🏦 Pawnshop Management System – Developer Reference

# 📌 Overview

A web-based pawnshop management system for handling items, transactions, branches, and cash flow. Designed to minimize human error with reversible actions and branch-based access control.

# 🔑 Core Modules

## Pawned Items

- Default list where all newly pawned items are stored.

- Actions: Edit, Claim, Forfeit, Revert Back.

## Claims

- Items that have been claimed by customers.

- Revert Back → Returns item to Pawned Items.

- Files: claims.php, claims\_list.php, claims\_revert\_process.php

## Forfeitures

- Items forfeited (not claimed after due date).

- Revert Back → Returns item to Pawned Items.

- Column: Date Forfeited.

- Files: forfeit.php, forfeit\_list.php, forfeit\_revert\_process.php

## Branch Management

- CRUD operations for managing pawnshop branches.

- Super Admin: Can filter/view data by branch.

- Branch Staff: Can only see/manage their assigned branch.

# 📏 Business Rules

## Revert Back Actions

- Allowed only for Claims and Forfeitures.  
- Restores item to Pawned Items list.  
- All actions must be logged with user, date, and branch.

## Branch Filtering

- Super Admin → Sees all branches, can switch filter.  
- Branch Staff → Restricted to their branch only.

## Item Tracking

- Every status change must be recorded:  
 • Pawned → Claimed  
 • Pawned → Forfeited  
 • Claimed → Reverted → Pawned  
 • Forfeited → Reverted → Pawned  
- Important Dates: Date Pawned, Date Claimed, Date Forfeited, Date Reverted.

# 💵 Cash Flow Rules

## Pawn (New Loan)

- Customer pawns item → Loan amount recorded. Cash outflow from shop.

## Claim (Redeem)

- Customer pays principal + interest. Cash inflow to shop.

## Tubo Payments (Interest)

- Customer pays only interest without claiming. Cash inflow to shop.

## Forfeiture

- Item becomes pawnshop property after due date. No immediate cash movement (potential resale income later).

## Remata Sales

- Forfeited item sold. Cash inflow to shop.

## Revert Back

- Reverses a Claim or Forfeiture. Adjusts corresponding cash flow (refund/void). Must be logged.

## Reporting

- Daily Cash Flow Report must include: Pawn Loans (outflow), Claim Payments (inflow), Interest Earnings (inflow), Remata Sales (inflow), Adjustments (from Reverts).

# 🗄 Database Schema (Updated)

## audit\_logs

* - log\_id (PK)
* - user\_id (FK → users.user\_id)
* - action\_type
* - description
* - branch\_id (FK → branches.branch\_id)
* - created\_at

## branches

* - branch\_id (PK)
* - branch\_name
* - branch\_address
* - branch\_phone
* - status
* - interest\_rate
* - cash\_on\_hand
* - created\_at

## cash\_ledger

* - ledger\_id (PK)
* - branch\_id (FK → branches.branch\_id)
* - txn\_type
* - direction (in/out)
* - amount
* - ref\_table
* - ref\_id
* - notes
* - created\_at
* - user\_id (FK → users.user\_id)

## claims

* - claim\_id (PK)
* - pawn\_id (FK → pawned\_items.pawn\_id)
* - branch\_id (FK → branches.branch\_id)
* - date\_claimed
* - months
* - interest\_rate
* - interest\_amount
* - principal\_amount
* - penalty\_amount
* - total\_paid
* - cashier\_id (FK → users.user\_id)
* - notes
* - photo\_path
* - created\_at

## forfeitures

* - forfeiture\_id (PK)
* - pawn\_id (FK → pawned\_items.pawn\_id)
* - branch\_id (FK → branches.branch\_id)
* - date\_forfeited
* - reason
* - notes
* - created\_at

## pawned\_items

* - pawn\_id (PK)
* - branch\_id (FK → branches.branch\_id)
* - owner\_name
* - contact\_no
* - address
* - unit\_description
* - category
* - amount\_pawned
* - interest\_rate
* - interest\_amount
* - date\_pawned
* - date\_claimed
* - claimant\_photo
* - date\_forfeited
* - status (pawned/claimed/forfeited/remata)
* - notes
* - created\_by (FK → users.user\_id)
* - updated\_by (FK → users.user\_id)
* - created\_at
* - updated\_at

## remata\_sales

* - sale\_id (PK)
* - pawn\_id (FK → pawned\_items.pawn\_id)
* - branch\_id (FK → branches.branch\_id)
* - date\_sold
* - selling\_price
* - buyer\_name
* - cashier\_id (FK → users.user\_id)
* - notes
* - created\_at

## tubo\_payments

* - tubo\_id (PK)
* - pawn\_id (FK → pawned\_items.pawn\_id)
* - branch\_id (FK → branches.branch\_id)
* - date\_paid
* - months\_covered
* - interest\_rate
* - interest\_amount
* - cashier\_id (FK → users.user\_id)
* - notes
* - created\_at

## users

* - user\_id (PK)
* - branch\_id (FK → branches.branch\_id)
* - username
* - password\_hash
* - role (super\_admin/branch\_staff/cashier/auditor)
* - full\_name
* - status
* - last\_login
* - created\_at

# 📂 File References

- Claims Module: claims.php, claims\_list.php, claims\_revert\_process.php  
- Forfeitures Module: forfeit.php, forfeit\_list.php, forfeit\_revert\_process.php  
- Branch Management: CRUD controllers + branch filter (applied for Super Admin)