**Entities**

User

Customer

Customer Account

NOK

Employment Details

Documents List

Staff

WorkFlows

LoanProducts

Document Requirements

Loan Type Requirements

Loan Requests

Disbursed Loans

Repayments

Audit Trail

Investment Requests

Investment Logs

ApprovedInvestment

InvestmentPayOuts

A user can either be a customer or staff.

CUSTOMER

A customer has personal information A customer can have multiple accounts linked to the customer. A customer account has a linked customer, bank, account number.

A customer can apply for multiple loans or investments but only a single loan per time. The customer can apply for a loan for a business or for personal. There are various loan products to apply for.

A personal loan has certain requirements - BVN, NOK, Employment Info, Account Information

A business loan has certain requirements - Company, Shareholder, collateral,account,requirement

A customer makes a loan request after it has been approved it becomes a disbursed loan

After a loan has been approved and disbursed the customer now has a disbursed loan entry. The customer makes repayments based on the details of the disbursed loans.

Repayment plans can be restructured. Restructuring a loan may mean changing the maturity date or repayment schedule

MODELS

BASEENTITY

Id, DateCreated, DateUpdated, IsActive

USER

(username,passwordsalt, passwordHash, passwordRetries, category, customerid, staffid, name, email, token, tokenexpiration, phonenumber)

USERROLE

(name,code,description,scope,permissions)

STAFF

(firstname,othernames,surname,role,address,phonenumber,position,email,Gender,DOB,staffid)

CUSTOMER

(firstname,othernames,surname,address,email,phonenumber,DOB, Gender, Relationship, BVN, NOK,customerid)

ACCOUNT

(linked customer, bank, account number,account name)

LOAN REQUEST

(Linked customer, linked loan product, tenure, loan amount, linked account, requestdate, dateapproved, dateprocessed, datedeclined, failurereason,status,dateDueForDisbursement, loantype, loanpurpose, applyingas,linked workflow,linkedLoanTypeRequirements,requestid,)

LOAN REQUEST LOGS

(Linked customer, linked loan product, tenure, amount, linked account, requestdate, requestid,dateapproved, dateprocessed, datedeclined, failurereason,status,dateDueForDisbursement, loantype, loanpurpose, applyingas,linked workflow,linkedLoanTypeRequirements)

LOAN TYPES

(Name,code, description)

LOAN TYPE REQUIREMENTS

(loantype,employmentinfo,company info, shareholderinfo,collateralinfo, loanrequestid)

APPLYINGAS

(Name, Description)

LOAN PRODUCTS

(Name, code, min, max, tenure, tenuredenominator,loantype,applyingas,interestrate)

INTERESTRATE

(name,code,formula)

DOCUMENT REQUIREMENTS

(LoanType, loanproduct, applyingas, Requirements)

DISBURSED LOANS

(DateDisbursed, loanrequestid, loanrequestlogid, isclosed, requestid, status, maturitydate, nextpayment)

REPAYMENTS

(DisbursedLoanID,amount,daterepaid,repaymenttype,loanrequestid, accountNumber)

INVESTMENT REQUESTS

(Linked customer, duration, amount,rate, linked account, requestdate, dateapproved, dateprocessed, datedeclined, failurereason,status,dateDueForFunding, linked workflow,investmentId)

INVESTMENT LOGS

(Linked customer, duration, amount,rate, linked account, requestdate, dateapproved, dateprocessed, datedeclined, failurereason,status,dateDueForFunding, linked workflow,investmentId)

APPROVEDINVESTMENTS

(DateApproved, investmentRequestId, investmentlogid, isclosed, investmentid, status, maturitydate, nextpayment)

INVESTMENT PAYOUTS

(ApprovedInvestmentID,amount,datepaid,payouttype,loanrequestid)

INVESTMENT RATES

A customer can have many loan requests but only one active loan per time