COMPUTERISATION OF TRADE FINANCING IN DEVELOPMENT BANKS

A CASE STUDY OF NIGERIAN EXPORT-IMPORT BANK (NEXIM), ABUJA

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CERTIFICATION

I certify that this work was carried out by Mr. Nkwor S.O.A. of the Department of Computer Science, Federal University of Technology, Minna, under my supervision.

MALLAM ISAH AUDU *SUPERVISOR*	**DATE**
DR. S. A. REJU *HEAD OF DEPARTMENT*	**DATE**
EXTERNAL EXAMINER	**DATE**

DEDICATION

This project is Dedicated to our Lord Jesus Christ, My wife and Children -

Phil, Emmanuel, Goodness and Mercy.

ACKNOWLEDGMENT

I wish to express my profound gratitude to God for his saving Grace and also my wife; Mrs. Philomena Nkwor and children; Emmanuel, Goodness and Mercy for their understanding.

Many thanks to my Supervisor, Mallam Isah Audu for his painstaking patience, understanding and co-operation throughout the various stages of this project and to other lecturers who impacted into me knowledge one way or the other.

My sincere thanks to my various Heads of Departments; Messrs M.N. Muhtar, T.D. Efi, E.C. Enekwizu and M.B. Mai-Bornu respectively who had the patience of coping with my absence for the few times I had to leave the Office in the course of this study. Moreso, I sincerely appreciate the efforts of the Management of the Nigerian Export-Import Bank (NEXIM) for their total support. I say a Big Thank You to All of you.

My Pastor, Afam Okoli and members of the Seat of Mercy Parish of the Redeemed Christian Church of God must also not be left out. Their prayers and concern went a long way in the accomplishment of this certificate. God bless you all.

Nkwor, S.O.A.

ABSTRACT

No country can move forward without giving a serious attention to commerce. To this end, the Federal Government of Nigeria found a reason to shift attention from the erstwhile oil sector financing to focus on the non-oil sector of the economy and this shift in focus brought about the formation of an independent sole export credit agency to support, encourage and finance the export of produce of the non-oil sector of the economy towards improving the foreign earning of the country. This resulted in the creation of the Nigerian Export-Import Bank (NEXIM).

The Trade Finance Department is an aspect of the Bank that handles the loan applications and disburses the funds to exporters.

It is therefore expedient that a reliable, accurate and efficient means of processing loan application forms and monitoring/recovery of loans in NEXIM Bank be studied, analyzed and a computer-based system designed and this forms the central focus of this research work.

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CHARPTER ONE

1.0. INTRODUCTION

The main objective of this project is to present a detailed study of the present system of recording credit facility granted the clients in NEXIM Bank with a view to computerizing it. It shall be noted that every financial Institution needs a good record in order to effectively monitor and control the loans/advances given out and follow up the repayment schedule.

The system involves processing of application forms submitted by the prospective applicants/clients. The granting of loans must be appropriate in terms of unforeseen changes especially the increase in the number of applicants at any time or introduction of new loan facilities into the system. The system must also be efficient and accurate in accepting, classifying, storing and processing of data and information related to the prospective clients. The production of various analysis based on the prospective clients' data may also be of importance to the system and outside bodies such as

policy makers like the Board of Directors of Banks, Central Bank of Nigeria and Nigeria Deposit Insurance Corporation.

The realization of these objectives efficiently can better be guaranteed by the use of electronic digital computer in recording/monitoring the loans granted which this project is all about. The present system will be carefully studied and analyzed and compared with a new computer based system to be designed for the Bank, at the end, which a package for implementing the new system will be produced.

The new system will be designed in line with current monetary policy guidelines governing the lending procedures.

This project consists of mainly the study of the current system, which is manually oriented, and the design and implementation of the new computer - based system.

1.1 HISTORICAL BACKGROUND OF NIGERIAN EXPORT - IMPORT BANK (NEXIM)

Decree 38 of 1991 as an export credit agency (a developmental finance institution) with the following main statutory functions established the Nigerian Export-Import Bank (NEXIM):

i. Provision of export credit guarantee and export credit insurance facilities to its clients.

ii. Provision of credit in local currency to its clients in support of exports.

iii. Establishment and management of funds connected with exports.

iv. Maintenance of a foreign exchange revolving fund for lending to exporters who need to import foreign inputs to facilitate production.

v. Maintenance of a trade information system in support of export business.

vi. Provision of domestic credit insurance where such a facility is likely to assist exports.

vii. Provision of credit insurance in respect of external trade, transit trade and entrepot trade.

viii. Purchase and sale of foreign currency and transmission of funds to all countries.

ix. Provision of investment guarantee and investment insurance facilities. This broad mandate could be summarized under three general headings, thus:

Finance: NEXIM may provide finance in local and foreign currency to exporters - such funds being obtained from market and other sources.

Risk Bearing: NEXIM may also provide risk-bearing facilities in support of exports in the forms of credit guarantee, credit insurance, investment guarantee, investment insurance and insurance of market risks such as price exchange rate and interest rate risks. Also NEXIM may undertake domestic credit insurance and re-insurance.

Miscellaneous Activities: NEXIM may further engage in a variety of other activities including establishment of funds in the forms of Mutual Export Guarantee Funds to strengthen infant exporters; provide market information and exporter education; and collaborate with Nigerian and international trade promotion institutions to create an environment favourable to exports.

The Bank (NEXIM) commenced operations on 2nd January, 1991. Its objectives are to use its facilities derived from the above statutory functions to attain overall export growth as

well as structural balance and **diversifications** in the **product composition** and **destination** of Nigerian exports. Accordingly, the Bank introduced facilities in the following areas:

- trade finance
- project finance
- treasury operations
- export advisory services
- market information and exporter education
- guarantees

From the foregoing, NEXIM could be seen to have been established with the sole aim of moving the Nigerian economy from sole dependence on crude oil to a diversified economic base.

At inception, the Bank commenced operation with less riskier and profitable credit facilities in order to build up adequate capital base to accommodate the risk bearing facilities. In addition, the choice of commencing with the credit facilities intended to provide exporters with cheap funds is a factor in determining export viability.

The facilities currently offered by the Bank are:

1.2 Export Credit Rediscounting and Refinancing Facility (RRF)

This facility is designed to provide pre and post shipment finance in local currency through Commercial and Merchant Banks. It enables exporters to access the expanded export portfolio of banks at preferential rates, thereby contributing to a large extent to the expansion of export credit portfolios of the Participating Commercial and Merchant Banks. Under the scheme, an exporter is provided credit (through the Participating Banks) for up to one year while a bill drawn on the exporter is rediscounted to a maximum of 120 days for pre-shipment and 60 days for post-shipment.

1.3 Foreign Input Facility (FIF)

This facility provides manufacturers of export products the needed foreign exchange for the importation of capital equipment; packaging materials and raw materials for the production of finished or semi-finished export products. The facility is primarily made to benefit small and medium scale enterprises. The loan, which is also inter-bank, is provided and paid back in foreign currency over a minimum period of 5 years with 2 years moratorium.

1.4 Stocking Facility (SF)

This facility is provided in local currency and it is intended to provide manufacturers of exportable goods the needed funds to procure adequate stocks of raw materials, which are seasonal in nature in order to sustain their products at optimal levels.

1.5 Export Credit Guarantee Facilities (ECGF)

NEXIM having recorded significant success in providing funds to the export sector has in order to encourage the commercial and merchant banks decided to introduce an Export Credit Guarantee Facility which will provide guarantees to banks in respect of credit provided by them to exporters in support of non crude oil exports and services from Nigeria.

1.6 Export Credit Insurance Facility (ECIF)

This is another facility, which is in the offing, and it is intended to promote capital investments in export-oriented enterprise. The insurance facility compensates investors for investment losses that could not be covered under buyer commercial insurance.

1.7 Price Guarantee Contract (PGC)

This is intended to protect exporters against market risks. It will enable exporters to hedge against market risks associated with adverse movement in prices and thereby insulating exporters against excessive price fluctuations by guaranteeing a maximum price for their export products.

1.8 Inter-State Road Transit Scheme (ISRT)

This scheme was designed by the ECOWAS with the aim of enhancing regional integration of the member states. The scheme allows for free movement of goods by road from one custom office in an ECOWAS member state to another member state through one or more member state(s) free of duties, taxes and restrictions while in transit.

NEXIM was appointed as the country's National Sole Guarantors to operate a bond scheme guaranteeing all goods transiting through Nigeria against the risk of diversion. The Bank is to coordinate the activities along with the National Guarantors of other ECOWAS member states.

1.9 NEXIM BOARD OF DIRECTOR

The Board, which provides overall policy guidance to the Bank

was incorporated in 1992 with the following as members:

- Mr. V. A. Odozi - Chairman
- Mr. C. C. Edordu - MD/CE - Member
- Mr. A.A. Adaba - ED- Member
- Mr. R. A. Adeshina - Member
- Mr. M. I. Nwagu - ,,
- Alh. M. S. Hamid - ,,
- Alh. I. G. Garba - ,,
- Alh. Hassan Adamu - ,,
- Alh. A.A. M. Bulkachuwa - ,,

Following the decision of the Federal Government to dissolve the Board of Directors of Government Agencies and Parastatals in1994, NEXIM Board of Director was equally dissolved. Thus the bank remained without a Board being supervised by the MD/CE Alh. A. A. Dalil, who was appointed in 1994 with the Federal Ministry of Commerce and Finance overseeing its affairs until 19th June 2000 when

a new Board was inaugurated with the following members:

-	Dr. Shamsuddeen Usman	-	Chairman
-	Dr. Rufai Madaki	-	MD/CE – Member
-	Dr. Hakeem Baba Ahmed	-	Member
-	Dr. O. J. Nnanna	-	Member
-	Mr. L. A. Balogun	-	ED, Member
-	Mr. Yusuf Baba Ahmed	-	ED, Member
-	Alh. Adeolu Balogun	-	Member
-	Eld. Jackson Enobong	-	Member
-	Mr. N. Osuji	-	Member

NEXIM has disbursed over 5billion Naira in RRF in support of both traditional and non-traditional exports. A sum of $126.2million under FIF in support of 70 manufacturing projects =N=339.3m under the SF to enable the manufacturing projects to stock seasonal raw materials. Under the RF, which is a rescue facility for supporting manufacturing projects, a sum of $28.77m was repurchased involving 84 projects.

1.10 THE EMERGENCE OF NEXIM BANK

The department of Agric Credit Finance; an arm of CBN transformed into NEXIM. The decision came as a result of

expansion of export processing zones in the country and Federal Government's decision to shift focus from the oil sector export of the economy to the non-oil sector. In an attempt to encourage and boost export business in the country, a decree was promulgated to establish the Bank. It is noteworthy to mention that before now, oil was the only government foreign earning generator for the economy.

1.11 EXPORT PROCESSING ZONES (EPZ)

EPZ are normally clearly delineated and fenced industrial estates forming a free trade enclave in the customs and trade regime of a country created to attract foreign manufacturing enterprises producing mainly for export markets. EPZs provide an otherwise attractive environment, through the provision of special regulatory and fiscal regimes, which provide for freedom of operations at competitive costs. EPZ firms are free to import all the machinery, raw materials or semi finished goods they need on condition that the end products are mainly for export. Apart from not paying custom duties, they are not liable for local taxes, levies and rates. EPZ firms are not

subject to foreign exchange restrictions and are allowed to remit their profits overseas.

1.12 LOCATIONS OF EPZS IN THE COUNTRY

EPZ, are generally located within an hours drive from a seaport or airport so as to benefit from lower freight and handling costs. They are located in area with steady source at required labour with required facilities and services to support and service the EPZ. Presently, Nigeria has three zones for export processing. Of these three, only two are being developed i.e. Lagos and Calabar leaving Kano which is yet to be developed but has been approved as an Export Processing Zone (EPZ).

1.13 OBJECTIVE

The process of keeping records of credit facilities in this country is a very tedious task, especially if the financial institution concerned has to deal with numerous customers. It is therefore expedient that a more reliable, accurate and coefficient means of processing and keeping records of credit facility be introduced - that is computerization of the present recording/book-keeping system. Apart from the accuracy, reliability, efficiency etc that characterizes a computerized system, mismanagement, embezzlement

and improper record keeping will be reduced to the barest minimum if not completely eliminated. Because of the efficiency of the computer, reports will be made readily available on time. Customers/clients seeking to know their accounts' position/balances will no longer be waiting for long before the information required is produced. With the present economic ailment of the country, which has led to reduction of staff in the banking industries, the possibility of employing more staff to cope with the rate of pressure is very slim; hence, there is a need for this research under discussion.

1.14 SCOPE OF THE STUDY

The computer program that would be developed in this project work has to be designed in such a way that with little modification or adjustment, it can be applied easily to administrative functions of any financial institution such as Merchant Banks, Development Banks, Agricultural and Insurance Corporation etc.

CHAPTER TWO

2.0 PRELIMINARY INVESTIGATION

NEXIM Bank receives applications from Exporters requesting for loan either in Local or Foreign currency. The application form is to be completed in triplicates, accompanied with feasibility report showing the viability of the specific business they intend carrying out. This application is en-routed through the Sponsoring Banks. Original copy is forwarded to NEXIM Bank, while the duplicate copy is received by the consultant employed by NEXIM Bank and the triplicate retained by the Sponsoring Bank (SB), which could be Merchant or Commercial Bank. The trio, study the application, if the (SB) considers the business viable, they recommend the application to NEXIM for consideration.

The approval is now subject to the satisfaction of the consultant/NEXIM Bank using the following guidelines as basis for approval:

- The exporter must have a limited liability company.

- The company must be registered with Nigerian Export Promotion Council to give it the status of an exporter/importer.
- There must be an evidence in writing showing the buyers consent to the Exporter's product i.e. market must exist.
- Evidence to show that the proceeds will be brought back to the country.
- The products to be export must not be a prohibited good
- The sponsoring Bank must be ready to forfeit equivalent of the loan granted from their deposit with CBN if defaulted.

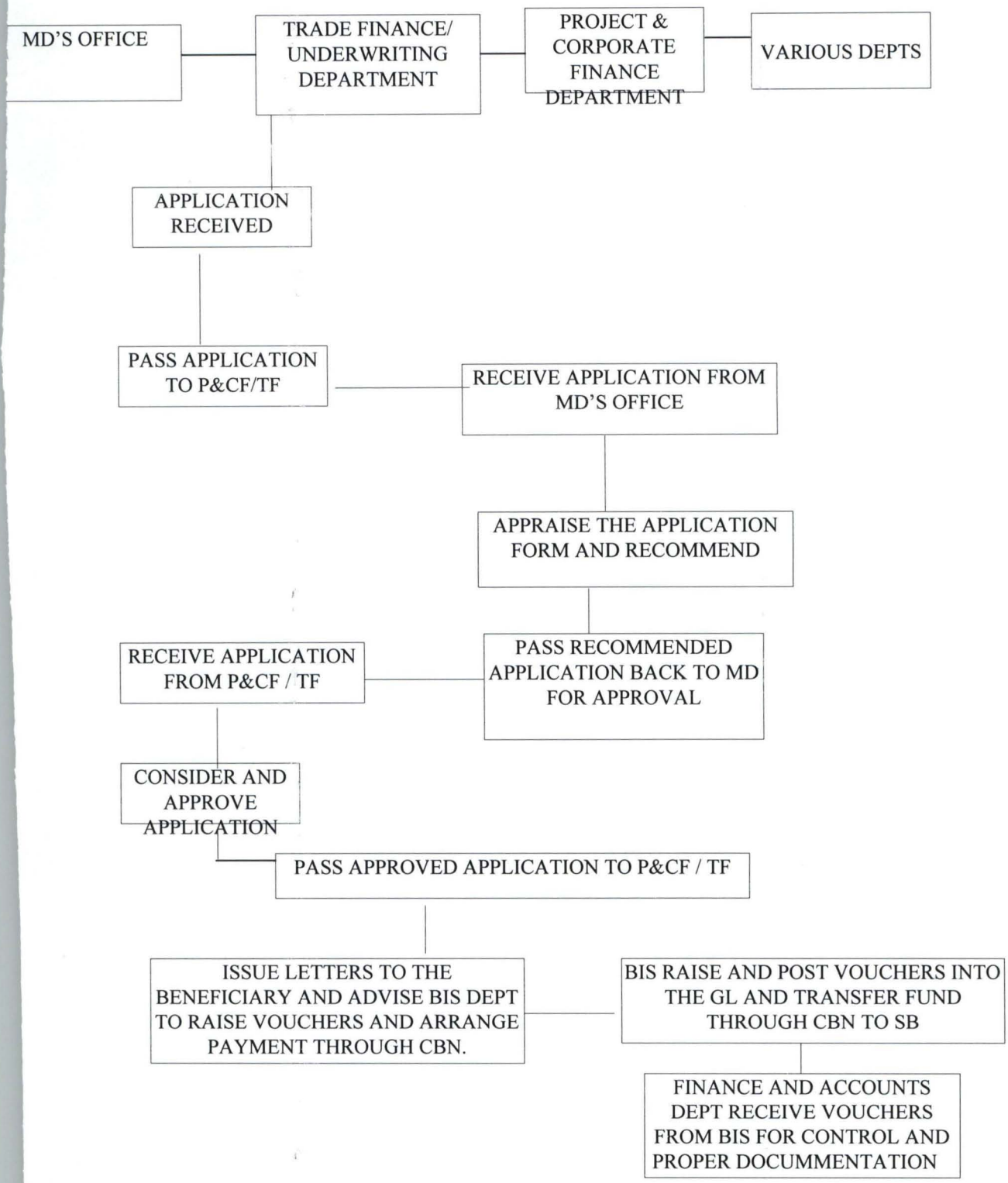
If the above listed conditions are met, the loan may be granted, and disbursed through CBN to the Sponsoring Bank who in turn disburses to the respective clients.

2.1 EXISTING FACILITIES IN NEXIM BANK

There are various facilities available in NEXIM Bank but for the purpose of this study, only the current and common facilities will be discussed. These are; Foreign Input Facility (FIF), Refinancing and Rediscounting Facility (RRF), Repurchase Facility (RF), and Stock Facility (SF). FIF is a hard currency loan i.e. the disbursement is in Dollars, while others are in local currency i.e. in Naira. FIF is always granted for

the processing of local raw materials for export. While RRF is for the procurement of local products such as agricultural products or export and SF is to purchase seasonal raw materials in abundance and stock for the seasons when the whether conditions may not allow the growth and consequent procurement of these raw materials.

2.1 FLOWCHART OF THE EXISTING MANUAL SYSTEM.



2.3 PROBLEMS ASSOCIATED WITH THE EXISTING SYSTEM.

1. **INACURACY**

One of the problems associated with the existing system is inaccurate record. The bank's records are not up-to-date.

2. **LOSS OF DATA**

It is also recorded that some vital documents are lost especially the documents enclosed with the application forms. Since there is no evidence from the applicants that those documents were actually attached to the form, there can be no disciplinary action taken against any staff handling such application form. In some cases, a whole application together with its documents may get lost in transit.

3. **INEFFICIENCY**

The summary of all the problems enumerated above is inefficiency. Thus

It can be said with a very high degree of certainty that the system is ineffective to the extent initially intended. Hence, there is need for this study so as to help in formulating a new system that will not only be efficient, effective but also accurate.

2.4 THE PROPOSED SYSTEM

The proposed system would incorporate some aspects of the old system that cannot be done away with at this stage. In this system, computerization commences with the data capture through the compilation of loan applications. It should be noted that the selection/approval of loan application may still be done manually as computerization of the whole process is a wide aspect to handle.

CHAPTER THREE

3.0 SYSTEM DESIGN AND IMPLEMENTATION

System design is concerned with the detailed procedures in the system as it shows on picture of the processing activities of the system.

3.1 INPUT DESIGN

The main input to the system is the appraisal form. The form consists of part A and B as shown below.

The form is to be completed by appraising Officer in the Bank based on the information provided in the application submitted by the clients.

The computer scientist refers to this form as INPUT FORM which Supplies data into system.

3.2 DESIGN OF APPLICATION FORM FOR DATA CAPTURE

3.2(1) NIGERIAN EXPORT IMPORT BANK

(CHECKLIST/DOCUMMENTATION FOR TERM LOAN APPLICATION)

A. NEW APPLICATION

GENERAL INFORMATION

Surname:----------

First Name ----------

Middle Name---------- ---

State Of Origin ----------

COMPANY INFORMATION

Company Name----------

Company Address:----------

Location:----------

Date Of Incorporation:----------

Country Code:----------

Class:----------

REQUIRED INFORMATION

Feasibility:----------

Proforma Invoice:----------

License:----------

Environmental Report:----------

B. UPDATE APPLICATION

Enter Form Number:----------

C. GENERAL INFORMATION

Surname:----------

First Name:----------

Middle Name:----------

State Of origin:----------

COMPANY INFORMATION

Company Name:----------

Company Address:----------

Location:----------

Date Of Incorporation:----------

Country Code:----------

Class:----------

LOAN INFORMATION

Amount:----------

Date Given:----------

Due Date:----------

Pre-Paid:----------

Last Date:----------

Today:----------

3.3 THE SYSTEM BLOCK CHART

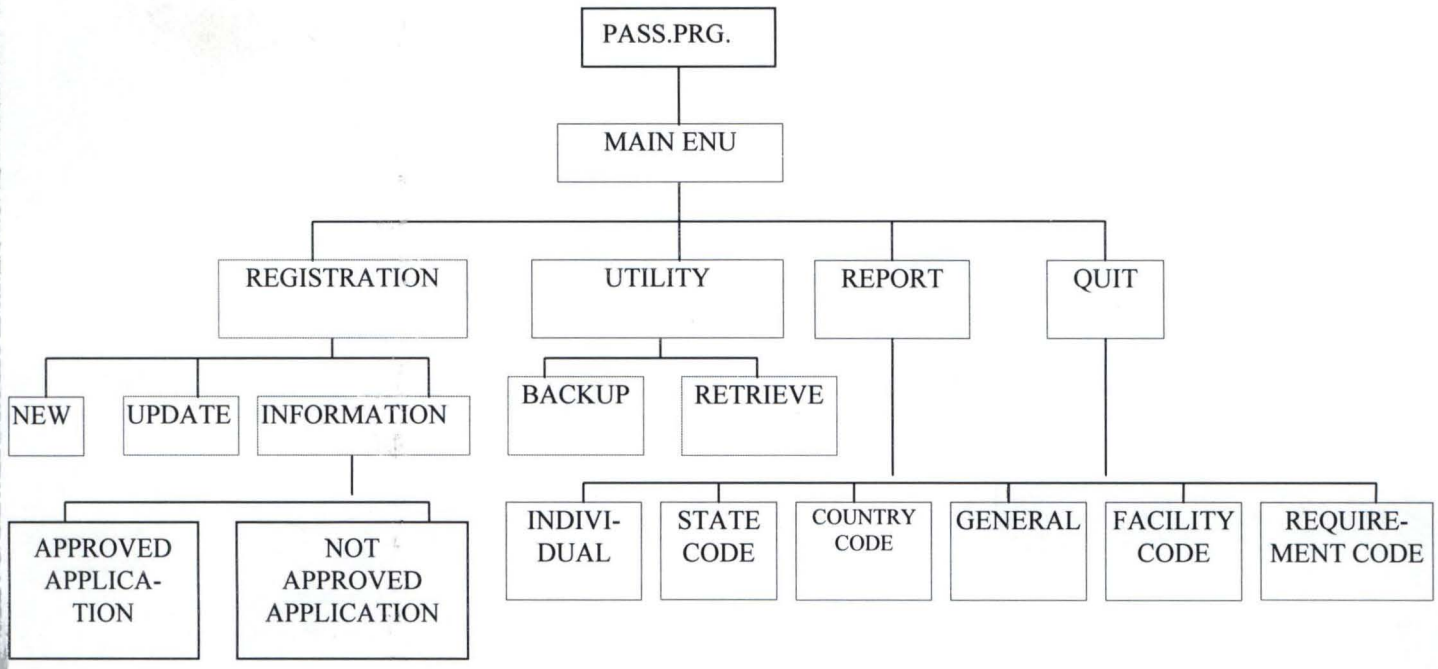


TABLE DESIGNER

GENERAL .dbf (STRUCTURE)

S/NO	FIELD NAME	TYPE	WIDTH	DECIMAL	INDEX	KEY
1	F - no	Character	5	-	-	Form Number
2	S - Name	Character	20			Surname
3	F - Name	Character	20			First Name
4	M - Name	Character	20			Middle Name
5	Con - Add	Character	30			Country Address
6	Com - Name	Character	20			Company Name
7	LOC	Character	20			Location
8	Origin	Character	20			State Of Origin
9	Code	Character	5			Nationality Code
10	Date - Inc	Date	8			Date of incorporation
11	Class	Character	15			Class
12	Feas	Character	1			Feasibility study
13	Pro - Inv	Character	1			Proforma Invoice
14	Lic	Character	1			
15	en - rep	Character	1			
16	L - Date	Date	8			Date of disbursement
17	Due - date	Date	8			Due Date
18	Prin	Numeric	15	2		Principal
19	Out - Bal	Numeric	15	2		Outstanding
20	Paid	Numeric	15	2		repayment
21	Las - Date	Date	8			Last date
22	Today	Date	8			Today
23	n	Numeric	10			

APPRO .dbf (APPROVAL APPLICATIONS)

S/NO	FIELD NAME	TYPE	WIDTH	DECIMAL	INDEX	KEY
1	F - no	Character	5	-	-	Form Number
2	S - Name	Character	20			Surname
3	F - Name	Character	20			First Name
4	M - Name	Character	20			Middle Name
5	Con - Add	Character	30			Country Address
6	Com - Name	Character	20			Company Name
7	LOC	Character	20			Location
8	Origin	Character	20			State Of Origin
9	Code	Character	5			Nationality Code
10	Date - Inc	Date	8			Date of incorporation
11	Class	Character	15			Class
12	Feas	Character	1			Feasibility study
13	Pro - Inv	Character	1			Proforma Invoice
14	Lic	Character	1			
15	en - rep	Character	1			
16	L - Date	Date	8			Date of disbursement
17	Due - date	Date	8			Due Date
18	Prin	Numeric	15	2		Principal
19	Out - Bal	Numeric	15	2		Outstanding
20	Paid	Numeric	15	2		repayment
21	Las - Date	Date	8			Last date
22	Today	Date	8			Today
23	n	Numeric	10			

NAPRO .dbf (NON APPROVAL APPLICATIONS)

S/NO	FIELD NAME	TYPE	WIDTH	DECIMAL	INDEX	KEY
1	F - no	Character	5	-	-	Form Number
2	S - Name	Character	20			Surname
3	F - Name	Character	20			First Name
4	M - Name	Character	20			Middle Name
5	Con - Add	Character	30			Country Address
6	Com - Name	Character	20			Company Name
7	LOC	Character	20			Location
8	Origin	Character	20			State Of Origin
9	Code	Character	5			Nationality Code
10	Date - Inc	Date	8			Date of incorporatio n
11	Class	Character	15			Class
12	Feas	Character	1			Feasibility study
13	Pro - Inv	Character	1			Proforma Invoice
14	Lic	Character	1			
15	en - rep	Character	1			
16	L - Date	Date	8			Date of disbursemen t
17	Due - date	Date	8			Due Date
18	Prin	Numeric	15	2		Principal
19	Out - Bal	Numeric	15	2		Outstanding
20	Paid	Numeric	15	2		Repayment
21	Las - Date	Date	8			Last date
22	Today	Date	8			Today
23	n	Numeric	10			

PASSWORD. dbf

NAME	TYPE	WIDTH	DEC	INDEX	KEY
User - id	Character	10	-	-	-
Name		25			
Status	Numeric	1			
Padlock					

EVALUATION

In the computational analysis the knowledge of evaluating the credit facility is an important aspect of the whole process.

The procedure used can be divided into three stages in each aspect of disbursing loans to the clients. The stages are as follows:

1. Sorting out applications received from the clients.
2. The appraisal of the applications received. The applications are further sorted out according to having met the requirements.
3. Giving approval to those that meet the requirements needed by the Bank.
4. The final stage disburses the loans to the successful applicants.

There must be some criteria for evaluating the performance of the system and these criteria must be clearly defined. The common criteria for evaluating any system, which are applicable to this new proposed system, are as follows:

3.4.1 TIMING

This is an important aspect in system evaluation. The following aspect should be taken into consideration:

1. Lead or response time: this is the time that elapses before a system respond to the demands of the user.
2. Turn around Time: The period during which a system carries out the demand made before results are returned.

3.4.2 COSTS

Cost analysis of a new system should include the following:

A. **PERSONNEL**

1. Salary - i.e. members of staff benefits and other allowances.
11. Overhead cost and fixed costs
111. Trial - run cost

B. **USER PERSONNEL**

1. Training and Implementation cost
11. Explanation and modification cost
111. Cost of new computer programs.

C. **EQUIPMENT COST**

1. Cost of new computers
2. Cost of storing data in magnetic tape or disk
3. Data entry cost

D. **Other costs:**

1. Cost of providing space to accommodate the new Hardware.

2. Cost of air - conditioning including writing and U.P.S.

   (UNINTERRUPTED POWER SUPPLY)

3. Cost of designing new forms.

CHAPTER FOUR

4.0 SYSTEM IMPLEMENTATION

The system was tested on Compatible Computer (Pentium 166) at Information Technology Unit (ITU) NEXIM Bank computer centre. The sample input and output are shown in the appendix.

All test data for implementing the system are arbitrary and fictitious but are the type that will be met in real life implementation.

The main activities to be considered here include:

i. writing and debugging all computer programs.

ii. create master file. (general.dbf)

iii. prepare documentation for data processing and user department.

iv. acquire all necessary equipments and stationeries.

v. train data processing and user personnel.

vi supervise phasing in of the new system.

vii anticipation and handling of psycological reactions of workers

viii. adhering to time-schedule for implementation.

4.2 TIME SCHEDULING

In planning time-scheduling, the system designer has to establish certain goals or bench-marks to serve as check points during implementation.

There are basic methods employed in installing a new system . These are:

a. All - at - Once change over

b. Parallel change over

c. Gradual change over

4.3 ALL-AT-ONCE CHANGE OVER

This is a method in which the old system is abandoned at once and the proposed new system becomes operaational on predetermined data.

MERITS

1. The bank pays for operating one system at a time which will definitely be less than the cost of operating two system together.

11. Once the change over is made, it is complete and the period of disruption is kept at minimum.

111. the benfits of the new system can be realized at once.

DEMERITS

i. suddeness and abruptness of change itself may not give sufficient time to adjust.

ii. unforseen problems or faults can also develop and with no other system to fall back on serious and disruption may set in.

iii. loss of data, errors in processing etc.

4.4 PARALLEL TECHNIQUE

Both the old system and the proposed new system are operated concurrently for a given period of time. The old manual system must have been fully checked and okayed.

MERITS

i. The old system is available as a back-up in the event of the new system's failure.

ii. It gives room for comparison of the output of both system.

iii. Changes and adjustment can be made in the new system without disrupting cash flows.

DEMERITS

i. The cost of operating the two systems is enormous.

ii. There may be confusion as to deciding which system to be used or trusted.

4.5 GRADUAL CHANGE OVER

This is known as step- To- Step change over. Part of new system is perfected and tested; the tested portion replaces that portion of the old system. This process continues until the whole old system is completely phased out.

MERITS

i. It allows users some time to adjust to the new system

ii. It reduces the chances of complete

4.6 OPERATION OF THE SYSTEM

The system comprises about five comprehensive programs, which are linked together. The programs were written in Visual Fox Pro. The programs capture data from the registration form and screen applicants in merit, approved and non-approved applications based on the information filled in the Registration forms and documents attached with the form. From this report list, the list of approved applications can be drawn up. Letters of approval for the loan can then be sent out to the successful applicants.

Remember that the system is a MENU-DRIVEN SYSTEM where you can pick the option you wishes to perform at a particular time.

Owing to time constraints, the intended package for the project had to be split into smaller units or program:

There are five such programs, each having a specific role to play in the package i.e.

i. Accepting Password

ii. Capturing data for registration into either new, update or information and creating data base files for approved and non-approved applications while running the programs

iii. Utility Program for back- up and retrieving of information

iv. Facility for report, which are divided into individual and general report.

Likewise, user is also allowed to view or print the report, while there is a provision for state, country, facility and requirement code.

v. Quit program - to enable you get out of working environment

4.7 PROCEDURES

Start the system, click start, click program, click Microsoft visual fox pro, then click fox pro. Type do c:/jed/intro.prg

4.8 LIMITATIONS

There are some constraints/limitations encountered with the program such as:

The program is on-line; results are displayed on the screen.

The password is designed for only one person i.e. cannot be changed or accept another password. The program is designed in such a way that the loan payment is not on - line i.e. stored in dbf.

4.9 ANALYSIS OF RESULT

The computer programs used in this project can further be manipulated to suit the processing of loans/advances of any financial Institution. When compare with the old manual system, it is clear that retrieval of information or records is much more easier in the new automated system than the old one.

Sorting of applications in different orders like mere pressing a button, which had been defined, can effect facility, company, location, country, state etc. The problem of loss

of records will be a thing of the past if the new system is fully implemented. Since there is a facility to backup the system into a floppy disk or another disk, records can easily be updated at little or no extra cost.

This is effected by the use of disk storage system with a backup facility, which is heap and cost effective. The overall efficiency of the members of staff will also be enhanced.

The overall efficiency of the members of staff will also be enhanced.

4.10 HARDWARE UTILISATION

The system hardware used in carrying out the task involved in the processing of loans consists of the following:

1. **VISUAL DISPLAY UNIT (VDU)**

This device displays the program and data on the screen for easy access. It enables correction to be made immediately as soon as an error is detected

2. **KEY- BOARD**

This is an input device. Data are keyed into the system via the keyboard for processing. It links the user to the system.

3. **CENTRAL PROCESSING UNIT (CPU)**

The CPU consists essentially three parts namely the immediate access store, the Arithmetic and Logic Unit and the Controller. The CPU direct and controls all the activities within the computer system.

4. **THE PRINTER**

This device produces hard copy of the result of the program.

CHARPTER FIVE

5.0 CONCLUSION AND RECOMMENDATION

5.1 CONCLUSION

Introducing computer into some or all our activities is not a mere change. It is something rather much more fundamental and far reaching which can affect the structure of an organization, the nature of work, attitudes and behaviour of employees.

This research has gone a long way in advocating the use of computer in processing application for loans and advances. Without any controversy, the use of computer to achieve such feats gives credence to the versatility of computer technology.

This will also help the regulatory banks like CBN, NDIC and other bodies concerned with credit facility in the country to recognize and appreciate the fact that, computerizing the Banking industry is a right step at the right direction.

5.2 RECOMMENDATION

The proposed system is strongly recommended for any financial institution that involves in granting loans to their customers so as to eliminate most human lapses.

Adequate training programme is recommended in Data Base application and data entry for the bank's staff so as to enable them handle and operate the proposed system effectively.

Finally the parallel method of implementation is recommended by virtue of the fact that no extra cost will be incurred for now.

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2. Breadmore, R. G.: *Organisation and Method:* Hodder & Stoughton (1976)

3. NEXIM at a Glance: *Publication of Nigerian Export-Import Bank (NEXIM) – 1991*

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```
*TITLE : ACCEPT1.PRG
*designs menu prompt to accept data - adds cancel as one of the options
DEFINE wind ACC1 FROM 18,10 TO 23,60 panel colo rg+/gb+,rr+/n+
ACTIVATE wind ACC1
RESPD=" "
@ 0,1 TO 4,62 DOUBLE COLO RB+/GB+
@ 0,0 FILL TO 4,64 panel COLO gr+/GB+
@ 1,9 SAY [Accept Data as shown above ? ] COLO nn+/GB+
set colo to w+/gb+,rg+/gr+
DEFINE MENU ACCEPT1
DEFINE PAD yes OF ACCEPT1 PROMPT "< Yes >" AT 2,10 COLO w+/n+,w+/n+,n+
DEFINE PAD no OF ACCEPT1 PROMPT  "< No  >" AT 2,18 &&COLO w+/n+,w+/n+
define pad cancel of accept1 prompt "<Cancel>" at 2,26
ON SELECTION PAD yes OF ACCEPT1 do acct
ON SELECTION PAD no OF ACCEPT1 do acct
on selection pad cancel of accept1 do acct
ACTIVATE MENU ACCEPT1
return

proc acct
DEACTIVATE wind acc1
DEACTIVATE menu accept1
RETURN
```

```
*


HIDE MENU BARMENU
HIDE POPUPS ALL
CLEAR
DEFINE WIND TEST FROM 0,0 TO 35,80 SYSTEM COLOR W+/B+ TITLE 'APPROVED A
PPLICATIONS'
ACTI WIND TEST
DEFINE window CHECK FROM 14,20 TO 19,65
SET TALK OFF
SET SAFE OFF


DO WHILE .T.

use c:\jed\appro
go top

ans=' '
do while .not. ans $ 'xXpP'
@6,22 say 'Proceed or Exit (P/X)' get ans pict '@!'
read
enddo

if upper(ans)='X'
clear
deac wind test
 return
endif


DO WHILE .T.
CLEAR
@ 1,29 SAY 'APPROVED APPLICATIONS '
@ 2,29 SAY '~~~~~~~~~~~~~~~~~~~~~~'
@ 3,35 SAY DATE()
@ 6,1 TO 6,78 DOUBLE
@ 7,1 SAY 'FORM NO. SURNAME        COMPANY       CLASS     COUNTRY CODE
  INC. DATE    '
@ 8,1 TO 8,78 DOUBLE
r=9
GO TOP
DO WHILE .NOT. EOF()
 @ r,2 SAY F_NO
 @ r,10 SAY S_NAME
 @ r,23 SAY COM_NAME
 @ r,40 SAY CLASS
 @ r,54 SAY N_CODE
 @ r,64 SAY DATE_INC

IF r = 22 .AND. .NOT. EOF()
```

```
rep=' '
do while .not. rep $ 'MmxX'
   @ 23,22 SAY 'Press -M- to view more data OR -X- to exit' get rep
read
enddo
  IF UPPER(rep)='X'
   USE
    CLEAR
   RETURN
  ENDIF
   @ 9,0 CLEAR TO 24,79
   r=9
 ENDIF
r=r+1
SKIP
ENDDO
 IF EOF() .AND. r < 22
  @ 23,25 SAY 'Press any key to exit ...'
 ENDIF
ans=' '
DO WHILE .NOT. ans $ 'YyNn'
  @ 24,20 SAY '     View again? (Y/N)      ' GET ans
  READ
ENDDO
IF UPPER(ans) = 'N'
 clear
 EXIT
ENDIF
ENDDO
ENDDO
USE
clear
RETURN
```

```
hide popup uti
hide menus all
SET COLOR TO W/B,N/N
password=SPACE(5)
? CHR(7)
? CHR(7)
? CHR(7)
@17,20 fill to 19,65 color r/rb
@ 18,22 SAY 'Please enter your password!' GET password
READ
SET COLOR TO W/B,B/W
SET COLOR TO GR+/B
set color to w+/b
IF PASSWORD#'CLEAN'
clear
RETURN
ENDIF
clear
TEXT


            You're now about to SAVE applicant records.In the process,

                you'll be required to enter a destination name ,i.e th
e
                name of a file into which the records will be saved.

                In order for you to easily retrieve same data in the f
uture,
                it is recommended that you follow the following format
:

               Type ; May1992     for May 1992 records
                  Jun1992     for June 1992 records
                  Jul1992     for July 1992  records etc.



 ENDTEXT
 @ 22,25 SAY 'Press any key to continue'
 wait''
 *do while .t.
 clear


store space(13) to ac

@13,25 say 'Pls enter archive filename:'get ac pict '@!'
@14,25 say 'Example: a:\SEPT1995 (not more than 13 Xters)'
@15,30 say 'and Press <Enter Key>'
read
```

```
if ac= '  '
 CLEAR
 return
endif

ach= LTRIM(TRIM(ac)) + '.dbf'
IF FILE(ach)
 ??CHR(7)
 CLEAR
@13,25 say 'The file '+ upper(ach) +' already exist!'
@14,25 say 'Press any key to continue...'
wait ''
clear
 rep = ' '
DO WHILE .NOT. rep $ 'YyNn'
   @ 13,25 SAY 'Overwrite it now? (Y/N)' GET rep
   READ
ENDDO
IF UPPER(rep) = 'N'
CLEAR
loop
ENDIF
endif
clear

 FEED = ' '
DO WHILE .NOT. Feed $ 'YyNn'
   @ 13,25 SAY 'Are you ready to save now? (Y/N)' GET Feed
   READ
ENDDO
IF UPPER(Feed) = 'N'
CLEAR
RETURN
ENDIF


CLEAR
ach= LTRIM(TRIM(ac)) + '.dbf'



COPY FILE C:\JED\GENERAL.DBF TO &ach

clear
RETURN
```

```
*
HIDE MENUS ALL
HIDE POPUP rep
CLEAR
defi wind trans from 6,10 to 18,65 panel colo rb+/b+
acti wind trans
do while .t.
@ 0,0 to 10,55 double
@ 0,20 say [Report Setup]
@ 4,2 say [                    Date]
store ctod(" / / ") to dat
store 1 to dest,option
@ 1,29 get dest funct '^cn Screen ; Printer' default 1 message 'Select
Device to Print Report on'
@ 4,29 get dat pict "@D" message 'Enter Date to print for'
 read

deact wind trans

USE C:\JED\GENERAL
if dest=1
DO ONSCREEN
EXIT
RETURN
ENDIF

if dest=2
DO ONPRINT
EXIT
RETURN
endif
ENDDO
CLEAR
RETURN



PROCEDURE ONSCREEN
DO WHILE .T.

@ 2,18 SAY year(dat)
_wrap=.t.
_alignment='CENTER'
@ 2,25 say ' General Report on  ' style 'BU'
_wrap=.f.
_alignment='LEFT'
@2,55 say mdy(dat)
@ 6,1 TO 6,78 DOUBLE
@ 7,1 SAY 'FORM NO. SURNAME        COMPANY       CLASS     COUNTRY CODE
  INC. DATE    '
@ 8,1 TO 8,78 DOUBLE
r=9
```

```
GO TOP
DO WHILE .NOT. EOF()
 @ r,2 SAY F_NO
 @ r,10 SAY S_NAME
 @ r,23 SAY COM_NAME
 @ r,45 SAY CLASS
 @ r,62 SAY N_CODE
 @ r,72 SAY DATE_INC
@ 4,1 SAY '                                                    '

r=r+1

IF r = 22 .AND. .NOT. EOF()
rep=' '
   @ 23,22 SAY 'Press any key to view more data OR -X- to exit' get rep
   READ
  IF UPPER(REP)='X'
   USE
   CLEAR
   RETURN
  ENDIF
   @ 11,0 CLEAR TO 23,79
   r=11
 ENDIF

  IF r#22 .AND. EOF()
    EXIT
  ENDIF
SKIP
ENDDO

ans = ' '
DO WHILE .NOT. ans $ 'yYnN'
 @ 24,25 SAY 'Do you want to view again? (Y/N)' GET ans
 READ
ENDDO
IF UPPER(ans) = 'Y'
 CLEAR
 LOOP
ENDIF
EXIT
ENDDO
USE
CLEAR
RETURN

PROCEDURE ONPRINT
do while .t.
@ 12,31 say 'Please Wait'
@ 13,26 say 'Printing in progress !!!'
SET CONSOLE OFF
SET DEVICE TO PRINT
```

```
SET PRINTER ON
_wrap=.t.
_alignment='CENTER'
@ 2,28 SAY ' General Report on ' style 'BU'
_wrap=.f.
_alignment='LEFT'
?
@ 2,56 SAY mdy(dat)
@ 4,1 SAY '                                                    '
@ 6,1 TO 6,78 DOUBLE
@ 7,1 SAY 'FORM NO. SURNAME        COMPANY       CLASS     COUNTRY CODE
  INC. DATE    '
@ 8,1 TO 8,78 DOUBLE
r=9
GO TOP
DO WHILE .NOT. EOF()
 @ r,2 SAY F_NO
 @ r,10 SAY S_NAME
 @ r,23 SAY COM_NAME
 @ r,45 SAY CLASS
 @ r,62 SAY N_CODE
 @ r,72 SAY DATE_INC
@ 4,1 SAY '                                                    '

r=r+1


IF r = 22 .AND. .NOT. EOF()
rep=' '
   @ 23,22 SAY 'Press any key to view more data OR -X- to exit' get rep
   READ
  IF UPPER(REP)='X'
   USE
   CLEAR
   RETURN
  ENDIF
   @ 11,0 CLEAR TO 23,79
   r=11
 ENDIF
  IF r#22 .AND. EOF()
    EXIT
  ENDIF
SKIP
ENDDO

SET PRINTER OFF
set device to screen
SET CONSOLE ON
REP = ' '
CLEAR
DO WHILE .NOT. rep $ 'YyNn'
 @ 12,31 SAY '                    '
```

```
 @ 13,26 SAY '                          '
 @ 12,31 SAY 'Print Again? (Y/N)' GET rep
 READ
ENDDO
IF UPPER(rep) = 'N'
CLEAR
RETURN
ENDIF
loop
enddo
RETURN
```

```
HIDE MENUS ALL
HIDE POPUP rep
CLEAR
defi wind trans from 6,10 to 18,65 panel colo rb+/b+
acti wind trans
do while .t.
@ 0,0 to 10,55 double
@ 0,20 say [Report Setup]
@ 4,2 say [                        Date]
store ctod(" / / ") to dat
store 1 to dest,option
@ 1,29 get dest funct '^cn Screen ; Printer' default 1 message 'Select
Device to Print Report on'
@ 4,29 get dat pict "@D" message 'Enter Date to print for'
 read

deact wind trans

USE C:\JED\GENERAL
if dest=1
DO ONSCREEN
EXIT
RETURN
ENDIF

if dest=2
DO ONPRINT
EXIT
RETURN
endif
ENDDO
CLEAR
RETURN



PROCEDURE ONSCREEN
CLEAR
DO WHILE .T.
USE C:\JED\GENERAL
 GO TOP
 CLEAR
 store space(5) to mf_no
 @3,5 say 'Enter Form Number:' get mf_no
 read

 if upper(mf_no) = space(5)
        clear
        deac wind test
        return
 endif
```

```
 locate for upper(f_no) = upper(mf_no)
 if .not.found()
        @13,27 say 'Such Form Number does not exist'
        wait ' '
        @13,35 say '                          '
        loop
  endif

 clear
@ 2,18 SAY year(dat)
_wrap=.t.
_alignment='CENTER'
@ 2,25 say ' General Report on  ' style 'BU'
_wrap=.f.
_alignment='LEFT'
@2,55 say mdy(dat)

@3,5 say 'Form Number:'
@3,20 say f_no
@5,2 to 5,78
@5,35 say 'GENERAL INFORMATION'
@7,5 say 'Surname :'
@7,15 say s_name
@7,40 say 'First Name:'
@7,55 say f_name
@9,5 say 'Middle name:'
@9,20 say m_name
@9,40 say 'State of Origin:'
@9,60 say s_origin
@11,2 to 11,78
@11,35 say 'COMPANY INFORMATION '
@13,5 say 'Company name:'
@13,25 say com_name
@15,5 say 'Company Address :'
@15,25 say con_add
@17,5 say 'Location :'
@17,17 say loc
@17,40 say 'Date of Incorporation:'
@17,65 say date_inc
@18,2 to 18,78
@19,5 say 'Country Code :'
@19,20 say      n_code
@19,40 say 'Class:'
@19,50 say class
@21,2 to 21,78
@21,35 say 'REQUIREMENT INFORMATION'
@23,5 say 'Feasibility:'
@23,20 say feas
@23,40 say 'Proform Invoice:'
@23,60 say pro_inv
@24,5 say 'Licence:'
```

```
@24,15 say lic
@24,45 say 'Environmental Report:'
@24,70 say  en_rep
@26,2 to 26,78

wait ' '
ans = ' '
DO WHILE .NOT. ans $ 'yYnN'
 @ 25,25 SAY 'Do you want to view another record? (Y/N)' GET ans
 READ
ENDDO
IF UPPER(ans) = 'Y'
@ 24,25 SAY '                                          '
 LOOP
ENDIF
EXIT
ENDDO
USE
CLEAR
SET COLOR TO GB/N+
SET COLOR TO W/B
CLOSE DATABASES
RETURN


PROCEDURE ONPRINT
@ 12,31 say 'Please Wait'
@ 13,26 say 'Printing in progress !!!'
SET CONSOLE OFF
SET DEVICE TO PRINT
SET PRINTER ON
DO WHILE .T.
USE C:\JED\GENERAL
 GO TOP
 CLEAR
 store space(5) to mf_no
 @3,5 say 'Enter Form Number:' get mf_no
 read

 if upper(mf_no) = space(5)
        clear
        deac wind test
        return
 endif

 locate for upper(f_no) = upper(mf_no)
 if .not.found()
        @13,27 say 'Such Form Number does not exist'
        wait ' '
        @13,35 say '                          '
        loop
  endif
```

```
 clear
@ 2,18 SAY year(dat)
_wrap=.t.
_alignment='CENTER'
@ 2,25 say ' General Report on  ' style 'BU'
_wrap=.f.
_alignment='LEFT'
@2,55 say mdy(dat)

@3,5 say 'Form Number:'
@3,20 say f_no
@5,2 to 5,78
@5,35 say 'GENERAL INFORMATION'
@7,5 say 'Surname :'
@7,15 say s_name
@7,40 say 'First Name:'
@7,55 say f_name
@9,5 say 'Middle name:'
@9,20 say m_name
@9,40 say 'State of Origin:'
@9,60 say s_origin
@11,2 to 11,78
@11,35 say 'COMPANY INFORMATION '
@13,5 say 'Company name:'
@13,25 say com_name
@15,5 say 'Company Address :'
@15,25 say con_add
@17,5 say 'Location :'
@17,17 say loc
@17,40 say 'Date of Incorporation:'
@17,65 say date_inc
@18,2 to 18,78
@19,5 say 'Country Code :'
@19,20 say      n_code
@19,40 say 'Class:'
@19,50 say class
@21,2 to 21,78
@21,35 say 'REQUIREMENT INFORMATION'
@23,5 say 'Feasibility:'
@23,20 say feas
@23,40 say 'Proform Invoice:'
@23,60 say pro_inv
@24,5 say 'Licence:'
@24,15 say lic
@24,40 say 'Environmental Report:'
@24,65 say  en_rep
@26,2 to 26,78

wait ' '
SET PRINTER OFF
set device to screen
```

```
SET CONSOLE ON

REP = ' '
CLEAR
DO WHILE .NOT. rep $ 'YyNn'
 @ 12,31 SAY '                          '
 @ 13,26 SAY '                            '
 @ 12,31 SAY 'Print another record? (Y/N)' GET rep
 READ
ENDDO
IF UPPER(rep) = 'N'
CLEAR
RETURN
ENDIF
loop
enddo
SET COLOR TO GB/N+
SET COLOR TO W/B
CLOSE DATABASES
RETURN
```

```
HIDE MENUS ALL
HIDE POPUP rep
CLEAR
defi wind trans from 6,10 to 18,65 panel colo rb+/b+
acti wind trans
do while .t.
@ 0,0 to 10,55 double
@ 0,20 say [Report Setup]
@ 4,2 say [                      Date]
store ctod(" / / ") to dat
store 1 to dest,option
@ 1,29 get dest funct '^cn Screen ; Printer' default 1 message 'Select
Device to Print Report on'
@ 4,29 get dat pict "@D" message 'Enter Date to print for'
 read

deact wind trans

USE C:\JED\GENERAL
if dest=1
DO ONSCREEN
EXIT
RETURN
ENDIF

if dest=2
DO ONPRINT
EXIT
RETURN
endif
ENDDO
CLEAR
RETURN



PROCEDURE ONSCREEN
CLEAR
DO WHILE .T.
USE C:\JED\GENERAL
 GO TOP
 CLEAR
 store space(5) to mf_no
 @3,5 say 'Enter Form Number:' get mf_no
 read

 if upper(mf_no) = space(5)
        clear
        deac wind test
        return
 endif
```

```
 locate for upper(f_no) = upper(mf_no)
 if .not.found()
        @13,27 say 'Such Form Number does not exist'
        wait ' '
        @13,35 say '                          '
        loop
  endif

 clear
@ 2,18 SAY year(dat)
_wrap=.t.
_alignment='CENTER'
@ 2,25 say ' General Report on  ' style 'BU'
_wrap=.f.
_alignment='LEFT'
@2,55 say mdy(dat)

@3,5 say 'Form Number:'
@3,20 say f_no
@5,2 to 5,78
@5,35 say 'GENERAL INFORMATION'
@7,5 say 'Surname :'
@7,15 say s_name
@7,40 say 'First Name:'
@7,55 say f_name
@9,5 say 'Middle name:'
@9,20 say m_name
@9,40 say 'State of Origin:'
@9,60 say s_origin
@11,2 to 11,78
@11,35 say 'COMPANY INFORMATION '
@13,5 say 'Company name:'
@13,25 say com_name
@15,5 say 'Company Address :'
@15,25 say con_add
@17,5 say 'Location :'
@17,17 say loc
@17,45 say 'Date of Incorporation:'
@17,70 say date_inc
@18,2 to 18,78
@19,5 say 'Country Code :'
@19,20 say      n_code
@19,40 say 'Class:'
@19,50 say class
@21,2 to 21,78
@21,35 say 'REQUIREMENT INFORMATION'
@23,5 say 'Feasibility:'
@23,20 say feas
@23,40 say 'Proform Invoice:'
@23,60 say pro_inv
@24,5 say 'Licence:'
```

```
@24,15 say lic
@24,45 say 'Environmental Report:'
@24,70 say  en_rep
@26,2 to 26,78

wait ' '
ans = ' '
DO WHILE .NOT. ans $ 'yYnN'
 @ 25,25 SAY 'Do you want to view another record? (Y/N)' GET ans
 READ
ENDDO
IF UPPER(ans) = 'Y'
@ 24,25 SAY '                                          '
 LOOP
ENDIF
EXIT
ENDDO
USE
CLEAR
SET COLOR TO GB/N+
SET COLOR TO W/B
CLOSE DATABASES
RETURN


PROCEDURE ONPRINT
@ 12,31 say 'Please Wait'
@ 13,26 say 'Printing in progress !!!'
SET CONSOLE OFF
SET DEVICE TO PRINT
SET PRINTER ON
DO WHILE .T.
USE C:\JED\GENERAL
 GO TOP
 CLEAR
 store space(5) to mf_no
 @3,5 say 'Enter Form Number:' get mf_no
 read

 if upper(mf_no) = space(5)
        clear
        deac wind test
        return
 endif

 locate for upper(f_no) = upper(mf_no)
 if .not.found()
        @13,27 say 'Such Form Number does not exist'
        wait ' '
        @13,35 say '                              '
        loop
  endif
```

```
 clear
@ 2,18 SAY year(dat)
_wrap=.t.
_alignment='CENTER'
@ 2,25 say ' General Report on  ' style 'BU'
_wrap=.f.
_alignment='LEFT'
@2,55 say mdy(dat)

@3,5 say 'Form Number:'
@3,20 say f_no
@5,2 to 5,78
@5,35 say 'GENERAL INFORMATION'
@7,5 say 'Surname :'
@7,15 say s_name
@7,40 say 'First Name:'
@7,55 say f_name
@9,5 say 'Middle name:'
@9,20 say m_name
@9,40 say 'State of Origin:'
@9,60 say s_origin
@11,2 to 11,78
@11,35 say 'COMPANY INFORMATION '
@13,5 say 'Company name:'
@13,25 say com_name
@15,5 say 'Company Address :'
@15,25 say con_add
@17,5 say 'Location :'
@17,17 say loc
@17,45 say 'Date of Incorporation:'
@17,70 say date_inc
@18,2 to 18,78
@19,5 say 'Country Code :'
@19,20 say      n_code
@19,40 say 'Class:'
@19,50 say class
@21,2 to 21,78
@21,35 say 'REQUIREMENT INFORMATION'
@23,5 say 'Feasibility:'
@23,20 say feas
@23,40 say 'Proform Invoice:'
@23,60 say pro_inv
@24,5 say 'Licence:'
@24,15 say lic
@24,40 say 'Environmental Report:'
@24,65 say  en_rep
@26,2 to 26,78

wait ' '
SET PRINTER OFF
set device to screen
```

```
SET CONSOLE ON

REP = ' '
CLEAR
DO WHILE .NOT. rep $ 'YyNn'
 @ 12,31 SAY '                        '
 @ 13,26 SAY '                          '
 @ 12,31 SAY 'Print another record? (Y/N)' GET rep
 READ
ENDDO
IF UPPER(rep) = 'N'
CLEAR
RETURN
ENDIF
loop
enddo
SET COLOR TO GB/N+
SET COLOR TO W/B
CLOSE DATABASES
RETURN
```

```
CLEAR
SET TALK OFF
SET SYSMENU OFF
SET SYSMENU TO
set date to brit
set safe off
SET ESCA OFF
set score off
set talk off
set exact off
define window HEADY from 0,0 to 50,80 title 'APPRAISAL FORM FOR DATA CA
PTION SYSTEM';
        CLOSE FLOAT GROW ZOOM
activate window HEADY
do c:\jed\pass
deac windows all
do while .t.
 do defmenu
 do reg
 do uti
 do rep
enddo


Procedure defmenu
define menu barmenu bar at line 1
define menu barmenu font 'courier', 16
define menu barmenu style 'N'
define pad regpad of barmenu prompt 'R e g i s t r a t i o n' color sch
eme 3

define pad utipad of barmenu prompt 'U t i l i t y' color scheme 3

define pad reppad of barmenu prompt 'R e p o r t' color scheme 3

define pad quitpad of barmenu prompt 'Q u i t' color scheme 3



on pad regpad of barmenu activate popup reg
on pad utipad of barmenu activate popup uti
on pad reppad of barmenu activate popup rep
on pad quitpad of barmenu do proquit


define popup reg margin relative color scheme 3
define bar 1 of  reg prompt "New"
define bar 2 of  reg prompt "Update"
define bar 3 of  reg prompt "Information"
on selection popup reg  do reg

define popup uti margin relative color scheme 3
```

```
define bar 1 of  uti prompt "Backup"
define bar 2 of  uti prompt "Retrieving"
on selection popup uti do uti

define popup rep margin relative color scheme 3
define bar 1 of  rep prompt "Individual"
define bar 2 of  rep prompt "General"
define bar 3 of  rep prompt "State Code"
define bar 4 of  rep prompt "Country Code"
define bar 5 of  rep prompt "Facility Code"
define bar 6 of  rep prompt "Requirement Code"
on selection popup rep  do rep
activate menu barmenu
return


Procedure proquit

        clear
        quit
return
**
Procedure reg
do case
   case bar () = 1
        do c:\jed\new
        case bar()= 2
                do c:\jed\upd
    case bar() = 3
       do  inf
 endcase
 show menu barmenu
 show popup reg
 return

procedure uti
do case
        case bar () = 1
                do c:\jed\bac
        case bar () = 2
                do c:\jed\rec
endcase
show menus all
show popups uti
return



Procedure rep
do case
    case bar () = 1
        do c:\jed\ind
```

```
        case bar()= 2
                do c:\jed\gen
        case bar () = 3
        do c:\jed\s_code
        case bar()= 4
                do c:\jed\c_code
        case bar () = 5
        do c:\jed\f_code
        case bar()= 6
                do c:\jed\r_code

 endcase
 show menu barmenu
 show popup rep
 return



Procedure inf
define popup inf from 3,13
define bar 1 of  inf prompt "Approved Applications" colo scheme 3
define bar 2 of  inf prompt "Not Approved Applications" colo scheme 3
on selection popup inf do infreg
activate popup inf


Procedure infreg
do case
    case bar ()= 1
      do  c:\jed\apinf

     case bar () = 2
      do  c:\jed\napinf
 endcase
 clear
 show menus all
 show popups inf,reg
 return
```

```
CLEAR
SET SYSMENU OFF
SET SYSMENU TO
set date to brit
set safe off
SET ESCAPE OFF
set score off
set talk off
set exact off
define window HEADY from 0,0 to 50,80 title 'APPRAISAL FORM FOR DATA CA
PTION SYSTEM';
        CLOSE FLOAT GROW ZOOM
activate window HEADY
do c:\jed\pass
deac windows all
do while .t.
 do defmenu
 do reg
 do uti
 do rep
enddo


Procedure defmenu
define menu barmenu bar at line 1
define menu barmenu font 'courier', 16
define menu barmenu style 'N'
define pad regpad of barmenu prompt 'R e g i s t r a t i o n' color sch
eme 3

define pad utipad of barmenu prompt 'U t i l i t y' color scheme 3

define pad reppad of barmenu prompt 'R e p o r t' color scheme 3

define pad quitpad of barmenu prompt 'Q u i t' color scheme 3



on pad regpad of barmenu activate popup reg
on pad utipad of barmenu activate popup uti
on pad reppad of barmenu activate popup rep
on pad quitpad of barmenu do proquit


define popup reg margin relative color scheme 3
define bar 1 of  reg prompt "New"
define bar 2 of  reg prompt "Update"
define bar 3 of  reg prompt "Information"
on selection popup reg  do reg

define popup uti margin relative color scheme 3
define bar 1 of  uti prompt "Backup"
```

```
define bar 2 of  uti prompt "Retrieving"
on selection popup uti do uti

define popup rep margin relative color scheme 3
define bar 1 of  rep prompt "Individual"
define bar 2 of  rep prompt "General"
define bar 3 of  rep prompt "State Code"
define bar 4 of  rep prompt "Country Code"
define bar 5 of  rep prompt "Facility Code"
define bar 6 of  rep prompt "Requirement Code"
on selection popup rep  do rep
activate menu barmenu
return


Procedure proquit

        clear
        quit
return
**
Procedure reg
do case
   case bar () = 1
        do c:\jed\new
        case bar()= 2
                do c:\jed\upd
    case bar() = 3
       do  inf
 endcase
 show menu barmenu
 show popup reg
 return

procedure uti
do case
        case bar () = 1
                do c:\jed\bac
        case bar () = 2
                do c:\jed\rec
endcase
show menus all
show popups uti
return



Procedure rep
do case
    case bar () = 1
        do c:\jed\ind
        case bar()= 2
```

```
                do c:\jed\gen
        case bar () = 3
        do c:\jed\s_code
        case bar()= 4
                do c:\jed\c_code
        case bar () = 5
        do c:\jed\f_code
        case bar()= 6
                do c:\jed\r_code

 endcase
 show menu barmenu
 show popup rep
 return


Procedure inf
define popup inf from 3,13
define bar 1 of  inf prompt "Approved Applications" colo scheme 3
define bar 2 of  inf prompt "Not Approved Applications" colo scheme 3
on selection popup inf do infreg
activate popup inf


Procedure infreg
do case
    case bar ()= 1
      do  c:\jed\apinf

     case bar () = 2
      do  c:\jed\napinf
 endcase
 clear
 show menus all
 show popups inf,reg
 return
```

```
*


HIDE MENU BARMENU
HIDE POPUPS ALL
CLEAR
DEFINE WIND TEST FROM 2,1 TO 35,80 SYSTEM COLOR W+/B+ TITLE 'NOT APPROV
ED APPLICATIONS'
ACTI WIND TEST
DEFINE window CHECK FROM 14,20 TO 19,65
SET TALK OFF
SET SAFE OFF


DO WHILE .T.

use c:\jed\nappro
go top

ans=' '
do while .not. ans $ 'xXpP'
@6,22 say 'Proceed or Exit (P/X)' get ans pict '@!'
read
enddo

if upper(ans)='X'
clear
deac wind test
 return
endif


DO WHILE .T.
CLEAR
@ 1,29 SAY 'NOT APPROVED APPLICATIONS '
@ 2,29 SAY '~~~~~~~~~~~~~~~~~~~~~~~~~~'
@ 3,35 SAY DATE()
@ 6,1 TO 6,78 DOUBLE
@ 7,1 SAY 'FORM NO. SURNAME        COMPANY       CLASS     COUNTRY CODE
  INC. DATE    '
@ 8,1 TO 8,78 DOUBLE
r=9
GO TOP
DO WHILE .NOT. EOF()
 @ r,2 SAY F_NO
 @ r,10 SAY S_NAME
 @ r,23 SAY COM_NAME
 @ r,40 SAY CLASS
 @ r,54 SAY N_CODE
 @ r,64 SAY DATE_INC
IF r = 22 .AND. .NOT. EOF()
rep=' '
```

```
do while .not. rep $ 'MmxX'
   @ 23,22 SAY 'Press -M- to view more data OR -X- to exit' get rep
read
enddo
  IF UPPER(rep)='X'
   USE
    CLEAR
   RETURN
  ENDIF
   @ 9,0 CLEAR TO 24,79
   r=9
 ENDIF
r=r+1
SKIP
ENDDO
 IF EOF() .AND. r < 22
  @ 23,25 SAY 'Press any key to exit ...'
 ENDIF
ans=' '
DO WHILE .NOT. ans $ 'YyNn'
  @ 24,20 SAY '     View again? (Y/N)      ' GET ans
  READ
ENDDO
IF UPPER(ans) = 'N'
 clear
 EXIT
ENDIF
ENDDO
ENDDO
USE
clear
RETURN
```

```
HIDE MENU BARMENU
HIDE POPUPS ALL
CLEAR
DEFINE WIND TEST FROM 0,0 TO 35,80 SYSTEM COLOR W+/B+ TITLE 'NEW APPLIC
ATION'
ACTI WIND TEST
DEFINE window CHECK FROM 14,20 TO 19,65
SET TALK OFF
SET SAFE OFF
USE C:\JED\GENERAL
GO TOP
DO WHILE .T.
 SELECT 1
 USE C:\JED\GENERAL
 SELEC 1
GO TOP
 CLEAR
 store space(5) to mf_no
 @5,5 say 'Enter Form Number:' get mf_no
 read

 if upper(mf_no) = space(5)
        clear
        deac wind test
        return
 endif

 locate for upper(f_no) = upper(mf_no)
 if found()
        @13,27 say 'Form Number already exist'
        wait ' '
        @13,35 say '                          '
        loop
  endif

        CLEAR
        store space(20) to ms_name,mf_name,mm_name,mcom_name,mloc,ms_or
igin
        store space(30) to mcon_add
        store space(5) to mn_code
        store space(15) to mclass
        store space(1) to mfeas,mpro_inv,mlic,men_rep
        store ctod("  /  /  ") to mdate_inc
        store 0.00 to mprin,minter,mcbn_com,mout_bal
        @3,2 to 3,78
        @3,35 say 'GENERAL INFORMATION'

        @7,5 say 'Surname :' get ms_name
        @7,40 say 'First Name:' get mf_name
        @9,5 say 'Middle name:' get mm_name
        @9,40 say 'State of Origin:' get ms_origin
```

```
        @11,2 to 11,78
        @11,35 say 'COMPANY INFORMATION '
        @13,5 say 'Company name:' get mcom_name
        @15,5 say 'Company Address :' get mcon_add
        @17,5 say 'Location :' get mloc
        @17,40 say 'Date of Incorporation:' get mdate_inc
        @18,2 to 18,78
        @19,5 say 'Country Code :' get  mn_code
        @19,40 say 'Class:' get mclass
        @21,2 to 21,78
        @21,35 say 'REQUIREMENT INFORMATION'
        @23,5 say 'Feasibility:' get mfeas
        @23,40 say 'Proform Invoice:' get mpro_inv
        @24,5 say 'Licence:' get mlic
        @24,40 say 'Environmental Report:' get  men_rep
        @26,2 to 26,78
        READ

         if  upper(ms_name) = space(20) .or. upper(mf_name)= space(20)
.or. upper(mm_name) = space(20) .or. upper(mcom_name) = space(20) .or.
upper(mloc) = space(20) .or. upper(ms_origin) = space(20) .or. upper(mc
on_add) = space(30) .or. upper(mf_no) = space(5) .or. upper(mn_code) =
space(5) .or. upper(mclass) =  space(15) .or. mdate_inc = ctod("  /  /
 ")

                @27,15 say 'insufficient information '
                @28,15 say 'Press any key to enter sufficient informati
on'
                wait ' '
                @27,15 say '                                                '
                @28,15 say '
       '

                loop
          endif

        ans=' '
        DO WHILE .NOT. ans $ 'RrUuQq'
        @ 25,15 SAY 'Press -R- to repeat, -U- to update, -Q- to quit' G
ET ans COLOR GR
        READ
        ENDDO

        if upper(mfeas) = 'Y' .and. upper(mpro_inv) = 'Y' .and. upper(m
lic) = 'Y' .and. upper(men_rep) = 'Y'
                        copy stru to c:\jed\appro
                        use c:\jed\appro
                        append blan
                        replace s_name with ms_name,f_name with mf_name
                        replace m_name with mm_name,com_name with mcom_
name
                        replace loc with mloc,s_origin with ms_origin
```

```
                replace con_add with  mcon_add
                        replace f_no with  mf_no,n_code with mn_code
                        replace class with  mclass
                replace feas with  mfeas,pro_inv with mpro_inv,lic with
 mlic
                replace en_rep with men_rep
                        replace date_inc with  mdate_inc

        else
                        copy stru to c:\jed\nappro
                        use c:\jed\nappro
                        appen blan
                        replace s_name with ms_name,f_name with mf_name
                        replace m_name with mm_name,com_name with mcom_
name
                        replace loc with mloc,s_origin with ms_origin
                replace con_add with  mcon_add
                        replace f_no with  mf_no,n_code with mn_code
                        replace class with  mclass
                replace feas with  mfeas,pro_inv with mpro_inv,lic with
 mlic
                replace en_rep with men_rep
                        replace date_inc with  mdate_inc

        endif

                        use c:\jed\general
                        appen blan
                        replace s_name with ms_name,f_name with mf_name
                        replace m_name with mm_name,com_name with mcom_
name
                        replace loc with mloc,s_origin with ms_origin
                replace con_add with  mcon_add
                        replace f_no with  mf_no,n_code with mn_code
                        replace class with  mclass
                replace feas with  mfeas,pro_inv with mpro_inv,lic with
 mlic
                replace en_rep with men_rep
                        replace date_inc with  mdate_inc


        IF UPPER(ans) = 'Q'
                 use
                 clear
                deac wind test
                 return
        ENDIF

        IF UPPER(ans)= 'R'
                 LOOP
        ENDIF
```

```
ENDDO
SET COLOR TO GB/N+
SET COLOR TO W/B
CLOSE DATABASES
RETURN
```

```
HIDE MENU BARMENU
HIDE POPUPS ALL
CLEAR
DEFINE WIND TEST FROM 0,0 TO 35,80 SYSTEM COLOR W+/B+ TITLE 'NEW APPLIC
ATION'
ACTI WIND TEST
DEFINE window CHECK FROM 14,20 TO 19,65
SET TALK OFF
SET SAFE OFF
USE C:\JED\GENERAL
GO TOP
DO WHILE .T.
 SELECT 1
 USE C:\JED\GENERAL
 SELEC 1
GO TOP
 CLEAR
 store space(5) to mf_no
 @5,5 say 'Enter Form Number:' get mf_no
 read

 if upper(mf_no) = space(5)
        clear
        deac wind test
        return
 endif

 locate for upper(f_no) = upper(mf_no)
 if found()
        @13,27 say 'Form Number already exist'
        wait ' '
        @13,35 say '                          '
        loop
  endif

        CLEAR
        store space(20) to ms_name,mf_name,mm_name,mcom_name,mloc,ms_or
igin
        store space(30) to mcon_add
        store space(5) to mn_code
        store space(15) to mclass
        store space(1) to mfeas,mpro_inv,mlic,men_rep
        store ctod("  /  /  ") to mdate_inc
        store 0.00 to mprin,minter,mcbn_com,mout_bal
        @3,2 to 3,78
        @3,35 say 'GENERAL INFORMATION'

        @7,5 say 'Surname :' get ms_name
        @7,40 say 'First Name:' get mf_name
        @9,5 say 'Middle name:' get mm_name
        @9,40 say 'State of Origin:' get ms_origin
```

```
        @11,2 to 11,78
        @11,35 say 'COMPANY INFORMATION '
        @13,5 say 'Company name:' get mcom_name
        @15,5 say 'Company Address :' get mcon_add
        @17,5 say 'Location :' get mloc
        @17,40 say 'Date of Incorporation:' get mdate_inc
        @18,2 to 18,78
        @19,5 say 'Country Code :' get  mn_code
        @19,40 say 'Class:' get mclass
        @21,2 to 21,78
        @21,35 say 'REQUIREMENT INFORMATION'
        @23,5 say 'Feasibility:' get mfeas
        @23,40 say 'Proform Invoice:' get mpro_inv
        @24,5 say 'Licence:' get mlic
        @24,40 say 'Environmental Report:' get  men_rep
        @26,2 to 26,78
        READ

         if  upper(ms_name) = space(20) .or. upper(mf_name)= space(20)
.or. upper(mm_name) = space(20) .or. upper(mcom_name) = space(20) .or.
upper(mloc) = space(20) .or. upper(ms_origin) = space(20) .or. upper(mc
on_add) = space(30) .or. upper(mf_no) = space(5) .or. upper(mn_code) =
space(5) .or. upper(mclass) =  space(15) .or. mdate_inc = ctod("  /  /
 ")

                @27,15 say 'insufficient information '
                @28,15 say 'Press any key to enter sufficient informati
on'
                wait ' '
                @27,15 say '                                                '
                @28,15 say '
       '

                loop
          endif

        ans=' '
        DO WHILE .NOT. ans $ 'RrUuQq'
        @ 25,15 SAY 'Press -R- to repeat, -U- to update, -Q- to quit' G
ET ans COLOR GR
        READ
        ENDDO

        if upper(mfeas) = 'Y' .and. upper(mpro_inv) = 'Y' .and. upper(m
lic) = 'Y' .and. upper(men_rep) = 'Y'
                        copy stru to c:\jed\appro
                        use c:\jed\appro
                        append blan
                        replace s_name with ms_name,f_name with mf_name
                        replace m_name with mm_name,com_name with mcom_
name
                        replace loc with mloc,s_origin with ms_origin
```

```
                replace con_add with  mcon_add
                        replace f_no with  mf_no,n_code with mn_code
                        replace class with  mclass
                replace feas with  mfeas,pro_inv with mpro_inv,lic with
 mlic
                replace en_rep with men_rep
                        replace date_inc with  mdate_inc
                        replace n with 1
        else
                        copy stru to c:\jed\nappro
                        use c:\jed\nappro
                        appen blan
                        replace s_name with ms_name,f_name with mf_name
                        replace m_name with mm_name,com_name with mcom_
name
                        replace loc with mloc,s_origin with ms_origin
                replace con_add with  mcon_add
                        replace f_no with  mf_no,n_code with mn_code
                        replace class with  mclass
                replace feas with  mfeas,pro_inv with mpro_inv,lic with
 mlic
                replace en_rep with men_rep
                        replace date_inc with  mdate_inc

        endif

                        use c:\jed\general
                        appen blan
                        replace s_name with ms_name,f_name with mf_name
                        replace m_name with mm_name,com_name with mcom_
name
                        replace loc with mloc,s_origin with ms_origin
                replace con_add with  mcon_add
                        replace f_no with  mf_no,n_code with mn_code
                        replace class with  mclass
                replace feas with  mfeas,pro_inv with mpro_inv,lic with
 mlic
                replace en_rep with men_rep
                        replace date_inc with  mdate_inc
                        replace n with 1

        IF UPPER(ans) = 'Q'
                 use
                 clear
                deac wind test
                 return
        ENDIF

        IF UPPER(ans)= 'R'
                 LOOP
        ENDIF
```

```
ENDDO
SET COLOR TO GB/N+
SET COLOR TO W/B
CLOSE DATABASES
RETURN
```

```
* pass2.PRG    PASSWORD PROGRAM
CLOSE DATABASES
set colo to w+/n+
clear
set function f1 to ' '
set function f2 to ' '
set function f3 to ' '
set function f4 to ' '
set function f5 to ' '
set function f6 to ' '
set function f7 to ' '
set function f8 to ' '
set function f9 to ' '
set function f10 to ' '
set function f11 to ' '

set talk off
set safe off
set score off
set century off
set date brit
store space(11) to id,word

SELECT 2
USE C:\jed\TEMP
DELE ALL
PACK

SELECT 1
USE C:\jed\password
index on user_id to passWORD
chi = 1
do while .t.
set colo to w/n
clear
set colo to rg+/gb+,w+/n+

define wind pass from 8,20 to 16,60 panel colo rg+/gb+
acti wind pass
@ 0,0 to 8,50
@ 1,2 say [User Id ]
store space(11) to user
@ 1,12 get id message 'Enter Your User Id'
read

if " "=trim(id)
define wind pass2 from 8,20 to 16,60 panel colo rg+/rb+
acti wind pass2
@ 1,5 say [The User Id You just entered is]
@ 2,5 say [not a valid Id]
wait +'     press any key to try again'
deact wind pass2
```

```
release wind pass2
chi = chi + 1
IF CHI > 3
define wind pass2 from 8,20 to 16,60 panel colo rG+/rb+
acti wind pass2
@ 1,5 say [Please quit the system you are]
@ 2,5 say [not an authorised user]
wait +'     press any key to exit'
deact wind pass2
release wind pass2
QUIT
ENDIF
LOOP
endif

SELECT 1
seek trim(id)
IF .not. found() .and. chi <= 3
define wind pass2 from 8,20 to 16,60 panel colo rg+/rb+
acti wind pass2
@ 1,5 say [The User Id You just entered is]
@ 2,5 say [not a valid Id]
wait +'     press any key to try again'
deact wind pass2
release wind pass2
chi = chi + 1
LOOP
endIF

if chi > 3
define wind pass2 from 8,20 to 16,60 panel colo rG+/rb+
acti wind pass2
@ 1,5 say [Please quit the system you are]
@ 2,5 say [not an authorised user]
wait +'     press any key to exit'
deact wind pass2
release wind pass2
QUIT
ENDIF

ADA = 1
DO WHILE .T.
if found() .and. trim(id)=trim(user_id)
@ 1,12 say space(11)
@ 1,12 say trim(user_id) colo w+/gb+
@ 2,2 say [User Name ]
@ 2,12 say trim(name) colo w+/gb+
@ 3,2 say [Password ]
set colo to rg+/gb+,n/n
store 'XXXXXXXXXXX' to word
@ 3,12 get word message 'Enter User Password'
read
```

```
if trim(word)=trim(Padlock)
clear
RETURN
else
define wind pass2 from 8,20 to 16,60 panel colo rg+/rb+
acti wind pass2
@ 1,5 say [The password you just entered is]
@ 2,5 say [not a valid Password]
wait +'     Press any key to try again'
ADA = ADA + 1

IF ADA > 3
define wind pass2 from 8,20 to 16,60 panel colo rG+/rb+
acti wind pass2
@ 1,5 say [Please quit the system you are]
@ 2,5 say [not an authorised user]
wait +'     press any key to exit'
deact wind pass2
release wind pass2
QUIT
ENDIF

deact wind pass2
release wind pass2
LOOP
endif
ENDIF
endDO
enddo
quit
```

```
HIDE MENU BARMENU
HIDE POPUPS ALL
CLEAR
DEFINE WIND TEST FROM 0,0 TO 35,80 SYSTEM COLOR W+/B+ TITLE 'REQUIREMEN
T CODE'
ACTI WIND TEST
USE C:\JED\R_CODE
BROWSE
DEAC WIND TEST
RETURN
```

```
hide popup uti
hide menus all
SET COLOR TO W/B,N/N
password=SPACE(5)
? CHR(7)
? CHR(7)
? CHR(7)
@17,20 fill to 19,65 color r/rb
@ 18,22 SAY 'Please enter your password!' GET password
READ
SET COLOR TO W/B,B/W
SET COLOR TO GR+/B
set color to w+/b
IF PASSWORD#'CLEAN'
clear
RETURN
ENDIF
clear
do while .t.
CLEAR
@ 12,15 SAY "You'll be prompted to enter applicants database file "
@ 13,15 SAY 'filename such as, a:\May1992, a:\Jun1992, etc.'
@ 14,15 SAY 'Please comply!'
@ 20,15 SAY ''
WAIT SPACE(15) + 'Press any key to continue...'
clear

store space(13) to ach
@13,25 say 'Pls enter reference filename:'get ach pict '@!'
@15,25 say 'Example: a:\SEP1995 (not more than 13 Xters)'
@17,35 say 'and Press <Enter Key>'
read
if ach= '  '
CLEAR

  return
endif
ans=' '
do while .not. ans $'yYnN'
clear
@18,30 say 'Proceed? (Y/N)'get ans pict '@!'
read
enddo
if ans='N'
CLEAR

  loop
endif
ach=ltrim(trim(ach))+'.dbf'
IF .not. FILE(ach)
 ??CHR(7)
 CLEAR
```

```
@13,30 say 'The file '+ upper(ach) +' does not exist!'
@14,30 say 'Press any key to continue...'
set cursor off
@15,30 say ''
wait ''
set cursor on
CLEAR
loop
ENDIF
exit
ENDDO
CLEAR

        use &ach
        store space(20) to s_name,com_name
        store space(5) to f_no,n_code
        store space(15) to class
        store ctod("  /  /  ") to date_inc
GO TOP
CLEAR

@ 13,33 SAY 'Moment please...'
clear

DO WHILE .T.
CLEAR
@ 1,29 SAY 'GENERAL APPLICANTS INFORMATION'
@ 2,29 SAY '~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~'
@ 3,35 SAY DATE()
@ 6,1 TO 6,78 DOUBLE
@ 7,1 SAY 'FORM NO. SURNAME        COMPANY       CLASS     COUNTRY CODE
  INC. DATE    '
@ 8,1 TO 8,78 DOUBLE
r=9
GO TOP
DO WHILE .NOT. EOF()
 @ r,2 SAY F_NO
 @ r,10 SAY S_NAME
 @ r,23 SAY COM_NAME
 @ r,40 SAY CLASS
 @ r,54 SAY N_CODE
 @ r,64 SAY DATE_INC

IF r = 22 .AND. .NOT. EOF()
rep=' '
do while .not. rep $ 'MmxX'
   @ 23,22 SAY 'Press -M- to view more data OR -X- to exit' get rep
read
enddo
  IF UPPER(rep)='X'
   USE
```

```
    CLEAR
   RETURN
  ENDIF
   @ 9,0 CLEAR TO 24,79
   r=9
 ENDIF
r=r+1
SKIP
ENDDO
 IF EOF() .AND. r < 22
  @ 23,25 SAY 'Press any key to exit ...'
 ENDIF
ans=' '
DO WHILE .NOT. ans $ 'YyNn'
  @ 24,20 SAY '     View again? (Y/N)      ' GET ans
  READ
ENDDO
IF UPPER(ans) = 'N'
 clear
 EXIT
ENDIF
ENDDO
USE
clear
RETURN
```

0a h NAME C CODE
C

ABIA 001 ADAMAWA 002 AKWA IBOM
003 ANAMBRA 004 BAUCHI 005 BENUE
006 BORNO 007 CROSS RIVER 008 DELTA
009 EDO 010 ENUGU 011 FCT(ABUJA)
012 IMO 013 JIGAWA 014 KADUNA
015 KANO 016 KATSINA 017 KEBBI
018 KOGI 019 KWARA 020 LAGOS
021 NIGER 022 OGUN 023 ONDO
024 OSUN 025 OYO 026 PLATEAU
027 TARABA
028 RIVERS 029 SOKOTO 030 YOBE
031

```
HIDE MENU BARMENU
HIDE POPUPS ALL
CLEAR
DEFINE WIND TEST FROM 0,0 TO 35,80 SYSTEM COLOR W+/B+ TITLE 'STATE CODE
'
ACTI WIND TEST
USE C:\JED\S_CODE
BROWSE
DEAC WIND TEST
RETURN
```

```
HIDE MENU BARMENU
HIDE POPUPS ALL
CLEAR
CLOSE DATABASES
DEFINE WIND TEST FROM 0,0 TO 35,80 SYSTEM COLOR W+/B+ TITLE 'UPDATE APP
LICATION'
ACTI WIND TEST
DEFINE window CHECK FROM 14,20 TO 19,65
SET TALK OFF
SET SAFE OFF
USE C:\JED\APPRO
GO TOP
DO WHILE .T.
     k = 0.00
         k1 = 0.00
         k2 = 0.00
         k3 = 0.00
     SELECT 1
     USE C:\JED\APPRO
     SELEC 1
     GO TOP
     CLEAR
     store space(5) to mf_no
     @3,5 say 'Enter Form Number:' get mf_no
     read

 if upper(mf_no) = space(5)
        clear
        deac wind test
        return
 endif

 locate for upper(f_no) = upper(mf_no)
 if .not.found()
        @13,27 say 'Such Form Number does not exist'
        wait ' '
        @13,35 say '                          '
        loop
  endif

        store s_name to ms_name
        store f_name to mf_name
        store m_name to mm_name
        store com_name to mcom_name
        store loc to mloc
        store s_origin to ms_origin
        store con_add to mcon_add
        store  n_code to mn_code
        store class to mclass
        store due_date to mdue_date
        store l_date to ml_date
```

```
        store prin to mprin
        store out_bal to mout_bal
        store date_inc to mdate_inc
        store period to mperiod
        *store las_date to mlas_date
        store 0.00 to mpaid
        store today to mlas_date
        store n to mn
        store CTOD("  /  /  ") to mtoday


        @5,2 to 5,78
        @5,35 say 'GENERAL INFORMATION'
        @7,5 say 'Surname :' get ms_name
        @7,40 say 'First Name:' get mf_name
        @9,5 say 'Middle name:' get mm_name
        @9,40 say 'State of Origin:' get ms_origin
        @11,2 to 11,78
        @11,35 say 'COMPANY INFORMATION '
        @13,5 say 'Company name:' get mcom_name
        @15,5 say 'Company Address :' get mcon_add
        @17,5 say 'Location :' get mloc
        @17,40 say 'Date of Incorporation:' get mdate_inc
        @18,2 to 18,78
        @19,5 say 'Country Code :' get  mn_code
        @19,40 say 'Class:' get mclass
        @21,2 to 21,78
        @21,35 say 'LOAN INFORMATION'
        @23,5 say 'Amount:' get mprin
        @23,40 say 'Date Given:' get ml_date
        @24,5 say 'Due date:' get mdue_date
        @24,40 say 'Pre-Paid:' get  mpaid
        @25,5 say 'Last Date:'  get mlas_date
        @25,40 say  'Today : ' get mtoday
        @26,2 to 26,78
        READ

         if  upper(ms_name) = space(20) .or. upper(mf_name)= space(20)
.or. upper(mm_name) = space(20) .or. upper(mcom_name) = space(20) .or.
upper(mloc) = space(20) .or. upper(ms_origin) = space(20) .or. upper(mc
on_add) = space(30) .or. upper(mf_no) = space(5) .or. upper(mn_code) =
space(5) .or. upper(mclass) =  space(15) .or. mdate_inc = ctod("  /  /
 ")

                @27,15 say 'insufficient information '
                @28,15 say 'Press any key to enter sufficient informati
on'
                wait ' '
                @27,15 say '                                          '
                @28,15 say '
       '
```

```
            loop
         endif

        go top
        locate for upper(f_no) = upper(mf_no)
        if found()
                k = mprin
                if mn = 1 .and. mpaid # 0.00
                        k1 = k * 0.105 * ((mtoday - ml_date)/365)
                endif

                if mn <> 1 .and. mpaid # 0.00
                       k1 = k * 0.105 * ((mtoday - mlas_date )/365)
                endif

                k2 = mpaid - k1
                k3 = k - k2
             store k3 + k1 to mout_bal
             store k3 to mprin
             store mtoday to mlas_date
        endif



         @27,5 say 'Principal:'
         @27,20 say k3
         @28,5 say 'Interest:'
         @28,20 say  k1
         @29,5 say 'Balance: '
         @29,20 say  k3 + k1
         wait '   '
         @27,5 say '                                        '
         @27,20 say '                                       '
         @28,5 say '                                        '
         @28,20 say '                                       '
         @29,5 say '                                        '
         @29,20 say '                                       '


       ans=' '
       DO WHILE .NOT. ans $ 'RrUuQq'
                @ 25,15 SAY 'Press -R- to repeat, -U- to update, -Q- to
quit' GET ans COLOR GR
                READ
       ENDDO

       IF UPPER(ans) = 'Q'
                use
                clear
               deac wind test
                return
       ENDIF
```

```
        IF UPPER(ans)= 'R'
                LOOP
        ENDIF


                         use c:\jed\appro
                          go top
                         locate for upper(f_no) = upper(mf_no)
                         if found()

                                replace s_name with ms_name,f_name with
 mf_name
                                replace m_name with mm_name,com_name wi
th mcom_name
                                replace loc with mloc,s_origin with ms_
origin
                        replace con_add with  mcon_add
                                replace f_no with  mf_no,n_code with mn
_code
                                replace class with  mclass
                        replace due_date with  mdue_date,l_date with ml
_date
                        replace out_bal with mout_bal,paid with mpaid
                                replace date_inc with  mdate_inc


                                replace prin with mprin
                                replace today with mtoday,las_date with
 mlas_date
                                replace n with mn + 1
                          endif

                         use c:\jed\general
                         go top
                         locate for upper(f_no) = upper(mf_no)
                         if found()

                                replace s_name with ms_name,f_name with
 mf_name
                                replace m_name with mm_name,com_name wi
th mcom_name
                                replace loc with mloc,s_origin with ms_
origin
                        replace con_add with  mcon_add
                                replace f_no with  mf_no,n_code with mn
_code
                                replace class with  mclass
                        replace due_date with  mdue_date,l_date with ml
_date
                        replace out_bal with mout_bal,paid with mpaid
                                replace date_inc with  mdate_inc
```

```
                replace prin with mprin
            endif


ENDDO
SET COLOR TO GB/N+
SET COLOR TO W/B
CLOSE DATABASES
RETURN
```