- LOANS MANAGEMENT PROGRAM -

By

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This software was developed as users friendly multi-users program to calculate interests of loans that accrue during specified periods of time. The program accommodates Changes in base interest rates, creation of new loans and loans repayments during and before specified Interest Periods. The program language is Hewlett-Packard BASIC for Windows (HPBW) and BASIC Plus (HP BPLUS). The program is constructed of a main Program and 16 subprograms designed to run in Windows 95+ environment. For best results the monitor should be coloured 17" or larger. The program implements expressive and relevant error messages designed to prevent users from entering illogical data input, and displays on the computer screen at proper times guiding instructions to help users carry on their work without difficulty.

To install the program, insert the CD in its drive and double click on SETUP.EXE then follow instructions as displayed on the screen.

To run the program, double click on STARTER.BAT batch file. When the program runs, it creates dialogs and widgets for effective graphical I/O users interfaces as explained here below

1. Welcome message widget – Read the message on the widget then the program continues execution automatically after few seconds.

2. Loans Program Limitations

a). Click on CHANGE DEFAULT VALUES button to view the default values used by the program arrays. These values change automatically according to the program need but may be changed manually is desired This option appears at the start of each program run.

b). Click on LOANS PROGRAM button to begin running Loans program.c). Click on RETURN TO MS WINDOWS button to end the session and return control to MS Windows (optional).

4. List of Companies

Read instructions thereon and press HELP button for further information. Follow instructions as displayed. Make sure that a company name appears in the TEXT before you press CONTINUE button.

5. List of Loans

Follow the same procedure as explained in paragraph 4 above.

6. Input Bank Loans Values and Starting Dates

a). Entering new data

Press the pull down arrow at the top right corner. Select the required loan then input where indicated, its value and starting date. Press ADD button to complete the data input into the ITEMS listbox. After completion or indeed at any time of your choice, press PREVIEW button to view the data recorded so far. If an entry is incorrect, then select the relevant loan from the ITEMS listbox, type where indicated its correct value and starting date then press ADD button to complete the correction.

b). Viewing only

Press PREVIEW button to view data recorded so far (optional).

c). Press CONTINUE button to continue (required).

d). If ever in doubt, read HELP for that particular I/O Interface.

7. Input Interest Rates

Follow the procedure explained in paragraph 6 above for the Input of new data. Incorrect entries may be deleted. To do so, type the unwanted entry in the proper place and press DELETE button. Press PREVIEW button to see that the unwanted entry has actually been deleted from record. Press CONTINUE button to continue. Read HELP for that particular I/O Interface if you are ever in doubt.

8. Repayments Values and Dates Follow the same procedure as explained in paragraph 7

9. High and Low Interest Margins Interface

Follow the same procedure as explained in paragraph 6. If ever in doubt, read HELP for that particular I/O Interface.

10. Interest Period Follow the same procedure as explained in paragraph 6

11. Select loans to be displayed/printed

A dialog interface listing all the loans in the company is displayed. The user has options a and b as follows

a). The user may select any number of loans from the LIST by clicking on the selected loan(s). After selection is complete press on SELECT button to continue.b). Clicking on ALL button to include all the loans for that company in the calculations.

12. Accrued Loans Interests

The final results are displayed on this widget. Press the top left corner button to pull down the available options. Click on PRINT to print results, on PREVIOUS DISPLAY to return program execution to previous interface or on QUIT to halt program execution.

To return control to MS-Windows click on the screen top left corner button. This pops up a dialog box. Click once more on Close, to complete the return.

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