



# JIMMA Platform

Screen Design & Architecture Overview

Powered by TAPΛT

Loan origination, disbursement & repayment platform

Built on the TAPΛT TPT Ledger — Powered by TAPΛT Connect

[jimma.tapat.dev](http://jimma.tapat.dev) | [admin.jimma.tapat.dev](http://admin.jimma.tapat.dev)

## TAPΛT FEE STRUCTURE (Internal + Pass-Through External)

Capital Injection (bank/card)	Pass-through processor fee + 0.75% TAPΛT
Loan Disbursement (ledger only)	0.5% TAPΛT internal fee
Loan Repayment (ledger only)	0.5% TAPΛT internal fee + TPT burn
Profit Share Distribution	0.25% TAPΛT internal fee
Payroll / Salary (internal)	0.25% TAPΛT internal fee
Withdrawal to Bank	Pass-through processor fee + 0.5% TAPΛT

## SECTION 1

# Sign In & Registration

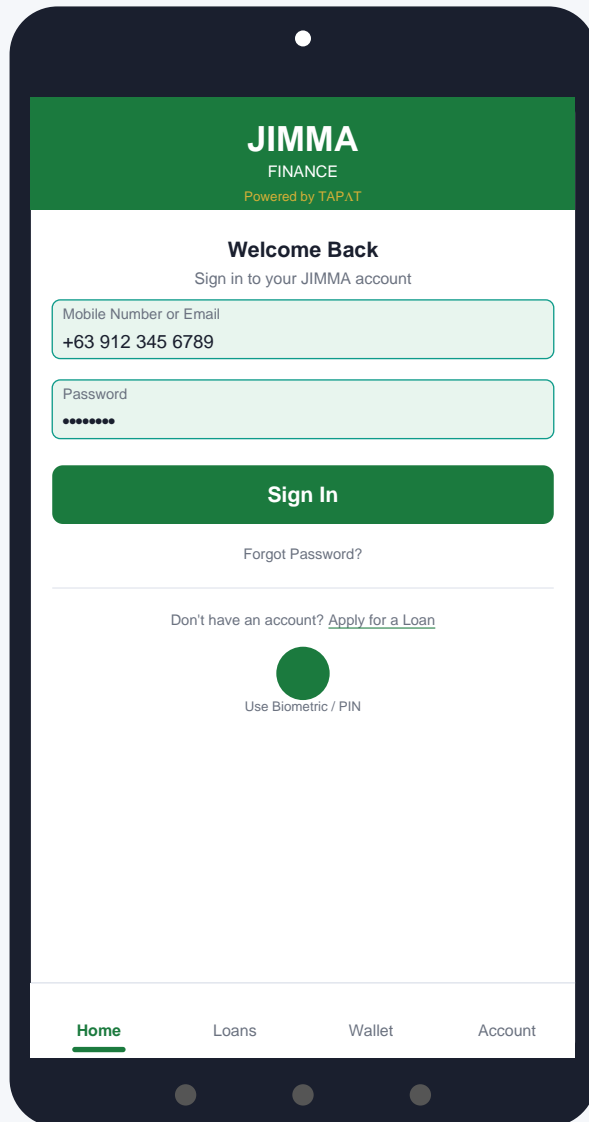
The JIMMA portal is accessed separately from [tapat.dev](#) — no shared login page, no cross-links during early development. Borrowers apply for a loan through a 4-step flow that doubles as their account creation.

### Screens in this section:

- S1 — Sign In
- S2 — Apply: Personal Info
- S3 — Apply: Loan Details
- S4 — Apply: Referral & Submit
- S5 — Application Under Review

# S1 — Sign In

jimma.tapat.dev



- Separate auth from TAPAT main
- Email OR Philippine mobile (+63)
- Biometric/PIN after first login
- No link from tapat.dev
- OTP option available

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## S2 — Apply: Personal Information

Step 1 of 4

**Apply for a Loan**  
Step 1 of 4 — Personal Info

**Personal Information**

First Name  
Maria

Last Name  
Santos

Date of Birth  
Jan 15, 1990

Mobile Number  
+63 917 123 4567

Email Address  
maria@email.com

**Continue to Address >**

25% Complete

Home   Loans   Wallet   Account

- 4-step application flow
- Filipino mobile format (+63)
- Progress indicator
- Data stored in Supabase
- Application # assigned on start

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## S3 — Apply: Loan Details

Step 3 of 4

**Apply for a Loan**  
Step 3 of 4 — Loan Details

**Loan Request**

Loan Amount (PHP)  
**PHP 5,000**

PHP 1,000 PHP 50,000

Loan Purpose  
Business Capital

Repayment Term  
Daily  **Weekly**  Monthly

Weekly Payment **PHP 550**  
Total Repayment (est.) **PHP 5,500**

**Continue to Referral >**

75% Complete

Home Loans Wallet Account

- PHP amounts (PHP display)
- Daily / Weekly / Monthly terms
- Real-time repayment estimate
- 10% interest rate baked in
- TAPΔT 0.5% disbursement fee shown at review step

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## S4 — Apply: Referral & Submit

Step 4 of 4

### Apply for a Loan

Step 4 of 4 — Referral

#### Who referred you to JIMMA?

Optional — helps build your rewards network

Referrer Name  
e.g. Brent Hansen

Referrer Phone

Referrer Email

Referral Code (if known)  
BRHA-7823

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#### Application Summary

Loan Amount:	PHP 5,000
Term:	Weekly — 10 weeks
Est. Payment:	PHP 550/wk

**Submit Application**

By submitting you agree to JIMMA Finance Terms & Conditions

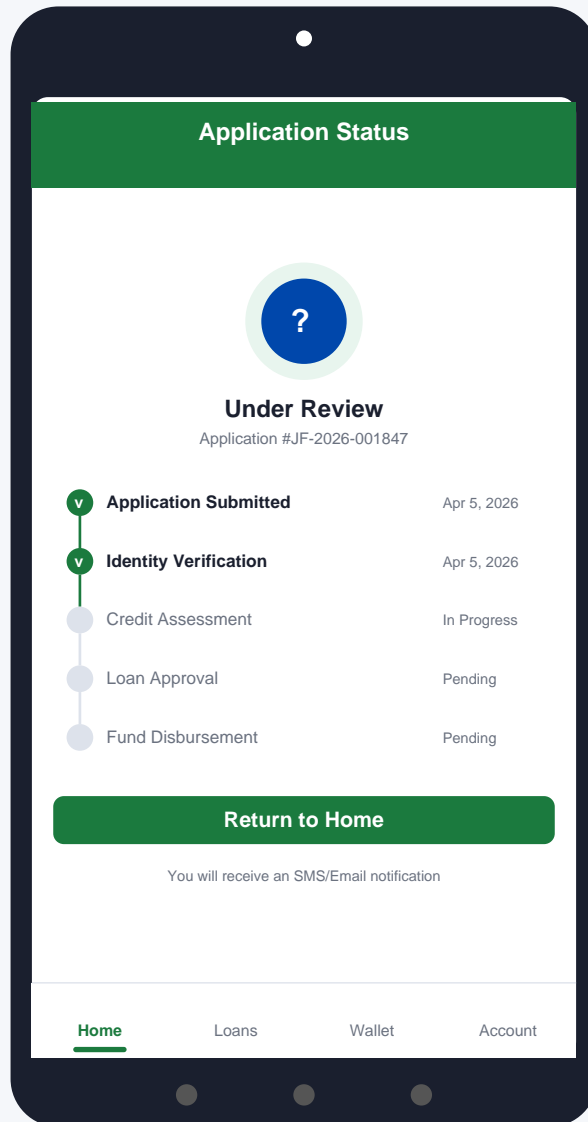
[Home](#)   [Loans](#)   [Wallet](#)   [Account](#)

- Referral optional but encouraged
- Match by name / phone / email or TAPAT referral code
- Brent Hansen = JIMMA root node
- System auto-links if code found
- T&C acceptance logged

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## S5 — Application Under Review

Post-submit confirmation



- Application # generated instantly
- Timeline shows live status
- Resend sends SMS + email
- Admin approves in JIMMA Admin
- Status pushed to user on approval

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## SECTION 2

# Loan Portal

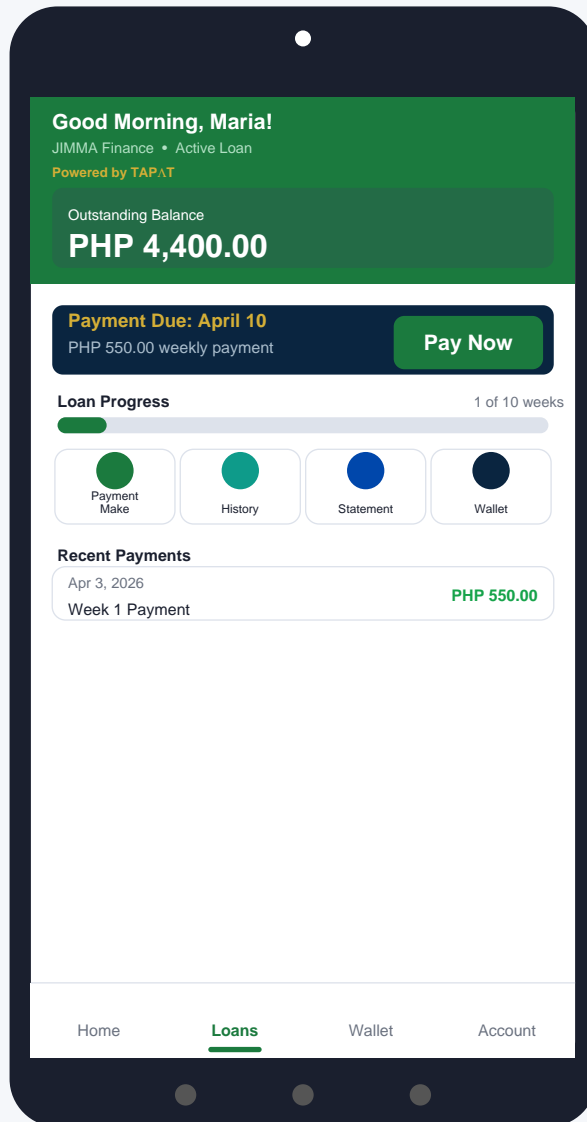
Once approved and funded, borrowers access their loan dashboard showing outstanding balance, payment schedule, wallet balance, and quick-pay actions. Gas is never shown. The TAPΔT wallet tab is accessible for marketplace and peer transactions.

### Screens in this section:

- S6 — Loan Dashboard (Home)
- S7 — Make a Payment
- S8 — TAPΔT Wallet (inside JIMMA)

## S6 — Loan Dashboard

Borrower home screen

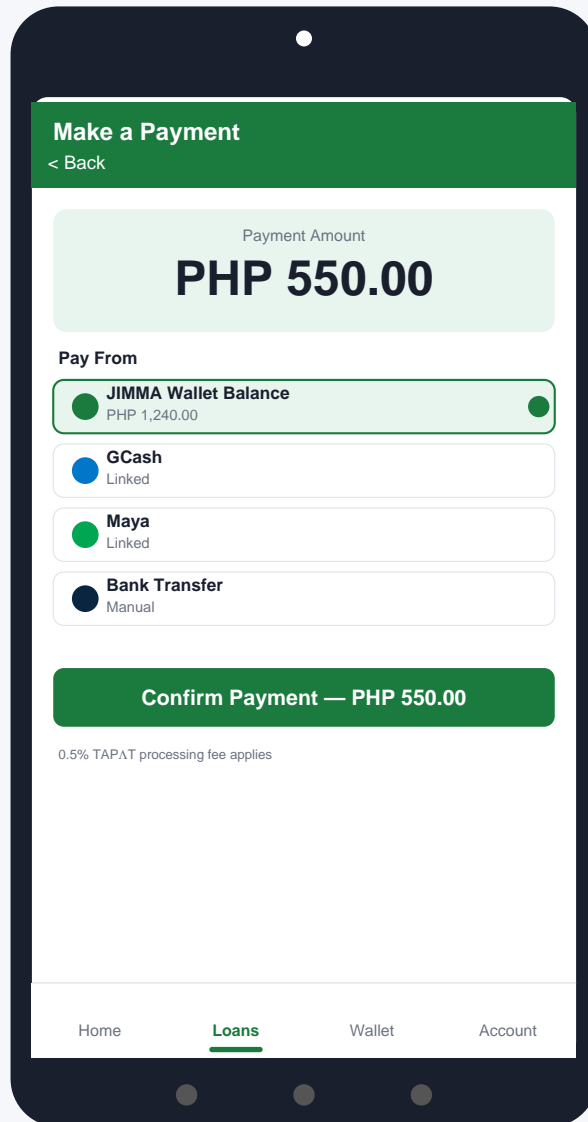


- No gas display in JIMMA
- Outstanding balance prominent
- Red alert if payment due soon
- Progress bar (weeks paid)
- Quick Pay action top priority
- Wallet tab = TAPΛT wallet view

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## S7 — Make a Payment

Borrower payment screen

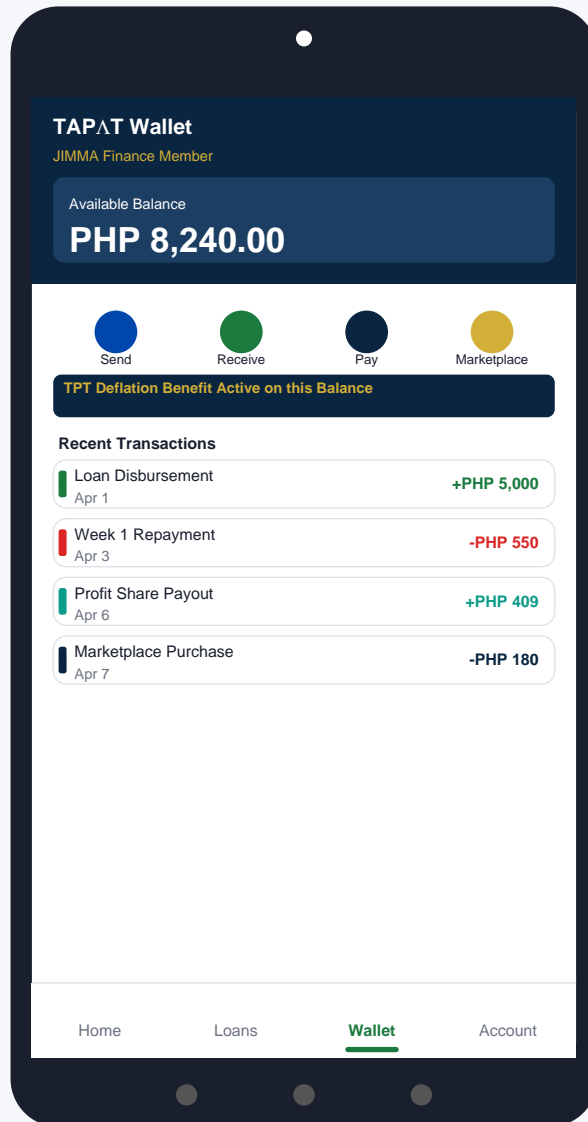


- JIMMA wallet balance shown
- GCash / Maya (PayMongo)
- Bank transfer option
- 0.5% TAPAT fee disclosed  
+ pass-through processor fee
- Receipt sent via SMS/email

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## S8 — TAPΔT Wallet (inside JIMMA)

Member wallet — no gas shown



- No gas balance shown
- Standard TPT burn on txns
- TPT deflation benefit banner
- Marketplace accessible here
- Send/Receive vs TAPΔT users
- No inactivity penalty

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## SECTION 3

# Admin Portal

The JIMMA admin portal ([admin.jimma.tapat.dev](http://admin.jimma.tapat.dev)) is the operational hub for loan processors and administrators. It shows the application queue, approval detail with fee breakdown, active loan portfolio, and disbursement management. Multi-level access roles are planned but not built in v1.

### Screens in this section:

- S9 — Admin: Application Queue
- S10 — Admin: Loan Approval Detail

# S9 — Admin: Loan Application Queue

admin.jimma.tapat.dev

## Notes:

- Filter by status
- Full search capability
- Approve/Reject from table
- All fund levels visible to JIMMA admin
- Multi-level access planned (future)

JIMMA Admin  
Powered by TAPAT

Dashboard

Applications

Active Loans

Disbursements

Users

Reports

Settings

admin.jimma.tapat.dev — Loan Applications

## Loan Applications

All

Pending

Approved

Rejected

Search by name, ID, phone...

App #	Applicant	Amount	Term	Date	Status	Action
JF-001847	Maria Santos	PHP 5,000	Weekly/10	Apr 5	PENDING	Review
JF-001846	Juan dela Cruz	PHP 10,000	Weekly/20	Apr 4	APPROVED	View
JF-001845	Ana Reyes	PHP 3,000	Daily/30	Apr 3	APPROVED	View
JF-001844	Pedro Bautista	PHP 8,000	Monthly/6	Apr 2	REJECTED	View
JF-001843	Luz Garcia	PHP 5,000	Weekly/10	Apr 1	APPROVED	View
JF-001842	Carlos Mendoza	PHP 15,000	Monthly/12	Mar 31	PENDING	Review

# S10 — Admin: Loan Approval Detail

Review & approve individual application

admin.jimma.tapat.dev — Application JF-001847

## JIMMA Admin

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Dashboard

Applications

Active Loans

Disbursements

Users

Reports

Settings

## < Applications / JF-001847 — Maria Santos

### Applicant Details

Name: **Maria P. Santos**  
Mobile: **+63 917 123 4567**  
Email: **maria@email.com**  
DOB: **January 15, 1990**  
Address: **Quezon City, NCR**  
ID Submitted: **PhilSys ID**

### Loan Request

Amount: **PHP 5,000.00**  
Purpose: **Business Capital**  
Term: **Weekly — 10 weeks**  
Weekly Payment: **PHP 550.00**  
Total Repayment: **PHP 5,500.00**  
Referred By: **Brent Hansen (BRHA-7823)**

### Fee Breakdown (TAPAT Internal)

Loan Amount	PHP 5,000.00
TAPAT Disbursement Fee (0.5%)	PHP 25.00
<b>Borrower Receives</b>	<b>PHP 4,975.00</b>
TPT Burn Applied	Standard Rate

### Admin Notes

Add notes for this application...

Approve & Disburse

Request Info

Reject

## SECTION 4

# Admin Reports

Five reports mirror the manual ledger sheets JIMMA currently produces weekly. All reports are auto-populated from live transaction data and are exportable as PDF. The TAPAT fee column is appended to all relevant report tables.

### Screens in this section:

- S11 — General Fund
- S12 — Operational Expenses
- S13 — Salaries Fund
- S14 — Profit Sharing Fund
- S15 — Weekly Financial Report

# S11 — Admin Report: General Fund

Daily cash flow view

admin.jimma.tapat.dev — Reports > General Fund

## JIMMA Admin

Powered by TAPAT

Dashboard

Applications

Active Loans

Disbursements

Users

Reports

Settings

General Fund

Op. Expenses

Salaries Fund

Profit Sharing

Weekly Report

Week: Apr 7 - Apr 13, 2026

Export PDF

Beginning Balance

PHP 122,226.53

Total Collections

PHP 1,396,985.00

Total Released

PHP 1,639,000.00

Ending Balance

PHP 122,226.53

Date	Particulars	Cash In	Cash Out	Balance
Apr 7	Beginning Balance			PHP 122,226.53
	Collections	PHP 287,790		PHP 359,045.98
	Profit Sharing (11%)		PHP 31,656.90	PHP 327,389.08
	Salaries (5%)		PHP 14,389.50	PHP 312,999.58
	Operational Expenses (4%)		PHP 8,633.70	PHP 304,365.88
	Charity/Bonuses (1%)		PHP 2,877.90	PHP 301,487.98
	Released Loan		PHP 210,000	PHP 91,487.98
	Capital Injection (8 Shares)	PHP 200,000		PHP 291,487.98
Apr 8	Collections	PHP 223,120		PHP 514,607.98

# S12 — Admin Report: Operational Expenses

Employee expense entry + ledger



admin.jimma.tapat.dev — Reports > Operational Expenses

**JIMMA Admin**  
Powered by TAPAT

General Fund

**Op. Expenses**

Salaries Fund

Profit Sharing

Weekly Report

Week: Apr 7-13, 2026 | Starting Balance: PHP 5,000.00 | Returned to General: PHP 22,382.55

[+ Log Expense](#)

### Log New Expense

Date	Category	Description	Amount (PHP)
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Date	Category	Description	Cash In	Cash Out	Balance
Apr 7	Fuel	Gas — Field Collection	PHP 8,633.70	PHP 2,000.00	PHP 11,633.70
	Vehicle	Motor Expense		PHP 585.00	PHP 11,048.70
Apr 8	Fuel	Gas — Field Collection	PHP 6,693.60	PHP 1,950.00	PHP 15,792.30
	Supplies	Purchase of light switch		PHP 85.00	PHP 15,707.30
Apr 9	Fuel	Gas — Field Collection	PHP 6,403.05	PHP 1,950.00	PHP 20,160.35
	Food	Snacks		PHP 200.00	PHP 19,960.35
	Vehicle	Motor Expense		PHP 190.00	PHP 19,770.35
Apr 12	Return	Returned to General Fund		PHP 22,382.55	PHP 5,000.00

# S13 — Admin Report: Salaries Fund

Cash advances, payroll, member loan payments



admin.jimma.tapat.dev — Reports > Salaries Fund

**JIMMA Admin**  
Powered by TAPAT

General Fund

Op. Expenses

**Salaries Fund**

Profit Sharing

Weekly Report

Beginning Balance

**PHP 136,240.05**

Total In (Salaries)

**PHP 69,849.25**

Cash Advances Out

**PHP 25,000.00**

Ending Balance

**PHP 180,949.30**

[+ Add Transaction](#)

Date	Type	Person	Reference	Cash In	Cash Out	Balance
Apr 7	From Collections		Weekly Salaries 5%	PHP 14,389.50		PHP 150,629.55
	Cash Advance	Lester Cruz	Employee Advance		PHP 1,000.00	PHP 149,629.55
	Cash Short	Justin Vedana	Collection Short		PHP 200.00	PHP 149,429.55
	Loan Payment	Joel Nuesca	1st — Oct 31	PHP 2,000.00		PHP 151,429.55
Apr 8	From Collections		Weekly Salaries 5%	PHP 11,156.00		PHP 162,585.55
	Personal Loan	Jerick Samson	Employee Loan		PHP 5,000.00	PHP 157,585.55
	Cash Advance	Jayson Valerio	Employee Advance		PHP 1,000.00	PHP 156,585.55
Apr 12	Personal Loan	Jeffrey Ferrer	Employee Loan		PHP 11,000.00	PHP 180,949.30

# S14 — Admin Report: Profit Sharing Fund

Member share payouts



admin.jimma.tapat.dev — Reports > Profit Sharing

## JIMMA Admin

Powered by TAPAT

General Fund

Op. Expenses

Salaries Fund

**Profit Sharing**

Weekly Report

Total Shares

**375 / 400**

Weekly Collected

**PHP 153,668.35**

Per Share

**PHP 409.78**

Payout Status

**Paid Out**

### Weekly Accumulation

End of week payout: PHP 153,668.35 to 375 members

Date	From Collections (Cash In)	Cash Out	Running Balance
Apr 7	PHP 31,656.90		PHP 31,656.90
Apr 8	PHP 24,543.20		PHP 56,200.10
Apr 9	PHP 23,477.85		PHP 79,677.95
Apr 10	PHP 27,707.35		PHP 107,385.30
Apr 11	PHP 24,972.75		PHP 132,358.05
Apr 12	PHP 21,310.30		PHP 153,668.35
Apr 12		PHP 153,668.35 — End of Week Payout	PHP 0.00

### Member Payout Detail (Sample)

Member	Shares	Amount / Share	Total Payout	Paid To Wallet	TAPAT Fee (0.25%)
Maria Zofia Lazaro	22	PHP 409.78	PHP 9,015.16	PHP 8,992.62	PHP 22.54
Juan Dela Cruz	10	PHP 409.78	PHP 4,097.80	PHP 4,087.55	PHP 10.24
Ana Santos	5	PHP 409.78	PHP 2,048.90	PHP 2,043.78	PHP 5.12

# S15 — Admin Report: Weekly Financial Report

Summary dashboard + export



admin.jimma.tapat.dev — Reports > Weekly Report

**JIMMA Admin**  
Powered by TAPAT

General Fund

Op. Expenses

Salaries Fund

Profit Sharing

**Weekly Report**

## Jimma Finance — Weekly Financial Report

[Export PDF / Print](#)

Week Ending: April 13, 2026 | Prepared by: Admin | Auto-generated

Total Shares Purchased  
**375 SHARES / PHP 9,375,000**

Shares Still Available  
**25 SHARES**

Total Released Loans  
**PHP 1,639,000.00** This week

Operations Balance  
**PHP 10,215,830.53** Running total

Salaries/Wages Balance  
**PHP 180,949.30** Week ending

Charity Balance  
**PHP 33,492.10** Accumulated

Employee Salaries  
**PHP 0.00** Paid this week

Operational Expenses  
**PHP 19,527.00** Week total

Profit-Sharing Balance  
**PHP 153,668.35** Paid out

Profit-Sharing / Share  
**PHP 409.78** Per share