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CS319 - 6-1 Milestone: Prototype with Data

**Paper prototype explanation:**

In my paper prototype for the main screen for Kiva for an embedded system, I decided to make it straightforward so that borrowers can easily understand what doing on their loan requests and repayments. In my opinion, the most important data sets that would be important to them are loan amount, raised amount, funded amount, and the loan term and intervals. My design can be broken down into three parts the top bar has their info (name, age , location), and next to that there is a menu and a settings button and then underneath that for the main content there are two section loans section, and a repayments section, for the loan section it would display any active loan requests they have at the time, in this case, it has a loan requested for getting eqiupments to run a farm and then it has the loan info like the amount requested and the amount raised so far if the user clicks on that rectangle that has his loan information they would be directed to a page that has the full information on their loan request like the people who paid and their comments and they can view their story that they put out at the time they requested the loan, under that we have a button for requesting a loan and that button takes them to a form that where they would go on and fill their request for the loan , after this section we have a repayment section in this case it has the same loan for the equipments for a farm just for demonstration , but it would be empty if there are no active loans , So on the repayment section we can see the funded amount so far and the loan term and the monthly intervals that is the amount funded divided by the monthly term to get the monthly payment needed to pay every month , if they click on this they will be able to view more info about their loan , and under that there is an option to make a payment for user who are to start making payments.

I designed it to be easy for customers to navigate and customers would work through the application from top to bottom, that’s why I have the loans section on top of the repayments section so if they don’t have any requests they can start the process by filling out a loan request and then when the time for repayments come they go to the bottom repayment section. I included these screen elements so that every section has a function and try to make it easy and simple to navigate the system for the user and at the same time very informative about their loan status and their monthly payments, this layout will make sense to the customer because it helps them with finishing their goals and tasks more effectively considering any device limitations. Customers would need to log into their profile and then when they are on the main screen request a loan and fill the application then they can watch their loan status and see how much has been raised so far and then they can see their loan terms and monthly payments and make payments thru the repayments section.

The codes of conduct from Kiva that I considered when designing this prototype are:

1. Don't misrepresent the data
2. Offer your users the ability to donate to Kiva

For the first one, The data and numbers showed on the loan and repayment sections should be accurate with live transactions and always be accurate with the numbers and the terms, for the second on the top bar I did include an option to donate to Kiva that way users, in this case, borrowers can donate to kiva and help with maintaining this service to everyone.