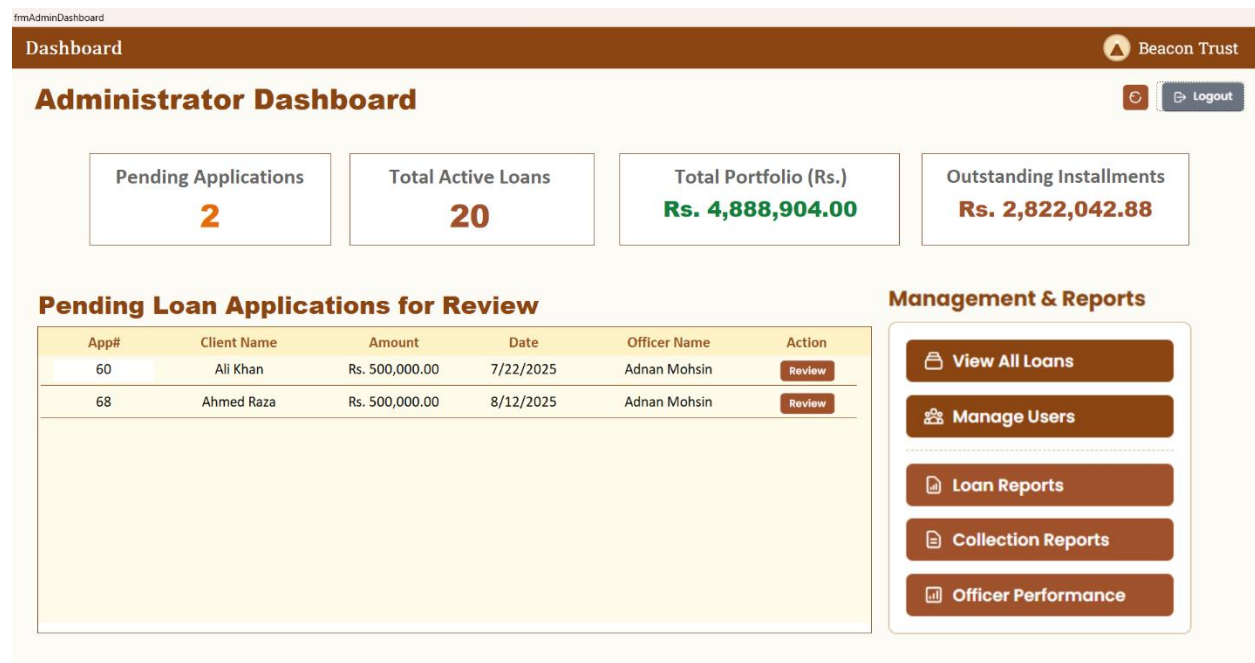


Microfinance & Loan Origination System

Admyon Systems

Building Smarter Business Solutions



Project Overview

The Microfinance & Loan Origination System is a highly secure, role-based financial application designed for lending institutions, trusts, and microfinance organizations. It provides an end-to-end digital infrastructure to manage the entire lifecycle of a loan—from the initial client application and administrative approval to monthly installment tracking and automated overdue penalty calculations.

Business Problem

Lending institutions managing millions in active portfolios face catastrophic risks when relying on manual spreadsheets. Decentralized data leads to inaccurate penalty calculations, missed installment collections, and a lack of accountability in the loan approval process. Furthermore, without role-based access, sensitive financial data and client records are vulnerable to unauthorized modifications, risking both compliance and capital.

Our Solution

Admyon Systems engineered a centralized, highly structured financial platform that eliminates calculation errors and enforces strict operational workflows. By introducing distinct dashboards for Administrators and Loan Officers, the system ensures data security and operational focus. Automated math for active balances, daily collections, and overdue penalties allows the institution to protect its portfolio and scale its lending operations confidently.

Key Features

- Role-Based Dashboards (Administrator vs. Loan Officer views)
- Live Financial KPIs (Total Portfolio, Outstanding Installments, Today's Collection)
- Multi-Tier Loan Approval/Rejection Workflow
- Automated Overdue Penalty Calculations
- Installment Receipt Generation
- Complete Loan Ledger & Application Status Lookup

Technologies Used

Technology	Used
Microsoft Access	✓
VBA (Visual Basic for Applications)	✓
SQL	✓

System Modules

- Secure Member Login & Authentication
- Administrator Command Center
- Loan Officer Operations Dashboard
- Loan Application & Review Engine
- Installment Collection & Penalty Module
- Master Loans Database
- System Users Management

Screenshots

Administrator Dashboard



Login

Member Login

Please enter your credentials to continue.

Username

Password

 Login

[Forgot Password?](#)

[Quit Application](#)



Beacon Trust

Your Partner in Growth

frmAdminDashboard

Dashboard

 Beacon Trust

Administrator Dashboard



Logout

Pending Applications

2

Total Active Loans

20

Total Portfolio (Rs.)

Rs. 4,888,904.00

Outstanding Installments

Rs. 2,822,042.88

Pending Loan Applications for Review

App#	Client Name	Amount	Date	Officer Name	Action
60	Ali Khan	Rs. 500,000.00	7/22/2025	Adnan Mohsin	Review
68	Ahmed Raza	Rs. 500,000.00	8/12/2025	Adnan Mohsin	Review

Management & Reports

 View All Loans

 Manage Users

 Loan Reports

 Collection Reports

 Officer Performance

An executive-level command center displaying macro-financial metrics, including total portfolio value and outstanding installments, alongside a queue of pending applications awaiting final review.

Loan Officer Dashboard

frmLoanOfficerDashboard

Dashboard

Beacon Trust

Logout

Loan Officer Dashboard

Welcome, Adnan Mohsin

My Active Loans

16

My Overdue Loans

0

My Pending Apps

2

Today's Activity: 04-08-2026

Today's Collection

Rs 0.00

Today's Disbursement

Rs 0.00

New Loan Application

Check Loan Status

Receive Payment

View Loan Ledger

My Active Loans

Loan #	ClientName	Principal Amount	Next Due Date	Loan Status
1	Ali Khan	Rs. 78,588.00		Active
2	Ali Khan	Rs. 103,268.00		Active
3	Ali Khan	Rs. 259,173.00	7/12/2025	Active
4	Ali Khan	Rs. 265,342.00		Active
5	Ahmed Raza	Rs. 227,923.00	7/12/2025	Active

A targeted operational interface for daily staff, highlighting personal KPIs such as today's collections, active loans under management, and quick actions for new applications.

Loan Application Review

frmReviewApplication

Review Application Form

Beacon Trust

Review Loan Application

Client Details

Client Name

Ali Khan

CNIC

60494-8056020-1

Phone

03278622131

Email

ali.khan@gmail.com

Application Details

Application ID

60

Application Date

7/22/2025

Requested Amount

\$500,000.00

Requested Term

12

Frequency

Monthly

Loan Officer

Adnan Mohsin

Purpose of Loan

any

Approval Decision

Set Application Status

Pending

Rejection Reason (if applicable)

Approver Name

Adnan Mohsin

Submit Application

Dashboard

A structured approval workflow ensuring all client data, requested amounts, and terms are thoroughly vetted before an authorized manager sets the final application status.

Installment Payment & Penalty Module

Clients Entry Form

Receive Payments Form

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Receive Installment Payment

New

Search Active Loan

29

Next Due Date

9/14/2025

Installment Amount

Rs 200,125.02

Amount Paid

Payment Date

8/4/2026

Overdue Payment Details

Days Overdue

324

Penalty Applied

Rs 100.00

Total Amount Due

Rs 200,225.02

← Dashboard

Receive & Print Receipt

A highly automated financial processing screen that instantly calculates days overdue and applies exact monetary penalties before generating a printable client receipt.

Master Loan View

View Loans Form

View Loans

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All Loans Master View

Search by Client Name / Loan ID

Search by Status

Search by Loan Officer

Search

LoanID	Client Name	Amount	Officer Name	Status	Action
34	Ali Khan	Rs. 100,000.00	Adnan Mohsin	Active	View Details
33	External 1	Rs. 800,000.00	Adnan Mohsin	Active	View Details
32	Adnan Mohsin	Rs. 5,000.00	Adnan Mohsin	Active	View Details
31	Adnan Mohsin	Rs. 5,000.00	Adnan Mohsin	Active	View Details
30	Adnan Mohsin	Rs. 5,000.00	Adnan Mohsin	Active	View Details
29	Imran Malik	Rs. 1,000,000.00	Imran Butt	Active	View Details
28	Imran Malik	Rs. 100,000.00	Admin	Active	View Details
27	Imran Malik	Rs. 500,000.00	Admin	Active	View Details
26	Bilal Qureshi	Rs. 500,000.00	Adnan Mohsin	Paid	View Details
14	Usman Ali	Rs. 500,000.00	Adnan Mohsin	Active	View Details
12	Hassan Shah	Rs. 500.00	Rizwan Mehmood	Active	View Details

← Dashboard

A comprehensive, searchable ledger giving management instant oversight of all active, pending, and paid loans, categorized by the assigned Loan Officer.

Application Status Lookup

Clients Entry Form

Loan Status Lookup

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Check Application Status

Search by Application ID

Search by Client Name

 Search



Search Results

App #	Client Name	Application Date	Status	Action
68	Ahmed Raza	8/12/2025	Pending	
62	External 1	8/8/2025	Approved	Process Loan
61	Saad Javed	8/7/2025	Rejected	
60	Ali Khan	7/22/2025	Pending	
59	Usman Ali	7/19/2025	Rejected	
58	Ali Khan	7/19/2025	Rejected	
55	Ali Khan	7/14/2025	Approved	Process Loan
44	Adnan Mohsin	7/14/2025	Approved	Process Loan
53	Adnan Mohsin	7/14/2025	Approved	Process Loan
45	Adnan Mohsin	7/14/2025	Approved	Process Loan
46	Adnan Mohsin	7/14/2025	Approved	Process Loan

 Dashboard

A customer-service-oriented module allowing staff to quickly verify and communicate the real-time status (Pending, Approved, Rejected) of any loan application.

Business Benefits

- ✓ Protected capital by automating overdue tracking and penalty calculations
- ✓ Ensured strict financial compliance through role-based access controls
- ✓ Accelerated the loan origination process via a digital approval workflow
- ✓ Eliminated accounting errors in daily collections and disbursements
- ✓ Provided executives with real-time visibility into the total active portfolio value

Project Highlights

- Complex Financial Mathematics
- Enterprise-Grade UI/UX Design
- Strict Role-Based Security
- Automated Receipt Generation
- Clear Audit Trails for Approvals

Future Enhancements

Future versions of this system may include:

- Integration with national Credit Bureau APIs for instant background checks
- Automated SMS gateways to send installment reminders and payment receipts to clients
- A mobile companion app for field officers to log collections offline
- Bank integration for direct automated clearing house (ACH) disbursements

Project Summary

The Microfinance & Loan Origination System is a testament to Admyon Systems' capability to engineer complex, secure, and mathematically rigorous financial software. By replacing manual ledgers with an automated, role-based ecosystem, the platform empowers lending institutions to scale their operations securely while minimizing default risks.