**Microfinance Platform for Low – Income Communities**

**In Partial Fulfillment of the Requirement in**

**CS 121 - Advanced Computer Programming**

**By:**

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**I: TITLE OF THE PROJECT**

Microfinance Platform for Low – Income Communities

**II: OVERVIEW AND OBJECTIVES OF THE PROJECT**

The aim of the Microfinance Platform for Low-Income Communities is to give underprivileged people and families access to basic financial services that are often unavailable through conventional banking channels, such as small business loans, school loans, emergency loans, and personal loans. By providing financial tools that encourage business ownership, develop independence in the economy, and enhance general financial well-being, the platform aims to empower low-income communities. Its goals are to promote a culture of saving, provide financial literacy programs to improve money management skills, facilitate the development of small enterprises through accessible loans, and promote financial inclusion by addressing those who are left behind by traditional finance. The platform also seeks to reduce poverty in these areas and promote long-term economic stability by using digital technology to give users an affordable and easy method to track their money, utilize amenities, and make choices regarding their finances.

**III: SCOPE AND LIMITATIONS**

Through built methods of payment and financial literacy substances, the deliverables Microfinance Platform for Low-Income Communities will provide an easy-to-use digital platform for managing and applying for microloans. Users will be able to sign up, apply for loans, and monitor loan repayments. The platform needs to be safe, respect to data protection laws, and be straightforward for non-literate users to use.  Among the requirements is the availability of a reliable service that ensures the processing of loan applications and payments with simplicity and a mobile-friendly design. The project's constraints include a small team of three individuals with specialized knowledge of software development. This is assumed that users have the digital literacy to use the platform, equipment will support reliable performance in low-connectivity locations, and those targeted have basic mobile and internet access.

**IV: TOOLS/TECHNIQUE USED**

**PHP (Hypertext Preprocessor)** **-** A server-side scripting language widely used for web development.

**HTML (Hypertext Markup Language) -** The foundation of web pages, defining structure and content.

**CSS (Cascading Style Sheets)** - Used to style the appearance of web page, controlling colors, fonts, layout, and more.

**XAMPP** - Used to test and run the system locally before deploying it to the live server

**V: FLOWCHART/ERD/DATABASE SCHEMA**

-Description of the user interface elements and interactions using flowchart diagram

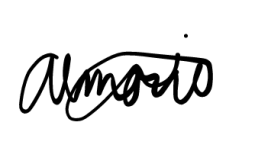
-Define the database entity relationship diagram or any database schema.

**VI: SOURCE CODE**

- <https://github.com/JerichoBelino/PHPproject.git>

Prepared

by:



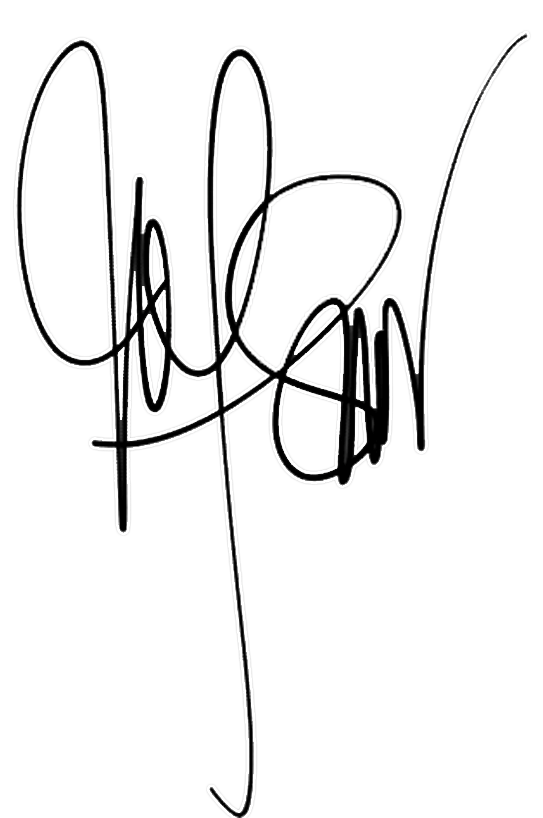
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