edit Username Edit Password



**LENDING SYSTEM PORTAL** ADMIN

Dashboard Loan Manage... Member Mana... Logout

**MEMBER MANAGEMENT / VIEW ACCOUNT / EDIT ACCOUNT**

Lunatic Juano Migel Lopez N/A  
Last Name First Name Middle Name Suffix

Age: 25 Male Birth of Date: 26 2 1999

Nationality: Filipino Religion: Roman Catholic

Occupation: Software Developer Monthly Income: ₱49,000.00




SAVE



## ACTUAL FILE

[https://drive.google.com/drive/folders/1esCQx9ADv\\_n2\\_iqvjlcmM3z1NQuqg98b?usp=drive\\_link](https://drive.google.com/drive/folders/1esCQx9ADv_n2_iqvjlcmM3z1NQuqg98b?usp=drive_link)

## PROPONENT

	Judah Paulo Viñas	System Analyst / System Designer
	John Patrick Acbang	Documentation / System Analyst
	John Rick Babila	Documentation / System Analyst