

**CHRISTIAN SERVICE UNIVERSITY COLLEGE
DEPARTMENT OF COMPUTER SCIENCE**

**DEBT COLLECTION OPTIMIZATION A CASE STUDY IN ATIMA
KWANWOMA RURAL BANK LTD USING EFFECTIVE ELABORATE
DATABASE.**

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OF THE CHRISTIAN SERVICE UNIVERSITY COLLEGE, IN PARTIAL
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OF SCIENCE IN COMPUTER SCIENCE.**

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DECLARATION

We have the greatest, sincere and profound pleasure to declare that we are responsible for any blunder of misquotation and misconception of information found in this study, except any imaginary information that have been deployed inconsiderately from available books and journals.

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SUPERVISOR'S DECLARATION

We hereby declare that the preparation and presentation of the thesis was supervised in accordance with the guidelines on supervision laid down by the Department of Computer Science, Christian Service University College.

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DEDICATION

This project is dedicated to the Almighty God for his protection and knowledge given to us in our period of study and also to our supervisor Mr. Steve Okyere-Gyamfi for his patience and support and our families for their support and encouragement.

ABSTACT

The debt collection optimization system is a web application system proposed to be designed to improve the existing debt collection system. The main focus of the proposed system is to design a database collection of debt optimization system that would help banks to be able to trace loan collectors, monitor their accounts and be able to update their information from time to time in a reliable and secured manner very comfortably. During our research we discovered that there is no separate and protected debt collection optimization for the banks. The available debt collection optimization that the banks use is included in their big system that they use to run the bank and is seriously associated with a whole lot of problems and challenges. Some of these problems and challenges are: the banks are not able to update the information of the collectors and their guarantors, lack of accurate information of both the collector and the guarantor in the system, not creating an account for the guarantor in the same bank and some banks even write the name of their debtors in books. The above makes it very difficult for banks to collect their money from the debtors, monitor and manage the debt collection optimization system. The proposed system is thus designed to overcome the above problems and challenges. The proposed system is said to be very reliable, satisfactory, secured, user friendly and less time consuming relatively.

TABLE OF CONTENTS

| | |
|--|------|
| Declaration..... | ii |
| Acknowledgement..... | iii |
| Dedication..... | iv |
| Abstract..... | v |
| Table of Contents..... | vi |
| List of figures..... | viii |
| | |
| CHAPTER ONE..... | 1 |
| INTRODUCTION..... | 1 |
| 1.1 Background of the Study..... | 1 |
| 1.2 Problem Statement..... | 2 |
| 1.3 Main Objectives..... | 2 |
| 1.4 Specific Objectives..... | 3 |
| 1.5 Research Questions..... | 3 |
| 1.6 Justification..... | 3 |
| 1.7 Organization of Project..... | 3 |
| | |
| CHAPTER TWO..... | 5 |
| LITERATURE REVIEW..... | 5 |
| 2.1 Introduction..... | 5 |
| 2.2 Review of other related debt collection systems..... | 5 |
| 2.2.1 Ahantaman Rural Bank Limited..... | 5 |
| 2.2.2 Review of Nwabiagya Rural Bank Ltd..... | 6 |
| 2.3 The Proposed System..... | 8 |
| 2.4 Conceptual Framework of the Proposed System..... | 9 |
| 2.5 Operational Framework..... | 9 |
| | |
| CHAPTER THREE..... | 10 |
| RESEARCH METHODOLOGY..... | 10 |
| 3.1 Introduction..... | 10 |
| 3.2 Proposed System..... | 10 |
| 3.3 Logical Design..... | 11 |
| 3.3.1 The flowchart for the user interfaces..... | 12 |
| 3.3.2 Entity relational diagram for the database design..... | 12 |

| | |
|--|----|
| 3.3.3 Diagram for the networking design | 13 |
| 3.4 Physical Design | 13 |
| 3.5 User Interfaces | 14 |
| 3.5.1 Homepage | 14 |
| 3.5.2 Customer information | 14 |
| 3.5.3 Procedure of the loan | 15 |
| 3.5.4 Customer apply for loan | 16 |
| 3.5.5 Payment of Loan | 16 |
| 3.5.6 Transaction Report | 17 |
| 3.5.7 The database | 17 |
| | |
| CHAPTER FOUR | 18 |
| SYSTEM IMPLEMENTATION AND TESTING | 18 |
| 4.1 Introduction | 18 |
| 4.2 Software Requirements | 18 |
| 4.3 Hardware Requirements | 18 |
| 4.3.1 Non-functional Requirements | 19 |
| 4.3.2 Performance requirements | 19 |
| 4.4 Code | 19 |
| 4.5 Coding and Testing in Software Engineering | 19 |
| 4.5.1 Software Engineering | 19 |
| 4.5.2 Coding Standards | 19 |
| 4.5.3 Review code | 20 |
| 4.5.4 Software Documentation | 20 |
| 4.5.5 Documentation classified into the following: | 20 |
| 4.6 System Testing | 21 |
| 4.6.1 Test Plan | 21 |
| 4.6.2 Unit Testing | 21 |
| | |
| CHAPTER FIVE | 22 |
| SUMMARY, RECOMMENDATION AND CONCLUSION | 22 |
| 5.1 Introduction | 22 |
| 5.2 Recommendations | 22 |
| 5.3 Conclusion | 22 |
| REFERENCE | 24 |

List of Figures

| | |
|--|----|
| Figure 1 Flowchart of applying for a loan..... | 12 |
| Figure 2 Entity relational diagram..... | 12 |
| Figure 3 Diagram of loan tracking system..... | 13 |
| Figure 4 Login page..... | 14 |
| Figure 5 Customer registration form..... | 15 |
| Figure 6 Process for loan..... | 15 |
| Figure 7 Customer loan..... | 16 |
| Figure 8 Payment transaction..... | 16 |
| Figure 9 Transaction report..... | 17 |
| Figure 10 Customer credentials saved in the database | 17 |

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Debt is an amount owed to a person or organisation for funds borrowed. Debt collection is the process of pursuing payments of debts owed by individuals or business. Any organization that specializes in the collection of debt is referred to as a collection agency or debt collector. According to Becks (2017), Debt optimization sometimes referred to as debt recycling is a financial strategy which creates wealth over time and improves an individual's debt structure.

A banks job is to provide customers with financial services that help people better manage their lives. As competition keeps increasing alongside technology advances, the banks are doing their best to offer different kinds of services to be able to operate in the system and attract customers. (www.localfirstbank.com). Whether it's your first time opening an account or have managed a checking account for years, it helps to know the different kinds of banking activities that are available. We have individual banking where the banks offer a variety of services to help individuals in managing their finances and the services are checking accounts, savings accounts, debit & credit accounts, insurance and wealth management. The banks also offer business banking where they offer financial services for business owners who need to differentiate professional and personal finances and the services include business loans, checking accounts, savings accounts, debit & credit cards, merchant services and cash management. Loans are also a common banking services that banks offered which comes in different shapes and sizes. Some common types of loans that banks provide include personal loans, home equity loans, home equity lines of credit, home loans and business loans. According to Ducai (2012), bank loans have an increase role for corporate activities. In most countries, bank loans are the main source of financing

for small and medium-sized enterprises. Even though the role of banks decreased in the last years, banks take advantage of a privileged position which allows them to provide liquidity cheaply than other intermediaries. The activity of bank lending is mostly associated with the fact that the banks don't have all the information about their clients because they are often reluctant, in providing the complete and real information about them. This therefore leads to the issue of banks not able to adequately track their debtors to retrieve their money.

1.2 Problem Statement

The current debt collection optimization is by one way or another hard to oversee, screen and control and is profoundly helpless to the following issues and difficulties since there are no security strategies or methods to shield it;

- Lack of accurate data.
- Inability to interface with different records of both the indebted person and the guarantor.
- Inability to update account holder's data every now and then.
- Failure to demand from the client and the guarantor to bring a visa, voters ID or protection card when coming for a loan.
- Failure to check appropriately the background of the collector.

1.3 Main Objectives

To recommend possible solution for the above problems and challenges and to design and implement a web application solution.

1.4 Specific Objectives

- Developing a system that will be able to take very detailed all round information of the person who takes the loan
- The system will be able to have access to other accounts/properties of the debtor and that of the guarantors other than the one he/she specified, so that in case of the person runs away/dies the other accounts/properties are used to pay the debt.
- Getting an updated information from both the collector and the guarantor from time to time to track them.
- It ought to be necessary to bring a visa, voters ID or protection card when coming for a loan.
- Checking properly the background of the collector by using a GPS tracker.

1.5 Research Questions

How might we get a verified and dependable Debt Collection Optimization System?

1.6 Justification

Through observational studies and conversations that we have had with some banks, the most important aspect of this project is to check whether the proposed debt collection optimization system will either optimize or completely solve the problems that the banks face with debt collection.

1.7 Organization of Project

This research is comprised of five main chapters. The chapter one talks about the introduction which consist of the background of the study, problem statement, main

objectives, specific objectives, research questions, justification and organization of the project.

Chapter two talks about literature review which comprises introduction, literature review on related areas, the proposed system, conceptual framework of the proposed system, Operational framework. Chapter three is about methodologies which took into consideration introduction, proposed system, logical design, physical design, user interfaces. Chapter four is about implementation consisting of introduction, software requirements, hardware requirements, code, coding and testing in software engineering, system testing. The final chapter which is chapter five focuses on the summary of the work, recommendations and conclusion.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter gives a survey about the topic Database collection of Debt Optimization system a case study of Atwima Kwanwoma Rural Bank Ltd (AKRB). It concerns itself with the work other researchers have done about the topic under study. It shows theories and concepts that have been generated. It focuses on the various technologies employed in the area under study.

Taking Atwima Kwanwoma Rural bank's debt collection system into consideration, it is able to collect information about their clients and the guarantor's but it fails to work effectively. Through our research we realised that their system is not able to update client's information from time to time and it's not able to track their debtors which results in the clients running away with their money most of the time.

2.2 Review of other related debt collection systems

2.2.1 Ahantaman Rural Bank Limited

According to Ahantaman Rural bank Ltd loan is used to serve diverse financial needs of workers whose salaries pass through the bank. Loans received under the loan product is mostly used to solve personal issues such as payment of school fees, payment of medical bills, buying of plot of land and other matters (www.ahantanambank.com). To be able to pass for Ahantaman rural bank loan, you must be able to meet the following demands;

- Must have acknowledged their monthly pay from the bank for at least two months.
- Send a letter of an application for the loan.
- Fill the application form for the loan.
- Get an undertaking letter from the employer.

- Give personal guarantors.
- Issue two passport-sized photographs.

During our research about the bank's system it was realised that their debt collection system is not able to trace debtors and their guarantors due to the less information that is provided. Also the bank's debt collection is standalone thus it's not able to link with other systems. The system is built together with only the main system that runs the bank and therefore makes it unable to function effectively and efficiently. Their system is not linked with other institutions which keeps mass records of people. This causes a whole lot of problems when it comes to debt collection system.

2.2.2 Review of Nwabiagya Rural Bank Ltd

Nwabiagya rural bank Ltd is one of the banks which has a good debt collection system. Their loan product is mainly for salary workers who are paid monthly through the bank. These monthly paid workers should have an account at the bank and their salaries must pass through the account for at least one month to be qualified to be granted a loan.

Loan is repaid on monthly basis and maximum of three (3) years is allowed for one to finish payment. Farmers Loan product designed for crop, livestock and poultry farmers (customers) who could be individuals or groups. Loan is repaid from six to twelve months. Commercial loan / overdraft loan facilities are granted to individuals, institutions, companies etc. that are in active and viable business.

Duration of repayment does not exceed (12) twelve months. 20% of loan amount is required as lien and at least one salary worker guarantor required.

Salary advance is a one (1) month overdraft provision given to salaried workers' who have account and receives their monthly pay from the bank. A commission of 10% on the

amount granted is charged. The above is how loan is been issued in the bank.
(www.nwabiagyaruralbank.com)

Nwabiagya Rural Bank's debt collection system works alright but comes with the challenges because they also take little detail of the client. Nwabiagya's debt collection system is also not linked with other institutions which keeps mass records of people. This gives them a lot of challenges when it comes to debt collection and tracing of debtors. Thus the system finds it difficult to work effectively and efficiently.

According to Nanfuri, 2019, Bank of Republic of Ghana (BoG) in its November calendar month 2018 in its report stated that most of the banks wants to invest in assets other than loans. This is because they've realised that there is too much risk associated with loans. Thus there is a lot of non-performing loans and many banks can't reconstitute their balance sheets because of unpaid loans. This report came about after the financial Policy Committee (MPC) conferences, which highlights developments within the banking sector. The report puts along the monetary position of the thirty banks within the country as of October 2018. The report indicates that thirteen of these banks' management are local whereas seventeen are foreign based. From the report, assets allocation for these banks as at October 2018 were as follows:

--40.3% to investments

--28.7% to loans and advances

--23.7% to money and due from banks

--3.6% to fastened assets.

In contrast to October 2017, banks allotted their assets as follows:

--29.6% to investments

--35.8% to loans and advances

--25.1% to money and due from alternative banks

--3.9% to fastened assets.

Based on the Bank of Ghana's report and the faults in the systems that are reviewed, we believe that a lot of debt collection systems are failing the banks, because of lack of adequate information/data gathering.

According to Goldin (2014), it is nearly impossible to keep a small business running with money from your own pocket these days. The fact that it is becoming increasingly difficult for small business owners to secure funding through the bank makes it even more challenging. There are a lot reasons why a lot of banks declining loan request from small business owners.

This is the reason why we believe a debt collection system which gathers enough debtor and guarantor information and links up with other institutions in order to track them (both debtor and guarantor) and subsequently retrieve all payments is being proposed.

2.3 The Proposed System

Strength of the system

Security being one of the topmost priorities in developing the proposed system, a secure and reliable system was implemented during the development of the proposed system. The system is secured because authentication is used for authorized users.

Also, the system is developed in such a way as to have optimum user friendliness. The interfaces are easy to fully comprehend without immense user-technical knowledge thereby making the system easy to use without any difficulty or challenge.

The proposed debt collection system will be able to gather and update adequate information/data about debtor and guarantor from time to time when necessary to get the very detailed information needed.

Based on the above data gathering methods the system will be able to track the location of debtor and guarantor. The system will be consistent and efficient in performing duties with the adequate information acquired.

2.4 Conceptual Framework of the Proposed System

The proposed system is supposed to be able to gather data efficiently and also be able to accumulate more data about both the debtor and the guarantor.

2.5 Operational Framework

The system ensures that the authenticated password of the user is clearly typed before the system can allow permission into the system. The system should help gather information/data into a database management system (DBMS). Also the system will link up with other institutions like SSNIT, MTN, GRA, and with Ghana card authority to share, retrieve and request information to make sure the data about debtor and guarantor is the right information needed. The system will be able to track debtor and guarantor with the detailed information gathered.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the proposed system framework and the logical and physical design of the system and how the various system components relate to each other. The chapter is to show in detail how user requirements are gathered, the design and to use the system requirements to check if the design is ok. The software will be developed which will be an online based software which will be a database system that will collect debtor's information. Tools like php, MySQL will be used to design the system

3.2 Proposed System

The debt collection system is an online based system that will allow users to be able to access it wherever they are. The debt collection system will be in three parts; the user interfaces, the database and the networking part. Web application tools like php and database tools like MySQL was used to develop the system. The system will take all round information about the debtor and the guarantor together with their account details to help retrieve track them. The proposed debt collection system will help reduce the repetition of information about a client, thus removing data redundancy.

Advantages of the proposed system

- **Less human mistake:** Human blunder will diminish in light of the fact that the main capacity the work force does is information section and the rest is finished by the framework.
- **Less quality required:** This for the reason that the huge number of the work will be finished by the framework.

- Decrease information excess: There are defends in the framework against redundancy
- Data security: Information can be gotten to with trusted status. This implies unapproved work force can't get to certain data.
- Information consistency: This implies data went into the framework stays unaltered until changed.
- Simple to deal with: The interface is easy to use in this manner making it simple to utilize and get it.
- Simple to get to information: Data is effectively recovered on account of the web index in the framework.
- Simple record keeping: Easy to keep records as a result of the capacity gadgets.

3.3 Logical Design

The system is been designed into three parts;

- The user interfaces,
- The database and
- The networking part.

The user interfaces that is the front end is where the information about the debtor and the guarantor will be entered, accounts details will be taken, where the loan will be processed and information will be updated from time to time. The database is where the information gathered by the interfaces about debtors and guarantors will be saved. The networking part will help connect the system with other institutions like SSNIT, GRA and Ghana Card authorities to retrieve information to confirm whether the information given is correct and telecommunications like MTN and Vodafone to verify details and avoid impersonation.

3.3.1 The flowchart for the user interfaces

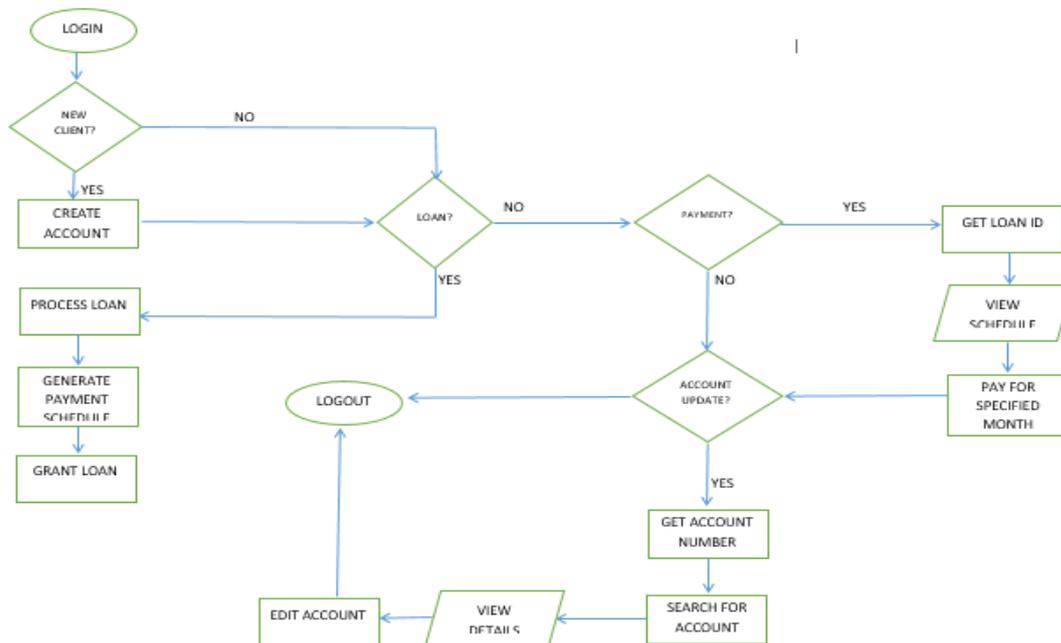


Figure 11 flowchart of applying for a loan

3.3.2 Entity relational diagram for the database design

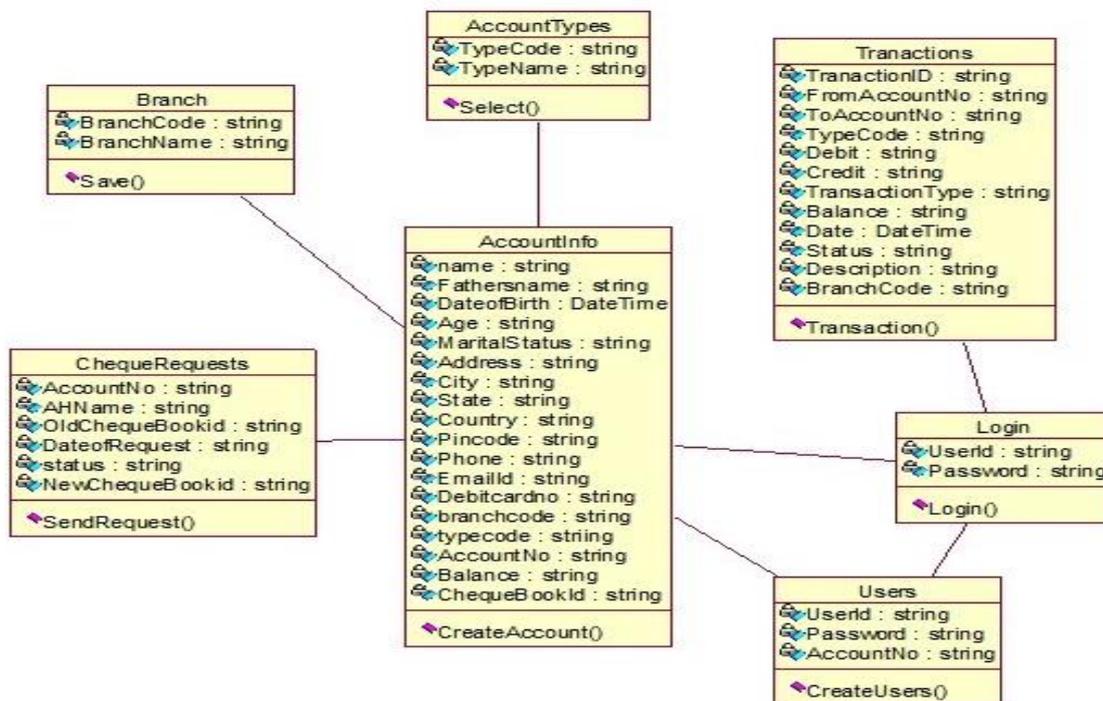


Figure 12 Entity relational diagram

3.3.3 Diagram for the networking design

High Level Architecture

For further understanding of this architecture, consider the high-level diagram of Loan Transaction System that is shown

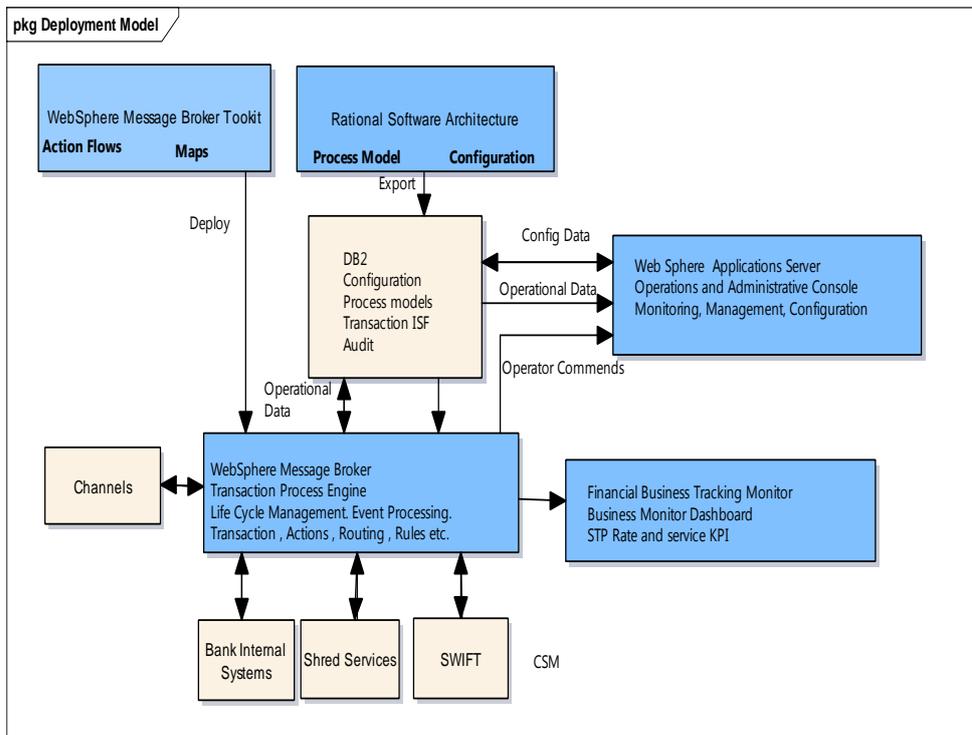


Figure 13 Diagram of loan tracking system

3.4 Physical Design

This second phase is very crucial which involves the conceptual design of the system and involves architectural and logical design of some of the modules, after gathering the requirements of the system. The physical design of the system is in three folds; that is the user interfaces (front end) that interacts with the users the back end which is the database and the networking.

3.5 User Interfaces

We created the system user interfaces in this chapter by using php, html and web application tools. The interfaces include; the homepage, client information, process loan, pay loan, transaction history.

3.5.1 Homepage

This is where user's authentication and identification is needed. The page gives the general view of the website. It links a user to other parts of the website.



Figure 14 Login page

3.5.2 Customer information

This form will enable customer to provide all necessary details of theirs.

The system administrator can add and update all customers' personal details through this interface and can be access whenever the need arises.

The screenshot shows a web application interface for 'QuickLoans.com'. On the left is a dark sidebar with navigation options: 'Settings/Client', 'Client Profile', 'Client List', 'Loan Manager', and 'Reports'. The main content area is titled 'My Client Profile' and contains a registration form with the following fields:

- Name:** A text input field.
- Other Names:** A text input field.
- Gender:** A dropdown menu.
- Marital Status:** A dropdown menu.
- DCE:** A text input field.
- Mobile Contact:** A text input field.
- Home Contact:** A text input field.
- Email:** A text input field.
- LARUB:** A text input field.
- GPS Coordinates:** Two text input fields labeled 'Latitude' and 'Longitude'.
- Verification Document Type:** A dropdown menu.
- Document Number:** A text input field.

At the bottom of the form are two buttons: 'Save' and 'Update'.

Figure 15 Customer registration form

3.5.3 Procedure of the loan

Process loan under loan manager is where the loan is been processed. The account details, duration of payment and the guarantor's information are stored here.

The screenshot shows the 'Process Loan' form in the 'QuickLoans.com' dashboard. The sidebar on the left has 'Process Loan' selected. The main form is titled 'Loan Profile' and is divided into several sections:

- Account Information:** Includes a dropdown for 'Please Select Account Number Here...' and a text input for 'Please Enter Account Number Here...'.
- Guarantor Information:** Includes a dropdown for 'Please Select Guarantor Full Name Here...', a text input for 'Please Enter Guarantor Full Name Here...', a dropdown for 'Please Select Guarantor Mobile Contact Here...', a text input for 'Please Enter Guarantor Mobile Contact Here...', a dropdown for 'Please Select Guarantor Home Contact Here...', and a text input for 'Please Enter Guarantor Home Contact Here...'.
- GPS Coordinates:** Includes text inputs for 'Latitude Here...' and 'Longitude Here...'.
- Verification Document Type:** A dropdown menu.
- Verification Document Number:** A text input field.
- Purpose:** A text input field.
- Loan Details/Status:** Includes a dropdown for 'Please Specify Loan Purpose Here...', a text input for 'Please Specify Loan Purpose Here...', a dropdown for 'Please Specify Loan Status Here...', and a text input for 'Please Specify Loan Status Here...'.

A red 'Complete' button is located at the bottom of the form. The browser address bar at the bottom shows 'localhost/loans/user_dashboard/index.php#0'.

Figure 16 Process for loan

3.5.4 Customer apply for loan

This interface shows the details and number of clients who have applied for a loan.

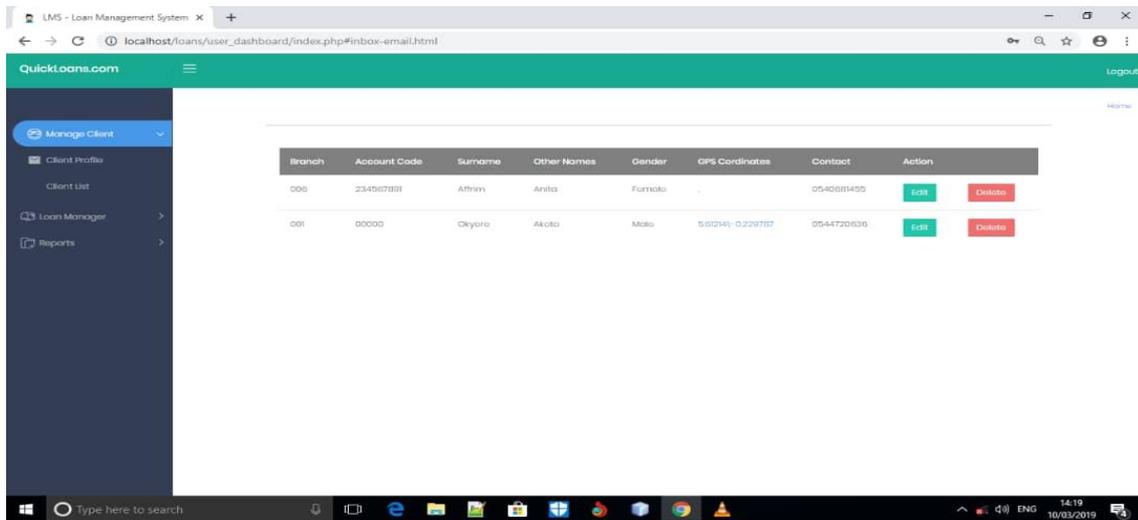


Figure 17 Customer loan

3.5.5 Payment of Loan

This is where the records of customer's payments are recorded. The payments of loan will be search by customer ID for the transaction and the details will be shown below.

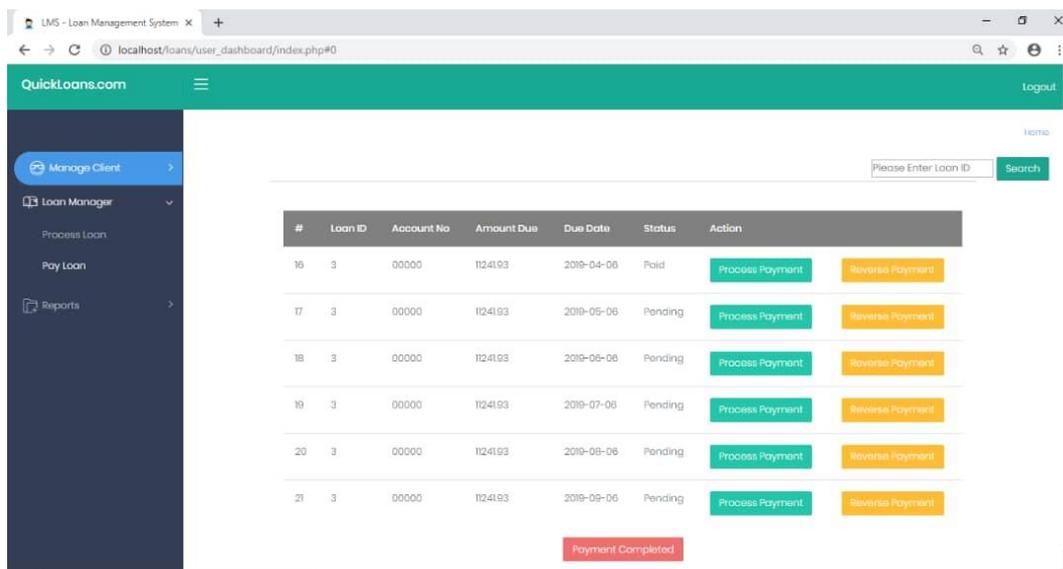


Figure 18 Payment transaction

3.5.6 Transaction Report

Transaction history is under report and here we search with the customer's account ID the history of his or her payment plan. The customer's history of payment of plan are shown here.

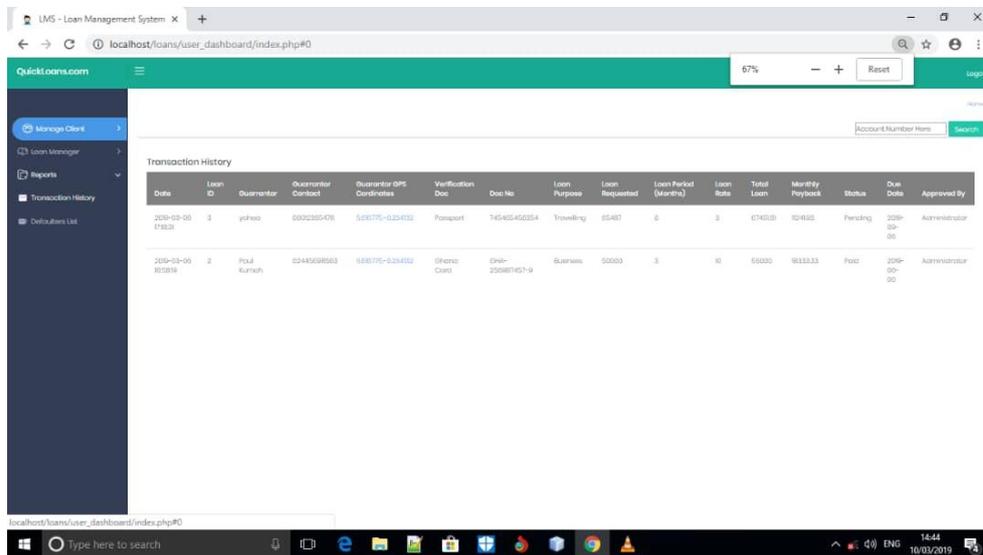


Figure 19 Transaction report

3.5.7 The database

The database stores all data about debtors, guarantors and transactions.

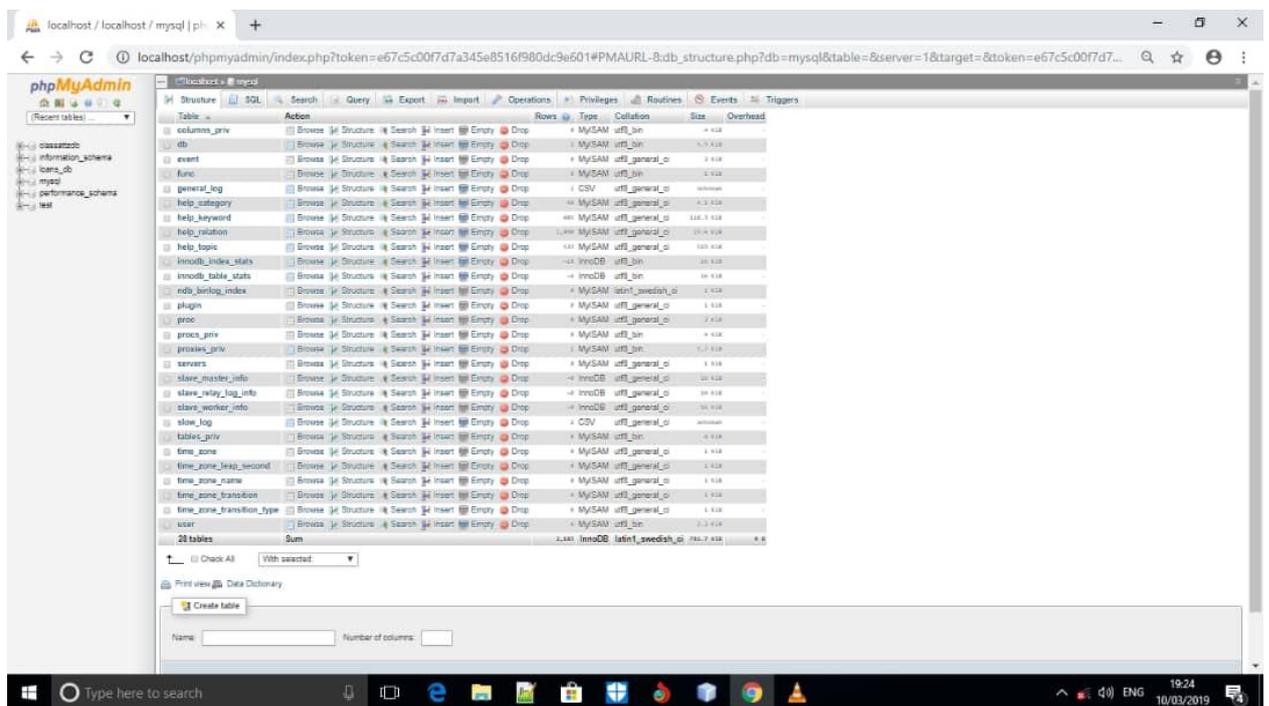


Figure 20 Customer credentials saved in the database

CHAPTER FOUR

SYSTEM IMPLEMENTATION AND TESTING

4.1 Introduction

This chapter describes various software testing and the implementation procedure of the proposed system. The user interfaces and the database aspect of the proposed system were accomplished but we were able to implement only the GPS part of the networking aspect but couldn't implement the part to connect with other institutions and telecommunications of the system. The chapter looks well at the software and hardware requirements necessary for the successful implementation of the user interfaces and the database aspect of the system, the coding, testing of software at the case study and the outcome of the testing.

4.2 Software Requirements

The software requirements needed for the system to function well are;

- Wamp server
- Browser
- MySQL
- Php
- HTML

4.3 Hardware Requirements

The following minimum hardware specifications should make it possible for the proposed system to work on a computer:

- The Operating System (OS): Windows 7, 8 and 10
- CPU: Pentium 4 and above

- Memory: 2GB and above

4.3.1 Non-functional Requirements

This category entails the things needed which are not connected to the useful side of the software. These categories are implicit or expected characteristics of software, in which users assumptions are made of.

4.3.2 Performance requirements

These are the things needed to see how the system work or performs when one uses it. The number of the users that are to be added to the database are of no restrictions.

4.4 Code

This phase of the waterfall model is where we translate the design into machine-readable form. The coding was done using php language, MySQL and other tools. Since there are sufficient details about the proposed system, the coding was done efficiently. Codes were written for all the modules to function as needed. After that the various modules were merged together to give us the proposed system.

4.5 Coding and Testing in Software Engineering

4.5.1 Software Engineering

Coding the target of the coding stage is to change the plan of a framework into code in an abnormal state language and afterward to unit test this code. Great programming improvement associations typically expect their developers to cling to unspecified well-characterized and a worth form of coding called coding guidelines.

4.5.2 Coding Standards.

- It makes the appearance of the codes composed by various architects unchangeable.

- It improves the understanding of code.
- It empowers great programming rehearses.

4.5.3 Review code

Code survey for a model is done after the module is effectively assembled and all the sentence structure mistakes have been disposed of regularly, two sorts of audits are done on the code of a module Code Walk Through: To find the calculation and legitimate blunders in the code.

Code Inspection: The point of code review is to find some regular kinds of mistakes caused because of oversight and inappropriate programming.

4.5.4 Software Documentation

Great records are valuable and serve the accompanying purposes: Good reports improve comprehension and practicality of a product item.

- Helps the clients in adequately utilizing the system.
- Helps in adequately taking care of the labour turnover issue.
- Helps the supervisor in adequately following the advancement of the undertaking software

4.5.5 Documentation classified into the following:

Documentation can be classified into two which are;

- Internal documentation: internal documentation are issued within the source code itself.
- External documentation: it is made up of the supporting documents that usually assist a software product.

4.6 System Testing

Program testing is a step by step way of assessing a product to see whether the given information is what the system is able to achieve. The system was taken to Atwimma Kwanwoma rural bank for testing and a number of workers were chosen to try the system to see if it suited their requirements. The system was tried for few days and the bank realized that it helped solve a lot of problems that they are facing with their system.

4.6.1 Test Plan

With the test plan we did pilot testing by letting the bank test the system individually to see its effectiveness.

4.6.2 Unit Testing

Testing the units were done on separate modules of the system in order to make sure that they are serviceable parts. We carried this out by inspecting each unit, ensuring that it functions as required. Errors found were dealt with and the benefit of each separate unit gave us the edge to carry on with the integration testing.

CHAPTER FIVE

SUMMARY, RECOMMENDATION AND CONCLUSION

5.1 Introduction

The chapter's aim is to focus on what outcome we will get from the analysis in chapter four and considers the extent where the objectives of the research have been realized. The chapter takes into consideration the summary, the conclusion and recommendations of the study.

5.2 Recommendations

The following are recommendations offered as a direct result of this project. They also forms the second basis of the second phase of the system development.

- The system can be integrated with other systems to be implemented fully.
- The networking aspect of the system will be implemented by anyone who wish to continue with our project to be able to connect with other private and governmental institutions and telecommunication networks.
- The institutions' management must observe the requirement of the Data Protection Act.
- The system should be enhanced further to cater for the co-ordination of litigation and all other areas of the institution.
- New features can be added to meet some specific tasks.

5.3 Conclusion

To summarise everything, the following conclusions can be drawn from these pilot testing of the proposed system;

The proposed system ensures that security features such as authentication, authorization and confidentiality are taken into consideration during the development of the system.

This system is really important and beneficial because it will help in providing accurate, secured, effective, efficient and confidential in archiving proper debt collection optimization database of both debtor and guarantor.

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APPENDIX

SOURCE CODE

The source code of any program is designed specially to facilitate the work of computer programmers, who specify the actions to be performed by a computer mostly by written source codes. The source code is often transformed by an assembler into binary machine code understood by the computer.

```
<!DOCTYPE html>
```

```
<html lang="en">
```

```
<head>
```

```
<meta charset="utf-8" />
```

```
<link rel="apple-touch-icon" sizes="76x76" href="img/favicon.png">
```

```
<link rel="icon" type="image/png" href="img/favicon.png">
```

```
<meta http-equiv="X-UA-Compatible" content="IE=edge,chrome=1" />
```

```
<title>LMS - Loan Management System</title>
```

```
<meta content='width=device-width, initial-scale=1.0, maximum-scale=1.0, user-scalable=0, shrink-to-fit=no' name='viewport' />
```

```
<!-- CSS Files -->
```

```
<link href="user_dashboard/assets/css/bootstrap.min.css" rel="stylesheet" />
```

```
<link href="user_dashboard/assets/css/now-ui-kit.css?v=1.1.0" rel="stylesheet" />
```

```
<!-- CSS Just for demo purpose, don't include it in your project -->
```

```
<link href="user_dashboard/assets/css/demo.css" rel="stylesheet" />
```

```
<script src="logproc.js"></script>
```

```
<link rel="stylesheet" href="font-awesome-4.7.0/css/font-awesome.min.css">
```

```
</head>
```

```
<body style="background-color: #FFFFFF;" onload="chckupd();">
```

```
<p>&nbsp;</p>
```

```
<P>&nbsp;</P>
```

```
<p>&nbsp;</p>
```

```
<div class="row">
```

```
<div class="col-sm-12">
```

```
<!-- Modal info -->
```

```
<div class="modal fade" id="more-info" tabindex="-1" role="dialog" aria-  
labelledby="more-infoLabel" aria-hidden="true">
```

```
<div class="modal-dialog modal-dialog-centered">
```

```
<div class="modal-content">
```

```
<div class="modal-header">
```

```
<h4 class="modal-title" id="more-infoLabel">System Info</h4>
```

```
<button type="button" class="close" data-dismiss="modal" aria-  
hidden="true">&times;</button>
```

```
</div>
```

```
<div class="modal-body" id="ntis">
```

```
</div>
```

```
<div class="modal-footer">
```

```
<button type="button" class="btn_1" data-dismiss="modal">Close</button>
```

```
</div>
```

```
</div>

<!-- /.modal-content -->

</div>

<!-- /.modal-dialog -->

</div>

<!-- /.modal -->

</div>

</div>

<div class="col-md-8 col-lg-6 col-xl-4 ml-auto mr-auto">

<div class="card">

<p>&nbsp;</p>

<div class="card-body">

<div class="col-sm-12 col-lg-12">

<div class="header header-primary text-center">

<div class="logo-container">



</div>

<h5><center><FONT color="black">LMS - Loan Management
System</FONT></center></h5>

</div>

</div>

<div class="col-sm-12 col-lg-12">
```

```
<div class="input-group">
<span class="input-group-addon" style="border-color: black">
<i class="fa fa-user" ></i>
</span>
<input id="cont" name="cont" type="text" class="form-control" placeholder="Pin/Access
Number" style="border-color: black">
</div>
</div>
```

```
<div class="col-sm-12 col-lg-12">
<div class="input-group">
<span class="input-group-addon" style="border-color: black">
<i class="fa fa-key" ></i>
</span>
<input id="pword" name="pword" type="Password" class="form-control"
placeholder="Password" style="border-color: black">
</div>
</div>
```

```
<center>
<button onclick="log1();" class="btn btn-info btn-round" type="button"
style="width:50%;">
<i class="fa fa-lock"></i> Login
```

```
</button>
```

```
</center>
```

```
</div>
```

```
<p>&nbsp;</p>
```

```
</div>
```

```
</div>
```

```
<!-- End Tabs on plain Card -->
```

```
</div>
```

```
</body>
```

```
<!-- Core JS Files -->
```

```
<script src="user_dashboard/assets/js/core/jquery.3.2.1.min.js"
```

```
type="text/javascript"></script>
```

```
<script src="user_dashboard/assets/js/core/popper.min.js" type="text/javascript"></script>
```

```
<script src="user_dashboard/assets/js/core/bootstrap.min.js"
```

```
type="text/javascript"></script>
```

```
<!-- Plugin for Switches, full documentation here:
```

```
http://www.jque.re/plugins/version3/bootstrap.switch/ -->
```

```
<script src="user_dashboard/assets/js/plugins/bootstrap-switch.js"></script>
```

```
<!-- Plugin for the Sliders, full documentation here: http://refreshless.com/nouislider/ -->
```

```
<script src="user_dashboard/assets/js/plugins/nouislider.min.js"
type="text/javascript"></script>

<!-- Plugin for the DatePicker, full documentation here:
https://github.com/uxsolutions/bootstrap-datepicker -->

<script src="user_dashboard/assets/js/plugins/bootstrap-datepicker.js"
type="text/javascript"></script>

<!-- Control Center for Now Ui Kit: parallax effects, scripts for the example pages etc -->

<script src="user_dashboard/assets/js/now-ui-kit.js?v=1.1.0"
type="text/javascript"></script>

<script src="user_dashboard/js/logproc.js"></script>

</html>
```

```
<?php
session_start();
session_unset();
echo "YOU HAVE BEEN LOGGED OUT SUCCESSFULLY.";

?>
```

```
<?php
session_start();
session_unset();
```

```
//include 'tcons.php';

//$ucont=htmlspecialchars(mysqli_real_escape_string($con,$_GET['ucont']));
//$uepass=htmlspecialchars(mysqli_real_escape_string($con,$_GET['uepass']));
$ucont=htmlspecialchars($_GET['ucont']);
$uepass=htmlspecialchars($_GET['uepass']);
$statz="";

if ($ucont=="Administrator" And $uepass=="1234")
{
$_SESSION['SESS_usernamez'] = "Administrator";
$_SESSION['SESS_unomz'] = "Administrator";
$_SESSION['SESS_priviledgz'] = "Admin";
echo "Success";

session_write_close();

exit;
}

else
{
echo "User Not Found";

/*
```

```

$mysql_query="SELECT * FROM rptuserz where (usernamez='$ucont' AND pwdz=
'Suepass') OR (pinz='$ucont' AND pwdz= 'Suepass' )";
$result = mysqli_query($con,$mysql_query);

$count= mysqli_num_rows($result);

// If result matched username and password, table row must be 1 row
if($count>0)
{
while($row = $result->fetch_assoc())
{
$statz=$row['statz'];
if ($statz=="Inactive")
{
echo "This Account Is Inactive";
exit;
}
else
{
// Register details and redirect to homepage
$_SESSION['SESS_usernamez'] = $row['usernamez'];
$_SESSION['SESS_unomz'] = $row['fullnamez'];
$_SESSION['SESS_priviledgz'] = $row['priviz'];
$_SESSION['SESS_curpwdz'] = $row['pwdz'];

echo $_SESSION['SESS_priviledgz'];
}
}
}

```

```
session_write_close();
```

```
}
```

```
}
```

```
exit;
```

```
}
```

```
else
```

```
{
```

```
echo "User Not Found";
```

```
exit;
```

```
}
```

```
*/
```

```
}
```

```
?>
```

```
<?php
```

```
//MAIN CONNECTIONS
```

```
$con="";
```

```
$con = new mysqli('host', 'uname', 'pwd', 'db');
```

```
?>
```

```
<?php
```

```
//MAIN CONNECTIONS
```

```
$con="";
```

```
$con = new mysqli('localhost', 'root', '', 'loans_db');
```

```
?>
```

```
<?php
```

```
session_start();
```

```
include 'connectionz.php';
```

```
?>
```

```
<!DOCTYPE html>
```

```
<html dir="ltr" lang="en">
```

```
<head>

<meta charset="utf-8">

<meta http-equiv="X-UA-Compatible" content="IE=edge">

<!-- Tell the browser to be responsive to screen width -->

<meta name="viewport" content="width=device-width, initial-scale=1">

<meta name="description" content="">

<meta name="author" content="">

<!-- Favicon icon -->

<link rel="icon" type="image/png" sizes="16x16" href="assets/images/favicon.png">

<title>LMS - Loan Management System</title>

<!-- Custom CSS -->

<link href="assets/libs/chartist/dist/chartist.min.css" rel="stylesheet">

<link href="assets/extra-libs/c3/c3.min.css" rel="stylesheet">

<link href="assets/libs/morris.js/morris.css" rel="stylesheet">

<!-- Custom CSS -->

<link href="dist/css/style.min.css" rel="stylesheet">

<!-- HTML5 Shim and Respond.js IE8 support of HTML5 elements and media queries -->

<!-- WARNING: Respond.js doesn't work if you view the page via file:// -->

<!--[if lt IE 9]>

<script src="https://oss.maxcdn.com/libs/html5shiv/3.7.0/html5shiv.js"></script>

<script src="https://oss.maxcdn.com/libs/respond.js/1.4.2/respond.min.js"></script>

<![endif]-->

<script src="js/logproc.js"></script>
```

```
</head>
```

```
<body>
```

```
<!--
```

```
===== -->
```

```
<!-- Preloader - style you can find in spinners.css -->
```

```
<!--
```

```
===== -->
```

```
<div class="preloader">
```

```
<div class="lds-ripple">
```

```
<div class="lds-pos"></div>
```

```
<div class="lds-pos"></div>
```

```
</div>
```

```
</div>
```

```
<!--
```

```
===== -->
```

```
<!-- Main wrapper - style you can find in pages.scss -->
```

```
<!--
```

```
===== -->
```

```
<div id="main-wrapper">
```

```
<!--
```

```
===== -->
```

```
<!-- Topbar header - style you can find in pages.scss -->
```

```
<!--
```

```
===== -->
```

```

<header class="topbar">
<nav class="navbar top-navbar navbar-expand-md navbar-dark">
<div class="navbar-header">
<!-- This is for the sidebar toggle which is visible on mobile only -->
<a class="nav-toggler waves-effect waves-light d-block d-md-none"
href="javascript:void(0)">
<i class="ti-menu ti-close"></i>
</a>
<!--
===== -->
<!-- Logo -->
<!--
===== -->
<a class="navbar-brand" href="">
<!-- Logo icon -->
<b class="logo-icon">
<!--You can put here icon as well // <i class="wi wi-sunset"></i> //-->
<!-- Dark Logo icon
-->
<!-- Light Logo icon
-->
</b>
<!--End Logo icon -->
<!-- Logo text -->
<span class="logo-text">

```

```

<h4>QuickLoans.com</h4>
<!-- dark Logo text
-->
<!-- Light Logo text
-->
</span>
</a>
<!--
===== -->
<!-- End Logo -->
<!--
===== -->
<!--
===== -->
<!-- Toggle which is visible on mobile only -->
<!--
===== -->
<a class="topbartoggler d-block d-md-none waves-effect waves-light"
href="javascript:void(0)" data-toggle="collapse" data-target="#navbarSupportedContent"
aria-controls="navbarSupportedContent" aria-expanded="false" aria-label="Toggle
navigation">
<i class="ti-more"></i>
</a>

```

```
</div>

<!--

===== -->

<!-- End Logo -->

<!--

===== -->

<div class="navbar-collapse collapse" id="navbarSupportedContent">

<!--

===== -->

<!-- toggle and nav items -->

<!--

===== -->

<ul class="navbar-nav float-left mr-auto">

<li class="nav-item d-none d-md-block">

<a class="nav-link sidebartoggler waves-effect waves-light" href="javascript:void(0)"

data-sidebartype="mini-sidebar">

<i class="sl-icon-menu font-20"></i>

</a>

</li>

<!--

===== -->

<!-- mega menu -->

<!--

===== -->
```

```
<!--  
===== -->  
<!-- End mega menu -->  
  
<!--  
===== -->  
  
<!--  
===== -->  
  
<!-- Comment -->  
  
<!--  
===== -->  
  
  
  
  
<!--  
===== -->  
  
<!-- End Comment -->  
  
<!--  
===== -->  
  
<!--  
===== -->  
  
<!-- Messages -->  
  
<!--  
===== -->  
  
  
  
  
<!--  
===== -->  
  
<!-- End Messages -->
```

```
<!--  
===== -->  
  
</ul>  
<!--  
===== -->  
<!-- Right side toggle and nav items -->  
<!--  
===== -->  
<a href="#" onclick="log0();" class="pull-right" style="color:white;">Logout</a>  
</div>  
</nav>  
</header>  
<!--  
===== -->  
<!-- End Topbar header -->  
<!--  
===== -->  
<!--  
===== -->  
<!-- Left Sidebar - style you can find in sidebar.scss -->  
<!--  
===== -->  
<aside class="left-sidebar">
```

```
<!-- Sidebar scroll-->
<div class="scroll-sidebar">
<!-- Sidebar navigation-->
<nav class="sidebar-nav">
<ul id="sidebarnav">
<!-- User Profile-->
<li>
<!-- User Profile-->
<div class="user-profile dropdown m-t-20">

<div class="user-content hide-menu m-t-10">
<h5 class="m-b-10 user-name font-medium"></h5>

</div>
</div>
<!-- End User Profile-->
</li>

<li class="sidebar-item">
<a class="sidebar-link has-arrow waves-effect waves-dark" href="javascript:void(0)" aria-
expanded="false">
```

```
<i class="icon-Sunglasses-Smiley"></i>
<span class="hide-menu">Manage Client </span>
</a>
<ul aria-expanded="false" class="collapse first-level">
<!-- <li class="sidebar-item"
onclick="call_into_elements('user_pages/purchase_only.php','pagefill');">-->

<a href="" class="sidebar-link">
<i class="mdi mdi-email"></i>
<span class="hide-menu"> Client Profile </span>
</a>
</li>

<li class="sidebar-item"
onclick="call_into_elements('user_pages/client_list.php','pagefill');">
<a href="#inbox-email.html" class="sidebar-link">
<i class="mdi mdi-email"></i>
<span class="hide-menu"> Client List </span>
</a>
</li>
```


<li class="sidebar-item">

<i class="icon-Mailbox-Empty"></i>

Loan Manager

<ul aria-expanded="false" class="collapse first-level">

<li class="sidebar-item"

onclick="call_into_elements('user_pages/process_loan.php','pagefill');">

<i class="mdi mdi-email"></i>

 Process Loan

<li class="sidebar-item"

onclick="call_into_elements('user_pages/pay_plan.php','pagefill');">

<i class="mdi mdi-email-alert"></i>

 Pay Loan

<li class="sidebar-item">

<i class="icon-Folder-Add"></i>

Reports

<ul aria-expanded="false" class="collapse first-level1">

<li class="sidebar-item"

onclick="call_into_elements('user_pages/transaction_log.php','pagefill');">

<i class="mdi mdi-email"></i>

 Transaction History


```
<li class="sidebar-item"
onclick="call_into_elements('user_pages/defaulters.php','pagefill');">
<a href="#0" class="sidebar-link">
<i class="mdi mdi-email-alert"></i>
<span class="hide-menu"> Defaulters List </span>
</a>
</li>

</ul>

</li>

</nav>

<!-- End Sidebar navigation -->

</div>

<!-- End Sidebar scroll-->

</aside>

<!--
===== -->

<!-- End Left Sidebar - style you can find in sidebar.scss -->
```

```
<!--  
===== -->  
  
<!--  
===== -->  
  
<!-- Page wrapper -->  
  
<!--  
===== -->  
  
<div class="page-wrapper">  
  
<!--  
===== -->  
  
<!-- Bread crumb and right sidebar toggle -->  
  
<!--  
===== -->  
  
<div class="page-breadcrumb">  
  
<div class="row">  
  
<div class="col-5 align-self-center">  
  
  
  
<div class="d-flex align-items-center">  
  
  
  
</div>  
  
</div>  
  
<div class="col-7 align-self-center">  
  
<div class="d-flex no-block justify-content-end align-items-center">  
  
<nav aria-label="breadcrumb">  
  
<ol class="breadcrumb">
```

```
<li class="breadcrumb-item">
<a href="">Home</a>
</li>
</ol>
</nav>
</div>
</div>
</div>
</div>
</div>
<!--
===== -->
<!-- End Bread crumb and right sidebar toggle -->
<!--
===== -->
<!--
===== -->
<!-- Container fluid -->
<!--
===== -->
<div class="container-fluid">
<!--
===== -->
<!-- Info box -->
<!--
===== -->
```

```
<section class="content" id="pagefill">
```

```
<h4 class="card-title"></h4>
```

```
<div class="row">
```

```
<div class="col-sm-8">
```

```
<div class="row">
```

```
<div class="col-sm-12">
```

```
</div>
```

```
<?php
```

```
if (isset($_GET['value1']))
```

```
{
```

```
$value1 = mysqli_real_escape_string($con,$_GET['value1']);
```

```
$msg = 0;
```

```
$mysql_query="SELECT * FROM client_profilez WHERE bank_acc='$value1' ORDER
```

```
BY bank_acc DESC";
```

```
$result = mysqli_query($con,$mysql_query);
```

```
$msg= mysqli_num_rows($result);
```

```
$_SESSION['SESS_storedrecs'] = $mysql_query;
```

```
session_write_close();
```

```
$count= mysqli_num_rows($result);
```

```
// If result matched username and password, table row must be 1 row
```

```
if($count>0)
```

```
{
```

```
?>
```

```
<div class="col-12">
```

```
<div class="card">
```

```
<div class="card-body">
```

```
<h4 class="card-title">My Client Profile</h4>
```

```
<hr>
```

```
<ul class="nav nav-pills m-t-30 m-b-30">
```

```
<li class="nav-item"> <a href="#navpills-1" class="nav-link active show" data-  
toggle="tab" aria-expanded="false">Personal Info</a> </li>
```

```
<li class="nav-item"> <a href="#navpills-3" class="nav-link" data-toggle="tab" aria-  
expanded="true">Next Of Kin Details</a> </li>
```

```
<li class="nav-item"> <a href="#navpills-2" class="nav-link" data-toggle="tab" aria-  
expanded="false">Account Details</a> </li>
```

```
</ul>
```

```
<div class="tab-content br-n pn">
```

```
<?php
```

```
while($row = $result->fetch_assoc())
```

```
{
```

```
?>
```

```
<div id="navpills-1" class="tab-pane active show">
```

```
<div class="card">
```

```
<div class="card-body">
```

```
<form class="m-t-20">
```

```
<div class="form-group">
```

```
<h6><b>Surname:</b></h6>
```

```
<input type="text" id="surname" class="form-control" aria-describedby="name"
```

```
value="<?php echo $row['surnamez'] ?>">
```

```
</div>
```

```
<div class="form-group">
```

```
<h6><b>Other Names:</b></h6>
```

```
<input type="text" id="other_names" class="form-control" aria-describedby="name"
```

```
value="<?php echo $row['othernamez'] ?>">
```

```
</div>
```

```
<div class="form-group">
<h6><b>Gender:</b></h6>
<select class="custom-select mr-sm-2" id="gender">
<option selected="<?php echo $row['genderz'] ?>"><?php echo $row['genderz']
?></option>
<option value="Male">Male</option>
<option value="Female">Female</option>
</select>
</div>
```

```
<div class="form-group">
<h6><b>Marital Status:</b></h6>
<select class="custom-select mr-sm-2" id="marital_status">
<option selected="<?php echo $row['marital_statz'] ?>"><?php echo $row['marital_statz']
?></option>
<option value="Single">Single</option>
<option value="Married">Married</option>
<option value="Seperated">Seperated</option>
<option value="Divorced">Divorced</option>
<option value="Widowed">Widowed</option>
</select>
</div>
```

```
<div class="form-group">
<h6><b>DOB:</b></h6>
<input type="date" id="dob" class="form-control" aria-describedby="name"
value="<?php echo $row['dob'] ?>">

</div>
```

```
<div class="form-group">
<h6><b>Mobile Contact:</b></h6>
<input type="text" id="mobile_contact" class="form-control" aria-describedby="name"
value="<?php echo $row['m_contactz'] ?>">

</div>
```

```
<div class="form-group">
<h6><b>Home Contact:</b></h6>
<input type="text" id="home_contact" class="form-control" aria-
describedby="name"<?php echo $row['p_contactz'] ?>">

</div>
```

```
<div class="form-group">
<h6><b>Email:</b></h6>
<input type="text" id="email" class="form-control" aria-describedby="name"
value="<?php echo $row['emailz'] ?>">

</div>
```

```
<div class="form-group">
<h6><b>Digital Address:</b></h6>
<input type="text" id="gps" class="form-control" aria-describedby="name" value="<?php
echo $row['gpostz'] ?>">

</div>
```

```
<div class="form-group">
<h6><b>Verification Document Type:</b></h6>
<select class="custom-select mr-sm-2" id="vdt">
<option selected="<?php echo $row['verif_type'] ?>"><?php echo $row['verif_type']
?></option>
<option value="Ghana Card">Ghana Card</option>
<option value="NHIS">NHIS</option>
<option value="Drivers License">Drivers License</option>
<option value="Voters ID">Voters ID</option>
```

```
<option value="Passport">Passport</option>
```

```
</select>
```

```
</div>
```

```
<div class="form-group">
```

```
<h6><b>Document Number:</b></h6>
```

```
<input type="text" id="doc_no" class="form-control" aria-describedby="name"
```

```
value="<?php echo $row['verif_doc'] ?>">
```

```
</div>
```

```
<div class="row" hidden>
```

```
<div class="col-md-4">  </div>
```

```
<div class="col-md-8">
```

```
<div class="card">
```

```
<div class="card-body">
```

```
<h4 class="card-title">Photo File Upload </h4>
```

```
<form class="m-t-25">
```

```
<div class="input-group">
```

```
<div class="custom-file">
```

```
<input type="file" class="custom-file-input" id="photo">
```

```
<label class="custom-file-label" for="inputGroupFile04">Choose file</label>
```



```
<label class="custom-file-label" for="inputGroupFile04">Choose file</label>
```

```
</div>
```

```
<div class="input-group-append">
```

```
<button class="btn btn-outline-secondary" type="button">Add</button>
```

```
</div>
```

```
</div>
```

```
</form>
```

```
</div>
```

```
</div>
```

```
</div>
```

```
</div>
```

```
</form>
```

```
</div>
```

```
</div>
```

```
</div>
```

```
<div id="navpills-2" class="tab-pane">
```

```
<div class="card">
```

```
<div class="card-body">
```

```
<form class="m-t-20">
```

```
<div class="form-group">
<h6><b>Branch Code:</b></h6>
<input type="text" id="branch" class="form-control" aria-describedby="name"
value="<?php echo $row['bcode'] ?>" readonly>

</div>
```

```
<div class="form-group">
<h6><b>Account Number:</b></h6>
<input type="text" id="acc_no" class="form-control" aria-describedby="name"
value="<?php echo $row['bank_acc'] ?>" readonly>

</div>
```

```
</form>
```

```
</div>
```

```
</div>
```

```
</div>
```

```
<div id="navpills-3" class="tab-pane">
```

```
<div class="row">
<div class="col-sm-12">

<div class="form-group">
<h6><b>Next Of Kin :</b></h6>
<input type="text" id="nok" class="form-control" aria-describedby="name"
value="<?php echo $row['nok'] ?>">

</div>
```

```
<div class="form-group">
<h6><b>Mobile Contact Of Next Of Kin:</b></h6>
<input type="text" id="nok_mobile" class="form-control" aria-describedby="name"
value="<?php echo $row['nok_mobile'] ?>">

</div>
```

```
<div class="form-group">
<h6><b>Digital Address Of Next Of Kin:</b></h6>
<input type="text" id="nok_gps" class="form-control" aria-describedby="name"
value="<?php echo $row['nok_gps'] ?>">

</div>
```

</div>

</div>

</div>

<?php

}

?>

</div>

</div>

</div>

</div>

<?php

}

else

{

```
echo '
```

```
<div class="alert alert-danger">
```

```
<center><h3>THIS ACCOUNT COULD NOT BE FOUND IN THE SYSTEM
```

```
</h3></center>
```

```
</div>;
```

```
}
```

```
}
```

```
else
```

```
{
```

```
?>
```

```
<div class="col-sm-12">
```

```
<div class="card">
```

```
<div class="card-body">
```

```
<h4 class="card-title">My Client Profile</h4>
```

```
<hr>
```

```
<ul class="nav nav-pills m-t-30 m-b-30">
```

```
<li class="nav-item"> <a href="#navpills-1" class="nav-link active show" data-  
toggle="tab" aria-expanded="false">Personal Info</a> </li>
```

```
<li class="nav-item"> <a href="#navpills-3" class="nav-link" data-toggle="tab" aria-  
expanded="true">Next Of Kin Details</a> </li>
```

```
<li class="nav-item"> <a href="#navpills-2" class="nav-link" data-toggle="tab" aria-  
expanded="false">Account Details</a> </li>
```

```
</ul>
```

```
<div class="tab-content br-n pn">
```

```
<div id="navpills-1" class="tab-pane active show">
```

```
<div class="card">
```

```
<div class="card-body">
```

```
<form class="m-t-20">
```

```
<div class="form-group">
```

```
<h6><b>Surname:</b></h6>
```

```
<input type="text" id="surname" class="form-control" aria-describedby="name"
```

```
placeholder="Please Enter Surname Here...">
```

```
</div>
```

```
<div class="form-group">
```

```
<h6><b>Other Names:</b></h6>
```

```
<input type="text" id="other_names" class="form-control" aria-describedby="name"
placeholder="Please Enter Other Names Here...">
```

```
</div>
```

```
<div class="form-group">
```

```
<h6><b>Gender:</b></h6>
```

```
<select class="custom-select mr-sm-2" id="gender">
```

```
<option selected="">Select Gender...</option>
```

```
<option value="Male">Male</option>
```

```
<option value="Female">Female</option>
```

```
</select>
```

```
</div>
```

```
<div class="form-group">
```

```
<h6><b>Marital Status:</b></h6>
```

```
<select class="custom-select mr-sm-2" id="marital_status">
```

```
<option selected="">Select Marital Status...</option>
```

```
<option value="Single">Single</option>
```

```
<option value="Married">Married</option>
```

```
<option value="Seperated">Seperated</option>
```

```
<option value="Divorced">Divorced</option>
```

```
<option value="Widowed">Widowed</option>
```

```
</select>
```

```
</div>
```

```
<div class="form-group">
```

```
<h6><b>DOB:</b></h6>
```

```
<input type="date" id="dob" class="form-control" aria-describedby="name"  
placeholder="Please Enter Date Of Birth Here...">
```

```
</div>
```

```
<div class="form-group">
```

```
<h6><b>Mobile Contact:</b></h6>
```

```
<input type="text" id="mobile_contact" class="form-control" aria-describedby="name"  
placeholder="Please Enter Mobile contact Here...">
```

```
</div>
```

```
<div class="form-group">
```

```
<h6><b>Home Contact:</b></h6>
```

```
<input type="text" id="home_contact" class="form-control" aria-describedby="name"  
placeholder="Please Enter Home Contact Here...">
```

```
</div>
```

```
<div class="form-group">
```

```
<h6><b>Email:</b></h6>
```

```
<input type="text" id="email" class="form-control" aria-describedby="name"
```

```
placeholder="Please Enter Email Here...">
```

```
</div>
```

```
<div class="form-group">
```

```
<h6><b>Digital Address:</b></h6>
```

```
<input type="text" id="gps" class="form-control" aria-describedby="name"
```

```
placeholder="Please Enter Digital Address Here...">
```

```
</div>
```

```
<div class="form-group">
```

```
<h6><b>Verification Document Type:</b></h6>
```

```
<select class="custom-select mr-sm-2" id="vdt">
```

```
<option selected="">Choose...</option>
```

```
<option value="Ghana Card">Ghana Card</option>
```

```
<option value="NHIS">NHIS</option>
```

```
<option value="Drivers License">Drivers License</option>
```

```
<option value="Voters ID">Voters ID</option>
```

```
<option value="Passport">Passport</option>
```

```
</select>
```

```
</div>
```

```
<div class="form-group">
```

```
<h6><b>Document Number:</b></h6>
```

```
<input type="text" id="doc_no" class="form-control" aria-describedby="name"
placeholder="Please Enter Document Number Here...">
```

```
</div>
```

```
<div class="row" hidden>
```

```
<div class="col-md-4">  </div>
```

```
<div class="col-md-8">
```

```
<div class="card">
```

```
<div class="card-body">
```

```
<h4 class="card-title">Photo File Upload </h4>
```

```
<form class="m-t-25">
```

```
<div class="input-group">
```



```
<div id="navpills-2" class="tab-pane">
```

```
<div class="card">
```

```
<div class="card-body">
```

```
<form class="m-t-20">
```

```
<div class="form-group">
```

```
<h6><b>Branch Code:</b></h6>
```

```
<input type="text" id="branch" class="form-control" aria-describedby="name"  
placeholder="Please Enter Your Branch Code Here...">
```

```
</div>
```

```
<div class="form-group">
```

```
<h6><b>Account Number:</b></h6>
```

```
<input type="text" id="acc_no" class="form-control" aria-describedby="name"  
placeholder="Please Enter Account Number Here...">
```

```
</div>
```

```
</form>
```

```
</div>
```

```
</div>
```

</div>

<div id="navpills-3" class="tab-pane">

<div class="row">

<div class="col-sm-12">

<div class="form-group">

<h6>Next Of Kin:</h6>

<input type="text" id="nok" class="form-control" aria-describedby="name"
placeholder="Please Enter Fullname Here...">

</div>

<div class="form-group">

<h6>Mobile Contact Of Next Of Kin:</h6>

<input type="text" id="nok_mobile" class="form-control" aria-describedby="name"
placeholder="Please Enter Mobile contact Here...">

</div>

<div class="form-group">

<h6>Digital Address Of Next Of Kin:</h6>

```
<input type="text" id="nok_gps" class="form-control" aria-describedby="name"
placeholder="Please Enter Digital Address Here...">
```

```
</div>
```

```
<?php
```

```
}
```

```
?>
```

```
<!--profile update-->
```

```
<div class="box-footer">
```

```
<div class="pull-left">
```

```
<button type="button"
```

```
onclick="crud_operations('api/crud_client_profile?value2='+surname.value+'&value3='+o  
ther_names.value+'&value4='+gender.value+'&value5='+marital_status.value+'&value6='  
+dob.value+'&value7='+mobile_contact.value+'&value8='+home_contact.value+'&value9  
='+email.value+'&value10='+gps.value+'&value11='+vdt.value+'&value12='+doc_no.valu  
e+'&value13='+photo.value+'&value14='+sign.value+'&value15='+branch.value+'&value  
16='+acc_no.value+'&value18='+nok.value+'&value19='+nok_mobile.value+'&value20='  
+nok_gps.value+'&value21=save')" class="btn btn-primary"><i class="fa fa-envelope-  
o"></i> Save</button>
```

```
<button type="button"
```

```
onclick="crud_operations('api/crud_client_profile?value2='+surname.value+'&value3='+o
```

```
ther_names.value+'&value4='+gender.value+'&value5='+marital_status.value+'&value6='
+dob.value+'&value7='+mobile_contact.value+'&value8='+home_contact.value+'&value9
='+email.value+'&value10='+gps.value+'&value11='+vdt.value+'&value12='+doc_no.valu
e+'&value13='+photo.value+'&value14='+sign.value+'&value15='+branch.value+'&value
16='+acc_no.value+'&value18='+nok.value+'&value19='+nok_mobile.value+'&value20='
+nok_gps.value+'&value21=update')" class="btn btn-primary"><i class="fa fa-envelope-
o"></i> Update</button>
```

</div>

</div>

</div>

</div>

</div>

</div>

</div>

</div>

</div>

<div class ="col-sm-4">

</div>

</div>

</section>

<!--

===== -->

<!-- Info box -->

<!--

===== -->

<!--

===== -->

<!-- Email campaign chart -->

<!--
===== -->

<!--
===== -->

<!-- Email campaign chart -->

<!--
===== -->

<!--
===== -->

<!-- Top Selling Products -->

<!--
===== -->

<!--
===== -->

<!-- Top Selling Products -->

<!--
===== -->

<!--
===== -->

<!-- Table -->

<!--
===== -->

```
<!--  
===== -->  
<!-- Table -->  
<!--  
===== -->  
<!--  
===== -->  
<!-- Recent comment and chats -->  
<!--  
===== -->  
  
<!--  
===== -->  
<!-- Recent comment and chats -->  
<!--  
===== -->  
</div>  
<!--  
===== -->  
<!-- End Container fluid -->  
<!--  
===== -->  
<!--  
===== -->  
<!-- footer -->
```

<!--

===== -->

<footer class="footer text-center">

All Rights Reserved by AdminBite admin. Designed and Developed by

WrapPixel.

</footer-->

<!--

===== -->

<!-- End footer -->

<!--

===== -->

</div>

<!--

===== -->

<!-- End Page wrapper -->

<!--

===== -->

</div>

<!--

===== -->

<!-- End Wrapper -->

<!--

===== -->

<!--

===== -->

```
<!-- customizer Panel -->

<!--

===== -->

<!--

===== -->

<!-- All JQuery -->

<!--

===== -->

<script src="assets/libs/jquery/dist/jquery.min.js"></script>

<!-- Bootstrap tether Core JavaScript -->

<script src="assets/libs/popper.js/dist/umd/popper.min.js"></script>

<script src="assets/libs/bootstrap/dist/js/bootstrap.min.js"></script>

<!-- apps -->

<script src="dist/js/app.min.js"></script>

<script src="dist/js/app.init.dark.js"></script>

<script src="dist/js/app-style-switcher.js"></script>

<!-- slimscrollbar scrollbar JavaScript -->

<script src="assets/libs/perfect-scrollbar/dist/perfect-scrollbar.jquery.min.js"></script>

<script src="assets/extra-libs/sparkline/sparkline.js"></script>

<!--Wave Effects -->

<script src="dist/js/waves.js"></script>

<!--Menu sidebar -->

<script src="dist/js/sidebarmenu.js"></script>

<!--Custom JavaScript -->
```

```
<script src="dist/js/custom.min.js"></script>
<!--This page JavaScript -->
<!--chartis chart-->
<script src="assets/libs/chartist/dist/chartist.min.js"></script>
<script src="assets/libs/chartist-plugin-tooltips/dist/chartist-plugin-
tooltip.min.js"></script>
<!--c3 charts -->
<script src="assets/extra-libs/c3/d3.min.js"></script>
<script src="assets/extra-libs/c3/c3.min.js"></script>
<!--chartjs -->
<script src="assets/libs/raphael/raphael.min.js"></script>
<script src="assets/libs/morris.js/morris.min.js"></script>

<script src="dist/js/pages/dashboards/dashboard1.js"></script>

</body>

</html>
```