# FINANCING RISK ANALYSIS PLATFORM

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## Introduction

The journey to find the perfect and most suitable financing is very long thus, time-saving, and effort saving are the basis of our project.

a platform " FRAP " performs an analysis of the financing risk automatically for one time only for the customers Who wish to obtain financing through the internet.

We connect with all our funding partners associated with our platform to receive financing offers and offer them to customers to they can able to choose offers financing the appropriate for them and create an environment of Competitiveness for banks to provide their financing services.

## CONCLUSIONS

Nowadays with the development of financial technology, we can see that (FRAP) is the perfect platform for granting quick personal finance using financial technology

It is compatible with all browsers and our system reduces the physical human efforts.

(FRAP) maintain customer Privacy and security and spam-free

It also, helps the customers to manage their records and save natural resources and the jobs get done in less time compared to the existing system.

At more, It helps banks to reach every customer's data in very less time and will also help customers to get their queries solved by the answers of other users.

## AIM OF THE PROJECT

provides an effective mechanism to determine whether the customer is worthy of obtaining a financial loan or not and determine the level of risk when giving a loan according to the risk level indicator. and provides customers with a way to obtain financing to best suit quickly
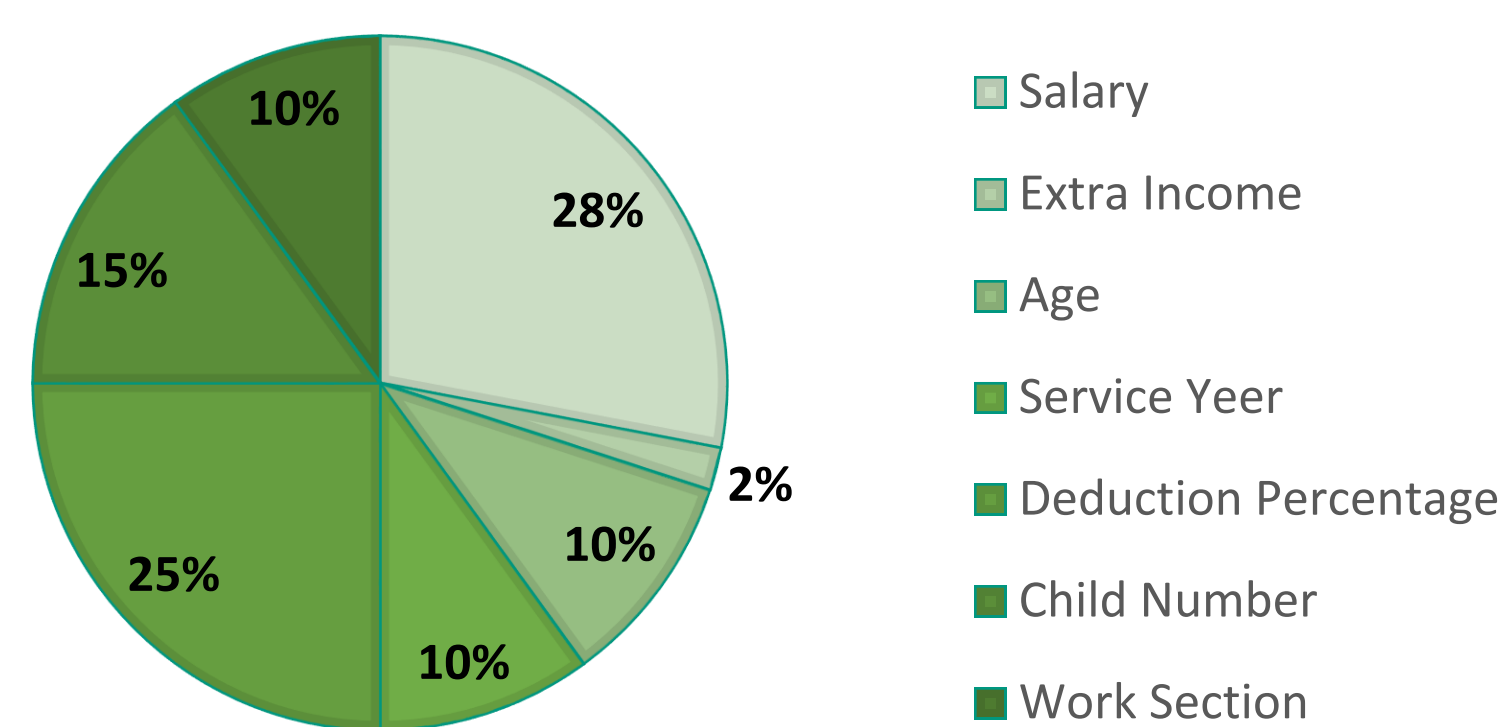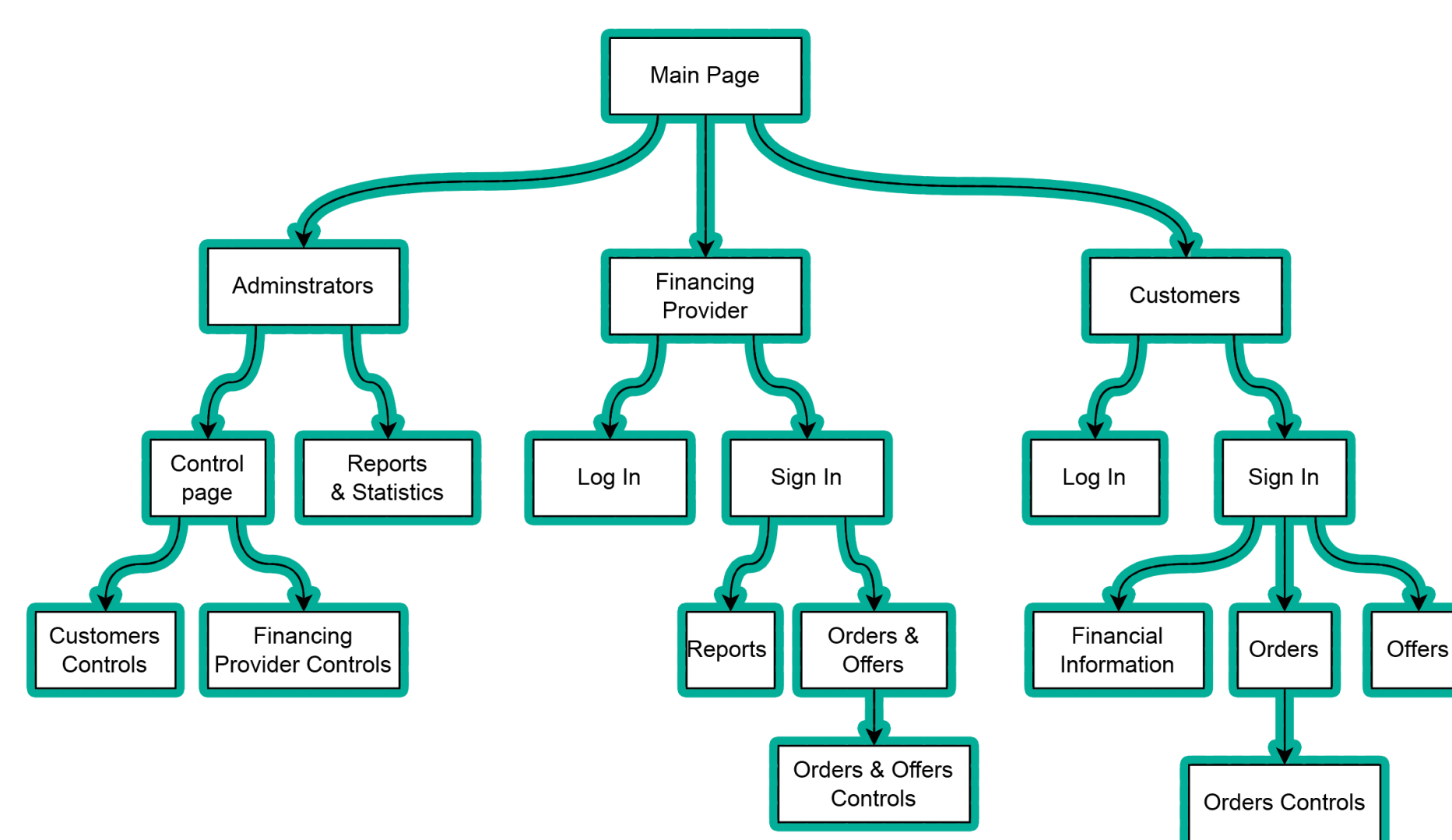
## Methods and Materials

The FRAP platform is mainly based on the financial risk analysis method, and the client's income, years of service, age, financial deductions and additional income were relied on to write the client's financial risk analysis algorithm and the percentage of the customer's financial risk was divided into two parts,

- So that the first part depends on the calculation of customer risk according to the specifications and requirements of the FRAP platform.
- And the second part to determine the customer's risk according to the specifications and requirements of the financing authorities

### DISTRIBUTION OF FINANCIAL RISK POINTS



Legend:
- Salary — 28%
- Extra Income — 2%
- Age — 10%
- Service Yeer — 10%
- Deduction Percentage — 25%
- Child Number — 15%
- Work Section — 10%

### FRAP Map Pages.



## SUBMITTED BY

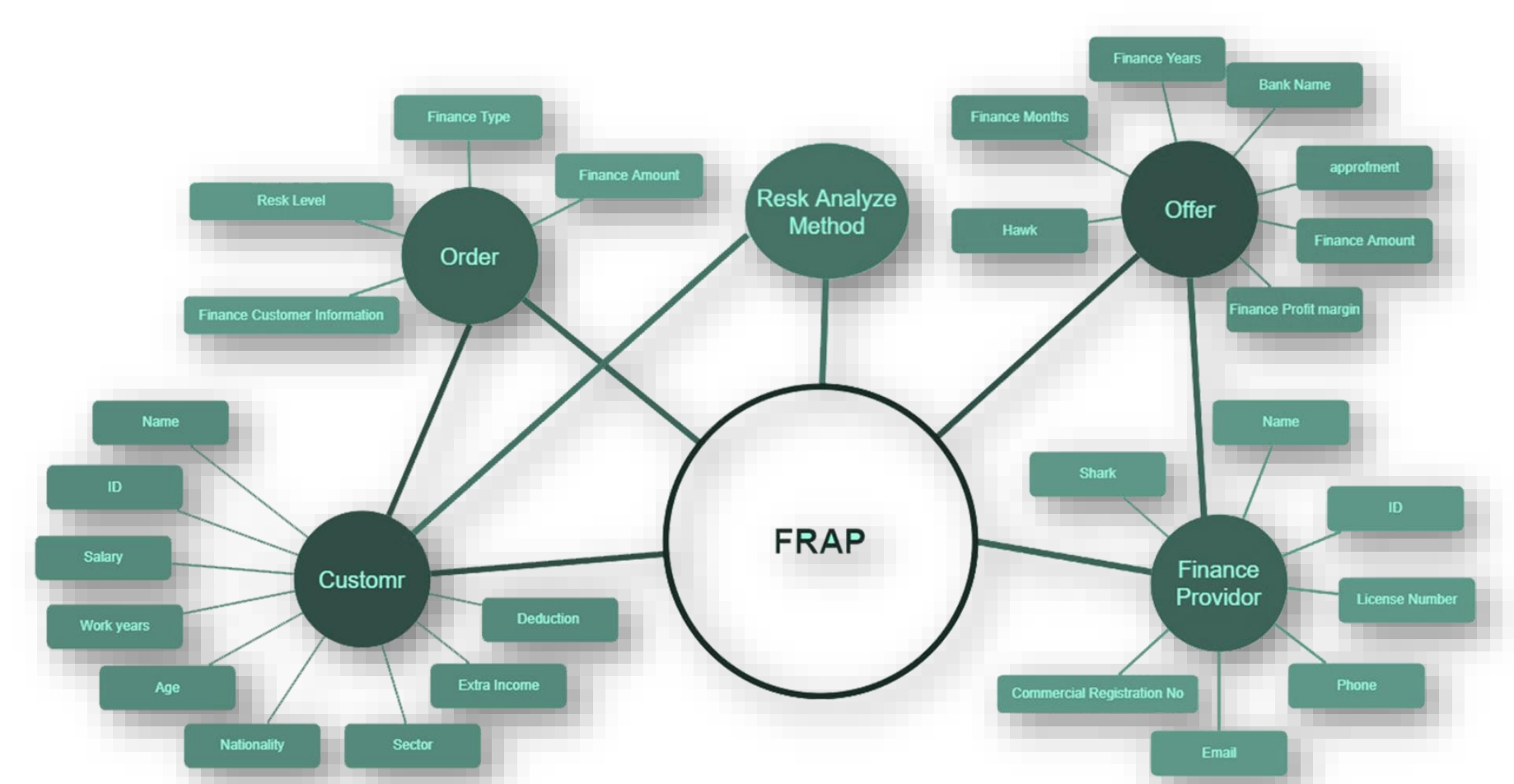| Name | ID Number |
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## Problems and solutions

### Customer Issues

- The applicant usually has difficulty determining which funding provider is best suited to him before starting proceedings.
- Therefore, the client begins the proceedings and completing the requests of each funding provider that he wants to applies to them.
- The problem is "starting the procedures before determining" the most appropriate funding entity.
- Therefore, the waiting time required to receive the financial request and sent the financing offer is repeated each time.

### Finance Provider Issues

- The Finance Provider usually has difficulty to managing the all-finance orders of all types of clients.
- Because the many of orders does not achieving finance provider standards.
- Finance provider receive orders with out filtration to specify the target costumers.

### Why FRAP?

- we help the client to find the best finance offer before starting in progress by using the client's information that handles interred in our platform database.



## Acknowledgments

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