

COMPUTERISATION OF TRADE FINANCING **IN DEVELOPMENT BANKS**

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

BY

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OF THE REQUIREMENT FOR THE AWARD OF
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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.

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).

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Accept1.prg

```
*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 acct1
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

```

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:

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 in 1994, 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 5 billion Naira in RRF in support of both traditional and non-traditional exports. A sum of \$126.2 million 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.

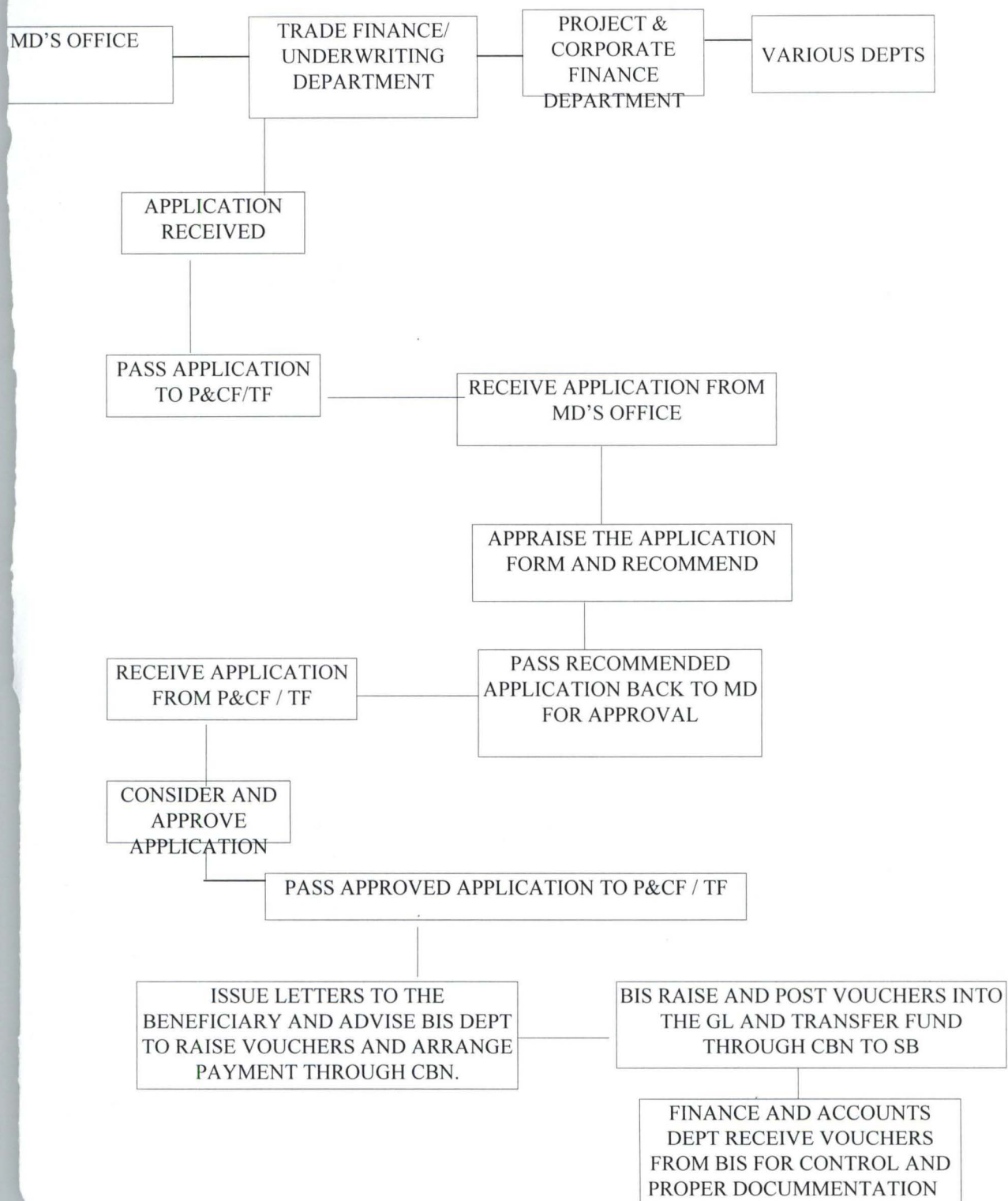
If the above listed conditions are met, the loan may be granted, and disbursed through CBN to the Sponsoring Bank who in turn disburses to the respective clients.

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 weather 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/DOCUMENTATION 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:-----

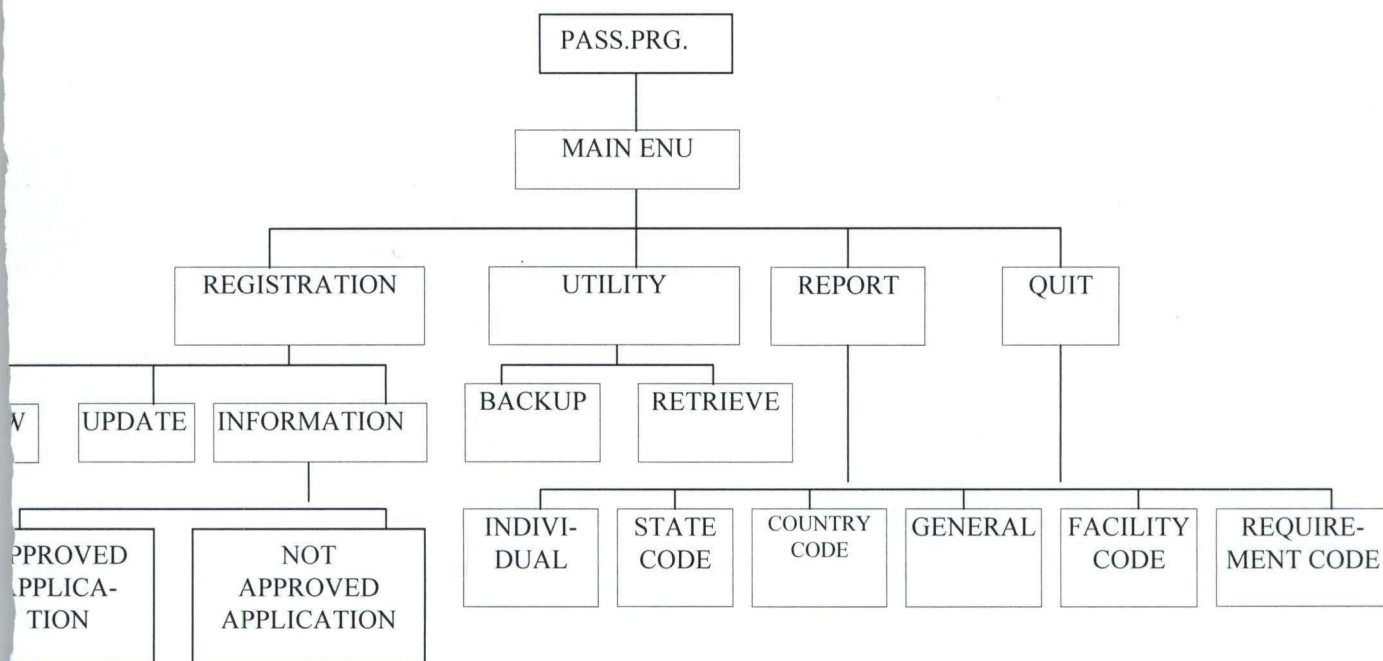
Due Date:-----

Pre-Paid:-----

Last Date:-----

Today:-----

3.3 THE SYSTEM BLOCK CHART



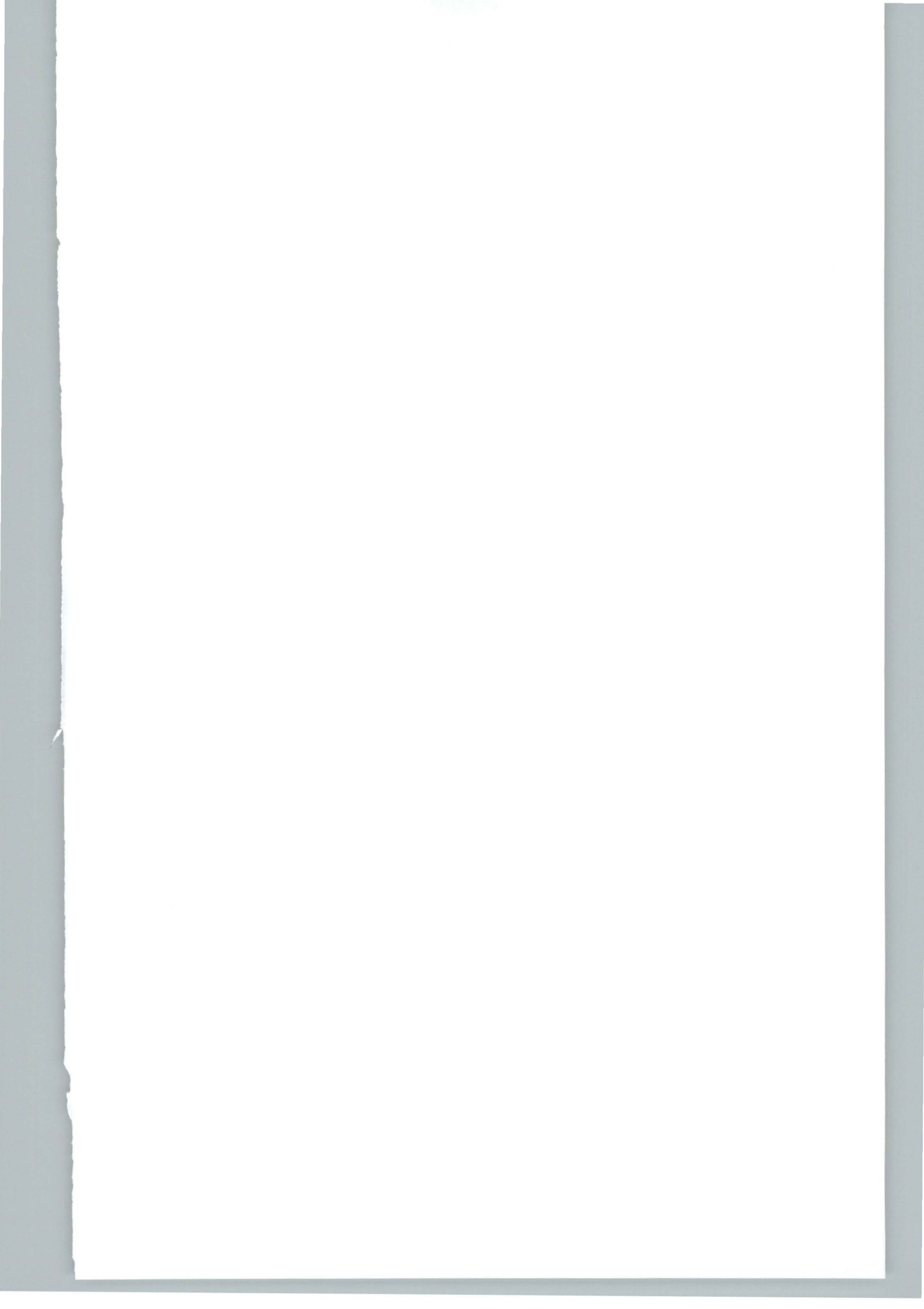


TABLE DESIGNER

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 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 | | | |

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 psychological 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 operational 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. suddenness and abruptness of change itself may not give sufficient time to adjust.
- ii. unforeseen 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.

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

```

```

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

```

```
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

```



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

```

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
LOCATION'
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

```

Upd.prg

```
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(mcon_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

```

```

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

              replace s_name with ms_name, f_name with
              replace m_name with mm_name, com_name wi
              replace loc with mloc, s_origin with ms_
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()

mf_name      replace s_name with ms_name, f_name with
              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

```


Upd.prg

replace prin with mprin
endif

ENDDO
SET COLOR TO GE/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 'STATE CODE
,
ACTI WIND TEST
USE C:\JED\S_CODE
BROWSE
DEAC WIND TEST
RETURN
```