

**COMPUTERISATION OF AGRICULTURAL
LOANING SYSTEM IN THE BANKING
INDUSTRY
A CASE STUDY OF UNION BANK OF NIGERIA
PLC, MINNA BRANCH**

BY

**FADAIRO KABIRAT KEHINDE
(PDG / MCS/697/97/98)**

**A PROJECT SUBMITTED TO THE DEPARTMENT OF
MATHS/COMPUTER SCIENCE, FEDERAL
UNIVERSITY OF TECHNOLOGY, MINNA.**

**IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR
THE AWARD OF POST GRADUATE DIPLOMA IN
COMPUTER SCIENCE**

MARCH, 2000

CERTIFICATION

This is to certify that this project was carried out by FADAIRO KABIRAT KEHINDE of the department of Mathematics and Computer Science, Federal University of Technology Minna, Niger State.

MR. R.O. BADMUS

Project Supervisor

DATE

DR. S.A REJU

Head of Department

DATE

External Examiner

DATE

DEDICATION

This project is dedicated to Almighty Allah for his infinity blessing and mercy over me and to the memory of my late father Mr. N.A Fadairo. May his soul rest in perfect peace. Amin.

ACKNOWLEDGEMENT

My sincerely gratitude goes to Almighty Allah for guidance and protection given to me throughout the course of my studies.

This special gratitude will extend to my supervisor, Mr. R.O. Badmus for his patience, academic guidance and support during the course of my project. May the Allah (S.W.T) continue to shower his blessing on him both on earth and in the hereafter. Amen.

My heartfelt gratitude goes to the H.O.D Maths and Computer Department and the entire members of staff for their unflinching support throughout the course of the program. More grace to their elbow.

I am equally grateful to my dear mother Mrs. Ajoke Fadairo for her care, moral and financial support that have brought me to this stage of my educational career.

My appreciation also goes to the other members of my family both here in Nigeria and abroad. They include Mr. & Mrs. Bola Fadairo, Mr. & Mrs. Wale Muhammed, Mr. & Mrs Yemi Fadairo, Mr. & Mrs. Aboyade- Cole, Niyi and my beloved twin brother, Taiwo.

I will also appreciate the efforts of Mr. Akpan George, Mr. & Mrs. Kazeem Adeshina, Mr. & Mrs. Bello, Mr. & Mrs. Adeleke and others may Almighty Allah continue to guide them alright. Amen.

I will equally give thanks to my friends Folake, Sheke, Abel, Fatima, Kazeem, Mallam Taofeeq, Morenke, Rasheed, Tunji, Gboyega, Yetunde, Sulaiman, Ismaila, Bola, Yinka and others.

I am indeed grateful to you all.

ABSTRACT

The system of disbursing loans to farmers without adequate and reliable data has resulted not only in less effective monitoring but also increase in bad debts for the banks. This leads to banks being discouraged to granting Agricultural loans to farmers and also resulted to an adverse effect on the development of Agricultural sector which provides the economy with some of her basic needs.

The present study however tries to design a computerised loaning system for banks for an effective disbursement of agricultural loans.

TABLE OF CONTENTS

TITLE PAGE-----	i
CERTIFICATION-----	i
DEDICATION-----	ii
ACKNOWLEDGMENT-----	iv
ABSTRACT-----	v
TABLE OF CONTENTS -----	vi
CHAPTER ONE: INTRODUCTION	
1.1 OVERVIEW -----	1
1.2 FEASIBILITY STUDY -----	2
1.3 STUDY METHODOLOY -----	2
1.4 PURPOSE OF THE STUDY -----	3
1.5 SCOPE AND LIMITATION -----	3
CHAPTER TWO : LITERATURE REVIEW	
2.1 DEVELOPMENT OF BANKING IN NIGERIA -----	4
2.1.1 BRIEF HISTORY OF UNION BANK -----	5
2.2 LENDING PRINCIPLE AND PROCEDURE -----	8
2.3 TYPE OF AGRICULTURAL LOAN GRANTED BY UNION BANK, MINNA BRANCH -----	11
CHAPTER THREE : SYSTEM ANALYSIS AND DESIGN	
3.1 INTRODUCTION -----	13
3.2 ANALYSIS OF EXISTING SYSTEM -----	13
3.3 WEAKNESS OF THE EXISTING SYSTEM -----	15

accountant, managers office from which it became possible to deduce on the problems and needs of the department.

(ii) Existing Records: Going through the existing records so as to see how the data is managed and processed with the department.

(iii) Mode of operation: Studying the mode of operation of the existing system so as to be able to automate it and to serve the same purpose more effectively.

1.4 PURPOSE OF THE STUDY

The purpose of this study among others include

- (1) To develop a computer base system for the processing of information for the granting of agricultural loan to the farmers.
- (2) To produce a system with faster operational features
- (3) To produce accurate, reliable and timely information
- (4) To demonstrate computer capability in solving problems and carrying out large volumes of work.

1.5 SCOPE AND LIMITATION

This project is centered on the use of computer in the processing of information for the granting of loan.

The aspect covers by the researcher is limited to agricultural loans to farmers which involves five stages.

- Preliminary Information :- This involves obtaining of information about the applicant for subsequent consideration.
- Letter of Offer- This involves storing information on the agreement reached between the farmer and the bank.
- Company Account - This involves storing information about the financial capability of the applicant.
- Loan Account - This shows how the loan is being disbursed and used purposefully.
- Monitoring Loan - This involves the monitoring of the loan by the officer attached.

CHAPTER TWO

LITERATURE REVIEW

2.1 DEVELOPMENT OF BANKING IN NIGERIA

There is no precise date when banking started in Nigeria. Historically, records show that rudimentary banking activities actually started in Nigeria in about 1861 when Messers Elder Dempster and company, a shipping firm based in liverpool, started banking services in Lagos with the sole objective of making easier transactions with the companys's customers in Nigeria. In 1892, it became the first banking institution in Nigeria and was called African Banking corporation. It opened its first branch in Lagos in the same year. At inception, the bank experienced some difficulties and eventually decided to transfer its interest to elder Dempster and company. This led to the formation of a new bank known as the British Bank of West African (BBWA) in 1983 And later changed its name to first Bank of Nigeria. It remained the sole bank in Nigeria until 1917 when the colonialists established another bank called Barclays Bank DCO, now union Bank of Nigeria Plc. Soon after nine other branches were opened.

In 1952, the banking ordinance was passed into law. This was the first step taken by the Nigeria government to regulate and control banking business in Nigeria. This, however, was later amended by the banking Amendment Act of 1958.

The banking Act of 1958 is found in chapter 19 of the laws of the federation. The law made it compulsory for the first time in Nigeria, for anybody wishing to establish a bank to obtain a valid banking license. The granting of such a license was the responsibility of the Federal Ministry of Finance after receiving the recommendations of the Central Bank in

Nigeria.

Based on the recommendations for the establishment of Central Bank of Nigeria in 1958 by the Central Bank ordinance of that year, the institution came into full operation in July, 1959 with Mr. Pentom (British) at its first Governor and Chief executive.

2.1.1 BRIEF HISTORY OF UNION BANK

The bank commercial business in Nigeria in 1917 as the colonial Bank and later metamorphosed from Barclays bank Dco to Barclays Bank of Nigeria limited and finally to Union Bank of Nigeria PLC. Union Bank has weathered the storms of the uncertain Nigerian financial terrain to emerge as a big, strong, reliable Bank with over 250 branches in Nigeria and a major branch in London.

The company is engaged in the business of commercial banking and the bank's shares are quoted on the Nigerian Stock Exchange.

In an era when the issue of distress in Banks is causing great concern to both the Authorities and depositors alike, Union Bank is a veritable example of a Bank that has successfully deployed its resources optimally with attendant success. In the area of Agricultural credit especially, it has taken advantage of the opportunities in their operating environment, thereby consolidating their strengths to the satisfaction of the many shareholders and numerous customers alike. As a result of their relenting efforts in feeding the nation, Central Bank of Nigeria adjudged the Union Bank as the best Bank Agricultural Credit Guarantee Scheme (ACGS 1993).

To crown their efforts in the Central Bank of Nigeria Agriculture Sponsorship Scheme, Union Bank can boast of winning farmers from 17 states of the Federation, Sponsored by Union Bank in 1993. Also Union bank won the National farmer of the year

award in the latest edition which makes it the fourth time she won the award since its inception in 1991.

This recognition of excellence is not only restricted to the Nigeria shores as the World's acclaimed bankers Almanac, in its latest edition, ranked union Bank as numero uno in the Nigerian banking industry.

The Bank's Agricultural Credit Department was for many years a unit of the Advances/ lending Department of Head Office until 1977 when it as carved out and has evolved into full fledged department ever since, to meet the growing challenges in Agricultural Lending. In 1983, the staff strength of the department was 14. This has since experienced a tremendous growth from 17 offices in 1986 to 42 in 1995. Union Bank Agricultural officers are based in all their six regional offices and major branches throughout the 30 states including Abuja.

Union Bank Minna Branch started operation in 1948 and was situated at Kasuwa Gwari after which it was moved to bank road behind the Central bank which is along Paiko road. The branch operate under such departments as Current Account Department, Savings Account Department, Foreign Exchange Department, Advances Department, and Agricultural Department.

award in the latest edition which makes it the fourth time she won the award since its inception in 1991.

This recognition of excellence is not only restricted to the Nigeria shores as the World's acclaimed bankers Almanac, in its latest edition, ranked union Bank as numero uno in the Nigerian banking industry.

The Bank's Agricultural Credit Department was for many years a unit of the Advances/ lending Department of Head Office until 1977 when it as carved out and has evolved into full fledged department ever since, to meet the growing challenges in Agricultural Lending. In 1983, the staff strength of the department was 14. This has since experienced a tremendous growth from 17 offices in 1986 to 42 in 1995. Union Bank Agricultural officers are based in all their six regional offices and major branches throughout the 30 states including Abuja.

Union Bank Minna Branch started operation in 1948 and was situated at Kasuwa Gwari after which it was moved to bank road behind the Central bank which is along Paiko road. The branch operate under such departments as Current Account Department, Savings Account Department, Foreign Exchange Department, Advances Department, and Agricultural Department.

1. Branch Manager

He oversees the work of the branch accountant, appraisal officer, advance officer and agricultural officer. He represents the branch at the annual general meeting. He authorize any loan that has to be granted by his branch as long as it is within the authority delegated to him.

2. Branch Accountant

He is the administrative head of the branch. He controls all the staff and the routine work in the branch. He prepares the branch's monthly profit and loss account and balance sheet. Quarterly, half yearly and annual report accounts are also prepared. He is to referred to as the deputy or assistant branch manager in some branches.

3. Appraisal Officer

He is responsible for monitoring of the loan. He establishes that the major assumptions or the information obtained from the farmers are infact correct and realistic. He is also responsible for checking the viability of a project to be financial by the branch. He grants moratorium (period of grace) when necessary for customers

4. Advance Officer

He works hand in hand with the appraisal officer. He monitor loan for repayment and purse debt recovery. He organise a team for the recovery of the loan. He render returns to the controlling office at the end of every month. Extension of credit facilities to worthy customers.

5. Saving Account Department

It is responsible for the opening & closing of accounts of customers. It issues passbooks / pay in slip for costumers operating savings account. It accepts deposits and withdrawals on account of customers.

6. Foreign Exchange Department

It makes provision for foreign exchange facilities for travellers e.g travellers cheques, foreign currency etc.

7. Current / Deposit Department

This department opens current account, fixed accounts and other accounts that requires the use of cheque by the customer. It accepts issues cheques, drafts to customers. It verifies customer account for sequent considerations.

8. Agricultural Department

Facilitating the timely appraisal of projects requesting finance by the branch and also monitor the existing ones. Provision of necessary applications forms needed by the farmers. Educate the farmers on the type of loan facilities they granted and the facilities they can benefit from.

2.2 LENDING PRINCIPLES AND PROCEDURE

There are basic principles and rules that has to be followed with a clear mind and before any loan could be granted. These were lay down by a renown banking author. L.C. Mather who compares the principle of lending to economic laws saying “ in that certain facts and other things being equal a prescribed course should follow. They are neither independent nor unbreakable”. The basic principles recommended by Mather as guides are:

i Safety

The safety of any loan, especially agricultural loan, is of paramount importance to the bank. Therefore, when scrutinizing the information given by the applicants, banks must lay great emphasis on the character, integrity and reliability of borrowers. Banks must be reasonably certain that the loan granted can be repaid from the profit and cash flow generated

from the operations of the company / business or if the advance is granted to a personal borrower the source of repayment requirement, the security provided by the borrower to fall back on if the expected source of repayment should fall.

ii. Suitability

The banker must satisfy himself about the suitability of an advance even where the requirements of a borrower satisfy all safety and risk considerations. In other words the banker must ensure that the purpose of the loan is not in conflict with the economic and monetary policies of the environment. For instance, financing of agricultural project is encouraged by the government while financing ventures like gambling, betting and other speculation is not encouraged.

iii. Profitability

It is a well established fact that banks operate primarily to make profit and not as charitable organisations. Hence facilities granted are expected to yield profits and these profits are determined by the rate of interest charged. In Union Bank the interest charged depends on the ruling market rate. Interest is a compounded type and it is charged monthly. The technique used in calculating the interest is called Easy Technique.

Total interest repayable on agricultural loan.

$$I = \frac{1}{2} \times PRT/100$$

where P is the principal

R is the rate of interest e.g. 12%

T is the number of years of loan.

LENDING PROCEDURE

When a bank is approached for a loan, the following steps are followed by the manager before the loan could be granted:-

1. Each applicant will submit a prepared loan application which must be explicit enough on the following.

- a. how much is needed?
- b. what it will be used for ?
- c. How it will be used ?
- d. How it affect the business ?
- e. How and when it will be repaid (with interest)

2. A project appraisal is carried out by the loan officer attached to the loan to ensure that all factors necessary for its success are taken into account from the beginning. For example, in case of irrigation project it should cover not only dams and canals, but also channels to and on to farms, land leveling and drainage, training in irrigation agriculture and if necessary, access roads, credit and marketing arrangements. The followings are taken into considerations:-

Technical feasibility - Have all alternatives been considered are the methods, design and equipment proposed the best for the purpose?. Are the cost estimates realistic and can the successive phases of the project be carried out in the time allowed?

Economic viability - Does the technical solution chosen offer the highest economic and social returns of all the alternatives that are technically and financially feasible?

Financial - Are the necessary funds available? Will the project be able to meet its financial obligations when it is in operation? for example, will farmer have sufficient income

to cover repayments and interest on loan?.

Administration - Will the administrative structure proposed for the project and its staff be adequate to keep the project on schedule and manage it efficiently.

Commercial - What are the arrangements for buying materials for the project? Where will they come from? How will they be paid for ? How will the output of the project be sold?.

3. A report is prepared on the appraisal and submitted to the management for approval by the loan officer. If it is approved, the officer move to the next stage and if not, the loan would not be granted.

4. Where the loan is approved, the applicant signed an agreement form with the bank which this contains the ban terms.

5. The loan is then disbursed in accordance with the agreement between the parties.

6. Finally, a quarterly report is prepared by the officer in charge which is based on the supervision and monitoring made on the loan already granted. This is done with utmost concern up to the time of total repayment, thereby preventing the occurrence of bad debts.

2.3 TYPES OF AGRICULTURAL LOAN GRANTED BY UNION BANK, MINNA BRANCH

Loans are classified according to their duration. This duration depends on the repayment period which in turn is dependent on the gestation period of the particular agricultural project. The followings are the types of credit that a farmer may benefit from

1. **Short Term:** These are loans repayable within one to two years. Such loans are used to finance annual or seasonal crops, maintenance of tree, crop plantations, livestock (goat, sheep, cattle etc.) Fattening.

2. **Medium Term:-** These are loans repayable within two to four years. They are used to

finance projects which mature early e.g. poultry, piggery, rabbitry etc and arable crop farming involving capital investment.

3. Long Term:- These are loans for the establishment of tree crops like cocoa, rubber, oil palm etc. fish farming and fish captures; livestock projects like piggery, sheep, goat or cattle rearing; integrated agro-allied projects and machinery.

There are also

a. Fixed Capital Loan: This type of loan is specifically given to the farmer to enable him/her acquire and establish or install fixed assets on the farm e.g. Machinery and buildings.

B. Working Capital Loan:- This type of loan is for the day to day operation of the farm or project. It is also known as overdraft.

CHAPTER THREE

SYSTEM ANALYSIS AND DESIGN

3.1 INTRODUCTION

System analysis is defined as the methods of determining how best to use computers with other resources to perform tasks which meet the information needs of an organisation. The individual who carry out the process of analysing and designing a system is called the system Analyst. The system analyst must work with the users of the system, programmers, and /or suppliers of the software/ hardware of the organisation. The analyst must also carefully examine the existing system to be able to identify its strengths and weaknesses. This helps the analyst in developing a functional and effective system capable of solving the problems undermining the performance of the existing system.

Before the systems analyst finally creates the new system, the specification of the user requirement must be approved by the management and interpreted by the analyst to create one or more system specification which provides detailed documentation of the entire system. All in all, the new system must be within the available limited resources of the organisation.

3.2 ANALYSIS OF THE EXISTING SYSTEM

For union bank Minna branch to grant customers agricultural loans, the applicant submits a written application along with three copies of completed Agricultural Credit Guarantee Scheme Fund (ACGSF), to the Branch Manager. This is also accompanied by two copies of detailed feasibility study of the project. The information obtained by the documents submitted by the farmers are therefore appraised so as to know the viability of the proposed project and whether it is worthwhile financing such project. If the result of the appraisal

shows that the proposed project is worthwhile, then the applicant and the bank comes to an agreement concerning the amount to be granted and the interest to be charged.

LENDING PROCEDURE

The principal lending aim of the Union Bank is to provide growth, profitability and liquidity, hence the lending procedure is based on this policy. Before an agricultural loan is granted, customer has to provide certain information which would assist the bank when appraising for the viability of the proposed project. Once these conditions are satisfied the facilities are granted. These are:-

- a. Name and address of the applicant
- b. Purpose of the loan
- c. Name and address of the business
- d. Type of agriculture
- e. Shareholders
- f. Management
- g. Amount of the loan
- h. Raw materials of farm products
- i. Marketing of farm products
- j. Financial information (projected or historical)
- k. Proposed security
- l. Value of customer's commitment / stake in the project
- m. Years of experience
- n. Comments / recommendations.

When the application is favourably considered and just before the loan is disbursed a written agreement that is “Letter of Offer”, is signed by the farmer which is kept in a file at the bank. This letter of offer contains the following information:-

- a. The amount to be granted
- b. Tenure
- c. Borrower/lender's name
- d. Security
- e. Maturity or expired date
- f. Interest rate .

After this, the loan officer will write a quarterly report base on the monitoring done on the loan. This monitoring involves visitation to the farm land to ensure that the disbursed are not mismanaged. Also the loan and personal account are monitored to evaluate the financial position and performance of the farmer.

Going through these rigours, there is need for a very reliable and efficient system for the granting and monitoring of agricultural loan by the use of the micro computer based.

3.3 WEAKNESS OF THE EXISTING SYSTEM

Looking inwardly at the existing system, a lot of things are observed which undermine the performance of the existing system in terms of efficiency and data processing. These among others are:-

- a. Record organisation and collation are labour intensive and processing is time consuming.
- b. Retrieval of inter-related information could be an almost impossible task, due to large database.
- c. Data analysis is difficult, because related information cannot be merged and calculations

are done manually which is subjected to error.

d. Data security is weak. The records could be accessed and modified easily by unauthorized person.

e. No backup facility is available. A loss of files and records means a total loss.

There is a reason for a new system. After examining all these impediments caused by the manual way of granting agricultural loans which are subjects to mistakes. Hence, there is need for an automated system which will take care of all these anomalies.

3.4 ANALYSIS OF THE PROPOSED SYSTEM

3.4.1 AN OVERVIEW

The efficient and functional system developed for this study is in the form of a program which uses one of the most powerful database management system software called DBASE iv. DBASE iv is a versatile programming language for developing systems for various applications in different organisations. The system has been developed such that it interacts with a database file which accepts and stores the data relating to the applicant for an agricultural loan.

The database files needed for the proposed system are five in number which contain 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 i.e. file analysis and file description.

3.4.2 FILE ANALYSIS

The five files to be used for this new system are as follows:

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 below

1. Preliminary information sheet

Structure of Database : APPLOAN. DBF

File Number : 1

Organisation : Random Access Key : Account Number

Contents:

FIELD	DESCRIPTION	FIELD NAME
1	Name of an applicant	[APPNAME]
2.	Address of an applicant	[ADDR]
3.	Nature of Agriculture	[AGRIC]
4.	Project cost / financial plan	[PRJCOST]
5.	Brief financial information	[FININFO]
6.	Proposed Security	[SECURE]
7.	Comments / Recommendation	[COMMENTS]

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

2. LETTER OF OFFER

Structure of Database: OFFER. DBF

File Number : 2

Organisation : Random Access Key: Account Number

Contents

FIELD	DESCRIPTION	FIELD NAME
1.	Applicant's Name	[APPNAME]
2.	Lender's name	[LENNAME]
3.	Amount to be granted	[AMMOUNT]
4.	Tenure	[TENURE]
5.	Security	[SECURE]
6.	Terms of the payment	[TERMS]

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

3. COMPANY ACCOUNT

Structure of Database: COMPACCT.DBF

File Number : 3

Organisation : Random Access key : Account Number

Contents:

FIELD	DESCRIPTION	FIELD NAME
1.	Type of an account	[ACCTTYPE]
2.	Name of account	[ACCTNAME]
3.	Business name	[ADDRI]
4.	Type of company	[COMPTYPE]
5.	Applicant's commitment	[APPCOMT]
6.	Referees / Directors	[DIRECTOR]
7.	Address	[ADDR2]

8.	Bankers	[BANKER]
9.	Branch	[BRANCH]
10.	Account Number	[ACCTNO]

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

4. LOAN ACCOUNT : LOAN.DBF

Structure of Database :

File Number : 4

Organisation : Random Access Key: Account Number

Contents:

FIELD	DESCRIPTION	FIELD NAME
1.	Applicants Name	[APPNAME]
2.	Date	[FDATE]
3.	Nature of credit facilities	[NATURE]
4.	Amount Recommended	[AMOUNT1]
5.	Amount Withdrawal	[AMOUNT2]
6.	Amount left	[AMOUNT3]

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

5. MONITORING LOAN

Structure of Database : MONLOAN. DBF

File Number : 5

Organisation : Random Access Key : Account Number

Contents

Contents

FIELD	DESCRIPTION	FIELD NAME
1.	Applicant's Name	[APPNAME]
2.	Lender's name	[LENNAME]
3.	Amount to be granted	[AMMOUNT]
4.	Tenure	[TENURE]
5.	Security	[SECURE]
6.	Terms of the payment	[TERMS]

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

3. COMPANY ACCOUNT

Structure of Database: COMPACCT.DBF

File Number : 3

Organisation : Random Access key : Account Number

Contents:

FIELD	DESCRIPTION	FIELD NAME
1.	Type of an account	[ACCTTYPE]
2.	Name of account	[ACCTNAME]
3.	Business name	[ADDRI]
4.	Type of company	[COMPTYPE]
5.	Applicant's commitment	[APPCOMT]
6.	Referees / Directors	[DIRECTOR]
7.	Address	[ADDR2]

FIELD	DESCRIPTION	FIELD NAME
1.	Branch	[BANK CODE]
2.	Condition code	[CONCODE]
3.	Customer Index Number	[FINDEX]
4.	Account Number	[ACCTNO]
5.	Credit Number	[FCREDIT]
6.	Authorised Amount	[FAUTHOR]
7.	Repayment	[FREPAY]
8.	Commencement Date	[FDATE]
9.	Address	[ADDRESS]
10.	Category	[FCATEGORY]
11.	Maturity	[FMATURE]
12.	Instalment	[FINSTALL]
13.	Interest rate	[INTRATE]
14.	Maturity Date	[FMATDATE]
15.	Security	[FSECURE]
16.	Amount Paid Total	[FAM PAID]
17.	Amount Remaining	[FAMTREM]
18.	Extension Number	[FXTNO]
19.	Name	[FNAME]

Purpose: This file contains the information, the loan officer attached will be monitoring day in day out.

3.4.3 FILE DESCRIPTION

Under the file description, it contains information on the fields as per loan record.

BANK CODE: This field contain the branch code of the bank. This code is used by the head office of the bank to identify branch where the loan originates.

ACCTNO : This field contains the identification number for each loan account record.

FINDEX : This field contains the identification index number for each loan beneficiary.

FDATE: The commencement date of each credit facility is contained in this field.

FAUTHOR : This field contains the authorized total amount of loan being granted to a beneficiary of a specific amount of loan.

FAMTPAID: This field stores the total amount of repayments made on each loan record by the beneficiary.

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

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

FAMTREM: This field contains the outstanding balance of each customer.

FREPAY : This field contains the most recent repayment that have being made.

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

FXTNO: This field contains the number of extensions that have been granted to the customer. This extension may be caused by failure of customers to keep up with their repayment schedule leading to the board approving an extension on the maturity date of the loan.

FMATURE: This field contents are data specifying whether the loan repayment is for a short

term or loans payable over a long period.

ADDRESS: It contains the address of the loan beneficiary.

CONCODE: This field is used for storing information about whether the loan is expired or still open for processing.

FNAME: It is used for storing the name of each applicant as per the loan account record.

FCATEGORY: The contents of this field, specifies the type of agriculture into which the loan is being invested by the beneficiary.

3.5 INPUT DESIGN

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

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

The design for the input files are therefore given below.

INPUT FORM DESIGN

PRELIMINARY INFORMATION SHEET FILE

FILE NUMBER : 1

FILE NAME :APPLOAN . DBF

KEY LENGTH : 10

			NUMBER OF	DECIMAL
FIELD	FIELD NAME	TYPE	CHARACTERS/WIDTH	PLACES

1	APPNAME	C	45
2	ADDR	C	45
3	AGRIC.	C	45
4	PRJCOST	C	45
5	FININFO	C	45
6	SECURE	C	45
7	COMMENTS	C	45

LENGTH OF FILE : 316 CHIACTERS

B) LETTER OF OFFER FILE

FILE NUMBER : 2

FILE NAME: OFFER .DBF

KEY LENGTH : 10

FIELD	FIELD NAME	TYPE	NUMBER OF	
			CHARACTERS / WIDTH	DECIMAL PLACES
1	APPNAME	C	45	
2	LENNAME	C	45	
3	AMMOUNT	N	10	2
4	TENURE	C	45	
5	SECURE	C	45	
6	TERMS	C	45	

LENGTH OF FILE : 191

(C) COMPANY ACCOUNT FILE

FILE NUMBER : 3

FILE NAME : COMPACCT.DBF

KEY LENGTH: 10

FIELD	FIELD NAME	TYPE	NUMBER OF	DECIMAL
			CHARACTERS/WIDTH	PLACES
1	ACCTTYPE	N	1	
2	ACCTNAME	C	25	
3	ADDR1	C	45	
4	COMPTYPE	N	1	
5	APPCOMT	N	10	
6	DIRECTOR	C	45	
7	ADDR2	C	45	
8	BANKER	C	45	
9	BRANCH	C	25	
10	ACCTNO	C	25	

LENGTH OF FILE : 313

(D) LOAN ACCOUNT FILE

FILE NUMBER : 4

FILE NAME : LOAN.DBF

KEY LENGTH : 10

FIELD	FIELD NAME	TYPE	NUMBER OF	DECIMAL
			CHARACTERS/WIDTH	PLACES
1	APPNAME	C	30	
2	FDATE	D	8	

3	NATURE	C	30	
4	AMOUNT 1	N	10	2
5	AMOUNT 2	N	10	2
6	AMOUNT 3	N	10	2

LENGTH OF FILE : 99

LOAN MONITORING FILE

FILE NUMBER : 5

FILE NAME : MONLOAN. DBF

KEY LENGTH : 10

			NUMBER OF	DECIMAL
FIELD	FIELD NAME	TYPE	CHARACTERS / WIDTH	PLACES
1	BANKCODE	C	10	
2	CONCODE	C	10	
3	FINDEX	C	30	
4	ACCTNO	C	20	
5	FCREDIT	N	10	2
6	FAUTHOR	C	30	
7	FREPAY	N	10	2
8	FDATE	D	8	
9	ADDRESS	C	45	
10	FCATEGORY	C	30	
11	FMATURE	C	30	
12	FINSTALL	N	10	2
13	INTRATE	N	10	

14	FMATDATE	D	8	
15	FSECURE	C	30	
16	FAMTPAID	N	10	2
17	FAMTREM	N	10	2
18	FXTNO	C	20	
19	FNAME	C	30	

LENGTH OF FILE : 362

3.6 OUTPUT DESIGN

The execution of the input of a program results to the output which is the information or response expected. The output can either be “Soft” or “Hard”. The soft copy of the output refers to the result on the computer’s screen while the hard copy of the output is the printed report or information on paper. The reports expected to be produced from the program execution are listed below.

- 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.

3.7 REQUIREMENT SPECIFICATION FOR THE PROPOSED SYSTEM

HARDWARE REQUIREMENT

- (1) PROCESSOR - A minimum of 386 processor
- (2) MEMORY - At 2 megabyte of Random Access Memory (RAM)
- (3) STORAGE CAPACITY - A minimum of 4.5 MB
- (4) PRINTER - LaserJet
- (5) INPUT DEVICE
 - (a) Disk drive:- 3.5" floppy disk drive
 - (b) Keyboard :- Standard key board (IBM)
 - (c) Power saver :- of up to 1000uv

SOFTWARE REQUIREMENT

- 1 DBASE iv package
- 2 Microsoft disk operating system

3.8 COST AND BENEFIT ANALYSIS

A Cost analysis

Developmental cost

6 Pc (486 Dx	120,000
102 uv keyboard	80,000
6 LaserJet	200,000
3 UPS (1000UV)	75,000
Miscellaneous expenses	50,000
	525,000

Software cost

Word processing (6.1 version)	20, 000.00
DBASE programs	20,000
Spreadsheet	10,000
Window 98	10,000
	60,000

Operating Cost

System Analysis & Design for

4wks at 10,000 per wk	40,000
Installation cost	30,000
Training	70,000
Utilities	50,000
Maintenance	50,000
3 Air conditioner (2 1/2 HP)	70,000
Miscellaneous	50,000
	360,000

Total cost Analysis

Development cost, software cost + operational cost

Total Cost Analysis = N 9,475,000

B Benefit Analysis

- a The large volume of data from the various units can be handled easily
- b Data security and protection will be ensured
- c Comparative analysis can now easily be made from available data since data would now be centrally controlled.
- d Easy accessibility to past data make forecasting and planning simpler.
- e Data can be processed faster than was formally done.

CHAPTER FOUR

SYSTEM DOCUMENTATION AND IMPLEMENTATION

4.1 PROGRAMMING LANGUAGE USED

The choice of programming language is an important factor to be considered when developing a new system. Dbase iv was chosen as the language to be used, due to its vast features ideal for a database system. Dbase iv is a database package developed by Dbase software. It is a database software which offers powerful features and tools for developing user-defined softwares. The features of Dbase iv includes the following

- Dbase iv has a completely simplified menu and commands presentation unlike in other database softwares.
- Dbase iv forms code to be written as much as possible in a modular form, with each screen, menu, report forms having a separate module for coding. This would enable the logic programme to be easily understand, maintained and updated for future purposes.
- Dbase iv provides editors and form-design tools that enable the programmer to interactively create and modify programs, queries, menus, data entry screens, reports and labels.
- It is possible to easily develop complete pull-down menu driven programmers with mouse compatibility to further ensure a user friendly atmosphere.
- It has a great interface with windows application and provide network capabilities.
- Dbase iv includes tracing and debugging facilities which enables easy debugging of codes and easy maintenance.

4.2 USER'S DOCUMENTATION

This section is basically meant for the users of this software. For a successful run of the program of this, the user should use the procedure described below.

- (a) Turn on the computer by using the button or switch provided.
- (b) If the Dbase iv is installed on the hard disk the user should change directory to that of Dbase iv by typing CD\Dbase at the "C" prompt (C:\>). This followed by pressing the return (Enter) key. However, if Dbase is not installed in the hard disk, the user should first insert the diskette containing it into the appropriate drive (A or B) and switch the prompt from drive "C" to any of the floppy drives containing the diskette. Switching (changing) to any of the drives is achieved by typing the appropriate drive letter (A or B) followed by a colon. For example A : or B: and pressing the return key before changing directory to that of Dbase as described above.
- (c) Thereafter the user should type Dbase and press the return key. Dbase starts up immediately
- (d) Press the escape key to display the dot prompt
- (e) At the dot prompt, use the modify command to invoke the program editor and type the entire program modules presented in the appendix and press " Ctrl + End" to save the program and exit it.
- (f) Type the "DO" ACCOUNT to run the program and respond to the prompt messages by typing the required input elements for the program execution to be completed.

4.3 SYSTEM

This is the process of putting the system developed into use. This requires a careful and wise decision making. There are various ways of implementing a particular system and the type conversion to be adopted depends on the type of system developed and the organisation concerned. The conversion methods are as follows:-

- (a) Direct changeover
- (b) Parallel changeover
- (c) Pilot changeover
- (d) Staged changeover

Direct changeover is a drastic and immediate conversion of the old system to the new system.

Parallel changeover involves running both the old and the new system side by side.

Pilot changeover involves conversion of only some parts of an organisation into the new system. It is a selective approach.

The staged method of conversion requires a gradual retirement of the old system and replacing it with the new one.

For this study parallel changeover is recommended. This would involve running both old (manual) and new computerised systems concurrently for at least one system cycle using full live data in the operational environment of place, people, equipment and time. This allows for the result of the new system to be compared with the old system before the full acceptance by the commission.

This way mistakes and oversight made during the designing could be corrected before full acceptability.

4.4 SYSTEM MAINTENANCE

A system requires constant maintenance for it to be functional at all times. Failure to keep it operational and effective can lead to inefficiency and many other problems. The following measures should be observed:-

- (i) The program should be kept virus free
- (ii) Backup copies of the program should be made and kept secured
- (iii) The system should be properly handled as well as the disk in use
- (iv) Modifications should be made when necessary.

4.5 TRAINING OF STAFF

The systems analyst would be required to ensure that all persons involved with the new system are capable of making it an operational success. The amount of training required for various categories of personnel will depend upon the complexity of the system and the skills presently available.

4.6 SYSTEM TESTING

There is need to ensure that the individual programs have been written correctly and that the system as a whole will work. To this end the systems analyst must provide the necessary test data for program testing as well as procedure testing. This is to ensure that all possible contingencies as specified in the systems specification have in fact been catered for by the programmer. Expected results of the test must be worked out before hand for comparison purposes. The aim of procedure testing is to ensure that the whole system fits together as planned.

4.7 PROGRAM MODULE

Under this section, a written description of the program is done, after the program has already been tested, implemented and documented. This make any system being designed to be a complete system. However, there are a total six program modules which make up the new system these are:-

(i) MAINMENU.MNX

(ii) APPLOAN.DBF

(iii) OFFER .DBF

(iv) COMPACCT.DBF

(v) LOAN ACCT. DBF

(vi) MONLOAN .DBF

4.7.1 MAIN MENU . MNX

This is the main program which contain all the other sub programs that are used in the software.

The following programs exist within the menu design program.

Add Record: This is activated when you intend to add new record into the file. The program is run and data are supplied which is automatically stored in the file.

Modify Record: This program is activated in order to modify and entry which already exist in the file.

Delete Record: In case there is any need to delete certain record you can run this program by entering the key name of the record which will be displayed on the screen for deletion

Report Program: This program prepares necessary report.

Quit: This is to exist from the software environment. When the option quit is selected it will take you out of that environment and allow you to go to any of the five modules mention above by entering the number that match them such as 0, 1, 2, 3, 4, 5. Then you follow the instruction as you will be prompted by the program.

4.7.2 APPLOAN . DBF

This program module handles the preliminary information about the applicant. The financial capacity, nature of agricultural project, proposed security, financial plan, name and address of the applicant are specified in this module.

4.7.3 OFFER. DBF

This program module handles the agreement reached between the customer and the bank. It shows the amount to be granted, how many years i.e duration or tenure. Through this program also we will be able to know the terms of payment and the security.

4.7.4 COMPACCT.DBF

This programs shows us the type of account opened by the applicant with the bank whether it is a deposit, savings, or current account. It also tells us the name of the account, the type of the company. At the same time the programs shows, the referees or the directors with their particulars including their names; address account number and the bankers with the branch he/she is operating.

4.7.5 LOAN ACCT.DBF

This module is all about the nature of the facilities granted to the applicant. It also include the amount recommended. It is through this account the applicant will be withdrawing capital and it also shows the amount left in the account so that through proper monitoring, the applicant will not direct the ban to another use.

4.7.6 MONLOAN.DBF

This module monitors the overall execution of the loan. A loan officer is attached to be doing the monitoring which is monthly in union bank. It consists of the interest rate, maturity date, commencement date, authorized amount, amount paid, amount remaining ie outstanding balance of each customer and also the gestation period given on some particular agricultural projects likewise the extension given by bank to customers in case of failure.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 SUMMARY

The computerisation of Agricultural loan system was designed to assist the banks in their operations in terms of data processing and database management and also in the monitoring of the loans for reliable and better results. The system was designed to handle all types of agricultural loans currently considered by the management and give provisions to handle future loans which may be similar to the present ones in order to ensure lasting use of the system.

5.2 CONCLUSION

The computerisation of the agricultural loaning system in the banking industry will make the work of the bank management a lot easier in the processing of information and monitoring of the loans disbursed to farmers. The system will go a long way in ensuring proper monitoring of the loans disbursed, enhancing efficiency, information management and ability to handle large work head and reducing costs.

In conclusion, the importance of the use of the computerised system in the banking industry for the processing of agricultural loans cannot be overemphasized. It will obviously enable banks to contribute more significantly in the development of agricultural sector which provides the economy with some of her basic needs.

5.3 RECOMMENDATION

In view of the above this project is recommended to all the banks especially union bank Minna branch for an effective agricultural loaning system.

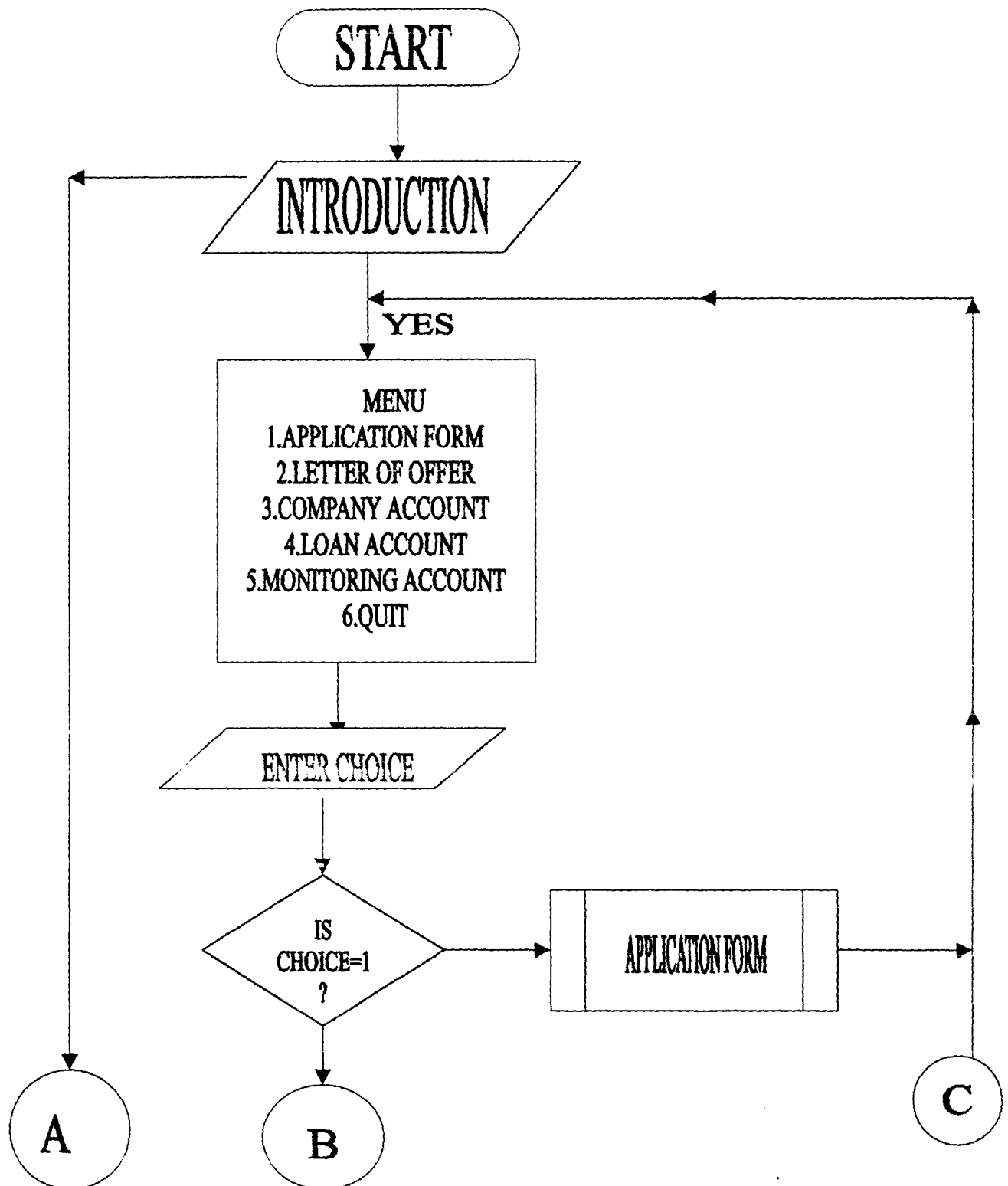
However, information held within a computer can be subjected to loss through errors made by the user using it or the system. I therefore recommend that concerted efforts be made by banks towards data security, maintenance of machinery especially the hardware, making backups for softwares, as well as giving regular training to personnel and their welfare. Likewise preparation should be made towards unforeseen expenses especially because of the trends in hardware configurations and also changes that are likely to be made on softwares and the use of inputs and output materials to meet up the desired objectives.

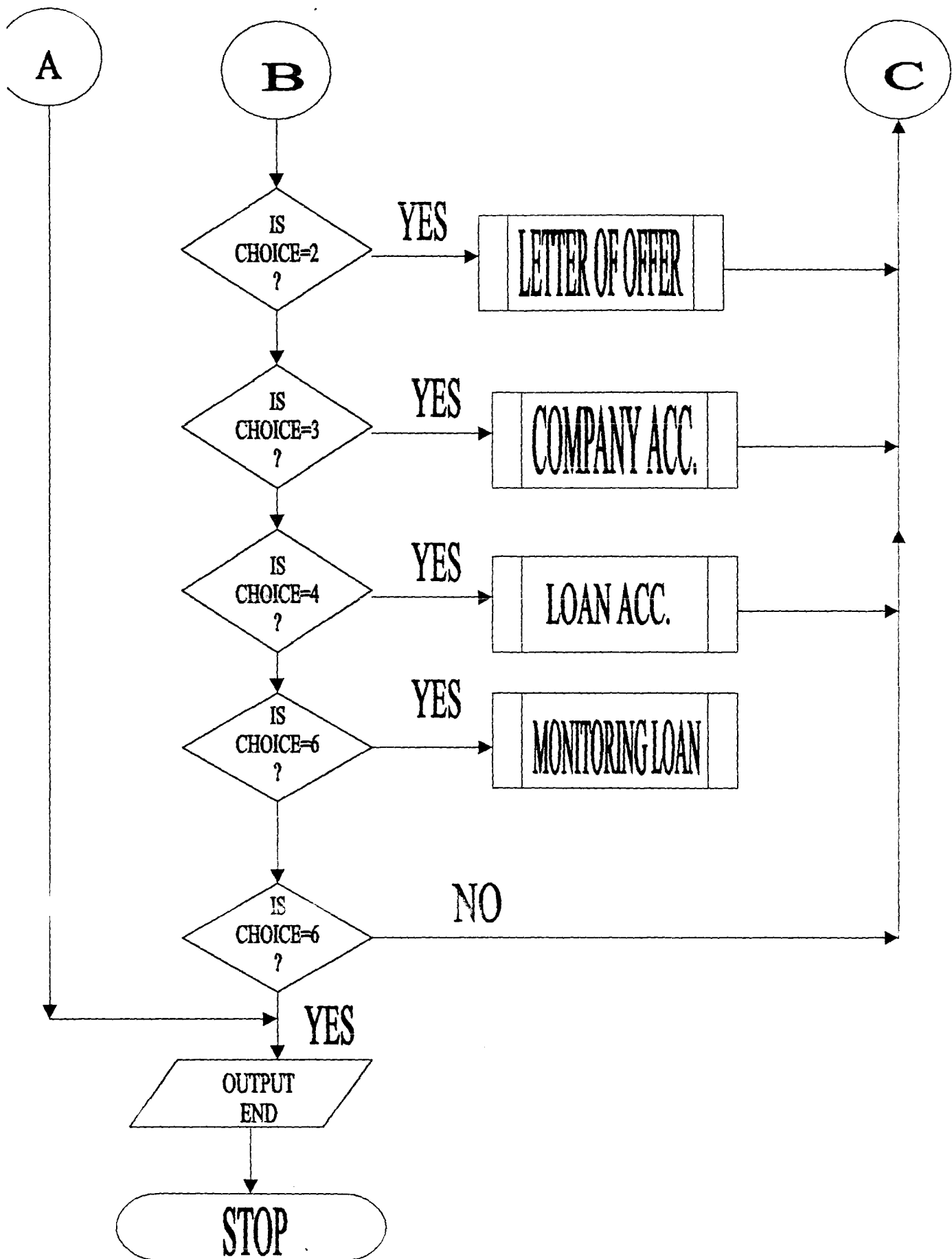
REFERENCES

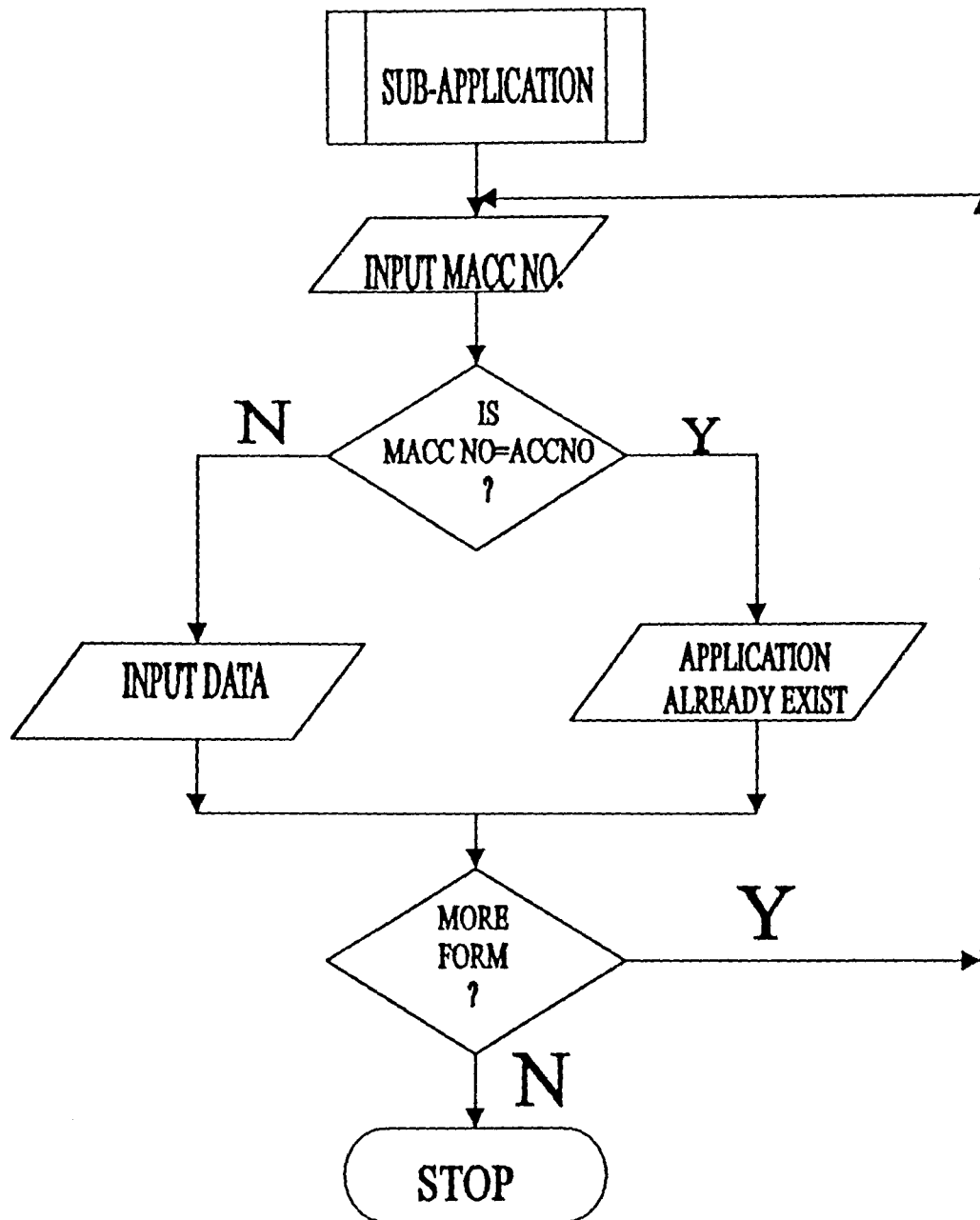
- Akin F. (1994) Understanding and Using Micro-Computer.
AFLON Nig. LTD. Abuja.
- Badmus R. (1998) System Analysis and Design (Unpublished lecture note)
- Donald G. Simonson (1980) Bank Financial Management Strategies & Techniques for a changing Industry. John Wiley & Sons.
- Edward J. (1979) Computer automation and Society Richard D. Irwin.
- G.O Nwankwo (1980) Nigeria Financial Systems.
Macmillan Publishers Ltd.
- Mc Donald P. Benjamin (1981) Investment projects in Agriculture.
Longman Group Ltd.
- O' Leary / Williams (1950) Computers information processing with business application. The Benjamin/Cummings Publishing Company, Inc.
- Reju (1996) Elementary theory of algorithms F.U.T. Minna
(unpublished) lecture note.

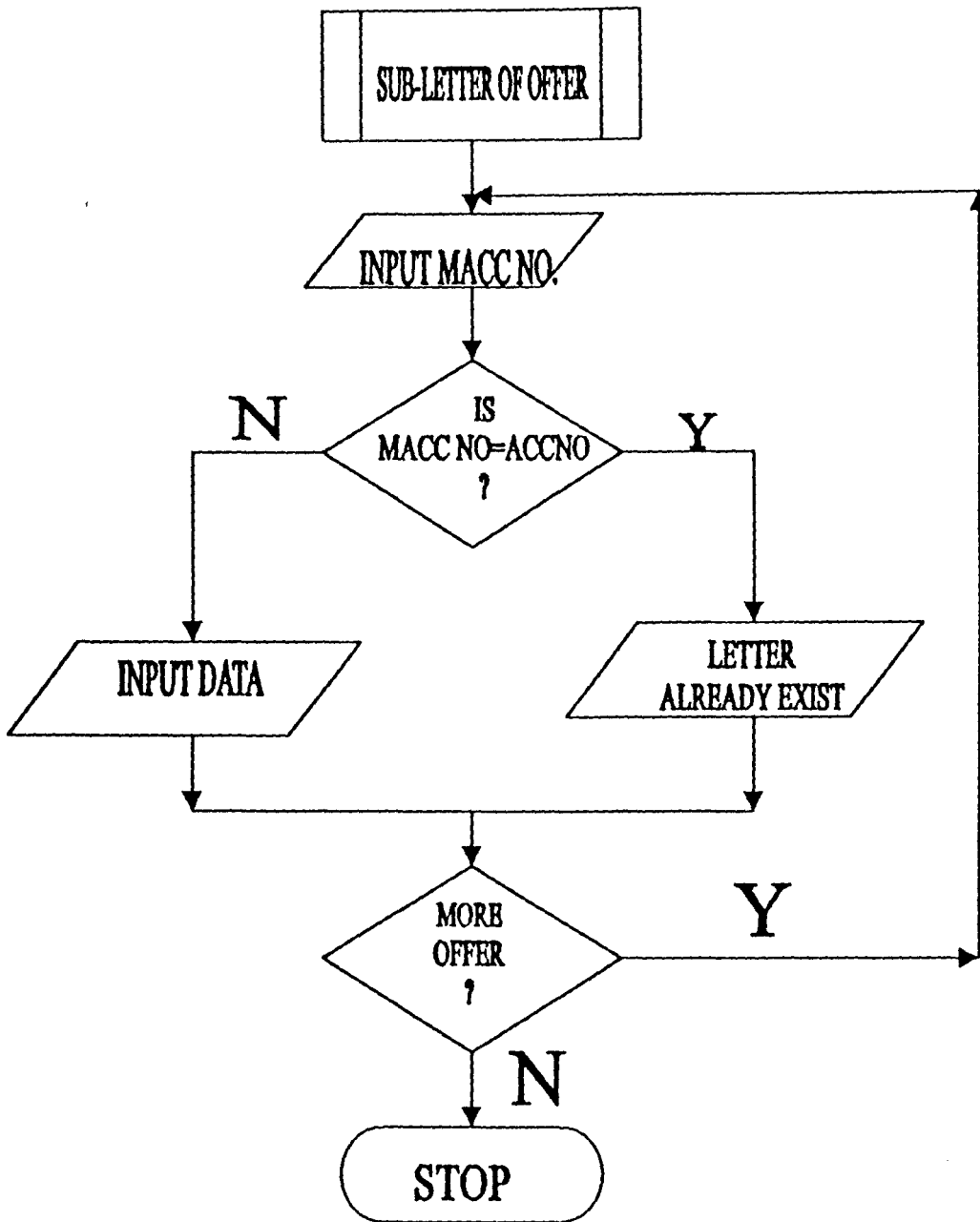
APPENDIX

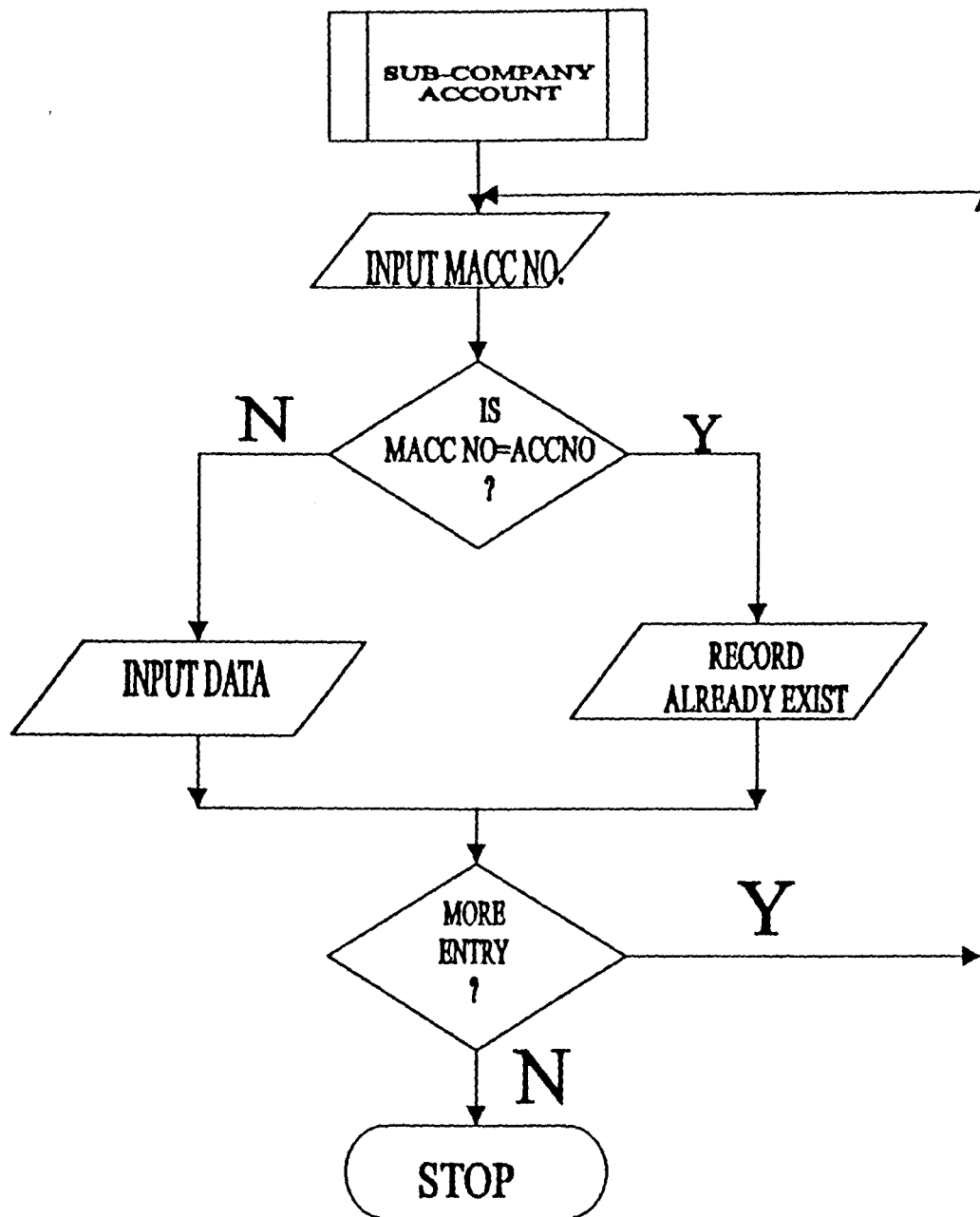
FLOW CHART

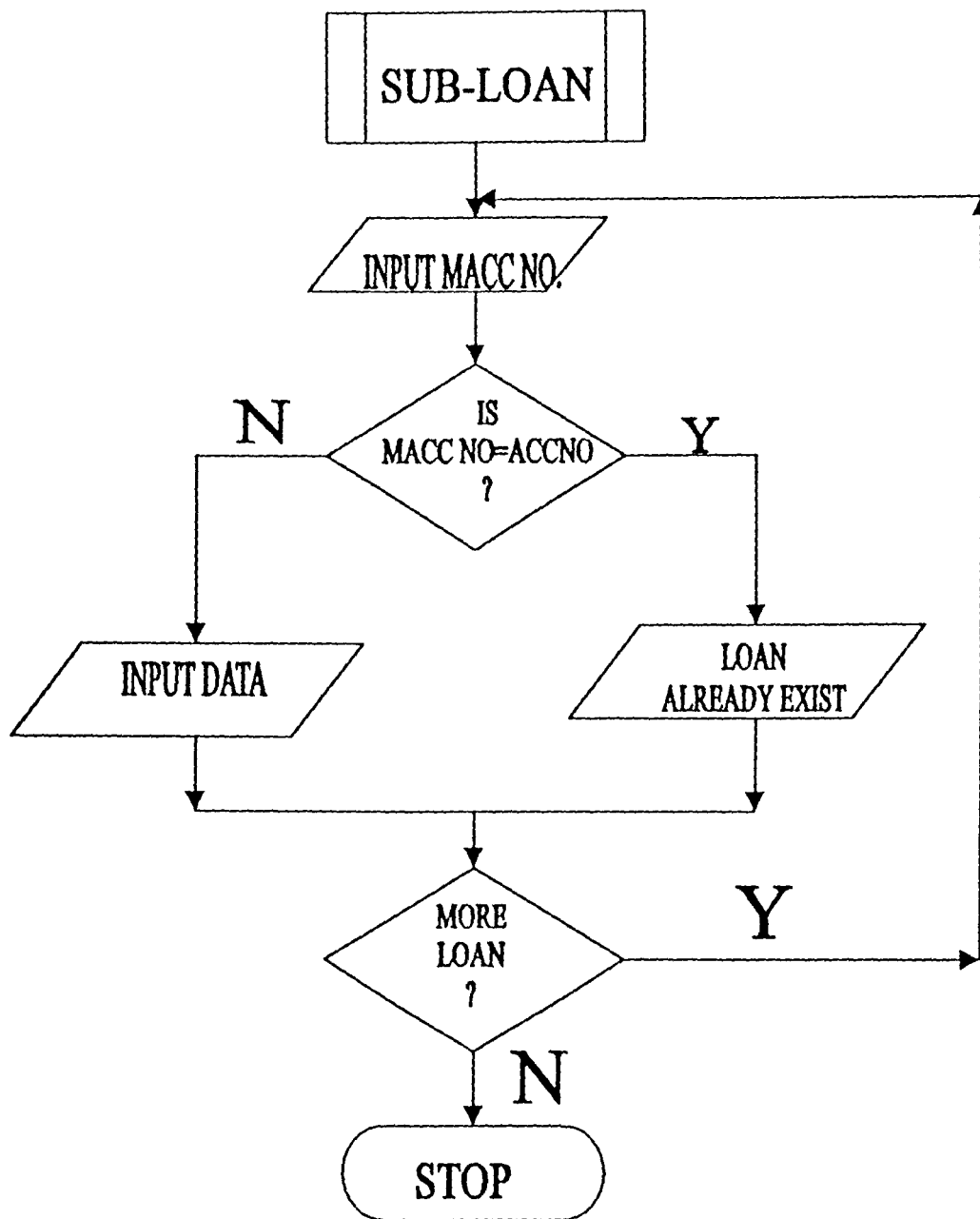


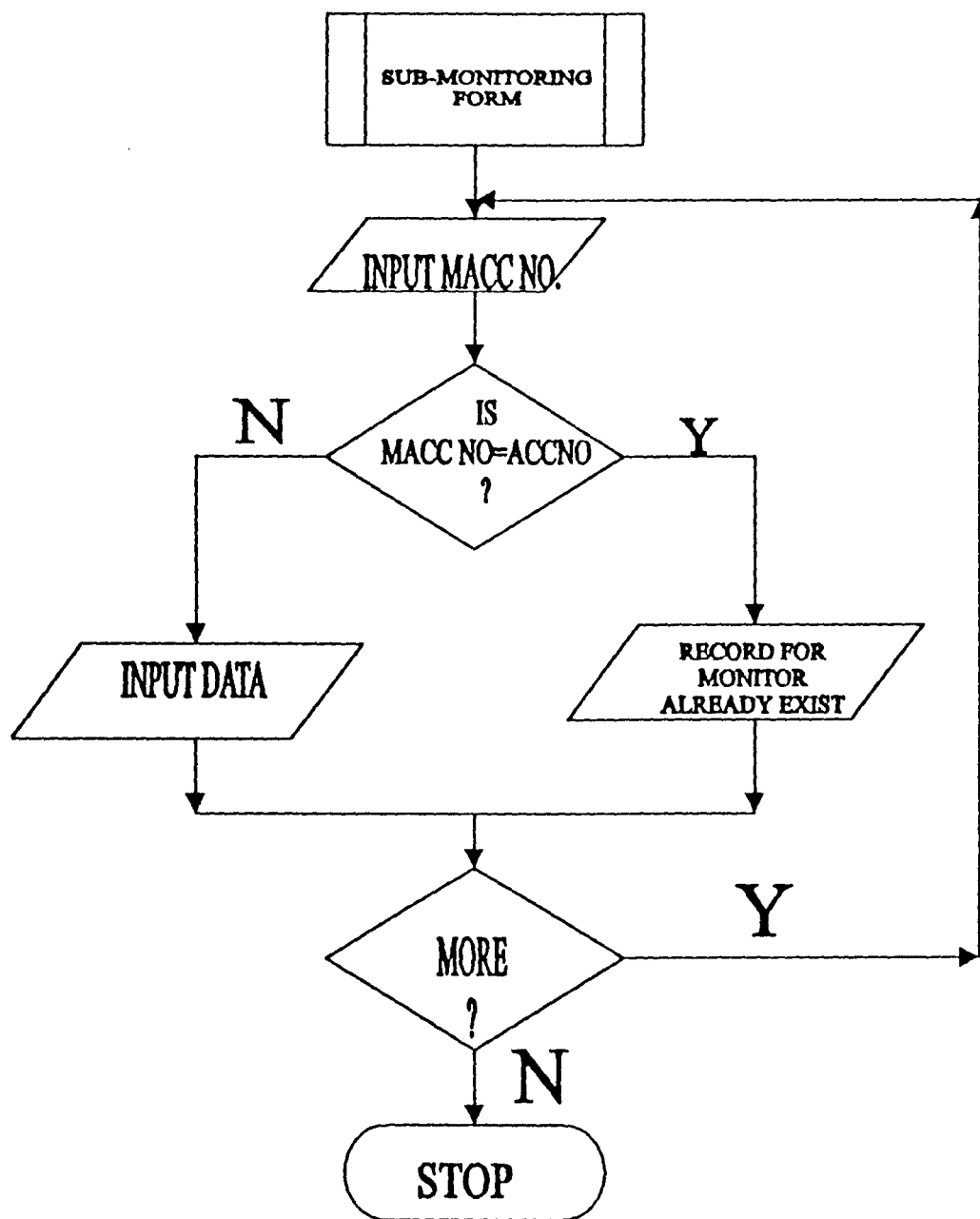












PROGRAM CODE

```

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 MAPNAME
    @7,7 SAY "APPLICANT NAME:" GET MAPNAME PICT "@!"
    READ
    LOCATE ALL FOR MAPNAME = 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 MAPNAME
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 MAPNAME PICT "@"
READ
LOCATE ALL FOR MAPNAME = 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 MAPNAME, 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 MAPNAME
@7,7 SAY "APPLICANT NAME:" GET MAPNAME PICT "@"
READ
LOCATE ALL FOR MAPNAME = 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 MAPNAME, 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 MAPPPNAME
@7,7 SAY "APPLICANT NAME:" GET MAPPPNAME PICT "@!"
READ
LOCATE ALL FOR MAPPPNAME = 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 MAPNAME

STORE SPACE(45) TO MLENNAME

```

STORE SPACE(45) TO MAPPPNAME
@7,7 SAY "APPLICANT NAME:" GET MAPPPNAME PICT "@!"
READ
LOCATE ALL FOR MAPPPNAME = 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 "@!"

```

```

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 MAPPPNAME PICT "@!"
READ
LOCATE ALL FOR MAPPPNAME = 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 MAPPPNAME, 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 MAPPPNAME
    @7,7 SAY "APPLICANT'S NAME:" GET MAPPPNAME PICT "@!"
    READ
    LOCATE ALL FOR MAPPPNAME = 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 MAPPPNAME
    @7,7 SAY "APPLICANT'S NAME:" GET MAPPPNAME PICT "@!"
    READ
    LOCATE ALL FOR MAPPPNAME = 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 MAPPPNAME
@7,7 SAY "APPLICANT'S NAME:" GET MAPPPNAME PICT "@!"
READ
LOCATE ALL FOR MAPPPNAME = 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
    ENDIF
ENDWHILE

```

```

        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 COMMITMENT:" 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"

```

```

@3,20 TO 5,60
@4,32 SAY "MODIFY RECORD"
@6,5 TO 20,75 DOUB
STORE SPACE(30) TO MAPNAME2
@7,7 SAY "APPLICANT'S NAME:" GET MAPNAME2 PICT "@!"
READ
LOCATE ALL FOR MAPNAME2 = 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 MAPNAME2, 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 A
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 MFPAY
    STORE FINSTALL TO MFINSTALL
    STORE INTRATE TO MINTRATE
    STORE FAMTPAID TO MFAMTPAID
    STORE FAMTREM TO MFAMTREM
    DO GETDATA5
    READ
MCONCODE      REPLACE BANKCODE WITH MBANKCODE, CONCODE WITH
MFAUTHOR      REPLACE FINDEX WITH MFINDEX, ACCTNO WITH MACCTNO
               REPLACE FCREDIT WITH MFCREDIT, FAUTHOR WITH
MFMATURE      REPLACE FDATE WITH MFDATE, ADDRESS WITH MADDRESS
               REPLACE FCATGORY WITH MFCATGORY, FMATURE WITH
MINTRATE      REPLACE FINSTALL WITH MFINSTALL, INTRATE WITH
MFSECURE      REPLACE FMATDATE WITH MFMATDATE, FSECURE WITH
MFAMTREM      REPLACE FAMTPAID WITH MFAMTPAID, FAMTREM WITH

```

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+

CLEAR

@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 MFATURE

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 MFMAURE
    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
□

[illegible]

```

03/2000
1:00:49 am
OAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAÇ
.          LOAN MONITOR          .
AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA1
COUNT NUMBER: AA4566778
NAME: OLAKOLA.OJO                BRANCH: MINNA
CUSTOMER INDEX NUMBER: U6543
AUTHORIZED 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

```

[illegible]

• LOAN ACCOUNT •

[illegible][illegible]

° °

LOAN ACCOUNT

°

aaaaaa

âââ

• LOAN MONITOR •

[illegible]

CUSTOMER INDEX NUMBER: U6543

••••••••••••••••••••••••••••••••~

[illegible]

3/2000

```

12:49:46 am

```

. FINANCIAL CAPABILITY .

[illegible]

COUNT TYPE: 2

COUNT NAME: DEPOSIT

SINESS ADDRESS: OJULARI STREET

MPANY TYPE: 1

PLICANT'S COMMITMENT: 2000000.00

FEREES/DIRECTORS: OLAOLU

DRESS: P.O. BOX 65, LAGOS

NKERS: UBA

ANCH: MINNA

□ □ □ □ □ □ □ □ □ □ □ □

[illegible]

```

Öäääääääääääääääääääääääääääääääääääääääääääääääääääääääääç
*   ARE THERE MORE ACCOUNT FILE?(Y/N) Y   *
äääääääääääääääääääääääääääääääääääääääääääääääääääääääää!

```

13/2000

```

.....12:52:16 am.....

```

[illegible]

~~~~~~f

ATE: 21/03/2000

REDIT FACILITY NATURE: POULTRY

**MOUNT RECOMMENDED:** 50000.00

**MOUNT WITHDRAWN: 200000.00**

MOUNT LEFT: 3000000.00

□ □ □ □ □ □ □ □ □ □

[illegible][illegible]

1  
 2  
 3  
 4  
 5  
 6  
 7  
 8  
 9  
 10  
 11  
 12  
 13  
 14  
 15  
 16  
 17  
 18  
 19  
 20  
 21  
 22  
 23  
 24  
 25  
 26  
 27  
 28  
 29  
 30  
 31  
 32  
 33  
 34  
 35  
 36  
 37  
 38  
 39  
 40  
 41  
 42  
 43  
 44  
 45  
 46  
 47  
 48  
 49  
 50  
 51  
 52  
 53  
 54  
 55  
 56  
 57  
 58  
 59  
 60  
 61  
 62  
 63  
 64  
 65  
 66  
 67  
 68  
 69  
 70  
 71  
 72  
 73  
 74  
 75  
 76  
 77  
 78  
 79  
 80  
 81  
 82  
 83  
 84  
 85  
 86  
 87  
 88  
 89  
 90  
 91  
 92  
 93  
 94  
 95  
 96  
 97  
 98  
 99  
 100  
 101  
 102  
 103  
 104  
 105  
 106  
 107  
 108  
 109  
 110  
 111  
 112  
 113  
 114  
 115  
 116  
 117  
 118  
 119  
 120  
 121  
 122  
 123  
 124  
 125  
 126  
 127  
 128  
 129  
 130  
 131  
 132  
 133  
 134  
 135  
 136  
 137  
 138  
 139  
 140  
 141  
 142  
 143  
 144  
 145  
 146  
 147  
 148  
 149  
 150  
 151  
 152  
 153  
 154  
 155  
 156  
 157  
 158  
 159  
 160  
 161  
 162  
 163  
 164  
 165  
 166  
 167  
 168  
 169  
 170  
 171  
 172  
 173  
 174  
 175  
 176  
 177  
 178  
 179  
 180  
 181  
 182  
 183  
 184  
 185  
 186  
 187  
 188  
 189  
 190  
 191  
 192  
 193  
 194  
 195  
 196  
 197  
 198  
 199  
 200  
 201  
 202  
 203  
 204  
 205  
 206  
 207  
 208  
 209  
 210  
 211  
 212  
 213  
 214  
 215  
 216  
 217  
 218  
 219  
 220  
 221  
 222  
 223  
 224  
 225  
 226  
 227  
 228  
 229  
 230  
 231  
 232  
 233  
 234  
 235  
 236  
 237  
 238  
 239  
 240  
 241  
 242  
 243  
 244  
 245  
 246  
 247  
 248  
 249  
 250  
 251  
 252  
 253  
 254  
 255  
 256  
 257  
 258  
 259  
 260  
 261  
 262  
 263  
 264  
 265  
 266  
 267  
 268  
 269  
 270  
 271  
 272  
 273  
 274  
 275  
 276  
 277  
 278  
 279  
 280  
 281  
 282  
 283  
 284  
 285  
 286  
 287  
 288  
 289  
 290  
 291  
 292  
 293  
 294  
 295  
 296  
 297  
 298  
 299  
 300  
 301  
 302  
 303  
 304  
 305  
 306  
 307  
 308  
 309  
 310  
 311  
 312  
 313  
 314  
 315  
 316  
 317  
 318  
 319  
 320  
 321  
 322  
 323  
 324  
 325  
 326  
 327  
 328  
 329  
 330  
 331  
 332  
 333  
 334  
 335  
 336  
 337  
 338  
 339  
 340  
 341  
 342  
 343  
 344  
 345  
 346  
 347  
 348  
 349  
 350  
 351  
 352  
 353  
 354  
 355  
 356  
 357  
 358  
 359  
 360  
 361  
 362  
 363  
 364  
 365  
 366  
 367  
 368  
 369  
 370  
 371  
 372  
 373  
 374  
 375  
 376  
 377  
 378  
 379  
 380  
 381  
 382  
 383  
 384  
 385  
 386  
 387  
 388  
 389  
 390  
 391  
 392  
 393  
 394  
 395  
 396  
 397  
 398  
 399  
 400  
 401  
 402  
 403  
 404  
 405  
 406  
 407  
 408  
 409  
 410  
 411  
 412  
 413  
 414  
 415  
 416  
 417  
 418  
 419  
 420  
 421  
 422  
 423  
 424  
 425  
 426  
 427  
 428  
 429  
 430  
 431  
 432  
 433  
 434  
 435  
 436  
 437  
 438  
 439  
 440  
 441  
 442  
 443  
 444  
 445  
 446  
 447  
 448  
 449  
 450  
 451  
 452  
 453  
 454  
 455  
 456  
 457  
 458  
 459  
 460  
 461  
 462  
 463  
 464  
 465  
 466  
 467  
 468  
 469  
 470  
 471  
 472  
 473  
 474  
 475  
 476  
 477  
 478  
 479  
 480  
 481  
 482  
 483  
 484  
 485  
 486  
 487  
 488  
 489  
 490  
 491  
 492  
 493  
 494  
 495  
 496  
 497  
 498  
 499  
 500  
 501  
 502  
 503  
 504  
 505  
 506  
 507  
 508  
 509  
 510  
 511  
 512  
 513  
 514  
 515  
 516  
 517  
 518  
 519  
 520  
 521  
 522  
 523  
 524  
 525

## AGRICULTURE: AGRONOMY

PROJECT COST: N200,000

FINANCIAL INFORMATION: CAPABLE

SECURITY: 2 HECTERS OF LAND

COMMENTS: SATISFACTORY

[illegible]

ÖäääääääääääääääääääääääääääääääääääääääääääääääÇ

\* ARE THERE MORE APPLICATIONS? (Y/N) Y

[illegible]

13/2000

# APPLICATION FORM

12:43:05 am

[illegible]

ěěěěě

ÖääääääääääääääääääääääääääääääääääääääääääääääÇ

ADD RECORD

[illegible][illegible]

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

[illegible]

ÖääääääääääääääääääääääääääääääääääääääääääääääÇ

ARE THERE MORE APPLICATIONS? (Y/N) Y

[illegible]

13/2000

# APPLICATION FORM

12:43:07 am

[illegible]

ëëëëë

ÖáääääääääääääääääääääääääääääääääääääääääääääääääC

• ADD RECORD

[illegible][illegible]

APPLICANT NAME: MUHAMMAD BASHIR

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

## AGRICULTURE: AGRONOMY

**PROJECT COST: N200,000**

FINANCIAL INFORMATION: CAPABLE

SECURITY: 2 HECTERS OF LAND

COMMENTS: SATISFACTORY

[illegible][illegible]

\* ARE THERE MORE APPLICATIONS? (Y/N) V

12:42:40 am

ëëëëë

6

•

•

APPLICANT NAME: MUHAMMAD BASHIR

[illegible]

12:43:05 am

ëëëëë

6

6

ö

APPLICANT NAME: MUHAMMAD BASHIR

\*\*\*\*\*

6

1

12:43:07 am

ěěěěě

6

9

Ö

APPLICANT NAME: MUHAMMAD BASHIR

}