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5-3 Milestone: Data Priorities

For Kiva borrowers, there is a lot of data that would be important to view as they find information about past, current, and potential future loans. Locally, the borrower may want to access the most vital information to keep track of their payments, loan amounts, and the status of their loans. Data fields that would apply to this may be LOAN\_ID, LOAN\_NAME, FUNDED\_AMOUNT, LOAN\_AMOUNT\_STATUS, and REPAYMENT\_INTERVAL. These are fundamental to staying up to date on the loan. Interfaces are limited due to the use of an embedded system like a flip-phone, but a simple GUI, or graphical user interface, will be sufficient. There is limited memory on an embedded device, so it won’t be incredibly artistic or flashy, really would just be straight to the point with the information in a very readable format, with some easy navigation to apply for new loans or to fund new loans. The different users of the system would be borrowers and lenders. Borrowers will need to access their current loan or loans and the important information regarding them, as well as the ability to seek out new loans if need be. Lenders will need the ability to see borrower requests and the ability to see their own lending data, as well as others. The main requirements for this system are easy readability and use, with embedded device support as well as cloud-service to allow lenders to see in multiple ways loan information.

After reviewing a few borrower stories, 226936 - Pha Seng's Group, 550749 – Marilou, 1781714 - Nee Passitari Maditchekina, 1590099 – Ahmed, and 1472742 – Oun, I do not feel that my requirements have changed at all. I feel that each individual story is powerful in it’s own sense, but would need to be seen by lenders so they can make a proper decision on their charitable investment to these people. Pha Seng would like to fix agricultural equipment to help with the production of rice. Marilou and Oun both own a store and would like financial support in terms of capital to buy more goods to sell to their customers. This important information is very viable for each potential lender.

Important borrower data I would recommend is loan progress/status, the total amount requested, the total amount currently funded, their name and location, length of the loan, and description. This will allow the borrowers to recognize that this is their loan request they are looking at, as well as how far along it has been funded, as well as other details about the loans that will help in repayment.

The lender will need to be able to utilize a cloud-based system. Although it can be expensive in a scalable form, the most important information can be found in the cloud – allowing access from wherever they may be. The data the lender will want to access is loan information like ID, name and description; funding, status, activity, sector, amount requested compared to amount funded, currency utilized, number of terms, repayment periods, and the times like posted, expiration, disburse, and raise. The lender will need a lot more information than borrowers because essentially they need to know where their money is going, when it will be leaving, and why they are lending. A more complex interface is possible with a cloud service system, allowing for both a mobile and desktop application for lenders to check any information they may want to see. The main requirements I have identified are a cloud-service, easy to read, yet more extensive information than the borrowers, and the ability to move funds around with ease of use navigation.