COMPUTER APPLICATION TO LOAN DISBURSEMENT IN FEDERAL GOVERNMENT POVERTY ALLEVIATION AGENCIES:

A CASE STUDY OF DISBURSEMENT FROM THE PARTICIPATING BANK TO TARGET BENEFICIARIES UNDER FAMILY ECONOMIC ADVANCEMENT PROGRAMME (FEAP).

BY

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CERTIFICATION

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DEDICATION

This Project work is dedicated to **ALLAH.**

ACKNOWLEDGEMENT

Whatever that does not cross the Mind of Allah can never come to being.

Thus, praise, thanks and glory be to Allah (Subuhanahu Watahala) who has made it possible for me to successfully undergo this programme without much stress.

Moreso, my profound gratitude to my supervisor, Mr. L. N. Ezeako for his intellectual support in this research work. I thank him for making use of his precious time in going through my write-up and provide valid suggestion that led to the success of this project.

I also appreciate the support of my HOD, Dr. S. A. Reju and other lecturers in the department. They all worked together for the success attained.

I also salute the efforts of my parents, Uncles, Aunties, Brothers and Sisters.

I acknowledge the support I enjoyed from my friends in irrespectively of their sex. Thank you Allah.

ABSTRACT

This research work is specifically focus on the application of computer technology to data processing.

Data processing is a day to day activities in every organisation, in which FEAP is not an exception. The power of computer over manual technique of data processing can not be over-emphasis. Computer has proof its superiority through its ability to be very fast in data processing, able to store large volume of data, performs numberless operation without fatigue, accurate in data processing and a lot more.

In view of the above, I deem fit o venture into the use of computer for the processing of loan disbursement by the participating banks under Family Economic Advancement Programme.

For this research work computation of money for each co-operative groups and its disbursement to the beneficiaries though the participating bank is given priority. Data Base Management System(DBMS) shall be used for the exercise.

Five file are created. These files entail:

1. Preliminary Information Sheet file
2. Letter of offer file
3. Company Account file
4. Loan Account file
5. Monitoring Loan file.

DECLARATION

I hereby declare that this thesis is the original work of **Usman - Animasaun Murtala O.O.,** which has never been presented else where in any form for diploma or degree award.

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CHAPTER ONE

1.0 INTRODUCTION

1.1 BACKGROUND OF STUDY

Nigeria is the most populous black nation. To many people she is the giant in the sun; while in some quarters she is the giant of Africa.

These afore-mentioned attributes of this great nation are subtle and modest ways of saying Nigeria is blessed with abundant agricultural, minerals and human resources. However amidst these celebrated resources, Nigeria is confronting the problem of reducing the poverty and minimizing the income disparities between the rich and poor of her society. This is a problem that has been with this country for a longtime. It would be an understatement that the problem is as old as Nigeria itself.

Therefore, the age-long problem it is, brought it to focus for eradication or solution. In surmounting this problem various attempts were made in the past by the past governments in the name of one poverty alleviation programme or the other. Among the examples of these programmes are: Operation Feed the Nation (O.F.N), Green Revolution, National Directorate of Employment (N.D.E), Better Life for Rural Women, People's Bank e.t.c More of these attempts has been able to achieve the ultimate desired result. However, at different times (past and present) they contributed and still contributing their quota to ensure the problem is alleviated.

The problem under discussion has not been much abated, if only it has been abated at all, prompted the administration of General Sani Abacha to introduce Family Economic Advancement Programme (FEAP) through her first National Grand-patron, Dr (Mrs) Maryam Sani Abacha.

FEAP, according to the one time First Lady of the Federal Republica of Nigeria, Dr (Mrs) Maryam Sani Abacha, "is another aspect of the Family Support Programme (FSP) aimed at improving the socio-economic condition of the Nigerian families". In the same vein, FEAP is said to be "perhaps, the most pragmatic approach ever taken by any administration at transforming the socio-economic status of the poor members of our society".

The consideration for the application of computer system to the general operational system of FEAP is on conviction that it is one of the vital and essential tools for the success of the programme.

These is no doubt that nearly in every field of life, computer is needed not only in the study science but also to human needs. Computer was invented for its high speed automatic nature of computation and processing of data, large storage facilities etc and it is difficult to find an area of business, finance, industry, agriculture, education, Health care, sports or our personal lives that computer has not influenced.

The Concise Oxford Dictionary (Sixth edition, 1972) gave definition of computer as "electronic calculating devices"[3]. This definition is not complete, since its main Operations consist of Automatic Operation and comparing numbers.

Today, we are in era of information generation, collection, processing and distribution. Which is commonly referred to as Information Technology. The relevance and continual existence of an organisation depends on the volume of information generated, processed and passed around for decision to be made. That is, for any organisation to continue to exist it must processed the current generated information and sent the information to relevant and desired quarters to aid its operation and decision to achieve the set objectives.

In consideration of the nature, features and relevance of computer to every aspect of life in general, is imperative to appreciate the application of computer to the operations of the Family Economic Advancement Programme (FEAP).

This study take into consideration in a great deal the general Operational guidelines for the micro-credit scheme management under the family Economic Advancement Programme, (FEAP).

1.2 STATEMENT OF THE PROBLEM

Family Economic Advancement Programme (FEAP) is a programme that the bulk of its responsibility revolves around complex calculation and complex analysis of huge or large data. Despite the nature of its responsibility, the Operational method of FEAP is manual. The problem therefore, is that the nature of the job of FEAP and the method of operation could not be married for a good result. In a situation these two important aspects of FEAP is not attend to on time, the poor masses the programme cares for suffered the resultant effects.

1.3 AIM AND OBJECTIVE

The aim of this study is to ensure the FEAP is a successful programme that enjoy the tremendous advantages of computer though its wonderful features.

Moreso, to ensure the programme is an enduring one. So that the hopes and aspirations of common masses, who are the target groups are realised and sustained.

The objective is to apply computer to the programme for the benefit of the operators and target groups of the programme. It is common knowledge that next millennium would symbolised the optional usage of computer, in which the application of computer to the programme would ensure its relevance to its target group. Since the numerous advantages of computer would be use on the programme. The application of computer would also ensure the perfection of the programme due to its high technology. This age is the age of information technology in which the success of any programme depends largely on information management. Since information management is an integrated aspect of the progrmme.

1.4 MOTIVATION TO THE STUDY

Family Economic Advancement Programme, FEAP, is considered to be the genuine practical demonstration of government efforts towards putting an end to the suffering of the poor or low incorme groups of our society, who account for more than fifty percent of the population of this great nation.

Dr (Mrs) Maryam Sani Abacha said,

"The establishment of the Family Economic Advancement Programme (FEAP) through Decree NO.11 of 1997 marked an important milestone in the efforts of government at catering for the needs of the low income groups of our society."

The past efforts of the past governments gave birth to different programmes in the past, but they could not live to realise their objectives and goals. Then, what could be done to ensure that FEAP is an epitome of a successful story? How could the dreams of poor people of our society that FEAP is out to actualise can be sustained? What could be done to enchantment the operational system of FEAP? It is not outside the burning desire to address the above questions that the motivation of this study be found.

Besides, the unique features and importance of computer will be fully enhanced and actualised in the next millennium, which would go along way to be a great asset in making FEAP a unique programme is designed to be.

1.5 SCOPE AND LIMITATIONS

Computer application to loan disbursement in Federal Government Poverty Alleviation Agencies: A case study of disbursement from the participating bank to target beneficiaries under Family Economic Advancement Programme (FEAP) is the study at hand.

In the course of this study, at a stage it became absolutely tedious and further progress nearly impossible as a result of dearth of information. Moreso, time and financial constrains responsible for the hard time suffered in the course of this study. The lukewarm attitude of Family Economic Advancement Programme management in the course of getting information did not give the desired spur needed.

However, inspite the catalogue of disencouragements here and there. That is, in the name of finance, time dearth of materials and attitude of people who are the custodian of information required for the success of this study, resolution was made to come out with a resourceful and painstaking research work.

1.6 HISTORICAL BACKGROUND OF FEAP

1.6.1 HISTORY OF FEAP

FEAP is a four-letter word that stands for"Family Economic Advancement Programme". It is one of the government parastatals or agencies put in place for the purpose of accomplishing the poverty alleviation programme of the government.

The institutionalization of FEAP and the motive that responsible for it, is a unique milestone

the revolving loan scheme are to be disbursed to the various states of the Federation. The Board of FEAP has approved the following guidelines for fund allocation to state:-

a. Population 40%

b. Poverty level of state as measured by poverty incidence 40%

c. Equal disbursement. 40%

It has been further decided that special attention shall be given to the underlisted categories of loan beneficiaries.

i. Armed Forces and the Police;

ii. Disable and Destitute

iii. Widows and Orphans; and

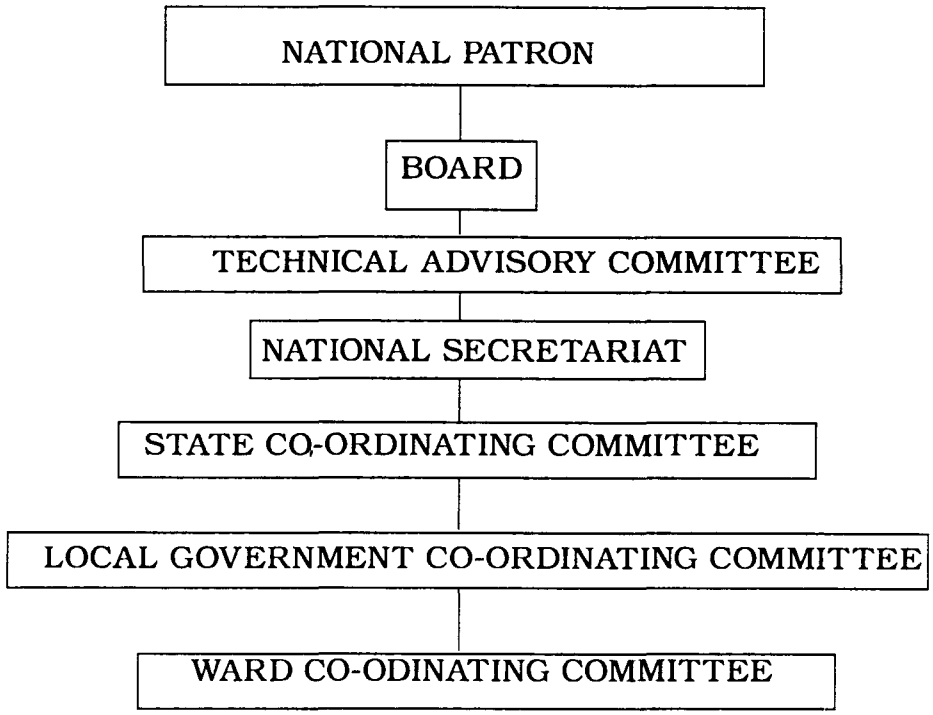
iv. Joint Venture Investments.

1.6.4 TARGET GROUPS

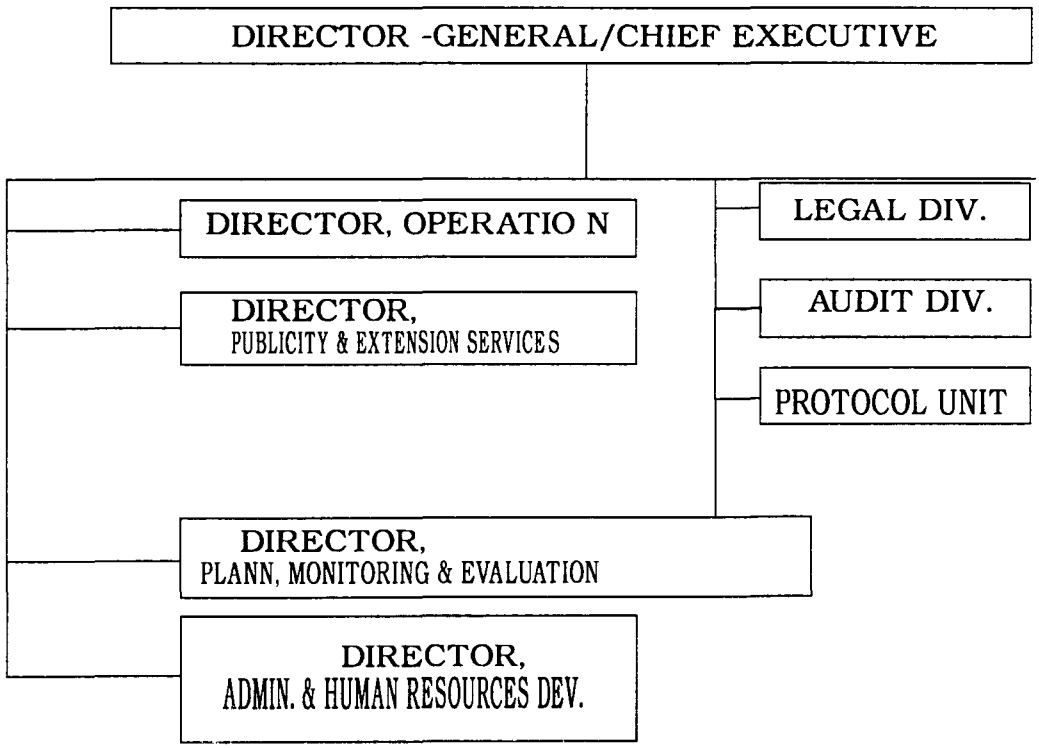
The programme is designed for all Nigerians, particularly the low income families, directly engaged in productive activities and registered with FEAP. Any group or association participating in the programme must give equal opportunities to men and women. It is mandatory for these group of individual to organise themselves into respective co-operative societies before they can be registered with FEAP and benefit from FEAP facilities.

1.6.5 ORGANISATION AND MANAGEMENT

FEAP ORGANISATION STRUCTURE



FEAP SECRETARIAT ORGANISATION



1.7 MANDATES OF THE PROGRAMME

The specific mandates of the Family Economic Advancement Programme (FEAP) include the following:

1. Registration and accreditation of cooperative societies/family groups.
2. Registration and accreditation of plant/machinery manufactures.
3. Provision of project engineering services.
4. Development of investment strategies and joint ventures
5. Provision of revolving fund for loan services
   a. Loans and advances
   b. Recovery.
6. Provision of Project supervisory and monitoring services.
7. Development of marketing strategies for the product of FEAP projects.
8. Information management (Computer and library) services.
9. Development of Programmes Publicity Schemes
10. Development of training programmes for project beneficiaries.
11. Provision of consultancy and advisory services.
12. Development of extension services and industrial layouts.
13. Linkage with research Institutes, Polytechnics and Universities for the commercialization of research and design inventions.

1.8 GOAL AND STRATEGY OF THE PROGRAMME

This programme as a major poverty alleviation strategy of the Federal Government of Nigeria, through investment promotion, shall encourage the development and exploitation of the abundant agricultural and mineral resources of this country. In that respect, cottage project in the areas of farming, and processing of agro and mineral raw materials are to be emphasized. Considering the fact that food security is essential for any nation and is an instrument of National pride and survival and since 70% of the rural populace are involving in farming, 40% of FEAP loanable fund is allocated for farming. The balance of 60% is for the processing of the agro-based and mineral-based raw materials.

For the purpose of boosting agricultural production, FEAP shall evolve deliberate policies in respect of:

- Land acquisition and social equality;

- Women mobilization so as to make use of their abundant talent and ensure security of their marriage;
- Encourage natural form methods especially through the development and use of non-chemical fertilizers; and Agricultural products storage and preservation.

CHAPTER TWO

2.1 INTRODUCTION

The emergence of **poverty alleviation programme** in Nigeria could be traced to many years back. However, the existence of FEAP as poverty alleviation programme in very recent. The fact that the programme is young not many literatures have been written on it. In respect of this salient point and to ensure real justice is done as far as this topic of discussion is concern, the review of other Federal Government Poverty Alleviation Programmes of its kind shall be considered.

2.2 APPRAISAL OF POVERTY ALLEVIATION PROGRAMMES

To start with, what is poverty alleviation? To understand the meaning of poverty. In this respect, the meaning of poverty shall be traced to views of some erudite scholars in a publication of Peoples Bank of Nigeria' containing record of proceedings of "The 1st National Workshop on Micro-Credit to Nigeria". The workshop was co-organised and sponsored by People Bank of Nigeria and United Nations Development Programme.

Professor Sam Aluko (P.44) said;

"....Majority of Nigeria's population and economic actors who are rural farmers, micro-entrepreneurs in Industry or commerce and their likes, but who have low income generating capacity, limited serving potential and inadequate organisation to provide unaided, the savings and credit that they need in order to propel themselves out of the prevailing in which they find themselves"[1]

Paul Nielson, Minister for Development cooperation, Demark (P.44) said.
"Poverty is to be marginalized, to be deprived of the freedom to choose and of the hope for change"[2]
Dr. Babashola Chinsman, Resident Representative UNDP in Nigeria, (P.45) said;

"Poverty is a state of want, deprivation, low esteem and lack of self actualization for self development"[3]

The various shades of meaning of poverty expressed by the above-named scholars are indications that poverty can be said or expressed in different perspectives. However, poverty is simply the state of incapability of self-actualization to bring forth self-development. Moreso, Poverty is the state of disempowerment over the means of basic survival.

Therefore poverty alleviation programme is a position or documented line of actions of a given authority to reduce or to minimize the effect of dehumanization, degradation and permanent insecurity and inability to all forms of essential family and community relationships and root causes of poverty.

Though it will be an interesting debate any day, whether poverty is a condition that can be alleviated with any positive human ends in view? The position of some people is that poverty should be eradicated and not alleviated. Political scientists, human right activists and Economists will find this topic an area of interest to showcase their intellectual prowess.
President Olusigun Obasanjo did say that about 18 poverty alleviation programmes are presently in existence. He said this in responding to one of the questions put across to him during the interview he granted some selected gentlemen of the press to commemorate his 100 days in office. The programme on Nigeria Television Authority (NTA) on the 5th September, 1999.
Other programmes or institutions under poverty alleviation programme to be considered for review aside FEAP, are:-

1. Community Bank (C.B)
2. Peoples' Bank of Nigeria (P.B.N.)
3. Better Life Programme
4. Directorate of Food, Roads & Rural Infrustructures

2.2.1 THE COMMUNITY BANK (C.B)

Community bank is an institution designed for Community banking in Nigeria. It was established or initiated with the 1990 budget speech of te President, Commander-in-Chief of the Armed Forces, General Ibrahim Babangida.

Community banks are unit banks that geographically spread to handle the credit needs of the small scale producers with its geographical or community jurisdiction. The responsibility to meet the credit needs of small scale producers in never restricted to the producers in urban areas but primarily for producers in rural areas. More than 1014 community banks are in operation now.

Professor Akin L. Mabogunje, one time executive chairman, National Board for Community Bank, said

> "...Community Banks are unit banks limited geographically in their particular communities. Furthermore, community banks have been set up to meet the credit needs of million of small scale producers in our rural and urban areas. These producers, particularly in the rural areas, are incapacitated in seeking credit by the feet that their basic possession, that it can become an economic asset to be used as collateral to raise credit. This reform remains vital for serious economic development. But, until it takes place, the role of community bank is to provide these producers credit on the basis of their character".[5]

The supervision and monitoring of community banks in compliance with the operational guidelines as stipulated by the decree establishing it is the responsibility of National Board for Community Banks (N.B.C.B). The board formulates the policies and generally directs the operation of community banks.

The constitutional mission of community bank is of two-fold. The two aspects are important and special. The first aspect of the mission is the traditional role of providing banking services to its community. The second part of the mission entails that every community bank is unit bank, committed to serve. This aspect of the mission involves greater challenge.

The objective of the Community Banking system amongst others involves the followings:

a. The promotion of rural development by providing financial and banking service (credit and deposit services), as well as, other facilities to communities inadequately supplies with such facilities.
b. The rapid enhancement of the development of productive activities in both rural and urban areas and hence the improvement of the economic status of small producers in the formal sectors of the national economy.
c. The promotion of the emergency of an effective and integrated national financial system that responds to the needs of the whole economy, especially at the grassroots community levels.
d. The inculcation of discipline banking habits, among the masses of the low-income workers in Nigeria, especially those in the rural areas.
e. The fostering of the spirit of community ownership and use of economic assets and the maintenance of such facilities and organisations on a

sustainable basis.

The functions of community banks include:

1. Accepts various types of deposits from individuals, groups, and other organisations.
2. Issuance of redeemable debentures to interest parties to raise funds from members of the public.
3. Receives money or collect proceeds of banking instrument on behalf of their customers.
4. Provides ancillary banking services to their customers such as remittance of funds, safe deposits facilities.
5. Maintains and operates various types of account with or for other banks in Nigeria.
6. Invest surplus funds of the bank in suitable instruments including placing such funds with other banks.
7. Pays and receives interests as may be agreed upon, between community banks and their clients in accordance with public policy.
8. Provides credit to their customers, especially small and medium scale enterprises based in their areas of operation, and promote effective loans usage among them.
9. Operates equipment leasing facilities, and supervise credit schemes to ensure access of their customers to farm inputs including financing, inputs purchase on a consignment basis, for groups of clients.
10. Gives guarantee in favour of their customers to give them greater access to credit and other resources.
11. Receives refinancing or other funds from National Board for Community Bank (NBCB) and other sources, private or public, on terms mutually acceptable to both provider on the funds= and the recipient community bank.
12. Perform non-banking functions that promote grassroots development such as supporting individuals, cooperative and group formation activities, assisting clients in marketing of agricultural, rural industrial and other products and providing financial and other extension services to client and other community members.
13. Community bank if to enlighten the community on the effective use of credit and other banking community production and development.

2.2.2 PEOPLE'S BANK OF NIGERIA (PBN)

People's bank of Nigeria is yet another effort of the Federal Government of Nigeria towards eradication of poverty in Nigeria.

It was established in October, 1989 through decree N0.22 of 1990.

People's Bank of Nigeria came to being during the era of General Ibrahim Babangida being another outlet for poverty alleviation like Community Bank, People's Bank of Nigeria was designed to serve particularly poor people of Nigeria through affordable micro-finance services. Thus its mission statement stated that:

> "To provide people centred, Community-based and affordable privileged Nigerians, through the deployment of a term of motivated personnel backed by culture of excellence; thus contributing to poverty eradication through economic empowerment."[6]

As at 1st June, 1999, People's Bank of Nigeria has 279 branches across he country, 8 Zonal/Area offices. While it staff strength stood at 2,150. The Cumulative Deposit and Net Saving Deposit were N10.2billin and N984 respectively. Its Cumulative Disbursements was N1.7 billion and Cumulative Number of Customers was 3.2 million. It has so far affected 553,200 business. Moreso, its Current Loan Repayment Rate and Total Number of Beneficiaries stood at 87% and 603,200 respectively.

People's Bank can be literally put as Bank for the poor. More importantly, People's Bank is a target-group-oriented credit institution set up to provide loans to the poor without collateral securities to improve their quality of life.

OBJECTIVES OF PEOPLE'S BANK OF NIGERIA

There is no gain saying that the world of People's Bank is a challenging but exciting one. How else could the circumstance around people's Bank can be described, if Nigerian as large with vast geographical terrain and diverse demographic composition, well-endowed in human and natural resources, then it becomes a paradox that a nation so rich is home to the people so poor.

Therefore the objective of people's Bank of Nigeria is to arrest the ugly, strange and quite surprising situation that brought about the existence of People's Bank of Nigeria. Its objectives involves:

1. Extension of Credit facilities to the less-privilege members of the society who cannot normally benefit from the services of the conventional banks.
2. Provision of opportunities for self-employment for the vast un-utilised and under utilised manpower resources in the country.
3. Complementing of government's efforts in improving the productive base of the economy.

4. Discouraging rural-urban migration and inculcating banking habits at the grassroots.
5. Provision of succour to the poor, away of eradicating poverty.
6. Ensure relief to the financially marginalised groups in the society.

People's Bank is set up to satisfy the financial needs of the poor people of the society, of which the majority are illiterates. Therefore, to open an account with any branch of people's bank is very simple and straightforward.

Thus a prospective customer will only walk into a branch of his/her choice, obtain account opening forms and the branch staff will be at hand to guide the customers to complete them.

A customer who operates his account for a period of six (6) months is qualify to obtain loan application forms and complete them. The loan application forms are subject to the branch staff assessment of the customer's need and the consideration of the People's Bank Community Relations Committee (P.B.C.R.).

There are three types of accounts and four types of loans that could be enjoyed by People's Bank customers. The accounts involve:-

1. Saving Account
2. Fixed Deposit Account
3. Target saving Account

While the types of loan are:

1. Project Loan
2. Cooperative Loan
3. Agricultural Loans
4. Poorest of the poor Loan

2.2.3 BETTER LIFE PROGRAMME

The idea behind the establishment of Better Life Programme was that of Mrs Maryam Babangida, one time First Lady of Federal Republic of Nigeria under President, General Ibrahin Babangida's regime. The idea, however, was a product of burning desire to elevate womanhood status and promote rural development.

The programme did not come to being without a painstaking efforts on her part to study and have the feel of the situation in the rural area at first hand. This she did by undertaking a fact-finding tour of the rural areas.

Another significant milestone before the birth of their programme was the joint efforts of both DFRRI and the Better Life For Rural Women Programme to co-organise the First National Workshop on "Better Life Programme for Rural Women" in Abuja from 13th -15th September, 1987. It was this first National Workshop that culminated into the official establishment of the programme in September, 1987, by the First lady, Mrs Maryam Babangida.

At the conclusion of the workshop these three broad points below were agreed on to be the objectives of the Better Life Programme:

a. To encourage and stimulate the rural women in particular and rural populace in general towards improving their standards of living, their families and environment;

b. To inculcate the spirit of self-development particularly of the rural women in the areas of education, business and recreation;

c. To create greater awareness among the populace about the plight of women.

At the Federal level, the programme was co-ordinated by the central committee headed by Mrs Maryam Babangida. While the wives of the state governors ensured its awareness at the state level through workshop and local government was headed by the wives of local government Chairmen.

For better co-ordination of the activities of Better Life Programme with selected professionals and non-professionals. The activities of this committee yielded result, when it successfully organised the first Better Life for fair, which took place in Lagos from 14th to 18th September, 1988. Besides, though women in rural Africa suffer a complex of deprivations, such deprivations differ from one community to another.

The third phase of the implementation of Better Life Programme was the implementation of projects through proper monitoring and evaluation. This phase could otherwise be called continuity phase. Since it entailed continuos process of monitoring activities and information gathering in both national headquarters and the state chapter under Governors'' wives.

PROSPECTS OF THE PROGRAMME

As an arm of poverty alleviation agency, Better Life for Rural Women Programme has taken giant strides to awaken the consciousness not only of the rural women, but also of her urban counterpart, if not the generality of Nigerians. Better Life programme has turned out to be the women's answer to the problem of rural development in

Nigeria within the context of the efforts of General Ibrahim Babangida's administration t build a self-reliant nation.

Due to the nulti-dimensional approach of the programme it was able not only to sensitize and arouse women's interest in all aspects of human endeavour but also addressed the abject conditions surrounding the rural women by focusing on the various sectors that tended to frustrate the life of the rural dwellers.

The various achievements that are traceable to the programme (Better Life are not such that were attained at the plater of God but with consisted efforts and determination on the initiator and her team. The path to this far was actually far and rough but what is it that determination can not reduce to mere attainment. This was the encouragement words that the initiator, Mrs Maryam Babangida (Better Life Programm for Rural Women - Nigerian, p.30) said:

> "There have been pains and problems. But there have been more joys and success. We are determined to forge ahead, no matter how long and rough the path may be. A journey of a thousand miles begins with one step. We have already taken the first few steps. And we shall take the rest looking forward."[9]

This programme is popularly refer to as "Better Life Programm For Rural Women." Since the programme is poverty alleviation that chose to address the plights of women in our society, especially rural women. Therefore the centre of the activities of this programme is to uplift the living standard of women. The justification for the position of Better Life Programme could not be far fetch. After all, it is common knowledge that to educate a man is just to educate an individual but to educate a woman is tantamount to educate a nation. In the same vein, who says to uplift the living standard of a women is not to uplift the standard of living of a nation?

2.2.4 DIRECTORATE OF FOOD, ROAD & RURAL INFRASTRUCTURE (DFRRI)

This is yet another agency in the fleet of the poverty alleviation programmes. Another significant indication of government commitment to eradicate or put poverty at bay long before now.

The Directorate of Food, Roads and Rural infrastructure was established by President, General Ibrahim Babangida's administration in 1986. The Directorate was bestowed with the mandate to ensure rural development. The programs enjoyed the support of government of the day and was sufficiently funded for realisation of its mandate.

In the words of Air Vice Marshall, L.D. Koinyan, the first chairman of the directorate (Why Rural Development is a must, p.3) said:

> "In its first year of existence, the Directorate got a Budgetary Allocation of N433 million. In the very next year, 1987, te Directorate's Budgetary Allocation rose to N500 million" [10]

The fact is that as at when the Directorate was to be created, there was in existence a Federal Ministry of Agriculture, water Resources and Rural Development. Notwithstanding, the Directorate was created and located directly in the office of Mr. President which explained the compelling necessity for accelerating the pace of rural development - the pivot on which poverty alleviation resolved.

Thus, Air Vice Marshall L.D. Koinyan (Why Rural Development is a must, p.3) said:

> "Rural Development is INDEED A MUST if we are really serious as a people and as a nation to lay a solid foundation for our rapid growth and development."[12]

The concept of the Directorate was on true development. Therefore the choice of President, General Ibrahim Babangida's administration to start development from the rural areas was on the belief that the bulk of the country's population is in our rural areas. Moreso, the bulk of the country's resources particularly the country's land, natural and meniral resources. Thus meaningful and time development is realisable where the bulk of the population and the bulk of our resources are.

REALISATION OF ITS MANDATE

To realise its mandate of rural development, the Directorate ensured the issue or problem of Rural/urban imbalance and inequalities was readdressed. This is done by provision of potable water, tared roads, electricity, better medical facilities, creation of employment opportunity, better educational opportunities, greater access to communication facilities, greater access to self-determination opportunities, etc. All these and many more seen exclusive preserves of our urban centres. When Nigerians in our rural areas are also Nigerians.

The Directorate also ensured that farmers one encourage and comfortable in their chosen carrier by providing them with faring facilities. For it would amount to self delusion to talk about food, self-sufficiency. If, for instance, the fertilizer mean for the farmers does not get to them or get to them at a price they could not afford; if the biological credit they require is not available to them; if the country does not have enough extension personnel to take latest development in any sense, left alone rural development.

CHAPTER THREE

3.0 SYSTEM DEVELOPMENT AND DESIGN

3.1 CURRENT SYSTEM

This refers to the current method in operation. Under the current system in FEAP, loan application form shall be purchased by an applicant from one of the participating banks only and when duty completed shall be returned to the branch manager where he or she operates on account. The applicant in this case, is the leader(s) of the Cooperative society. Who represents other members of the society. The dully completed loan form shall be accompanied by:

I. Copy of the Cooperative Society Registration Certificate.
ii. Copy of the Society's Registration Certificate issued by FEAP.
iii. List of members of the group
iv. Three copes of Feasibility study report.

The information obtained from documents submitted by the applicant are appraised as to know the viability of the proposed project and whether it is worthwhile financing such project. If the result of screening or appraisal shows that the proposed project is worthwhile, then the applicants and the bank comes to an agreement concerning the amount to be granted and the interest to be charged, when and how the interest will be charged.

At this point, the following information must have been given by the applicant. These are:

a. Name and address of the applicant
b. Purpose of the loan
c. Name and address of the business
d. Management structure of the project
e. Amount of the loan
f. Raw materials sourcing
g. Marketing of the product
h. Financing information
I. Proposed security
j. Value of customer commitment

When the application is favourably considered and just before the loan is disburse a written agreement in the name of "Letter of Offer" shall be issued by the participating bank to the applicant. A copy of the letter shall be kept in a file at the bank. The letter of offer contains the following information:-

a. The amount to be granted
b. Tenure
c. Interest rate
d. Security
e. Maturity date
f. Group/Applicant name

Moreso, the group or applicant shall be issued an availment Notice form by the participating bank and should be filled and signed by all members of the group or Co-operative society. This is to ensure that all members are aware of the commencement of disbursement.

After this, there shall be a quarterly report by the officer in charge of the loan based on the supervision and monitoring carries out the project. The officer is also expected to monitor the loan and equity of the group to be able evaluate the financial position and performance of the groups.

The processes explained above could be computerized or automated to ensure a very reliable and efficient procedure for the granting, disbursement and monitoring of FEAP loan with the use of micro computer.

3.2 WEAKNESS OF THE EXISTING SYSTEM

An inward and professional look at the existing system, shows that a lot of things undermined the performance of the existing system in terms of efficiency and data processing. These among others are:-

1. Record organisation and collation are labour intensive and processing is time consuming.
2. Retrieval of inter-related information could be an almost impossible task due to large database.
3. Data analysis is difficult because related information cannot be merged and calculations is done manually and subject to errors.
4. Data security is weak. This explained that records liable to easy assessment and modification by our unauthorized persons.
5. Lack of back-up facility. Therefore a loss of files and records means a total loss.

In view of the above-mentioned and explained weaknesses of current method in operation in FEAP, there is need for a new system. That is, the proposed or an automated system, which

eliminates the problems accommodated in the manual system.

3.3 THE PROPOSED SYSTEM

3.3.1 INTRODUCTION

This is an efficient and functional system. The system is developed to use one of the most powerful Database Management system softwares. The system shall use DBASE IV. It has the capability of file types such as database files. This makes it a versatile programming language for developing system for various applications in different organisations. The system is developed in a way that it interacts with a database file which accepts and store the data relating to the applicant's data required for determining whether the application for the loan should be granted or not. The files are explained under the subheadings below, that is, file analysis and file description.

3.3.2 FILE ANALYSIS

Five files are to be use for this new (proposed) system . These are:

1. Preliminary Information sheet file.
2. Letter of Offer file
3. Company Account file
4. Loan Account file
5. Monitoring loan file

These files are analysed.

1. Preliminary information Sheet

Structure for Database: APPLOAN. DBF

Number of Data records: 4

File Number : 1

Organisation : Random Access: Account Number

Contents :

FIELD NO	DESCRIPTION	FIELD NAME
1.	Name of the applicant (Group Leader)	[APPNAME]

2.	Address of the applicant(Group Leader)	[APPADDR]
3.	Nature of the business	[NatBus]
4.	Project cost/Financial Plan	[Procost]
5.	Brief Financial Information	[FININFO]
6.	Proposed Security	[SECURITY]
7.	Recommendation/Comments	[Recom]

Purpose: This is file stores information about the applicant for subsequent consideration.

2. **Letter of Offer**

Structure of Database : OFFER.DBF

Number of Datarecords : 4

File number : 2

Organisation : Random Access Key: Account Number

Contents

FIELD NO	DESCRIPTION	FIELDNAME
1.	Group Leader's Name	[GLN]
2.	Lender's Name	[LENNAME]
3.	Amount Grantes	[AMOUNT]
4.	Tenure	[TENURE]
5.	Security	[SECURITY]
6.	Terms of Payment	[TERMS]

Purpose : To store information on the agreement reached between the borrower and the lender.

3. **Company Account**

Structure of Database: COMPACTDBF

Number of Datarecords: 4

File Number: 3

Organisation: Random Access key : Account Number

Contents:

FIELD NO	DESCRIPTION	FIELD NAME
1.	Type of Account	[ACCTYPE]
2.	Name of Account	[ACCTNAME]

3.	Business Address	[BUSADDR]
4.	Type of Company	[COMTYPE]
5.	Applicant's Commitment	[APPEQUITY]
6.	Referees	[REF]
7.	Referees' Addresses	[REFADDR]
8.	Banker	[BANKER]
9.	Branch	[BRANCH]
10.	Account Number	[ACCTN0]

Purpose: This file store information about the financial capability of the applicant.

4. **Loan Account**

Structure of Database:	LOANACCOUNT/DBF
Number of Database records:	1
File Number :	4
Organisation:	Random Access key; Account Number

Contents:

FIELD N0	DESCRITPTION	FIELD NAME
1.	Group Name	[GROUP NAME]
2.	Date	[DATE]
3.	Nature of Credit Facility	[NATURE]
4.	Amount Recommended	[AMOUNTREC]
5.	Amount Withdrawal	[AMOUNTWITH]
6.	Amount Left	[AMOUNTLFT]

Purpose: This file stores and gives an update of how the loan is being disbursed and used.

5. **Monitoring Loan**

Structure of database:	MONLOAN.DBF
Number of Datarecords:	1
File Number:	5
Organisation:	Random Access key: Account

Number

Contents:

FIELD N0	DESCRIPTION	FIELDNAME
1.	Branch	[BRANCH CODE]
2.	Condition Code	[CON CODE]
3.	Customer Index Number	[CUSINDEX]
4.	Account Number	[ACCTN0]
5.	Credit Number	[CREDNUM]
6.	Authorized Amount	[AUTHOR]
7.	Repayment	[REPAY]
8.	Commencement Date	[COMMDATE]
9.	Address	[ADDR]
10.	Category	[CATEGORY]
11.	Maturity	[MATURE]
12.	Instalment	[INSTALL]
13.	Interest Rate	[INTRATE]
14.	Maturity Date	[MATURE DATE]
15.	Security	[SECURE]
16.	Amount Remaining	[AMOUNTREM]
17.	Total Amount Paid	[TOTAPAID]
18.	Extension Number	[EXTNUM]
19.	Name	[NAME]

Purpose: This file contains information the officer incharge of the loan will be monitoring day to day.

3.3.3 FILE DESCRIPTION

This contains information on the field as per loan record.

BRANCH CODE

This contains the branch code of the bank. This code is use by the head office of the bank to identify the branch where the loan originates.

CONCODE

This field is for storing information about whether the loan is expired or still open for

processing

CUSTDEX

This contains the identification index number for each loan beneficiary.

ACCTNUM

Is for identification number for each loan account record.

CREDNUM

This field contains the number that is use to identify the credit facility type of each record.

REPAY

This field contains the most recent repayment that have been made

AUTHOR

This field entails the authorized total amount of loan being granted to a beneficiary.

COMMDATE

The Commemcement date of each credit facility is contained in this field.

ADDR

It contains the address of beneficiary group.

CATEGORY

The content of this field, specifies the type of kind of business which the loan is directed to.

MATURE

This field contains data specifying whether the loan repayment is a short term or long term arrangement.

INSTALL

This field contains the amount of repayment on each loan record by the beneficiary.

AMMOUNREM

This field contains the amount of instalment that the beneficiary is repaying to the bank on an agreeable schedule .

SECURE

This field stores data on the type of security offered as collateral for the credit facility.

EXTNUM

This field contains the number of extensions that have been granted to the customer.

TOTAPAID

This field stores the total amount of repayment made on loan record by the beneficiary.

NAME

It is use for storing the name of applicant.

3.4 INPUT DESIGN

The database files already discussed are regarded as the input files which contained data required for the processing of FEAP loan by computer to produce the output required to meet the objectives of the organisation.

Under the input design, the format of the input files earlier described shall be completed with their structure i.e. the contents of each file. They involve the field, field name, type, with (number of characters, decimal, the number of digits after the decimal point, if any).

The design for the input files are given thus:

A. **PRELIMINARY INFORMATION SHEET FILE**

FILE NAME: 1 NUMBER OF DATA RECORD: 4

FILE NAME: APPLOAN.DBF KEYLENGTH: 12

FIELD NO	FIELD NAME	TYPE	NO. OF CHARACTERS/WIDTH	DECIMAL PACES
1.	GROUP NAME	C	45	
2	BUSINESS ADD	C	45	
3.	NATBUS	C	45	
4.	PROJECT	C	45	
5.	FININFO	C	45	
6.	SECURITY	C	45	
7.	RECOM	C	45	

LENGTH OF FILE: 316 CHARACTERS

B.LETTER OF OFFER FILE

FILE NUMBER: 2 NUMBERED OF DATA RECORD: 4

FILE NAME: OFFER.DBF KEY LENGTH:12

FIELD NO.	FIELD NAME	TYPE	NUMBER OF CHARACTER/WIDTH	DECIMAL PLACES
1	GLN	C	45	
2	LENNAME	C	45	
3	AMMOUNT	N	10	2
4	TENURE	C	45	
5	SECURITY	C	45	
6	TERMS	C	45	

LENGTH OF FILE: 191

C. COMPANY ACCOUNT FILE

FILE NUMBER: 3 NUMBER OF DATA RECORDS: 4

FILE NAME: COMPACCT.DBT KEY LENGTH:10

FIELD NO	FIELD NAME	TYPE	NUMBER OF CHARACTER/WIDTH	DECIMAL PLACES
1	ACCTYPE	N	1	
2	ACCTNAME	C	25	
3	BUSADDR	C	45	
4	COMPTYPE	N	1	
5	APPEQUITY	N	10	
6	REF	C	45	
7	REFADDR	C	45	
8	BANKER	C	45	
9	BRANCH	C	25	
10	ACCTNO	C	25	

LENGTH OF FILE: 313

D. LOAN ACCOUN FILE

FILE NUMBER: 4 NUMBER OF DATA RECORDS: 1

FILE NAME: LOAN.DBF KEY LENGTH:10

FIELD NO.	FIELD NAME	TYPE	NUMBER OF CHARACTER/WIDTH	DECIMAL PLACES
1	GROUPNAME	C	30	
2	DATE	D	8	
3	NATURE	C	30	
4	AMMOUNREC	N	10	2
5	AMMMOUNWITH	N	10	2
6	AMMOUNLFT	N	10	2

LENGTH OF FILE: 99

E. LOAN MONITORING FILE

FILE NUMBER: 5 NUMBER OF DATA RECORDS: 1

FILE NAME: MONLOAN.DBF KEYLENHT:10

FIELD NO.	FIELD NAME	TYPE	NUMBER OF CHARACTER/WIDTH	DECIMAL PLACES
1	BRANCH CODE	C	10	
2	CONCODE	C	10	
3	CUSINDEX	C	30	
4	ACCTNO	C	20	
5	CREDNUM	N	10	2
6	AUTHOR	C	30	
7	REPAY	N	10	2
8	COMMDATE	D	8	
9	ADDR	C	45	
10	CATEGORY	C	30	
11	NATURE	C	30	
12	INSTALL	N	10	2
13	INTRATE	N	10	
14	NATURE DATE	D	8	
15	SECURE	C	30	
16	AMMOUNREM	N	10	2
17	TOTAPAID	N	10	2
18	EXTNUM	C	20	
19	NAME	C	30	

LENGTH OF FILE: 362

3.5 OUT PUT DESIGN

With the execution of input of a program, there is output. Which is the response or information expected. The output could either take the form of "Soft" or "Hard" copy. The soft copy is the response or information which is on the screen. The hard copy is the printed form of the response on information. Thus, the reports expected to be produced from our program execution are:

1. Loan Application Report
2. Letter of Offer Report
3. Company account report
4. Loan Account Report
5. Monitoring Loan Report.

All the reports stated above are meant to assist the bank management to take appropriate decisions regarding the application for the loan.

3.6 COST AND BENEFIT ANALYSIS

COST OF HARDWARE AND SOFTWARE

Six 486 DX Personal Computer(PC)
with 120MB of Hard disk.
Two floppy disk drive of (3½ and 5½ inches). 25 rows by
80 columns character.

Dot matrix Printer	N70,000.00
Operating System MS-Dos 6.0	7,000.00
Three UPS(100kv)	N10,000.00
Miscellaneous Expenses	N80,000.00
Word Processing (6.1 version)	N30,000.00
Data Base Programmes	N25,000.00
Spreadsheet	N20,000.00
Windows 98	N15,000.00
Total	**N257,000.00**

OPERATING COST

Installation	40,000.00
System Analysis and Design	
for four workers at	
per worker @ 10,000 per worker.	40,000.00
Training	75,000.00
Maintenance	100,000.00
Utilities	100,000.00
Four Air Condition(2½HP)	75,000.00
Miscellaneous Expenses	100,000.00
TOTAL	**N630,000.00**

The procurement of the already stated quotation is affordable since FEAP as a Parastatal is well and sufficient funded by the Federal Government for its setting-up objective to be realised. Therefore, FEAP management can sufficiently fund the various accredited banks for the realisation of the objective of FEAP. Besides the various applicant i.e. the Cooperative Societies are to pay for the application form. A very good avenue to make up for the expenses to be incurred in the course of procuring the micro processors and other consumable.

The benefit that can be derived as a result of computerization can not be quantified compare with the capital for it implementation. Since the volume of work to be carried out manually would now have been done automatically. Hence, a lot of useful time would be saved while a lot of mistakes of various types would be minimized.

The training of the staff on the use and operation of the computer systems will be an in-house arrangement. Thereby minimizing the cost as against an outside arrangement.

From the above analysis, it can be concluded that the project is financially and technically feasible.

CHAPTER FOUR

4.0 SYSTEM DEVELOPMENT AND IMPLEMENTATION

4.1 CHOICE OF SOFTWARE AND PROGRAMME LANGUAGE

It have been stated in 3.6 i.e. under Cost and Benefit Analysis that MS-Dos 6.0 will be used as operating system.

For the database management system, DBASEIV is chosen for the development because:-

a. The features entail the facility for storage and retrieval better than other business programming languages.

b. It is users friendly. That is, it is possible to design a program so that even those who knows little about the software can operate or use it with minimum difficulty.

c. Debugging is also very easy. Since errors are easily shown and corrected by the users.

d. It also has the facility for report generation and given out the hard copy of what is intended for future decision making of the organisation.

4.2 SYSTEM PROGRAMMING ALGRORITHM

This involves the physical and logic of the proposed system. It is represented with the flow chart, thus:

4.3 HARDWARE OPERATION

For the software to run, the hardware must be activated using the MS-DOS.

GETTING STARTED:

Find the ON/OFF switch in front or at the side of the processor box or display terminal and switch on.

The computer will now cold "BOOT" automatically. "BOOT" is one of the computer jargon for the initial loading of the operating system program into the memory to start up MS-DOS when a computer is just switched on. This is applicable if the MS-DOS have been installed on the hard-disk.

If your computer does not have a fixed disk, then to start MS-DOS, the operating

system must be loaded from the floppy disk, known as system disk.

Insert the system disk in to drive 'A' by pushing it in firmly but gently. On some computers you lock the disk in place by closing a door-like knob. On others, you just push it in until it clicks into place.

WARM BOOT OR RESET

Is a way of initialising the Computer without switching it OFF and ON. On most MS-DOS computers, this is accomplished by simultaneously pressing three keys: CTRL ALT DEL.

Hold down CTRL and ALT and press DEL. Note: Some computers have separate reset button.

4.4 SOFTWARE OPERATION

The new software can only be put into use when DBASE IV environment is activated i.e. after your personal computer have booted. The prompt sign C:\> will be visible on the screen. The sign given above is to tell you that you are currently working on drive "C" and the > indicates that computer is ready for you command.

Since the DBASEIV package have been installed on the system with the name DBASE under sub-directory DBASEIV. Then type CDDBASEIV to get into this subdirectory. That is: C:\>DBASEIV\>. To get into DBASE environment, then type DBASE. That is: C:\>DBASEIV\DBASE

Now you are at the dor prompt of DBASE environment. To gain access into the New software, use the command MODIFY COMMAND (MODI.COMM). That is, TYPE MODI COMM MAIN MENU.

At this point, introduction will be display and you will be prompted to enter password in in other to be able to make use of the software. You can then type after which you will be taken to the main menu where you can make any option of your choice.

CHAPTER FIVE

5.0 RECOMMENDATION AND CONCLUSION

5.1. CONCLUSION

In the light of programing language used in this thesis with its excellent features of facilities for storage and revival of information. Users friendly, easy debugging of errors and facilities for reports generation in both hard and soft copy; and seeing the inefficiency and defect together with the labourious nature of the manual system. Therefore, conclusion could be drawn that the newly design computer application system is devoid of all inadequacies that characterised the manual system and provide scientific and everlasting method such as automated operation, high storage capacity, speed and accuracy is better, if implemented.

Additional expenses have to be incurred due to the Hardware Configuration and also changes that are likely to be made on software and the use of input and output materials to meet up with the set objectives.

5.2 RECOMMENDATION

In view of the above, this proposed system is recommended to all Federal Government Poverty Alleviation agencies that enlist the service of Commercial Banks as their disbursement outlet.

Moreso, it is recommended to all Commercial Banks that have been accredited to handle the disbursement of poverty alleviation fund or loan. Besides, the proposed system is recommended to all Commercial Banks whose primary objective is to give out loan to their customers.

The system must be rightly studied, especially in the area of documentation and adequate training should be given to the users so as to facilitate effective usage.

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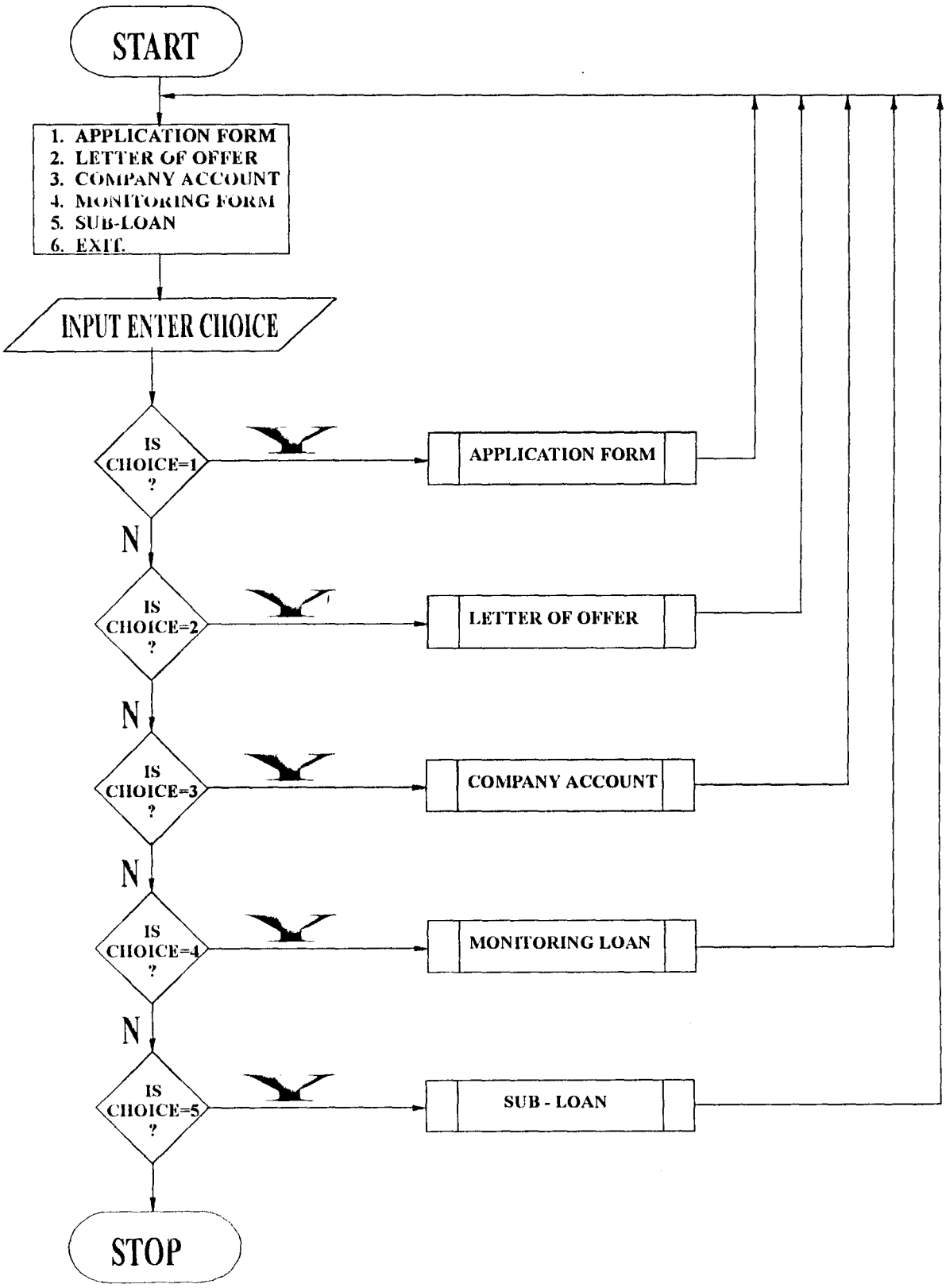
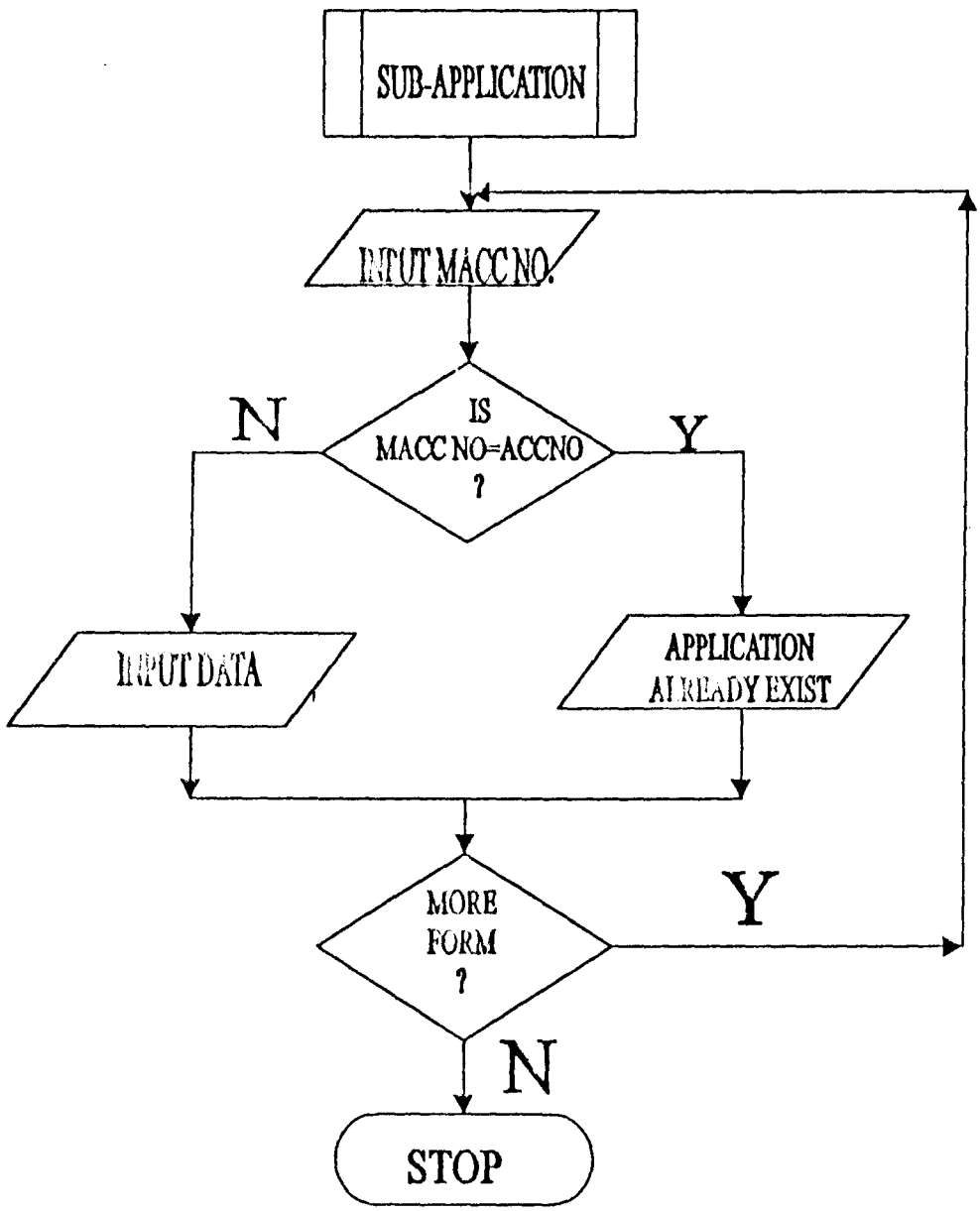
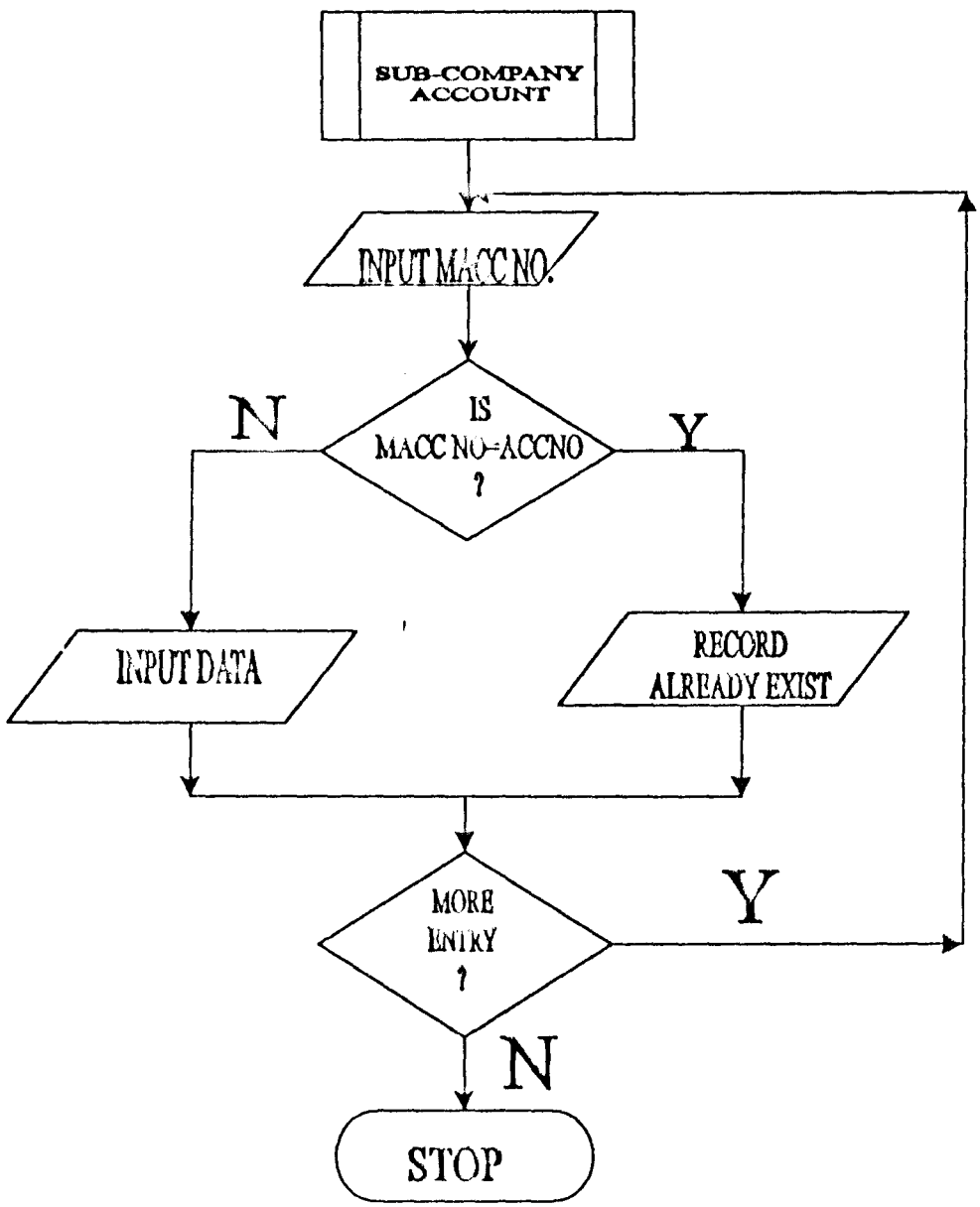
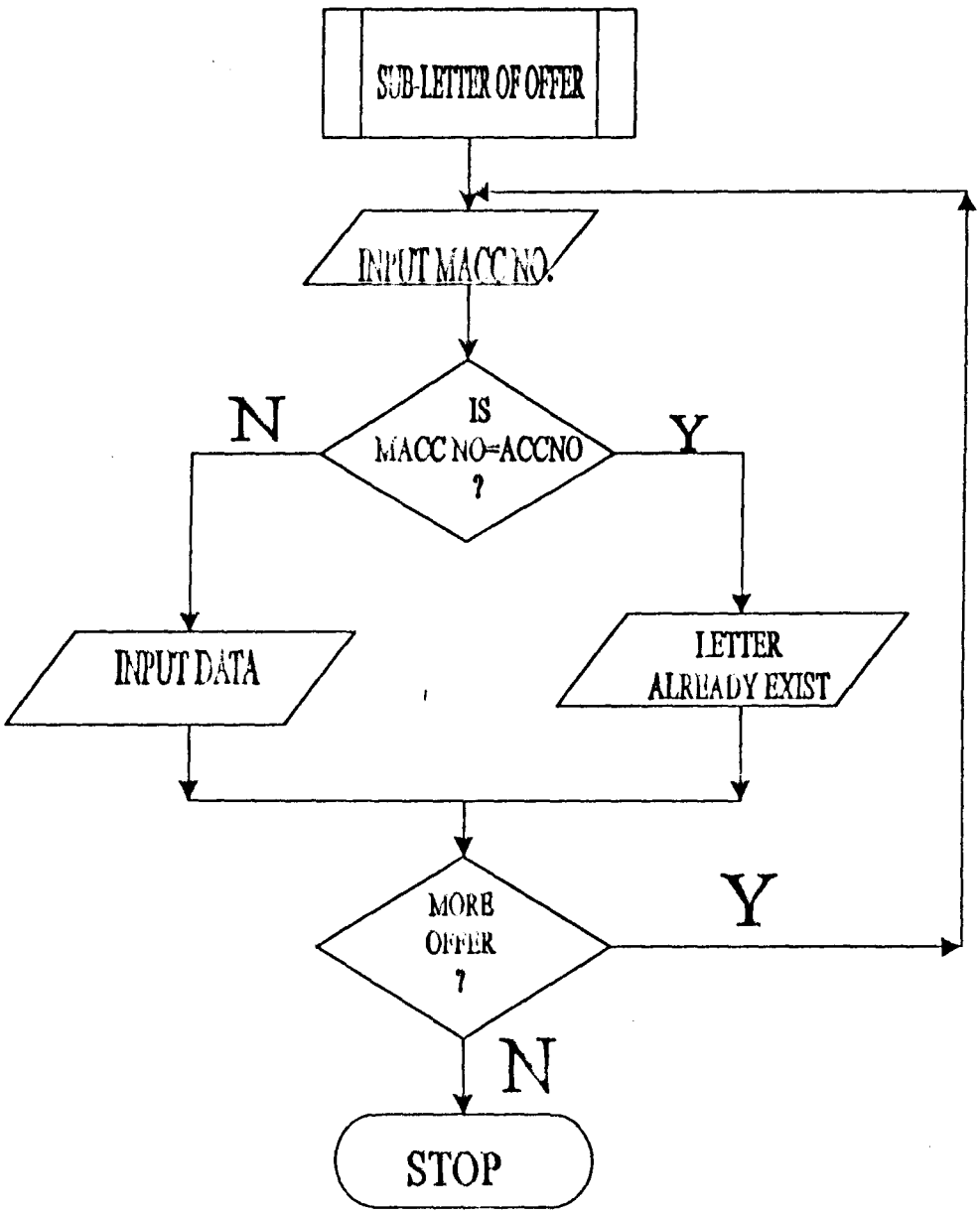
APPENDIX

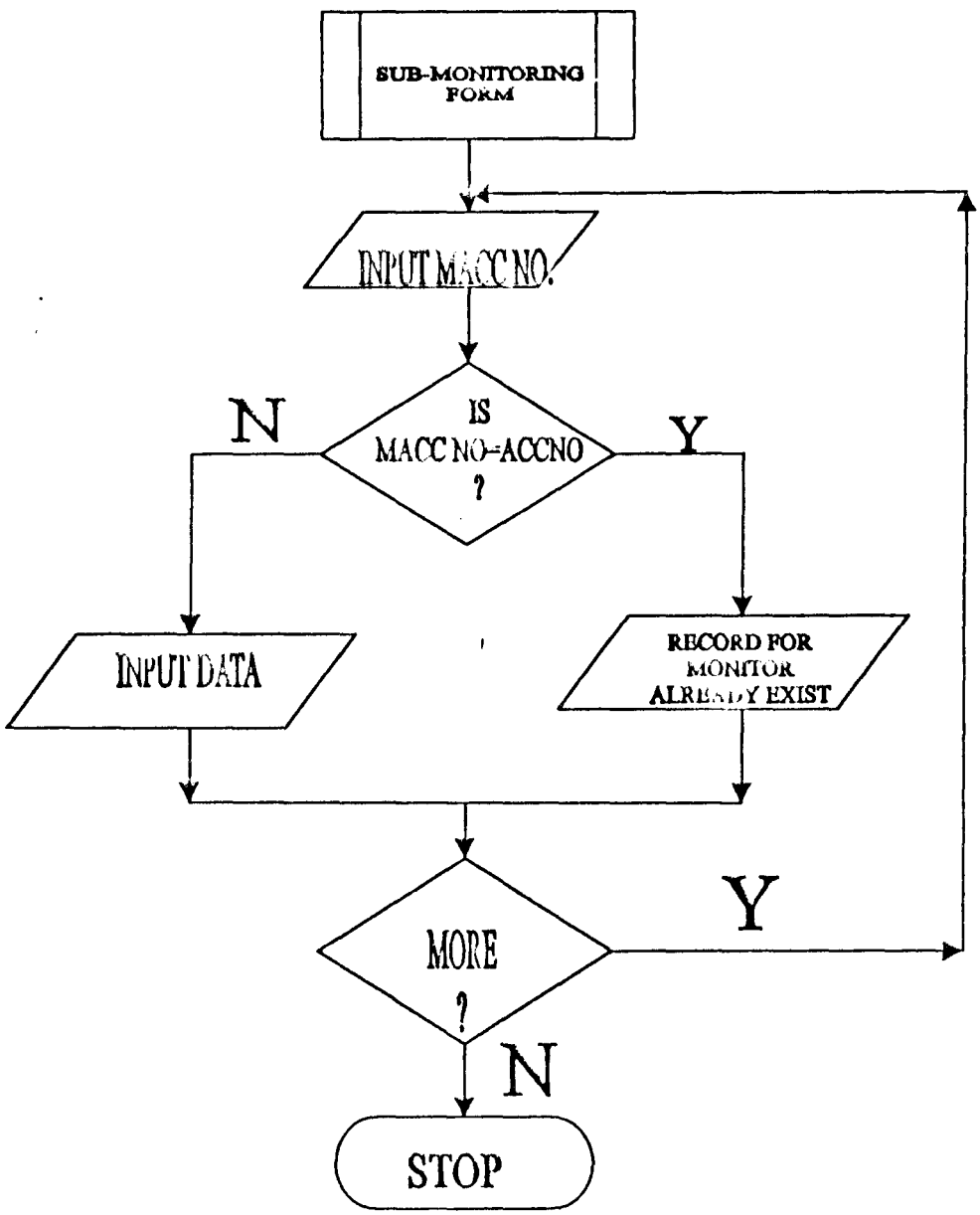
FLOWCHART

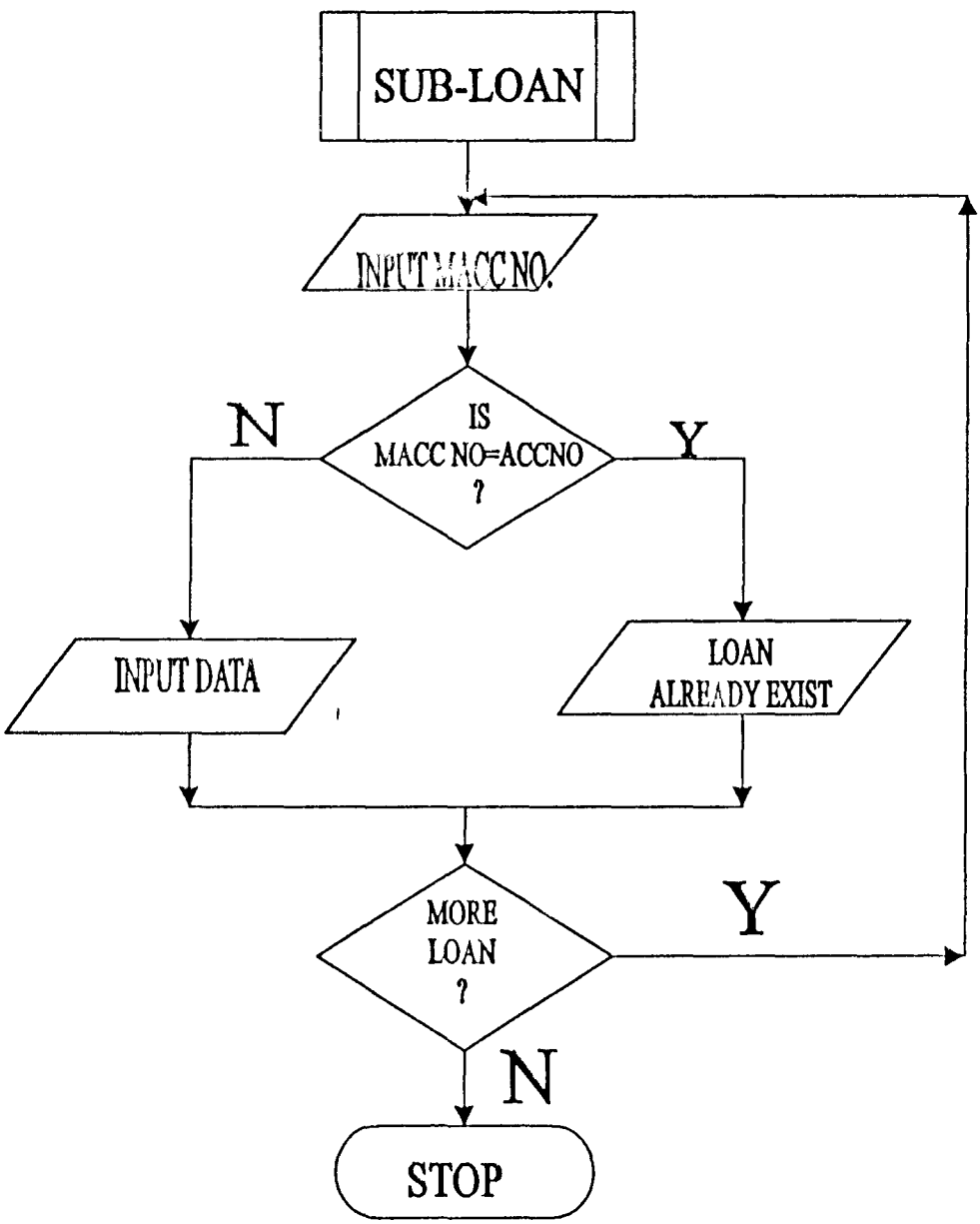

START
1. APPLICATION FORM
2. LETTER OF OFFER
3. COMPANY ACCOUNT
4. MONITORING FORM
5. SUB-LOAN
6. EXIT.
INPUT ENTER CHOICE
IS CHOICE=1 ?
APPLICATION FORM
N
IS CHOICE=2 ?
LETTER OF OFFER
N
IS CHOICE=3 ?
COMPANY ACCOUNT
N
IS CHOICE=4 ?
MONITORING LOAN
N
IS CHOICE=5 ?
SUB - LOAN
STOP


SUB-APPLICATION
INPUT MACC NO.
IS
MACC NO=ACCNO
?
N
Y
INPUT DATA
APPLICATION
ALREADY EXIST
MORE
FORM
?
Y
N
STOP


SUB-COMPANY ACCOUNT
INPUT MACC NO.
IS MACC NO=ACCNO ?
N
Y
INPUT DATA
RECORD ALREADY EXIST
MORE ENTRY ?
Y
N
STOP


SUB-LETTER OF OFFER
INPUT MACC NO.
IS
MACC NO=ACCNO
?
N
Y
INPUT DATA
LETTER
ALREADY EXIST
MORE
OFFER
?
Y
N
STOP


SUB-MONITORING FORM
INPUT MACC NO.
IS MACC NO=ACCNO ?
N
Y
INPUT DATA
RECORD FOR MONITOR ALREADY EXIST
MORE ?
Y
N
STOP


SUB-LOAN
INPUT MACC NO.
IS
MACC NO=ACCNO
?
N
Y
INPUT DATA
LOAN
ALREADY EXIST
MORE
LOAN
?
Y
N
STOP

PROGRAM CODE

```
SET STATUS OFF
SET CENTURY ON
SET TALK OFF
SET SCOREBOARD OFF
SET ECHO OFF
CLEAR
DO TITLE
SET COLOR TO W+/B+, ,R+
      DEFINE POPUP MAINMENU FROM 8,20 TO 17,45
      DEFINE BAR 1 OF MAINMENU PROMPT "       MAIN MENU
" SKIP
      DEFINE BAR 2 OF MAINMENU PROMPT "       *********
" SKIP
      DEFINE BAR 3 OF MAINMENU PROMPT "      APPLICATION
";
       MESSAGE "Add, Modify, Delete and Report of Application
letter(s)"
      DEFINE BAR 4 OF MAINMENU PROMPT "    LETTER OF OFFER
";
       MESSAGE "Add, Modify, Delete and Report of Letter(s) of
offer"
      DEFINE BAR 5 OF MAINMENU PROMPT "  FINANCIAL CAPABILITY
";
       MESSAGE "Add, Modify, Delete and Report of Finacial
Capability of the Leaner"
      DEFINE BAR 6 OF MAINMENU PROMPT "          LOAN      ";
       MESSAGE "Add, Modify, Delete and Report (Update) how
Loan is used"
      DEFINE BAR 7 OF MAINMENU PROMPT "   MONITORING LOAN
";
       MESSAGE "Add, Modify, Delete and Report of Monitoring
Loan"
      DEFINE BAR 8 OF MAINMENU PROMPT "        QUIT
";
        MESSAGE "Leaving this program"
      ON SELECTION POPUP MAINMENU DO MAINSUB
ACTIVATE POPUP MAINMENU

SET STATUS ON
SET CENTURY OFF
SET TALK ON
SET SCOREBOARD ON
SET ECHO ON
```

```
*****************TITLE***********
PROCEDURE TITLE
CLEAR
@3,0 TO 3,79 PANE
@2,5 SAY DATE()
SET CLOCK TO 2,60
@2,20 SAY "LOAN MONITORING SYSTEM"
RETURN


PROCEDURE MAINSUB
    DO CASE
        CASE BAR() = 3
        DO APPLY
     CASE BAR() = 4
        DO LETTER
     CASE BAR() = 5
        DO FINANCE
     CASE BAR() = 6
        DO LOAN
     CASE BAR() = 7
        DO MONITOR
     CASE BAR() = 8
        CLEAR
        QUIT
     ENDCASE
RETURN


PROCEDURE APPLY
SET COLOR TO W+/B+,,R+
DO TITLE
STORE 0 TO CHOICE
@6,14 TO 8,34 DOUB
@7,15 SAY "APPLICATION FORM"
@8,10 TO 20,40
@10,12 SAY "[1] ADD RECORD"
@12,12 SAY "[2] MODIFY RECORD"
@14,12 SAY "[3] DELETE RECORD"
@16,12 SAY "[4] REPORT"
@18,12 SAY "[5] QUIT"
@22,20 SAY "ENTER CHOICE (1-5): " GET CHOICE pict "9" RANGE
1,5
READ
    DO CASE
        CASE CHOICE = 1
        DO ADDAPPLY
```

```
      CASE CHOICE = 2
         DO MODIAPPLY
      CASE CHOICE = 3
         DO DELAPPLY
      CASE CHOICE = 4
         DO REPADDPLY
      CASE CHOICE = 5
         DO TITLE
         RETURN
      ENDCASE
RETURN

*******PROCEDURE REPORT*****
PROCEDURE REPADDPLY
ANS = "Y"
DO WHILE ANS ="Y"
      DO SELECTOUT
      USE APPLOAN.DBF
      GO TOP
      SET COLOR TO W+/B+,,R+
      DO TITLE
      SET COLOR TO W/B,,R+
      CLEA
      @2,0 TO 2,79 DOUB
      @1,5 SAY DATE()
      @1,30 SAY "APPLICATION FORM"
      SET CLOCK TO 1,60
      @3,20 TO 5,30
      @4,22 SAY "REPORT"
      @6,5 TO 20,75 DOUB
      STORE SPACE(45) TO MAPPNAME
      @7,7 SAY "APPLICANT NAME:" GET MAPPNAME PICT "@!"
      READ
      LOCATE ALL FOR MAPPNAME = APPNAME
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "APPLICATION DOES NOT EXIST...."
          WAIT "O.K"
      ELSE
        STORE ADDR TO MADDR
        STORE AGRIC TO MAGRIC
        STORE PRJCOST TO MPRJCOST
        STORE FININFO TO MFININFO
        STORE SECURE TO MSECURE
        STORE COMMENT TO MCOMMENT
         DO GETDATA1
            CLEAR GETS
```

```
      ENDIF
         @21,15 TO 23,60
         @22,18 SAY " MORE REPORT ? (Y/N) " GET ANS PICT "!"
         READ
CLOSE DATABASE
ENDDO
DO APPLY
RETURN

*********PROCEDURE FOR REPORT**
PROCEDURE SELECTOUT
SET ALTERNATE ON
STORE 0 TO CHOICE2
CLEAR
STORE 0 TO CHOICEP
@6,10 TO 8,25
@7,12 SAY "CHOICE MENU"
@10,10 TO 16,40
@12,12 SAY "[1] SEND REPORT TO SCREEN"
@14,12 SAY "[2] SEND REPORT TO PRINTER"
@18,15 SAY "ENTER CHOICE (1-2): " GET CHOICEP pict "9" RANGE
1,2
READ
IF CHOICEP = 1
      SET ALTERNATE TO "CON"
     ELSE
      IF CHOICEP = 2
      SET ALTERNATE TO "PRN"
      ENDIF
ENDIF
RETURN


*******ADDING RECORD FOR APPLICATION FORM
PROCEDURE ADDAPPLY
ANS = "Y"
USE APPLOAN.DBF
DO WHILE ANS ="Y"
      SET COLOR TO W/B,,R+
      CLEA
      @2,0 TO 2,79 DOUB
      @1,5 SAY DATE()
      @1,30 SAY "APPLICATION FORM"
      SET CLOCK TO 1,60
      @3,20 TO 5,60
      @4,32 SAY "ADD RECORD"
      @6,5 TO 20,75 DOUB
```

```
      STORE SPACE(45) TO MAPPNAME
      STORE SPACE(45) TO MADDR
      STORE SPACE(45) TO MAGRIC
      STORE SPACE(45) TO MPRJCOST
      STORE SPACE(45) TO MFININFO
      STORE SPACE(45) TO MSECURE
      STORE SPACE(45) TO MCOMMENT
      @7,7 SAY "APPLICANT NAME:" GET MAPPNAME PICT "@!"
      READ
      LOCATE ALL FOR MAPPNAME = APPNAME
      IF FOUND()
         @10,10 TO 12,70
         @11,27 SAY "APPLICATION ALREADY EXIST...."
          WAIT "O.K"
      ELSE
         DO GETDATA1
         READ
         APPEND BLANK
         REPLACE APPNAME WITH MAPPNAME, ADDR WITH MADDR, AGRIC
WITH MAGRIC
         REPLACE PRJCOST WITH MPRJCOST, FININFO WITH
MFININFO,SECURE WITH MSECURE
         REPLACE COMMENT WITH MCOMMENT
      ENDIF
      @21,20 TO 23,60
      @22,25 SAY " ARE THERE MORE APPLICATIONS?(Y/N)" GET ANS
PICT "!"
      READ
ENDDO
CLOSE DATABASE
DO APPLY
RETURN

**********FOR MODIFYING APPLICATION FORM
PROCEDURE MODIAPPLY
ANS = "Y"
USE APPLOAN.DBF
DO WHILE ANS ="Y"
      SET COLOR TO W/B,,R+
      CLEA
      @2,0 TO 2,79 DOUB
      @1,5 SAY DATE()
      @1,30 SAY "APPLICATION FORM"
      SET CLOCK TO 1,60
      @3,20 TO 5,60
      @4,32 SAY "MODIFY RECORD"
      @6,5 TO 20,75 DOUB
```

```
      STORE SPACE(45) TO MAPPNAME
      @7,7 SAY "APPLICANT NAME:" GET MAPPNAME PICT "@!"
      READ
      LOCATE ALL FOR MAPPNAME = APPNAME
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "APPLICATION DOES NOT EXIST...."
          WAIT "O.K"
      ELSE
        STORE ADDR TO MADDR
        STORE AGRIC TO MAGRIC
        STORE PRJCOST TO MPRJCOST
        STORE FININFO TO MFININFO
        STORE SECURE TO MSECURE
        STORE COMMENT TO MCOMMENT

         DO GETDATA1
         READ
         REPLACE APPNAME WITH MAPPNAME, ADDR WITH MADDR, AGRIC
WITH MAGRIC
         REPLACE PRJCOST WITH MPRJCOST, FININFO WITH
MFININFO,SECURE WITH MSECURE
         REPLACE COMMENT WITH MCOMMENT
      ENDIF
      @21,20 TO 23,60
      @22,25 SAY " ARE THERE MORE FORM TO MODIFY? (Y/N)" GET
ANS PICT "!"
      READ
ENDDO
CLOSE DATABASE
DO APPLY
RETURN

***********FOR DELETING APPLICATION FORM************
PROCEDURE DELAPPLY
ANS = "Y"
USE APPLOAN.DBF
DO WHILE ANS ="Y"
      SET COLOR TO W/B,,R+
      CLEA
      @2,0 TO 2,79 DOUB
      @1,5 SAY DATE()
      @1,30 SAY "APPLICATION FORM"
      SET CLOCK TO 1,60
      @3,20 TO 5,60
      @4,32 SAY "DELETE RECORD"
      @6,5 TO 20,75 DOUB
```

```
      STORE SPACE(45) TO MAPPNAME
      @7,7 SAY "APPLICANT NAME:" GET MAPPNAME PICT "@!"
      READ
      LOCATE ALL FOR MAPPNAME = APPNAME
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "APPLICATION DOES NOT EXIST...."
          WAIT "O.K"
      ELSE
        STORE ADDR TO MADDR
        STORE AGRIC TO MAGRIC
        STORE PRJCOST TO MPRJCOST
        STORE FININFO TO MFININFO
        STORE SECURE TO MSECURE
        STORE COMMENT TO MCOMMENT

         DO GETDATA1
         CLEAR GETS
         STORE "N" TO REQ
         @21,15 TO 23,65
         @22,18 SAY "ARE YOU REALLY SURE? (Y/N)" GET REQ PICT
"!"
         READ
         IF REQ = "Y"
           DELETE
           PACK
         ENDIF
      ENDIF
         @21,15 TO 23,65
         @22,18 SAY " ARE THERE MORE DELETION ? (Y/N) " GET ANS
PICT "!"
         READ

ENDDO
CLOSE DATABASE
DO APPLY
RETURN


***********THIS IS FOR APPLICANT OUTPUT FORMAT***********
PROCEDURE GETDATA1
@9,7 SAY "ADDRESS:" GET MADDR PICT "@!"
@11,7 SAY "AGRICULTURE:" GET MAGRIC PICT "@!"
@13,7 SAY "PROJECT COST:" GET MPRJCOST PICT "@!"
@15,7 SAY "FINANCIAL INFORMATION:" GET MFININFO PICT "@!"
@17,7 SAY "SECURITY:" GET MSECURE PICT "@!"
@19,7 SAY "COMMENTS:" GET MCOMMENT PICT "@!"
```

```
RETURN

*********THIS IS FOR LETTER OF OFFER************
PROCEDURE LETTER
SET COLOR TO W+/B+,,R+
DO TITLE
STORE 0 TO CHOICE4
@6,14 TO 8,34 DOUB
@7,15 SAY "LETTER OF OFFER"
@8,10 TO 20,40
@10,12 SAY "[1] ADD RECORD"
@12,12 SAY "[2] MODIFY RECORD"
@14,12 SAY "[3] DELETE RECORD"
@16,12 SAY "[4] REPORT"
@18,12 SAY "[5] QUIT"
@22,20 SAY "ENTER CHOICE (1-5): " GET CHOICE4 pict "9" RANGE
1,5
READ
    DO CASE
        CASE CHOICE4 = 1
        DO ADDLETTER
     CASE CHOICE4 = 2
        DO MODILETTER
     CASE CHOICE4 = 3
        DO DELLETTER
     CASE CHOICE4 = 4
        DO REPLETTER
     CASE CHOICE4 = 5
        DO TITLE
        RETURN
     ENDCASE
RETURN


*****************THIS IS FOR ADDING RECORD LETTER OF
OFFER*******
PROCEDURE ADDLETTER
ANS="Y"
DO WHILE ANS = "Y"
     CLEAR
     USE OFFER.DBF
     @2,0 TO 2,79 DOUB
     @1,5 TO 5,60
     @4,32 SAY "LETTER OF OFFER"
     @6,5 TO 20,75 DOUB
     STORE SPACE(45) TO MAPPNAME
     STORE SPACE(45) TO MLENNAME
```

```
      STORE SPACE(45) TO MLENNAME
      STORE SPACE(45) TO MTENURE
      STORE SPACE(45) TO MSECURE
      STORE SPACE(45) TO MTERMS
      STORE 0 TO MAMMOUNT
      @8,7 SAY "APPLLCANT'S NAME:" GET MAPPNAME PICT "@!"
      READ
      LOCATE ALL FOR MAPPNAME = APPNAME
      IF FOUND()
         @10,10 TO 12,70
         @11,27 SAY "OFFER LETTER ALREADY EXIST.."
         WAIT "O.K"
      ELSE
         DO GETDATA2
         READ
         APPEND BLANK
         REPLACE APPNAME WITH MAPPNAME, LENNAME WITH MLENNAME
         REPLACE TERMS WITH MTERMS, AMMOUNT WITH MAMMOUNT
         REPLACE TENURE WITH MTENURE, SECURE WITH MSECURE
      ENDIF
      @21,20 TO 23,60
      @22,35 SAY "MORE OFFER? (Y/N)" GET ANS PICT "!"
      READ
ENDDO
CLOSE DATABASE
DO LETTER
RETURN

*********THIS FOR MODIFYING RECORD LETTER OF
OFFER*************
PROCEDURE MODILETTER
ANS = "Y"
USE OFFER.DBF
DO WHILE ANS ="Y"
     SET COLOR TO W/B,,R+
     CLEA
     @2,0 TO 2,79 DOUB
     @1,5 SAY DATE()
     @1,30 SAY "LETTER OF OFFER"
     SET CLOCK TO 1,60
     @3,20 TO 5,60
     @4,32 SAY "MODIFY RECORD"
     @6,5 TO 20,75 DOUB
     STORE SPACE(45) TO MAPPNAME
     @7,7 SAY "APPLICANT'S NAME:" GET MAPPNAME PICT "@!"
     READ
     LOCATE ALL FOR MAPPNAME = APPNAME
```

```
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "APPLICATION DOES NOT EXIST...."
          WAIT "O.K"
      ELSE
           STORE LENNAME TO MLENNAME
           STORE AMMOUNT TO MAMMOUNT
           STORE TENURE TO MTENURE
           STORE SECURE TO MSECURE
           STORE TERMS TO MTERMS

         DO GETDATA2
         READ
         REPLACE LENNAME WITH MLENNAME, AMMOUNT WITH MAMMOUNT
         REPLACE TENURE WITH MTENURE, SECURE WITH MSECURE,
TERMS WITH MTERMS
      ENDIF
      @21,20 TO 23,60
      @22,25 SAY " ARE THERE MORE FORM TO MODIFY? (Y/N)" GET
ANS PICT "!"
      READ
ENDDO
CLOSE DATABASE
DO LETTER
RETURN

*****************FOR DELETING RECORD OF LETTER OF OFFER****
PROCEDURE DELLETTER
ANS = "Y"
USE OFFER.DBF
DO WHILE ANS ="Y"
      SET COLOR TO W/B,,R+
      CLEA
      @2,0 TO 2,79 DOUB
      @1,5 SAY DATE()
      @1,30 SAY "LETTER OF OFFER FORM"
      SET CLOCK TO 1,60
      @3,20 TO 5,60
      @4,32 SAY "DELETE RECORD"
      @6,5 TO 20,75 DOUB
      STORE SPACE(45) TO MAPPNAME
      @7,7 SAY "APPLICANT'S NAME:" GET MAPPNAME PICT "@!"
      READ
      LOCATE ALL FOR MAPPNAME = APPNAME
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "APPLICATION DOES NOT EXIST...."
```

```
          WAIT "O.K"
      ELSE
           STORE LENNAME TO MLENNAME
           STORE AMMOUNT TO MAMMOUNT
           STORE TENURE TO MTENURE
           STORE SECURE TO MSECURE
           STORE TERMS TO MTERMS

         DO GETDATA2
         CLEAR GETS
         STORE "N" TO REQ
         @21,15 TO 23,65
         @22,18 SAY "ARE YOU REALLY SURE? (Y/N)" GET REQ PICT
"!"
         READ
         IF REQ = "Y"
           DELETE
           PACK
         ENDIF
      ENDIF
         @21,15 TO 23,65
         @22,18 SAY " ARE THERE MORE DELETION ? (Y/N) " GET ANS
PICT "!"
         READ

ENDDO
CLOSE DATABASE
DO LETTER
RETURN

**********************THIS IS FOR REPORT OF LETTER OF
OFFER***********
PROCEDURE REPLETTER
ANS = "Y"
DO WHILE ANS ="Y"
     DO SELECTOUT
     USE OFFER.DBF
     GO TOP
     SET COLOR TO W+/B+,,R+
     DO TITLE
     SET COLOR TO W/B,,R+
     CLEA
     @2,0 TO 2,79 DOUB
     @1,5 SAY DATE()
     @1,30 SAY "LETTER OF OFFER"
     SET CLOCK TO 1,60
     @3,20 TO 5,30
```

```
      @4,22 SAY "REPORT"
      @6,5 TO 20,75 DOUB
      STORE SPACE(45) TO MAPPNAME
      @7,7 SAY "APPLICANT'S NAME:" GET MAPPNAME PICT "@!"
      READ
      LOCATE ALL FOR MAPPNAME = APPNAME
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "APPLICATION DOES NOT EXIST...."
          WAIT "O.K"
      ELSE
            STORE LENNAME TO MLENNAME
            STORE AMMOUNT TO MAMMOUNT
            STORE TENURE TO MTENURE
            STORE SECURE TO MSECURE
            STORE TERMS TO MTERMS
         DO GETDATA2
         CLEAR GETS
      ENDIF
         @21,15 TO 23,55
         @22,18 SAY " MORE REPORT ? (Y/N) " GET ANS PICT "!"
         READ
CLOSE DATABASE
ENDDO
DO LETTER
RETURN

***********THIS IS FOR LETTER OF OFFERS OUTPUT
FORMAT*************
PROCEDURE GETDATA2
@10,7 SAY "LEARNERS' NAME:" GET MLENNAME PICT "@!"
@12,7 SAY "AMMOUNT:" GET MAMMOUNT PICT "99999999.99"
@14,7 SAY "TENURE:" GET MTENURE PICT "@!"
@16,7 SAY "SECURITY:" GET MSECURE PICT "@!"
@18,7 SAY "TERMS:" GET MTERMS PICT "@!"
RETURN

*********THIS IS FOR FINANCE************
PROCEDURE FINANCE
SET COLOR TO W+/B+,,R+
DO TITLE
STORE 0 TO CHOICE4
@6,14 TO 8,34 DOUB
@7,15 SAY "FINANCIAL CAPABILITY"
@8,10 TO 20,40
@10,12 SAY "[1] ADD RECORD"
@12,12 SAY "[2] MODIFY RECORD"
```

```
@14,12 SAY "[3] DELETE RECORD"
@16,12 SAY "[4] REPORT"
@18,12 SAY "[5] QUIT"
@22,20 SAY "ENTER CHOICE (1-5): " GET CHOICE4 pict "9" RANGE
1,5
READ
    DO CASE
       CASE CHOICE4 = 1
       DO ADDFIN
     CASE CHOICE4 = 2
       DO MODIFIN
     CASE CHOICE4 = 3
       DO DELFIN
     CASE CHOICE4 = 4
       DO REPFIN
     CASE CHOICE4 = 5
       DO TITLE
       RETURN
     ENDCASE
RETURN

**********THIS PROCEDURE IS FOR FINANCIAL
CAPABILITY**********
PROCEDURE ADDFIN
CLEAR
SET COLOR TO W+/B,,R
ANS ="Y"
USE COMPACCT.DBF
DO WHILE ANS = "Y"
     @2,0 TO 2,79 DOUB
     @1,5 SAY DATE()
     @3,20 TO 5,60
     @4,30 SAY "FINANCIAL CAPABILITY"
     @6,5 TO 20,75 DOUB
     STORE SPACE(25) TO MACCTNAME
     STORE SPACE(25) TO MBRANCH
     STORE SPACE(25) TO MACCTNO
     STORE SPACE(45) TO MADDR1
     STORE SPACE(45) TO MADDR2
     STORE SPACE(45) TO MBANKER
     STORE SPACE(45) TO MDIRECTOR
     STORE 0 TO MACCTTYPE, MCOMPTYPE, MAPPCOMT
     @7,7 SAY "ACCOUNT NUMBER:" GET MACCTNO PICT "@!"
     READ
     LOCATE ALL FOR MACCTNO = ACCTNO
     IF FOUND()
        @11,10 TO 13,70
```

```
         @12,22 SAY "COMPANY ACCOUNT FILE ALREADY EXIST.."
         WAIT "O.K"
      ELSE
         DO GETDATA3
         READ
         APPEND BLANK
         REPLACE ACCTNO WITH MACCTNO, ACCTNAME WITH MACCTNAME
         REPLACE ADDR1 WITH MADDR1, ADDR2 WITH MADDR2, BRANCH
WITH MBRANCH
         REPLACE BANKER WITH MBANKER, DIRECTOR WITH MDIRECTOR
         REPLACE ACCTTYPE WITH MACCTTYPE,COMPTYPE WITH
MCOMPTYPE
         REPLACE APPCOMT WITH MAPPCOMT
      ENDIF
      @21,20 TO 23,60
      @22,23 SAY "ARE THERE MORE ACCOUNT FILE?(Y/N)" GET ANS
PICT "!"
      READ
ENDDO
CLOSE DATABASE
DO FINANCE
RETURN

*********THIS FOR MODIFYING RECORD FINANCE*************
PROCEDURE MODIFIN
ANS = "Y"
USE COMPACCT.DBF
DO WHILE ANS ="Y"
      SET COLOR TO W/B,,R+
      CLEA
      @2,0 TO 2,79 DOUB
      @1,5 SAY DATE()
      @1,30 SAY "FINANCIAL CAPABILITY"
      SET CLOCK TO 1,60
      @3,20 TO 5,60
      @4,32 SAY "MODIFY RECORD"
      @6,5 TO 20,75 DOUB
      STORE SPACE(45) TO MACCTNO
      @7,7 SAY "APPLICANT'S NUMBER:" GET MACCTNO PICT "@!"
      READ
      LOCATE ALL FOR MACCTNO = ACCTNO
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "APPLICATION DOES NOT EXIST...."
          WAIT "O.K"
      ELSE
           STORE ACCTNAME TO MACCTNAME
```

```
            STORE BRANCH TO MBRANCH
            STORE ACCTNO TO MACCTNO
            STORE ADDR1 TO MADDR1
            STORE ADDR2 TO MADDR2
            STORE BANKER TO MBANKER
            STORE DIRECTOR TO MDIRECTOR
            STORE ACCTTYPE TO MACCTTYPE
            STORE COMPTYPE TO MCOMPTYPE
            STORE APPCOMT TO MAPPCOMT

         DO GETDATA3
         READ
         REPLACE ACCTNO WITH MACCTNO, ACCTNAME WITH MACCTNAME
         REPLACE ADDR1 WITH MADDR1, ADDR2 WITH MADDR2, BRANCH
WITH MBRANCH
         REPLACE BANKER WITH MBANKER, DIRECTOR WITH MDIRECTOR
         REPLACE ACCTTYPE WITH MACCTTYPE,COMPTYPE WITH
MCOMPTYPE
         REPLACE APPCOMT WITH MAPPCOMT
      ENDIF
      @21,20 TO 23,60
      @22,25 SAY " ARE THERE MORE FORM TO MODIFY? (Y/N)" GET
ANS PICT "!"
      READ
ENDDO
CLOSE DATABASE
DO FINANCE
RETURN

***************THIS PROCEDURE IS FOR DELETE FINANCIAL
CAPABILITY*****
PROCEDURE DELFIN
ANS = "Y"
DO WHILE ANS ="Y"
      USE COMPACCT.DBF
      SET COLOR TO W/B,,R+
      CLEA
      @2,0 TO 2,79 DOUB
      @1,5 SAY DATE()
      @1,30 SAY "FINANCIAL CAPABILITY"
      SET CLOCK TO 1,60
      @3,20 TO 5,60
      @4,32 SAY "DELETE RECORD"
      @6,5 TO 20,75 DOUB
      STORE SPACE(45) TO MACCTNO
      @7,7 SAY "APPLICANT'S NUMBER:" GET MACCTNO PICT "@!"
      READ
```

```
      LOCATE ALL FOR MACCTNO = ACCTNO
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "APPLICATION DOES NOT EXIST...."
          WAIT "O.K"
      ELSE
           STORE ACCTNAME TO MACCTNAME
           STORE BRANCH TO MBRANCH
           STORE ACCTNO TO MACCTNO
           STORE ADDR1 TO MADDR1
           STORE ADDR2 TO MADDR2
           STORE BANKER TO MBANKER
           STORE DIRECTOR TO MDIRECTOR
           STORE ACCTTYPE TO MACCTTYPE
           STORE COMPTYPE TO MCOMPTYPE
           STORE APPCOMT TO MAPPCOMT

         DO GETDATA3
         CLEAR GETS
         STORE "N" TO REQ
         @21,15 TO 23,65
         @22,18 SAY "ARE YOU REALLY SURE? (Y/N)" GET REQ PICT
"!"
         READ
         IF REQ = "Y"
           DELETE
           PACK
         ENDIF
         ENDIF
         @21,15 TO 23,65
         @22,18 SAY " ARE THERE MORE DELETION ? (Y/N) " GET ANS
PICT "!"
         READ

ENDDO
CLOSE DATABASE
DO FINANCE
RETURN

**********************THIS IS FOR REPORT OF FINANCIAL
CAPABILITY***********
PROCEDURE REPFIN
ANS = "Y"
DO WHILE ANS ="Y"
     DO SELECTOUT
     USE COMPACCT.DBF
     GO TOP
```

```
      SET COLOR TO W+/B+,,R+
      DO TITLE
      SET COLOR TO W/B,,R+
      CLEA
      @2,0 TO 2,79 DOUB
      @1,5 SAY DATE()
      @1,30 SAY "FINANCIAL CAPABILITY"
      SET CLOCK TO 1,60
      @3,20 TO 5,30
      @4,22 SAY "REPORT"
      @6,5 TO 20,75 DOUB
      STORE SPACE(45) TO MACCTNO
      @7,7 SAY "APPLICANT'S NUMBER:" GET MACCTNO PICT "@!"
      READ
      LOCATE ALL FOR MACCTNO = ACCTNO
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "APPLICATION DOES NOT EXIST...."
          WAIT "O.K"
      ELSE
           STORE ACCTNAME TO MACCTNAME
           STORE BRANCH TO MBRANCH
           STORE ACCTNO TO MACCTNO
           STORE ADDR1 TO MADDR1
           STORE ADDR2 TO MADDR2
           STORE BANKER TO MBANKER
           STORE DIRECTOR TO MDIRECTOR
           STORE ACCTTYPE TO MACCTTYPE
           STORE COMPTYPE TO MCOMPTYPE
           STORE APPCOMT TO MAPPCOMT

         DO GETDATA3
         CLEAR GETS
      ENDIF
         @21,15 TO 23,55
         @22,18 SAY " MORE REPORT ? (Y/N) " GET ANS PICT "!"
         READ
CLOSE DATABASE
ENDDO
DO FINANCE
RETURN

*************THIS IS COMPANY ACCOUNT OUTPUT
FORMAT*****************
PROCEDURE GETDATA3
@8,7 SAY "ACCOUNT TYPE:" GET MACCTTYPE PICT "9"
@9,7 SAY "ACCOUNT NAME:" GET MACCTNAME PICT "@!"
```

```
@10,7 SAY "BUSINESS ADDRESS:" GET MADDR1 PICT "@!"
@11,7 SAY "COMPANY TYPE:" GET MCOMPTYPE PICT "9"
@12,7 SAY "APPLICANT'S COMMITTMENT:" GET MAPPCOMT PICT
"99999999.99"
@13,7 SAY "REFEREES/DIRECTORS:" GET MDIRECTOR PICT "@!"
@14,7 SAY "ADDRESS:" GET MADDR2 PICT "@!"
@15,7 SAY "BANKERS:" GET MBANKER PICT "@!"
@16,7 SAY "BRANCH:" GET MBRANCH PICT "@!"
RETURN


**********THIS PROCEDURE IS FOR LOAN ACCOUNT***************
PROCEDURE LOAN
SET COLOR TO W+/B+,,R+
DO TITLE
STORE 0 TO CHOICE4
@6,14 TO 8,34 DOUB
@7,15 SAY "   LOAN "
@8,10 TO 20,40
@10,12 SAY "[1] ADD RECORD"
@12,12 SAY "[2] MODIFY RECORD"
@14,12 SAY "[3] DELETE RECORD"
@16,12 SAY "[4] REPORT"
@18,12 SAY "[5] QUIT"
@22,20 SAY "ENTER CHOICE (1-5): " GET CHOICE4 pict "9" RANGE
1,5
READ
    DO CASE
        CASE CHOICE4 = 1
        DO ADDLOAN
     CASE CHOICE4 = 2
        DO MODILOAN
     CASE CHOICE4 = 3
        DO DELLOAN
     CASE CHOICE4 = 4
        DO REPLOAN
     CASE CHOICE4 = 5
        DO TITLE
        RETURN
     ENDCASE
RETURN

**********THIS PROCEDURE IS FOR ADD RECORD LOAN*********
PROCEDURE ADDLOAN
SET COLOR TO W/RB,,B
ANS="Y"
DO WHILE ANS="Y"
```

```
      USE LOAN.DBF
     CLEAR
     @2,0 TO 2,79 DOUB
     @1,5 SAY DATE()
     @3,20 TO 5,60
     @4,34 SAY "LOAN ACCOUNT"
     @6,5 TO 20,75 DOUB
     STORE SPACE(30) TO MAPPNAME2
     STORE SPACE(30) TO MNATURE
     STORE CTOD("  /  /    ") TO MFDATE
     STORE 0 TO MAMOUNT1,MAMOUNT2,MAMOUNT3
     @8,7 SAY "APPLICANT'S NAME:" GET MAPPNAME2 PICT "@!"
     READ
     LOCATE ALL FOR APPNAME2 = MAPPNAME2
     IF FOUND()
         @11,10 TO 13,70
         @12,27 SAY "LOAN ACCOUNT ALREADY EXIST.."
         WAIT "O.K"
     ELSE
        DO GETDATA4
        READ
        APPEND BLANK
        REPLACE APPNAME2 WITH MAPPNAME2, FDATE WITH MFDATE,
NATURE WITH MNATURE
        REPLACE AMOUNT1 WITH MAMOUNT1, AMOUNT2 WITH MAMOUNT2
        REPLACE AMOUNT3 WITH MAMOUNT3
     ENDIF
        @21,20 TO 23,60
        @22,23 SAY "ARE THERE MORE LOAN ACCOUNT?(Y/N)" GET ANS
PICT "!"
        READ
ENDDO
CLOSE DATABASE
DO LOAN
RETURN

*********THIS FOR MODIFYING RECORD LOAN*************
PROCEDURE MODILOAN
ANS = "Y"
DO WHILE ANS ="Y"
     SET COLOR TO W/B,,R+
     USE LOAN.DBF
     CLEA
     @2,0 TO 2,79 DOUB
     @1,5 SAY DATE()
     @1,30 SAY "   LOAN  "
     SET CLOCK TO 1,60
```

```
      @3,20 TO 5,60
      @4,32 SAY "MODIFY RECORD"
      @6,5 TO 20,75 DOUB
      STORE SPACE(30) TO MAPPNAME2
      @7,7 SAY "APPLICANT'S NAME:" GET MAPPNAME2 PICT "@!"
      READ
      LOCATE ALL FOR MAPPNAME2 = APPNAME2
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "APPLICANT'S NAME DOES NOT EXIST...."
          WAIT "O.K"
      ELSE
           STORE NATURE TO MNATURE
           STORE FDATE TO MFDATE
           STORE AMOUNT1 TO MAMOUNT1
           STORE AMOUNT2 TO MAMOUNT2
           STORE AMOUNT3 TO MAMOUNT3
          DO GETDATA4
         READ
         REPLACE APPNAME2 WITH MAPPNAME2, FDATE WITH MFDATE,
NATURE WITH MNATURE
         REPLACE AMOUNT1 WITH MAMOUNT1, AMOUNT2 WITH MAMOUNT2
         REPLACE AMOUNT3 WITH MAMOUNT3
      ENDIF
      @21,20 TO 23,60
      @22,25 SAY " ARE THERE MORE LAON TO MODIFY? (Y/N)" GET
ANS PICT "!"
      READ
ENDDO
CLOSE DATABASE
DO LOAN
RETURN

***************THIS PROCEDURE IS FOR DELETE RECORD LOAN*****
PROCEDURE DELLOAN
ANS = "Y"
DO WHILE ANS ="Y"
      USE LOAN.DBF
      SET COLOR TO W/B,,R+
      CLEA
      @2,0 TO 2,79 DOUB
      @1,5 SAY DATE()
      @1,30 SAY "LOAN"
      SET CLOCK TO 1,60
      @3,20 TO 5,60
      @4,32 SAY "DELETE RECORD"
      @6,5 TO 20,75 DOUB
```

```
      STORE SPACE(30) TO MAPPNAME2
      @7,7 SAY "APPLICANT'S NAMBE:" GET MAPPNAME2 PICT "@!"
      READ
      LOCATE ALL FOR MAPPNAME2 = APPNAME2
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "APPLICANT'S NAME DOES NOT EXIST...."
          WAIT "O.K"
      ELSE
           STORE NATURE TO MNATURE
           STORE FDATE TO MFDATE
           STORE AMOUNT1 TO MAMOUNT1
           STORE AMOUNT2 TO MAMOUNT2
           STORE AMOUNT3 TO MAMOUNT3
         DO GETDATA4
         CLEAR GETS
         STORE "N" TO REQ
         @21,15 TO 23,65
         @22,18 SAY "ARE YOU REALLY SURE? (Y/N)" GET REQ PICT
"!"
         READ
         IF REQ = "Y"
           DELETE
           PACK
         ENDIF
         ENDIF
         @21,15 TO 23,65
         @22,18 SAY " ARE THERE MORE DELETION ? (Y/N) " GET ANS
PICT "!"
         READ
ENDDO
CLOSE DATABASE
DO LOAN
RETURN

**********THIS IS FOR REPORT OF LOAN***********
PROCEDURE REPLOAN
ANS = "Y"
DO WHILE ANS ="Y"
     DO SELECTOUT
     USE LOAN.DBF
     GO TOP
     SET COLOR TO W+/B+,,R+
     DO TITLE
     SET COLOR TO W/B,,R+
     CLEA
     @2,0 TO 2,79 DOUB
```

```
      @1,5 SAY DATE()
      @1,30 SAY "LOAN"
      SET CLOCK TO 1,60
      @3,20 TO 5,30
      @4,22 SAY "REPORT"
      @6,5 TO 20,75 DOUB
      STORE SPACE(30) TO MAPPNAME2
      @7,7 SAY "APPLICANT'S NAME:" GET MAPPNAME2 PICT "@!"
      READ
      LOCATE ALL FOR MAPPNAME2 = APPNAME2
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "APPLICANT'S NAME DOES NOT EXIST...."
          WAIT "O.K"
      ELSE
           STORE NATURE TO MNATURE
           STORE FDATE TO MFDATE
           STORE AMOUNT1 TO MAMOUNT1
           STORE AMOUNT2 TO MAMOUNT2
           STORE AMOUNT3 TO MAMOUNT3
         DO GETDATA4
         CLEAR GETS
      ENDIF
         @21,15 TO 23,55
         @22,18 SAY " MORE REPORT ? (Y/N) " GET ANS PICT "!"
         READ
CLOSE DATABASE
ENDDO
DO LOAN
RETURN

************THIS IS LOAN ACCOUNT OUTPUT FORMAT***************
PROCEDURE GETDATA4
@10,7 SAY "DATE:" GET MFDATE
@12,7 SAY "CREDIT FACILITY NATURE:" GET MNATURE PICT "@!"
@14,7 SAY "AMOUNT RECOMMENDED:" GET MAMOUNT1 PICT
"99999999.99"
@16,7 SAY "AMOUNT WITHDRAWN:" GET MAMOUNT2 PICT "99999999.99"
@18,7 SAY "AMOUNT LEFT:" GET MAMOUNT3 PICT "99999999.99"
RETURN


***********THIS PROCEDURE IS FOR MONITORING***************
PROCEDURE MONITOR
SET COLOR TO W+/B+,,R+
DO TITLE
STORE 0 TO CHOICE4
```

```
@6,14 TO 8,34 DOUB
@7,15 SAY " LOAN MONITORING"
@8,10 TO 20,40
@10,12 SAY "[1] ADD RECORD"
@12,12 SAY "[2] MODIFY RECORD"
@14,12 SAY "[3] DELETE RECORD"
@16,12 SAY "[4] REPORT"
@18,12 SAY "[5] QUIT"
@22,20 SAY "ENTER CHOICE (1-5): " GET CHOICE4 pict "9" RANGE
1,5
READ
    DO CASE
        CASE CHOICE4 = 1
        DO ADDMON
     CASE CHOICE4 = 2
        DO MODIMON
     CASE CHOICE4 = 3
        DO DELMON
     CASE CHOICE4 = 4
        DO REPMON
     CASE CHOICE4 = 5
        DO TITLE
        RETURN
     ENDCASE
RETURN

**********THIS PROCEDURE IS FOR ADD RECORD LOAN
MONITORING*********
PROCEDURE ADDMON
SET COLOR TO W+/B,,RG
USE MONLOAN.DBF
ANS ="Y"
DO WHILE ANS ="Y"
        CLEAR
     @2,0 TO 2,79 DOUB
     @1,5 SAY DATE()
     @3,20 TO 5,60
     @4,34 SAY "LOAN MONITOR"
     @6,5 TO 20,75 DOUB
     STORE SPACE(30) TO MFINDEX
     STORE SPACE(30) TO MFAUTHOR
     STORE SPACE(30) TO MFCATGORY
     STORE SPACE(30) TO MFMATURE
     STORE SPACE(30) TO MFSECURE
     STORE SPACE(30) TO MFNAME
     STORE SPACE(45) TO MADDRESS
     STORE SPACE(20) TO MACCTNO
```

```
      STORE SPACE(20) TO MFXTNO
      STORE CTOD("  /  /    ") TO MFDATE
      STORE CTOD("  /  /    ") TO MFMATDATE
      STORE SPACE(10) TO MBANKCODE
      STORE SPACE(10) TO MCONCODE
      STORE 0 TO MFCREDIT, MFREPAY, MFINSTALL, MINTRATE
      STORE 0 TO MFAMTPAID, MFAMTREM
      @7,7 SAY "ACCOUNT NUMBER:" GET MACCTNO PICT "@!"
      READ
      LOCATE ALL FOR MACCTNO=ACCTNO
      IF FOUND()
          @11,10 TO 13,70
          @12,25 SAY "RECORD ALREADY EXIST ON LOAN.."
          WAIT "O.K"
      ELSE
          DO GETDATA5
          READ
          APPEND BLANK
          REPLACE BANKCODE WITH MBANKCODE, CONCODE WITH
MCONCODE
          REPLACE FINDEX WITH MFINDEX, ACCTNO WITH MACCTNO
          REPLACE FCREDIT WITH MFCREDIT, FAUTHOR WITH MFAUTHOR
          REPLACE FDATE WITH MFDATE, ADDRESS WITH MADDRESS
          REPLACE FCATGORY WITH MFCATGORY,FMATURE WITH MFMATURE
          REPLACE FINSTALL WITH MFINSTALL,INTRATE WITH MINTRATE
          REPLACE FMATDATE WITH MFMATDATE,FSECURE WITH MFSECURE
          REPLACE FAMTPAID WITH MFAMTPAID,FAMTREM WITH MFAMTREM
          REPLACE FNAME WITH MFNAME,FXTNO WITH MFXTNO
      ENDIF
      @21,20 TO 23,60
      @22,25 SAY " MORE LOAN TO MONITOR?(Y/N)" GET ANS PICT "!"
      READ
ENDDO
CLOSE DATABASE
DO MONITOR
RETURN

*********THIS FOR MODIFYING RECORD LOAN MONITOR*************
PROCEDURE MODIMON
ANS = "Y"
DO WHILE ANS ="Y"
      SET COLOR TO W/B,,R+
      USE MONLOAN.DBF
      CLEA
      @2,0 TO 2,79 DOUB
      @1,5 SAY DATE()
      @1,30 SAY " MONITOR LOAN  "
```

```
SET CLOCK TO 1,60
@3,20 TO 5,60
@4,32 SAY "MODIFY RECORD"
@6,5 TO 20,75 DOUB
STORE SPACE(30) TO MACCTNO
@7,7 SAY "ACCOUNT NUMBER:" GET MACCTNO PICT "@!"
READ
LOCATE ALL FOR MACCTNO = ACCTNO
IF .NOT. FOUND()
   @10,10 TO 12,70
   @11,27 SAY "ACCOUNT NUMBER DOES NOT EXIST...."
    WAIT "O.K"
ELSE
     STORE FINDEX TO MFINDEX
     STORE FAUTHOR TO MFAUTHOR
     STORE FCATGORY TO MFCATGORY
     STORE FMATURE TO MFMATURE
     STORE FSECURE TO MFSECURE
     STORE FNAME TO MFNAME
     S
```

```
      SET CLOCK TO 1,60
      @3,20 TO 5,60
      @4,32 SAY "MODIFY RECORD"
      @6,5 TO 20,75 DOUB
      STORE SPACE(30) TO MACCTNO
      @7,7 SAY "ACCOUNT NUMBER:" GET MACCTNO PICT "@!"
      READ
      LOCATE ALL FOR MACCTNO = ACCTNO
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "ACCOUNT NUMBER DOES NOT EXIST...."
          WAIT "O.K"
      ELSE
           STORE FINDEX TO MFINDEX
           STORE FAUTHOR TO MFAUTHOR
           STORE FCATGORY TO MFCATGORY
           STORE FMATURE TO MFMATURE
           STORE FSECURE TO MFSECURE
           STORE FNAME TO MFNAME
           STORE ADDRESS TO MADDRESS
           STORE FXTNO TO MFXTNO
           STORE FDATE TO MFDATE
           STORE FMATDATE TO MFMATDATE
           STORE BANKCODE TO MBANKCODE
           STORE CONCODE TO MCONCODE
           STORE FCREDIT TO MFCREDIT
           STORE FREPAY TO MFREPAY
           STORE FINSTALL TO MFINSTALL
           STORE INTRATE TO MINTRATE
           STORE FAMTPAID TO MFAMTPAID
           STORE FAMTREM TO MFAMTREM
         DO GETDATA5
        READ
            REPLACE BANKCODE WITH MBANKCODE, CONCODE WITH
MCONCODE
            REPLACE FINDEX WITH MFINDEX, ACCTNO WITH MACCTNO
             REPLACE FCREDIT WITH MFCREDIT, FAUTHOR WITH
MFAUTHOR
             REPLACE FDATE WITH MFDATE, ADDRESS WITH MADDRESS
             REPLACE FCATGORY WITH MFCATGORY,FMATURE WITH
MFMATURE
             REPLACE FINSTALL WITH MFINSTALL,INTRATE WITH
MINTRATE
             REPLACE FMATDATE WITH MFMATDATE,FSECURE WITH
MFSECURE
             REPLACE FAMTPAID WITH MFAMTPAID,FAMTREM WITH
MFAMTREM
```

```
                REPLACE FNAME WITH MFNAME,FXTNO WITH MFXTNO

     ENDIF
     @21,20 TO 23,60
     @22,25 SAY " ARE THERE MORE TO MODIFY? (Y/N)" GET ANS
PICT "!"
     READ
ENDDO
CLOSE DATABASE
DO MONITOR
RETURN

***************THIS PROCEDURE IS FOR DELETE RECORD MONITOR
LOAN*****
PROCEDURE DELMON
ANS = "Y"
DO WHILE ANS ="Y"
     USE MONLOAN.DBF
     SET COLOR TO W/B,,R+
     CLEA
     @2,0 TO 2,79 DOUB
     @1,5 SAY DATE()
     @1,30 SAY "MONITOR LOAN"
     SET CLOCK TO 1,60
     @3,20 TO 5,60
     @4,32 SAY "DELETE RECORD"
     @6,5 TO 20,75 DOUB
     STORE SPACE(30) TO MACCTNO
     @7,7 SAY "ACCOUNT NUMBER:" GET MACCTNO PICT "@!"
     READ
     LOCATE ALL FOR MACCTNO = ACCTNO
     IF .NOT. FOUND()
        @10,10 TO 12,70
        @11,27 SAY "ACCOUNT NUMBER DOES NOT EXIST...."
         WAIT "O.K"
     ELSE
          STORE FINDEX TO MFINDEX
          STORE FAUTHOR TO MFAUTHOR
          STORE FCATGORY TO MFCATGORY
          STORE FMATURE TO MFMATURE
          STORE FSECURE TO MFSECURE
          STORE FNAME TO MFNAME
          STORE ADDRESS TO MADDRESS
          STORE FXTNO TO MFXTNO
          STORE FDATE TO MFDATE
          STORE FMATDATE TO MFMATDATE
          STORE BANKCODE TO MBANKCODE
```

```
      STORE SPACE(20) TO MFXTNO
      STORE CTOD("  /  /    ") TO MFDATE
      STORE CTOD("  /  /    ") TO MFMATDATE
      STORE SPACE(10) TO MBANKCODE
      STORE SPACE(10) TO MCONCODE
      STORE 0 TO MFCREDIT, MFREPAY, MFINSTALL, MINTRATE
      STORE 0 TO MFAMTPAID, MFAMTREM
      @7,7 SAY "ACCOUNT NUMBER:" GET MACCTNO PICT "@!"
      READ
      LOCATE ALL FOR MACCTNO=ACCTNO
      IF FOUND()
          @11,10 TO 13,70
          @12,25 SAY "RECORD ALREADY EXIST ON LOAN.."
          WAIT "O.K"
      ELSE
          DO GETDATA5
          READ
          APPEND BLANK
          REPLACE BANKCODE WITH MBANKCODE, CONCODE WITH
MCONCODE
          REPLACE FINDEX WITH MFINDEX, ACCTNO WITH MACCTNO
          REPLACE FCREDIT WITH MFCREDIT, FAUTHOR WITH MFAUTHOR
          REPLACE FDATE WITH MFDATE, ADDRESS WITH MADDRESS
          REPLACE FCATGORY WITH MFCATGORY,FMATURE WITH MFMATURE
          REPLACE FINSTALL WITH MFINSTALL,INTRATE WITH MINTRATE
          REPLACE FMATDATE WITH MFMATDATE,FSECURE WITH MFSECURE
          REPLACE FAMTPAID WITH MFAMTPAID,FAMTREM WITH MFAMTREM
          REPLACE FNAME WITH MFNAME,FXTNO WITH MFXTNO
      ENDIF
      @21,20 TO 23,60
      @22,25 SAY " MORE LOAN TO MONITOR?(Y/N)" GET ANS PICT "!"
      READ
ENDDO
CLOSE DATABASE
DO MONITOR
RETURN

*********THIS FOR MODIFYING RECORD LOAN MONITOR*************
PROCEDURE MODIMON
ANS = "Y"
DO WHILE ANS ="Y"
      SET COLOR TO W/B,,R+
      USE MONLOAN.DBF
      CLEA
      @2,0 TO 2,79 DOUB
      @1,5 SAY DATE()
      @1,30 SAY " MONITOR LOAN  "
```

```
            STORE CONCODE TO MCONCODE
            STORE FCREDIT TO MFCREDIT
            STORE FREPAY TO MFREPAY
            STORE FINSTALL TO MFINSTALL
            STORE INTRATE TO MINTRATE
            STORE FAMTPAID TO MFAMTPAID
            STORE FAMTREM TO MFAMTREM

          DO GETDATA5
          CLEAR GETS
          STORE "N" TO REQ
          @21,15 TO 23,65
          @22,18 SAY "ARE YOU REALLY SURE? (Y/N)" GET REQ PICT
"!"
          READ
          IF REQ = "Y"
            DELETE
            PACK
          ENDIF
          ENDIF
          @21,15 TO 23,65
          @22,18 SAY " ARE THERE MORE DELETION ? (Y/N) " GET ANS
PICT "!"
          READ
ENDDO
CLOSE DATABASE
DO MONITOR
RETURN

**********************THIS IS FOR REPORT OF MONITOR
LOAN************
PROCEDURE REPMON
ANS = "Y"
DO WHILE ANS ="Y"
     DO SELECTOUT
     USE MONLOAN.DBF
     GO TOP
     SET COLOR TO W+/B+,,R+
     DO TITLE
     SET COLOR TO W/B,,R+
     CLEA
     @2,0 TO 2,79 DOUB
     @1,5 SAY DATE()
     @1,30 SAY "MONITOR LOAN"
     SET CLOCK TO 1,60
     @3,20 TO 5,30
     @4,22 SAY "REPORT"
```

```
      @6,5 TO 20,75 DOUB
      STORE SPACE(30) TO MACCTNO
      @7,7 SAY "ACCOUNT NUMBER:" GET MACCTNO PICT "@!"
      READ
      LOCATE ALL FOR MACCTNO = ACCTNO
      IF .NOT. FOUND()
         @10,10 TO 12,70
         @11,27 SAY "ACCOUNT NUMBER DOES NOT EXIST...."
          WAIT "O.K"
      ELSE
           STORE FINDEX TO MFINDEX
           STORE FAUTHOR TO MFAUTHOR
           STORE FCATGORY TO MFCATGORY
           STORE FMATURE TO MFMATURE
           STORE FSECURE TO MFSECURE
           STORE FNAME TO MFNAME
           STORE ADDRESS TO MADDRESS
           STORE FXTNO TO MFXTNO
           STORE FDATE TO MFDATE
           STORE FMATDATE TO MFMATDATE
           STORE BANKCODE TO MBANKCODE
           STORE CONCODE TO MCONCODE
           STORE FCREDIT TO MFCREDIT
           STORE FREPAY TO MFREPAY
           STORE FINSTALL TO MFINSTALL
           STORE INTRATE TO MINTRATE
           STORE FAMTPAID TO MFAMTPAID
           STORE FAMTREM TO MFAMTREM

         DO GETDATA5
         CLEAR GETS
      ENDIF
         @21,15 TO 23,55
         @22,18 SAY " MORE REPORT ? (Y/N) " GET ANS PICT "!"
         READ
CLOSE DATABASE
ENDDO
DO MONITOR
RETURN


**********THIS IS LOAN MONITOR OUTPUT
FORMAT*****************
PROCEDURE GETDATA5
@8,7 SAY "NAME:" GET MFNAME PICT "@!"
@8,45 SAY "BRANCH:" GET MBANKCODE PICT "@!"
@9,7 SAY "CUSTOMER INDEX NUMBER:" GET MFINDEX PICT "@!"
```

```
@10,7 SAY "AUTHORISED AMOUNT:" GET MFAUTHOR PICT "@!"
@11,7 SAY "CATEGORY:" GET MFCATGORY PICT "@!"
@12,7 SAY "ADDRESS:" GET MADDRESS PICT "@!"
@13,7 SAY "MATURITY:" GET MFMATURE PICT "@!"
@14,7 SAY "SECURITY:" GET MFSECURE PICT "@!"
@15,7 SAY "CONDITION CODE:" GET MCONCODE PICT "99999999.99"
@16,7 SAY "CREDIT NUMBER:" GET MFCREDIT PICT "99999999.99"
@17,7 SAY "REPAYMENT:" GET MFREPAY PICT "99999999.99"
@18,7 SAY "INSTALLMENT:" GET MFINSTALL PICT "99999999.99"
@19,7 SAY "INTEREST RATE:" GET MINTRATE PICT "99999999.99"
@15,35 SAY "EXTENTION NUMBER:" GET MFXTNO PICT "@!"
@16,45 SAY "COMMENCEMENT DATE:" GET MFDATE
@17,45 SAY "MATURITY DATE:" GET MFMATDATE
@18,45 SAY "TOTAL MAOUNT PAID:" GET MFAMTPAID PICT
"99999999.99"
@19,45 SAY "AMOUNT REMAINING:" GET MFAMTREM PICT "99999999.99"
RETURN
□
```

AGRICULTURE: AGRONOMY

PROJECT COST: N200,000

FINANCIAL INFORMATION: CAPABLE

SECURITY: 2 HECTERS OF LAND

COMMENTS: SATISFACTORY

ARE THERE MORE APPLICATIONS?(Y/N) Y

9/03/2000 APPLICATION FORM 12:43:05 am

ADD RECORD

APPLICANT NAME: MUHAMMAD BASHIR

ADDRESS: 9,LEVEL CROSSING P.O.BOX 234 LAGOS

AGRICULTURE: AGRONOMY

PROJECT COST: N200,000

FINANCIAL INFORMATION: CAPABLE

SECURITY: 2 HECTERS OF LAND

COMMENTS: SATISFACTORY

ARE THERE MORE APPLICATIONS?(Y/N) Y

9/03/2000 APPLICATION FORM 12:43:07 am

ADD RECORD

APPLICANT NAME: MUHAMMAD BASHIR

ADDRESS: 9,LEVEL CROSSING P.O.BOX 234 LAGOS

AGRICULTURE: AGRONOMY

PROJECT COST: N200,000

FINANCIAL INFORMATION: CAPABLE

SECURITY: 2 HECTERS OF LAND

COMMENTS: SATISFACTORY

ARE THERE MORE APPLICATIONS?(Y/N) Y

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                                 LETTER OF OFFER                 •
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```
                    ARE THERE MORE ACCOUNT FILE?(Y/N) Y
```

```
                                                                        ¤
                                                                        ¤
                                                                        ¤
```

```
                    FINANCIAL CAPABILITY
```

```
 ACCOUNT NUMBER: AA276534                                               ¤
 ACCOUNT TYPE: 2                                                        ¤
 ACCOUNT NAME: DEPOSIT                                                  ¤
 BUSINESS ADDRESS: OJULARI STREET                                       ¤
 COMPANY TYPE: 1                                                        ¤
 APPLICANT'S COMMITTMENT:  2000000.00                                   ¤
 REFEREES/DIRECTORS: OLAOLU                                             ¤
 ADDRESS: P.O.BOX 65. LAGOS                                             ¤
 BANKERS: UBA                                                           ¤
 BRANCH: MINNA                                                          ¤
                                                                        ¤
                                                                        ¤
                                                                        ¤
```

```
                    ARE THERE MORE ACCOUNT FILE?(Y/N) Y
```

```
                                                                        ¤
                                                                        ¤
                                                                        ¤
```

```
                    LOAN ACCOUNT
```

```
                                                                        ¤
 APPLICANT'S NAME: OJO JOSEPH                                           ¤
                                                                        ¤
 DATE: 21/03/2000                                                       ¤
                                                                        ¤
 CREDIT FACILITY NATURE: POULTRY                                        ¤
                                                                        ¤
 AMOUNT RECOMMENDED:    50000.00                                        ¤
                                                                        ¤
 AMOUNT WITHDRAWN:   200000.00                                          ¤
                                                                        ¤
 AMOUNT LEFT:  3000000.00                                               ¤
                                                                        ¤
```

```
                    ARE THERE MORE LOAN ACCOUNT?(Y/N) Y
```

```
AUTHORISED AMOUNT: 300000                                                ¤
CATEGORY:                                                                ¤
ADDRESS:                                                                 ¤
MATURITY:                                                                ¤
SECURITY: 5 HECTERS OF LAND                                              ¤
CONDITION CODE: 54545545.4  EXTENTION NUMBER: 54439                      ¤
CREDIT NUMBER:   657678.00             COMMENCEMENT DATE: 23/05/2000 ¤
REPAYMENT: 32332344.55                 MATURITY DATE: 21/01/2000     ¤
INSTALLMENT: 77777700.00               TOTAL MAOUNT PAID:   150000.00¤
INTEREST RATE:     1000.00             AMOUNT REMAINING:   150000.00 ¤
ëëë
```