



Financial service for medium and large agribusiness

Ergonomics, adaptability and speed in providing credit and leasing services



Our task

Simplicity

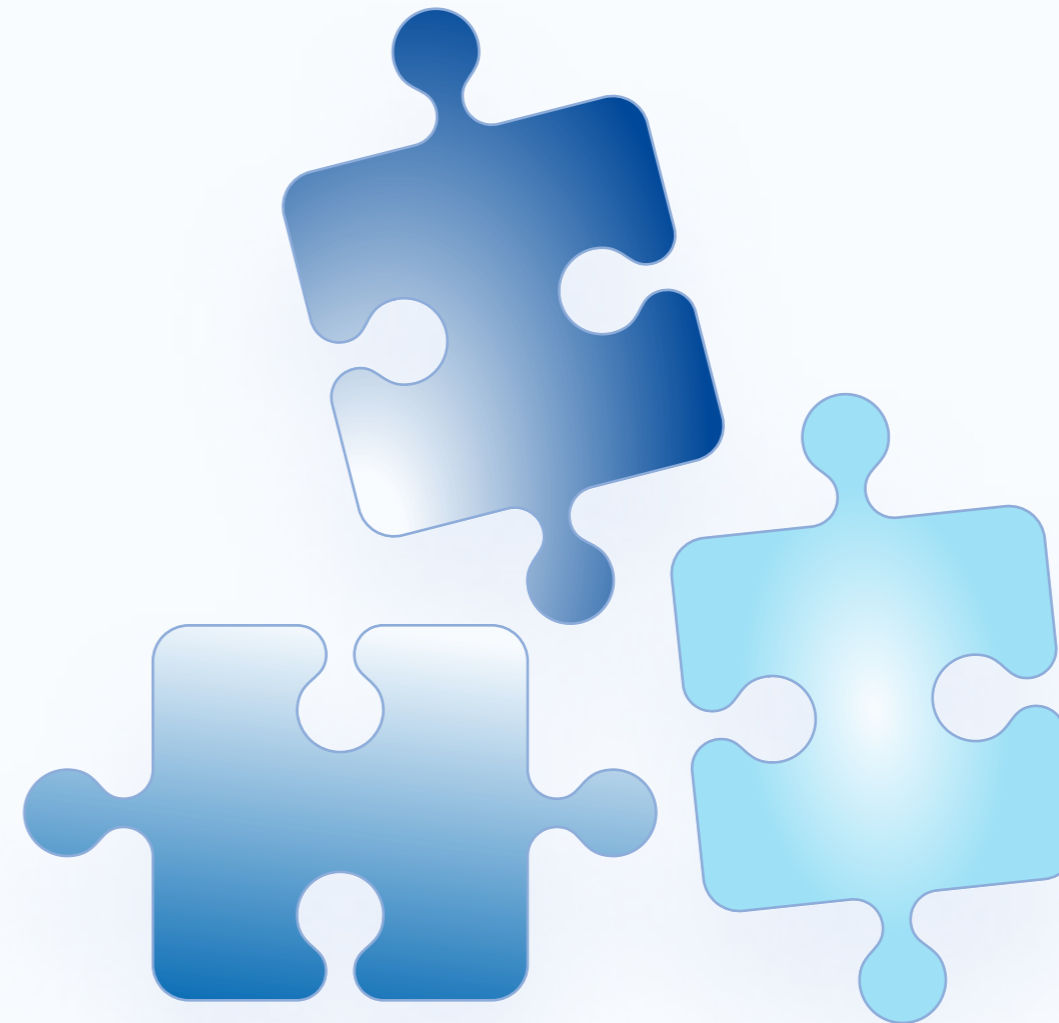
To develop a corporate website that will become the main financial service and a platform for communication with new and current customers of the company and will provide simple interaction with them.

Advantages for agrarian business

To separately emphasize that the company mainly works with agribusiness and provides it with additional benefits in cooperation, including credit and leasing products.

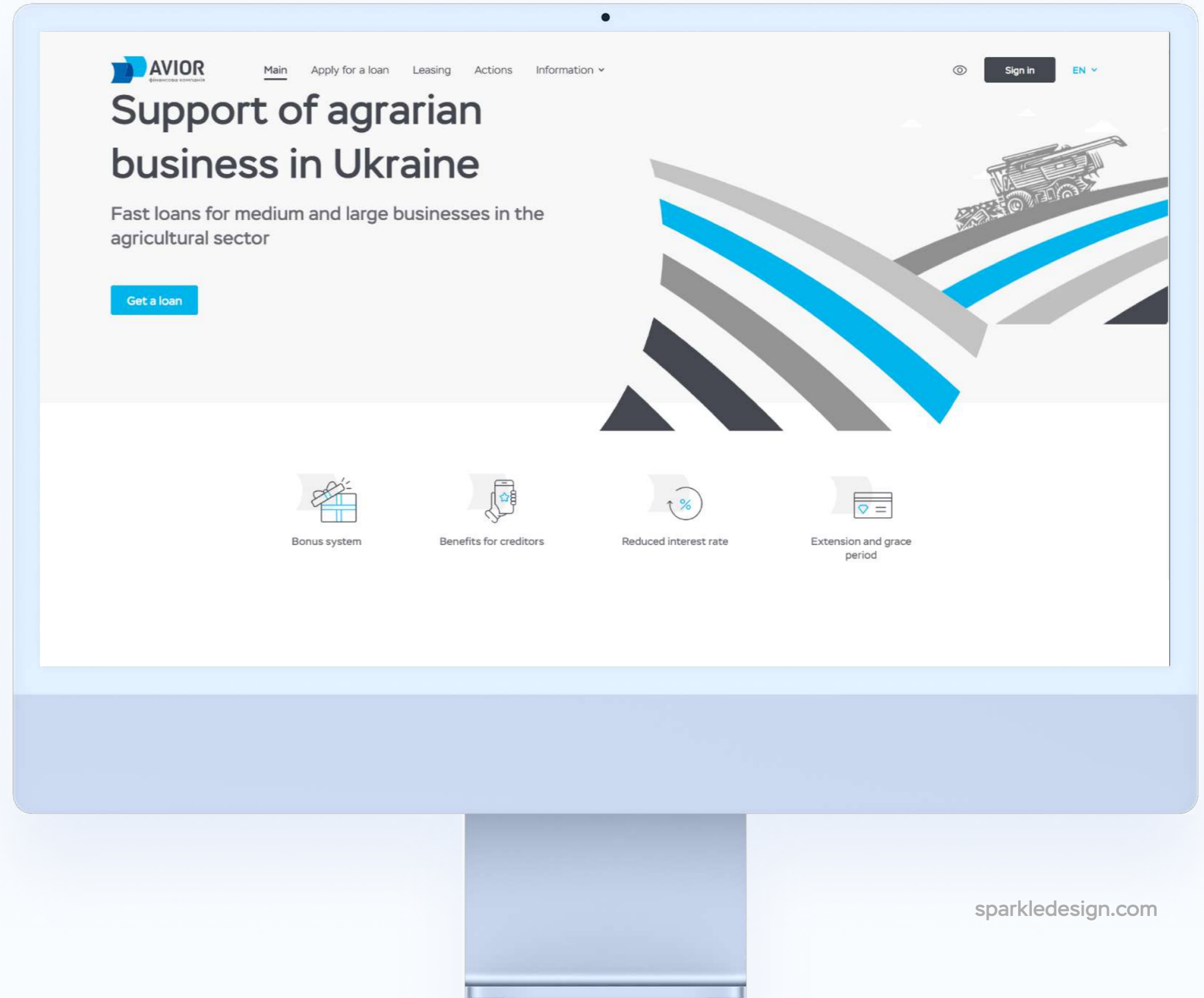
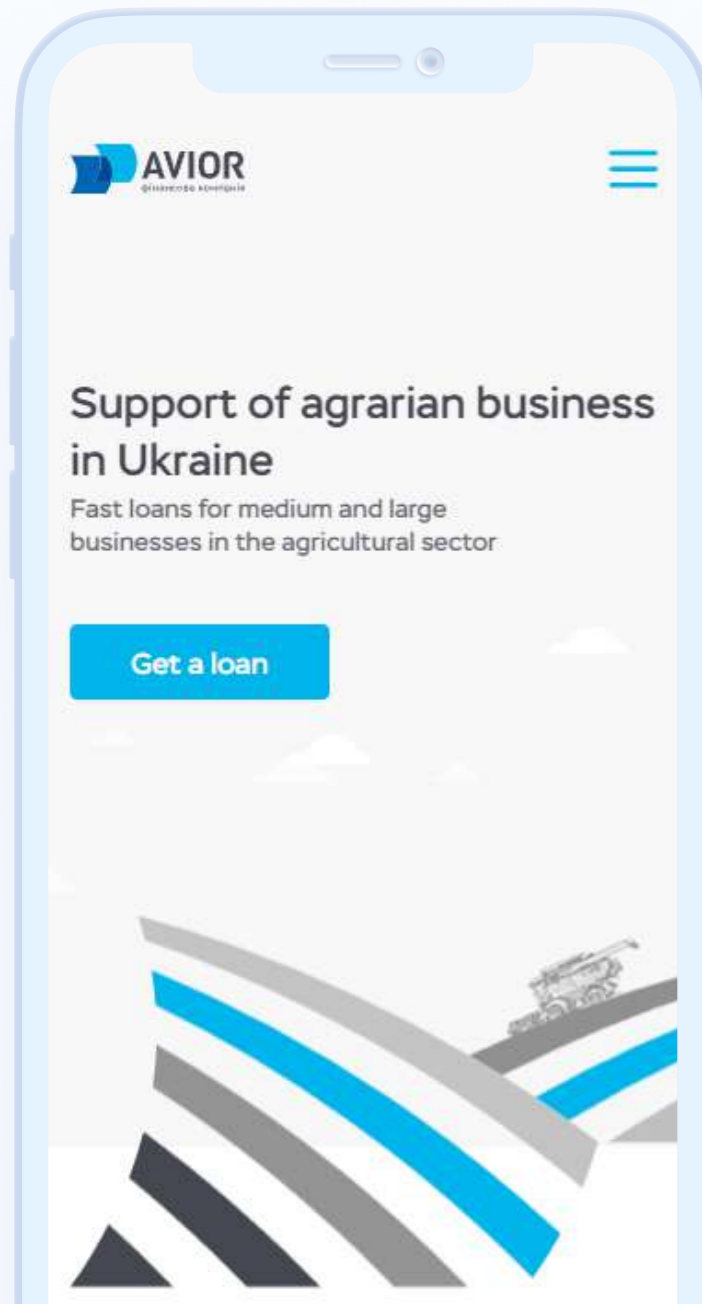
Transparency

To meet the requirements of the regulator, the project must contain transparent conditions for the provision of services, a full-featured user's personal account with an appropriate level of protection and security, and the possibility to display information to people with disabilities.



Main page

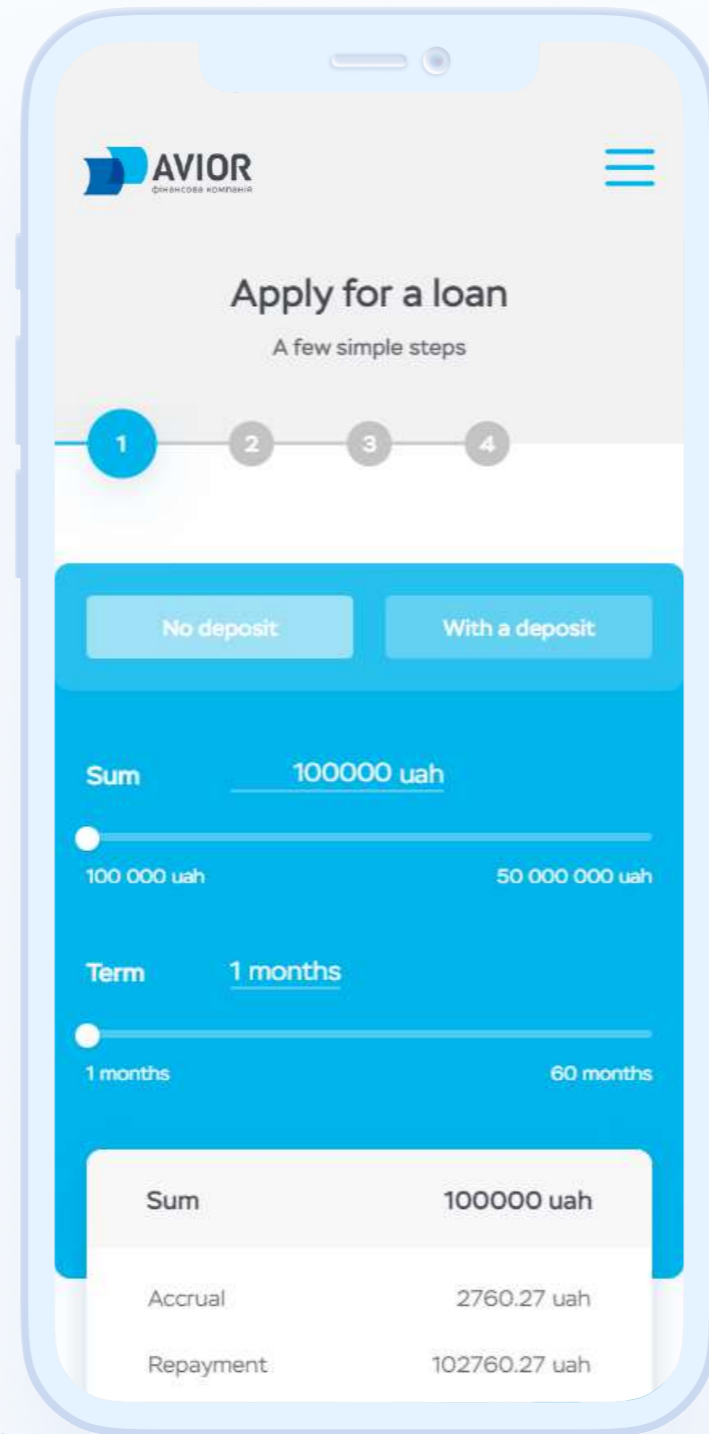
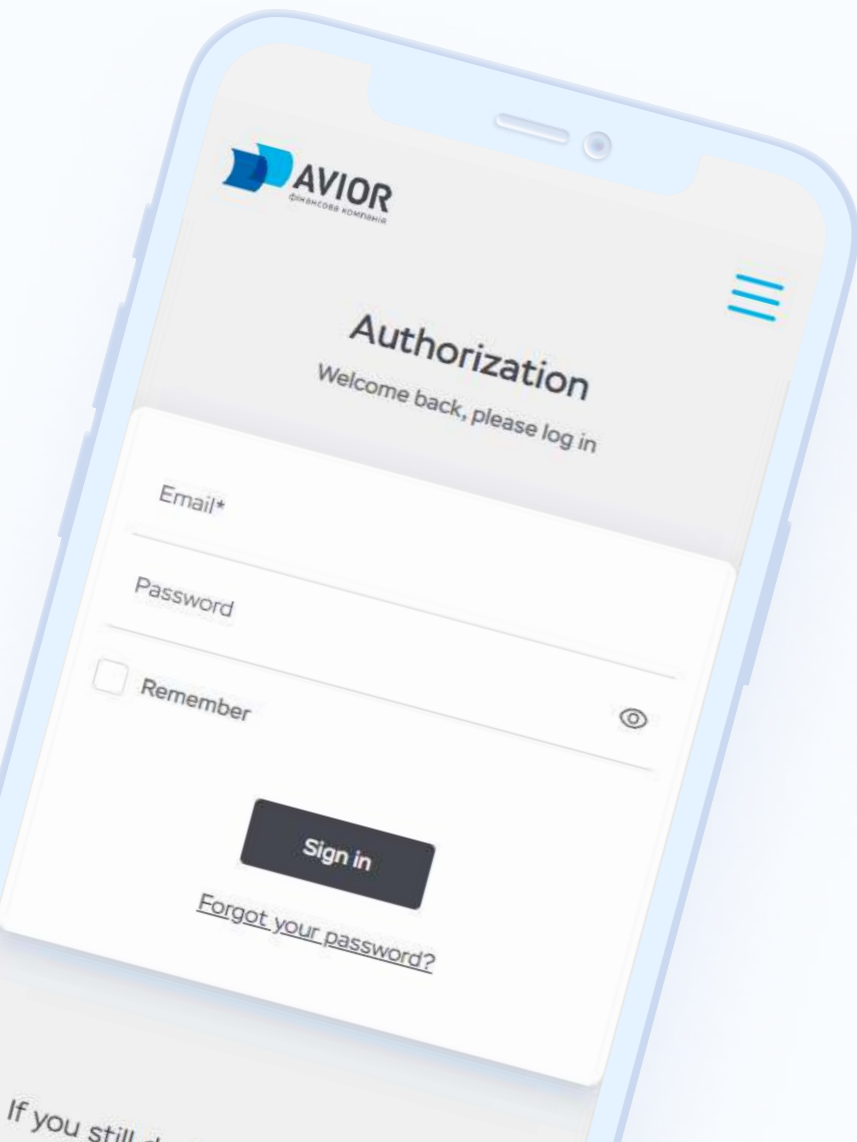
The main page became the guide to the project and was built on the principle of **quick access** to the sections of interest in the form of separate semantic blocks.



Concept

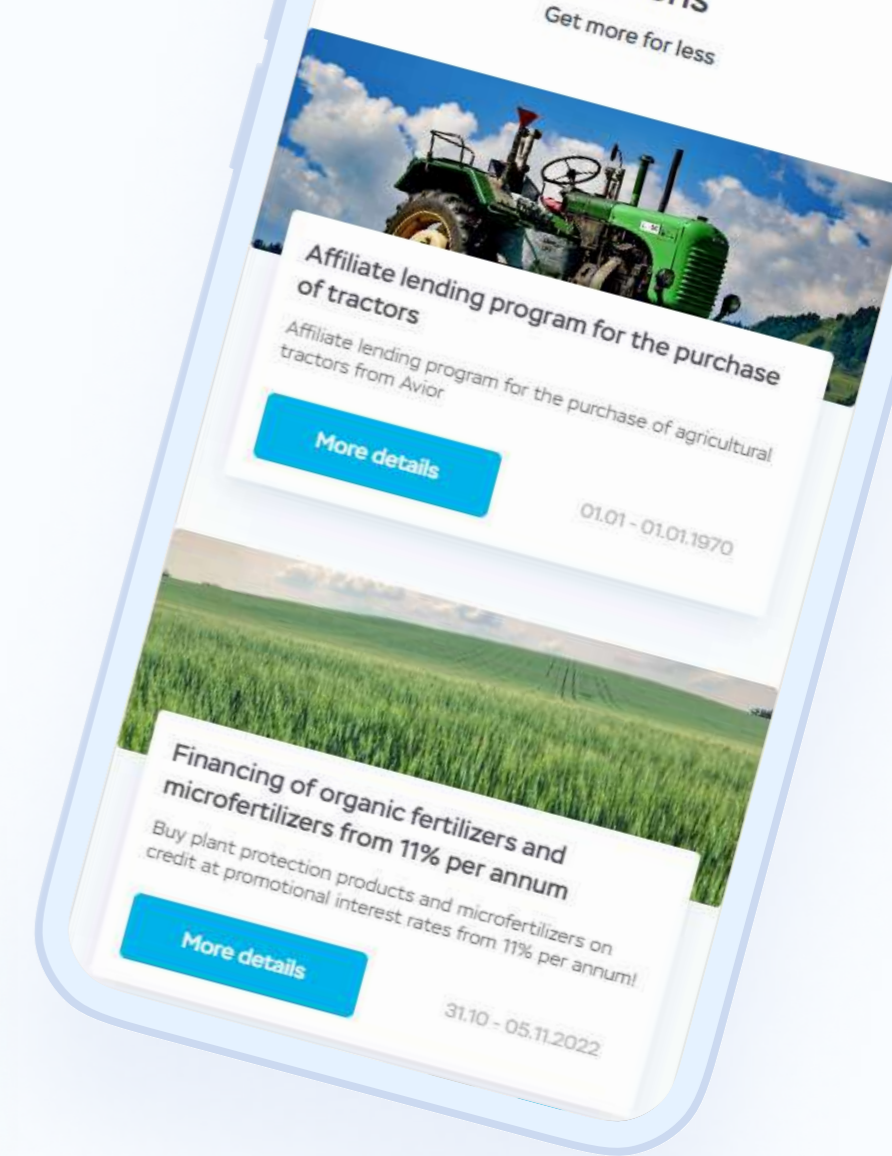
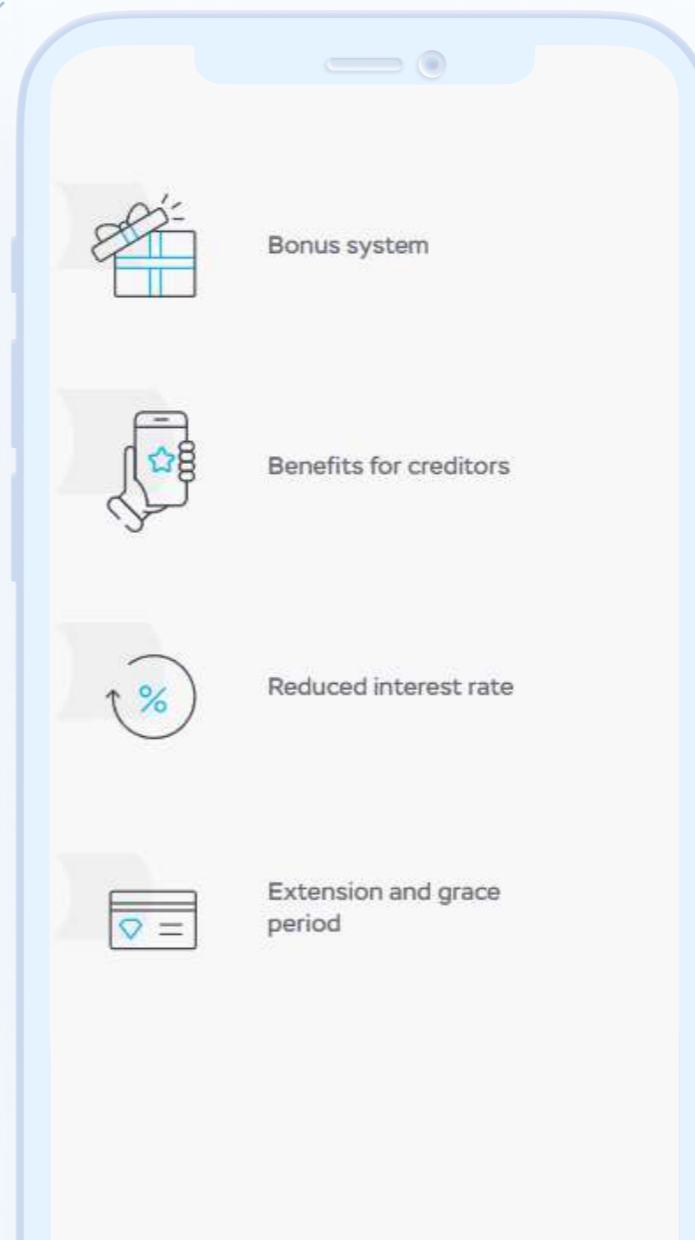
The resulting concept took all the advantages of landing pages, but at the same time linked **the main accents**

Access to personal account



Convenient calculation

Company advantages

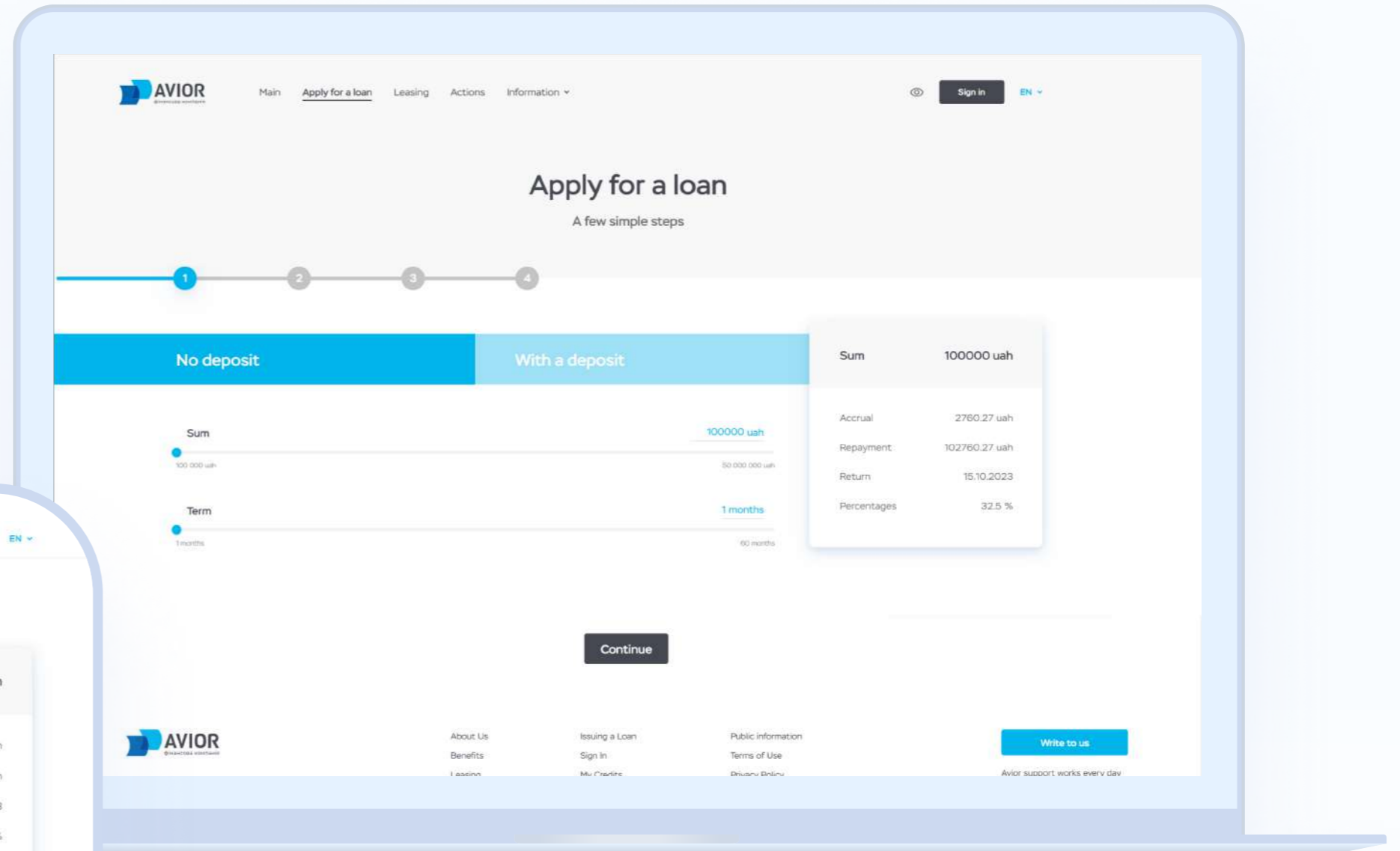
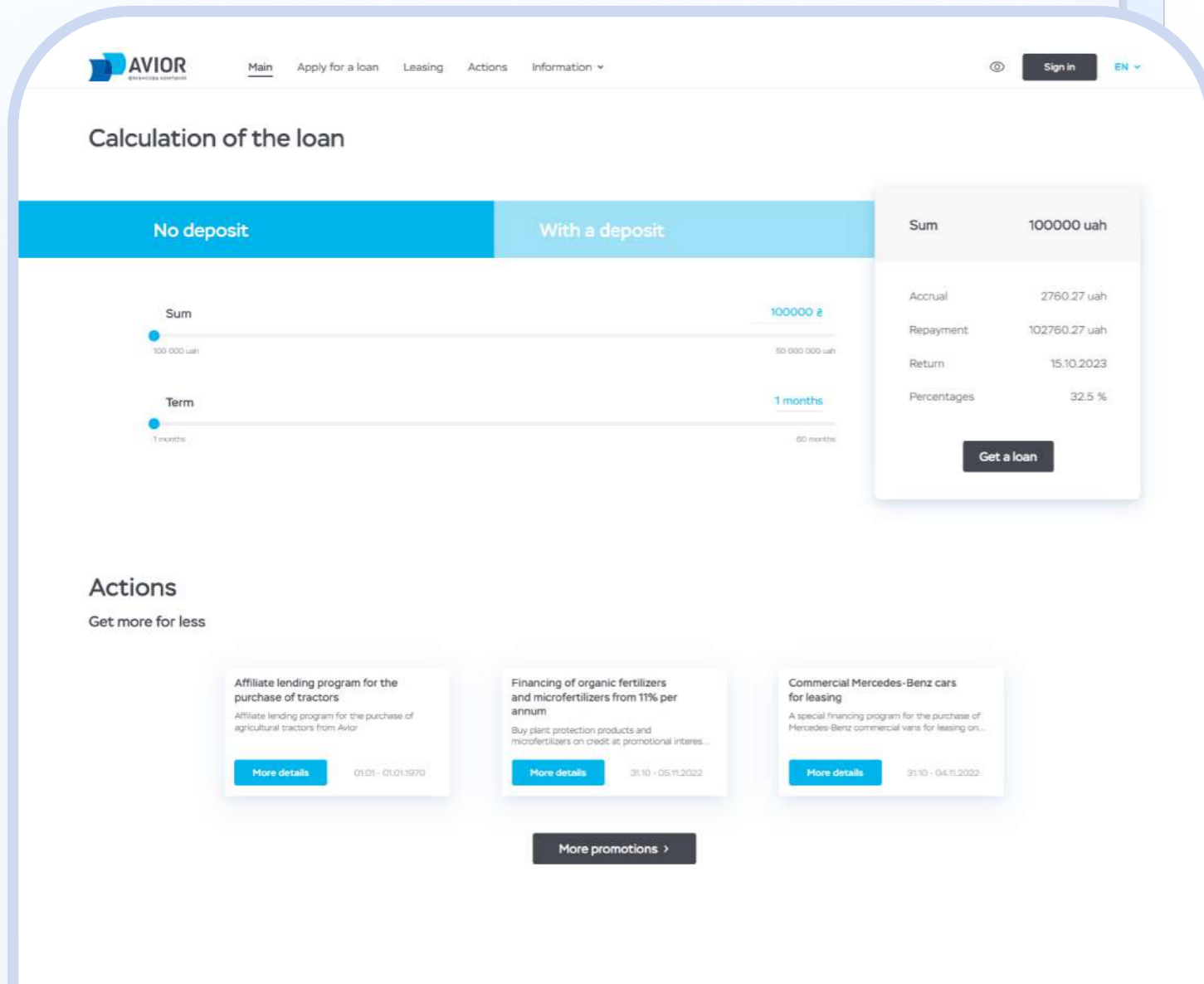


Promotional offers

Quick credit calculation option

The block of interactive and **easy-to-use credit products calculator** is available on all main pages of the project.

This allows you to focus the user's attention exactly when he is ready to make a decision on cooperation with the company and place an order.



Benefits for agricultural business

Convenient and modern solutions from Avior

Flexible financing terms

Favorable deal parameters for the purchase of goods, machinery and equipment

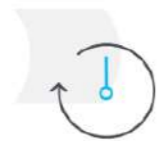
We provide flexible and comfortable financing conditions for agribusiness. You can get an individual payment schedule, special interest rates and grace periods. We issue loans without loan fees. Loan collateral conditions are simplified. It is possible to lease equipment without a down payment.



We make it easy and fast

We make it easier and faster to get financing

To receive funds on credit or lease equipment, you don't need a lot of certificates, expert evaluation of collateral, and other formal procedures.



Financing big plans

Ready to meet the needs of medium and large agribusinesses

The maximum loan amount is not limited and can be agreed individually. You can lease several cars, commercial vehicles or an entire fleet for your business.



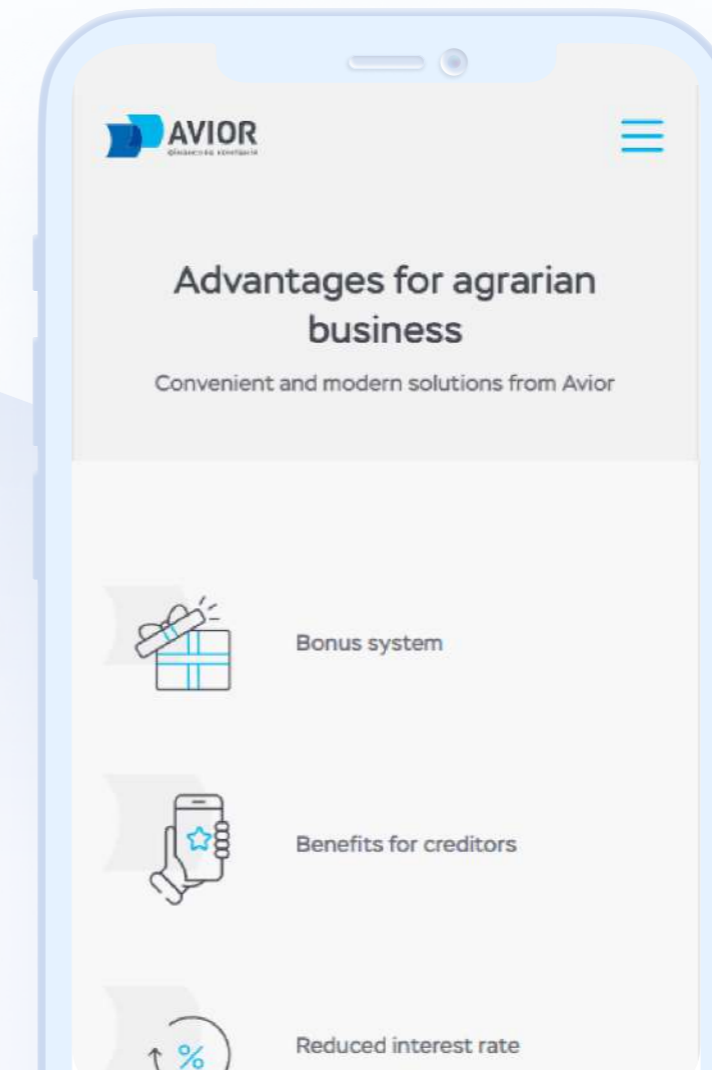
We open credit lines

Solving the problem of working capital deficit



Advantages for agrarian business

The landing page devoted to leasing is a separate section of the site, which focuses on the company's advantages and **offers for agribusiness.**

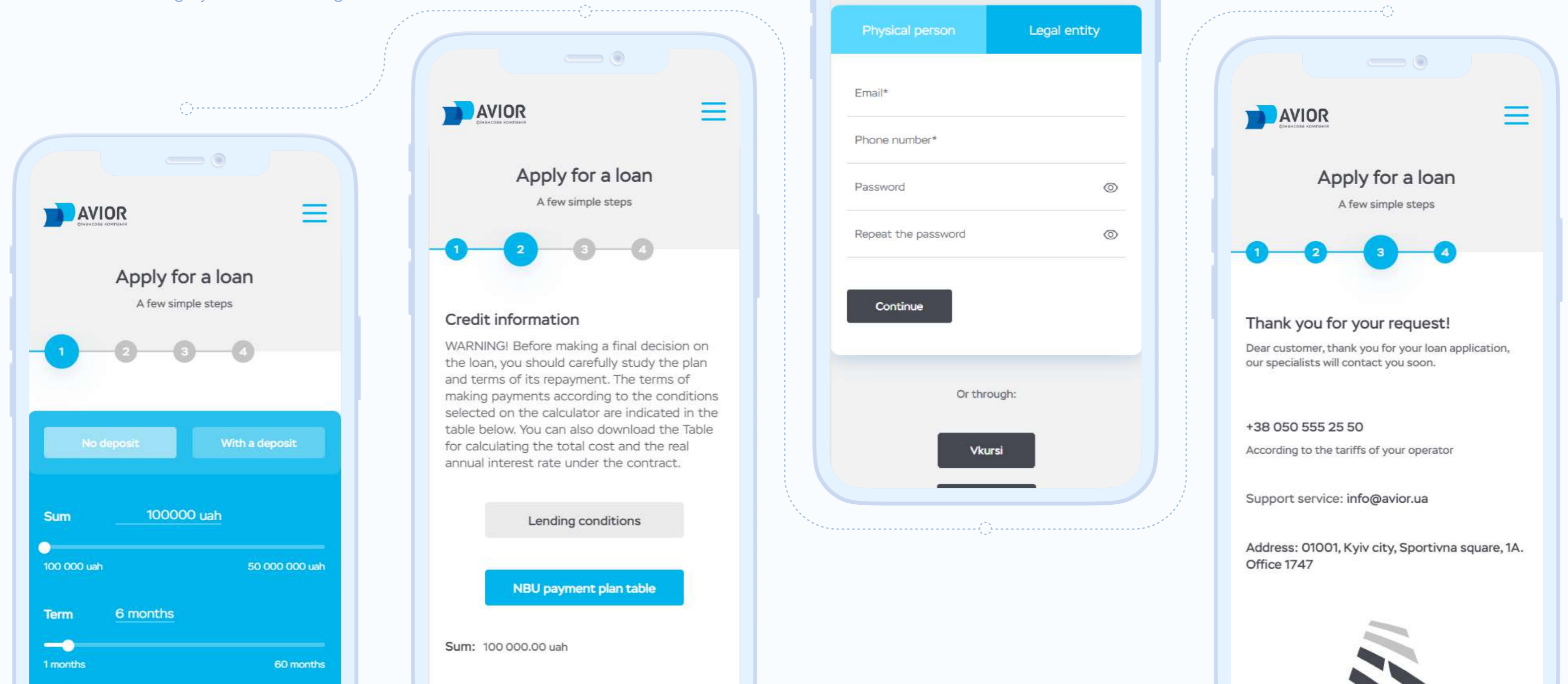


Obtain a loan

One of the main elements of the project is the registration process of company's credit products.

The steps themselves are fully integrated into the company's internal accounting systems, which allows the most **convenient and automated** use of the decision-making system on management side.

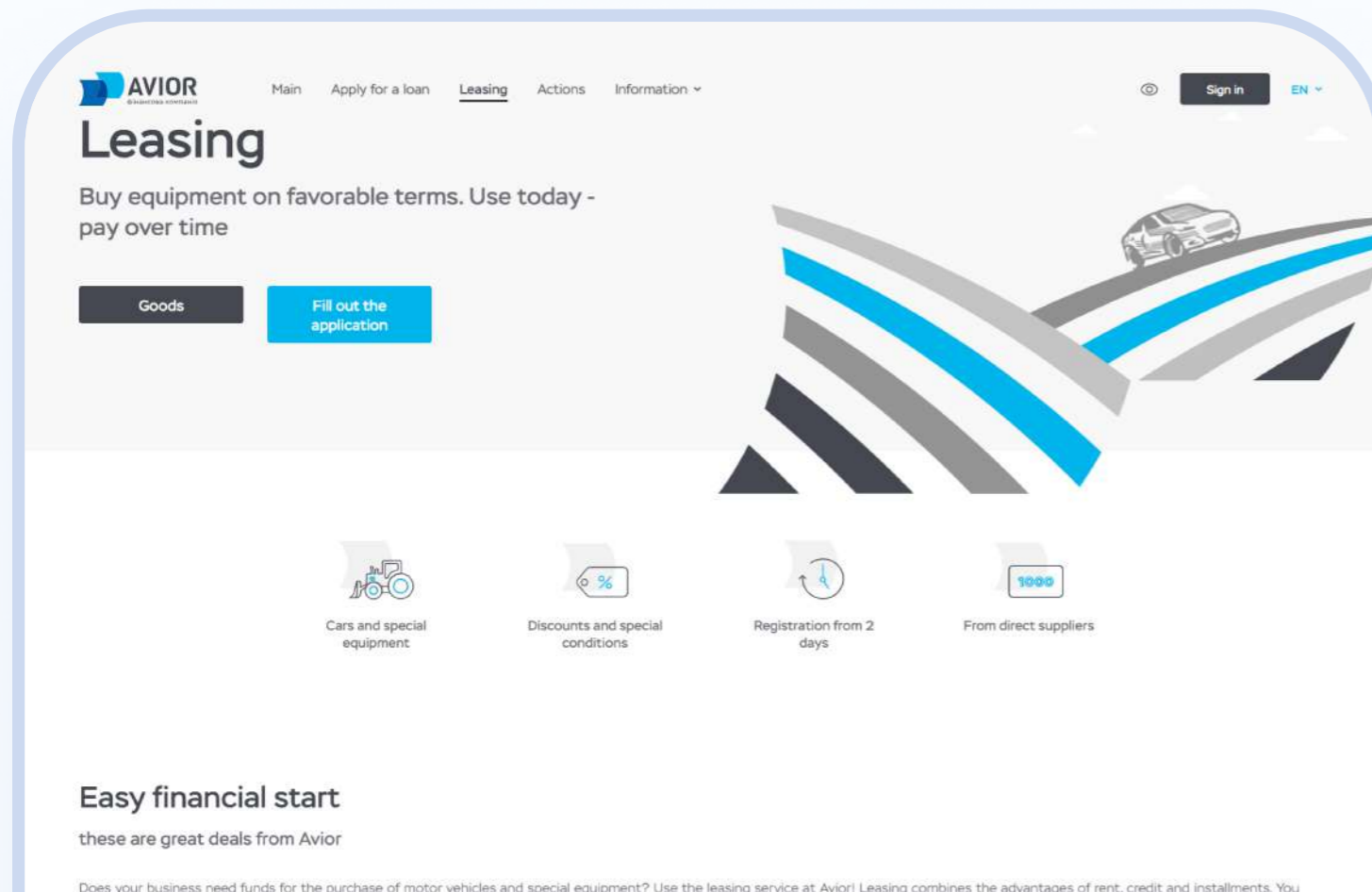
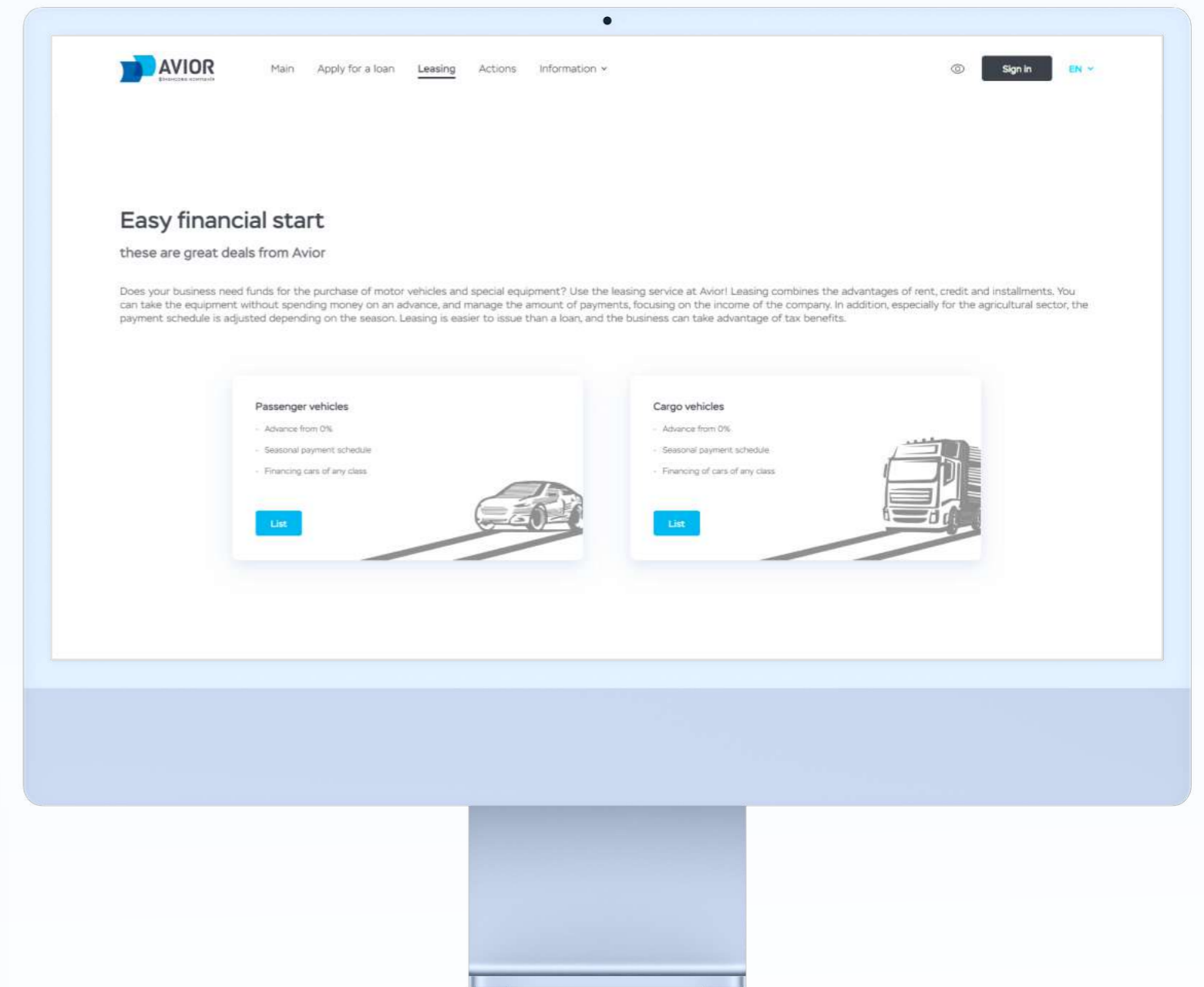
We combined not only credit calculator, but also **transparent registration** of a new client with parallel verification of his credit history.



Leasing and its advantages

The second direction of the company is dedicated to offers of leasing products with a **focus on the agricultural sector**. Clear and transparent conditions for cooperation with the current catalog allow the user to quickly make a decision and apply for leasing services.

As well as the process of credit products registration, leasing products are fully integrated into the company's internal accounting system with **user verification through scoring services**. As the company's catalog contains over 1000 offers, the internal system of accounting and processing is very similar to e-commerce systems, which makes it possible to expand this functionality in the future.

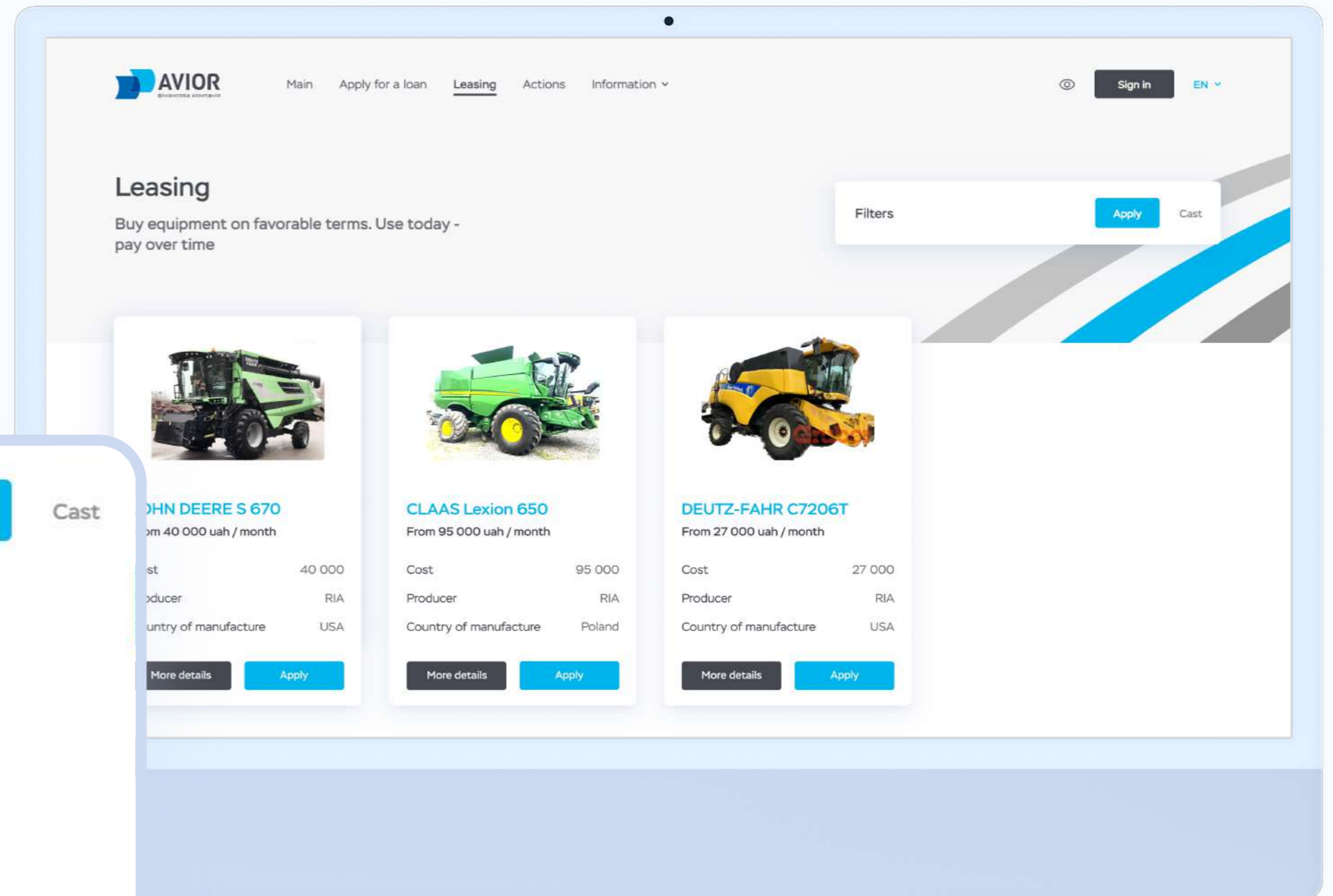


Proposals for leasing

The catalog of leasing products is represented by **4 directions**: cars and trucks, agricultural and building equipment.

Each category has its own structure, a **set of filters and conditions** for selecting the best option for the user. The application process is combined with user end-to-end registration and verification with third-party services.

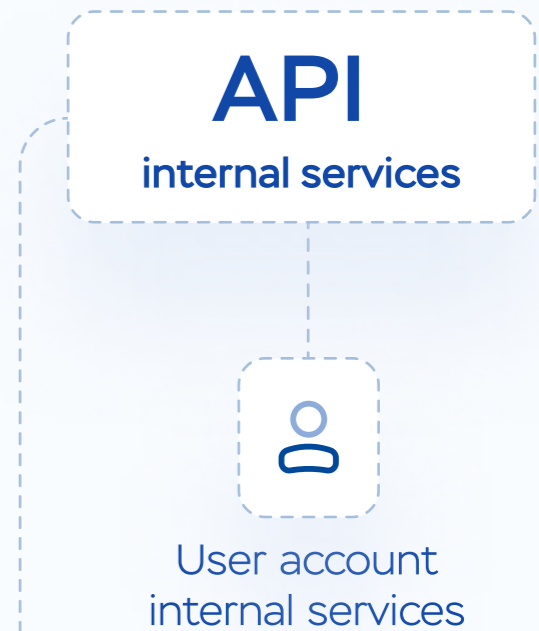
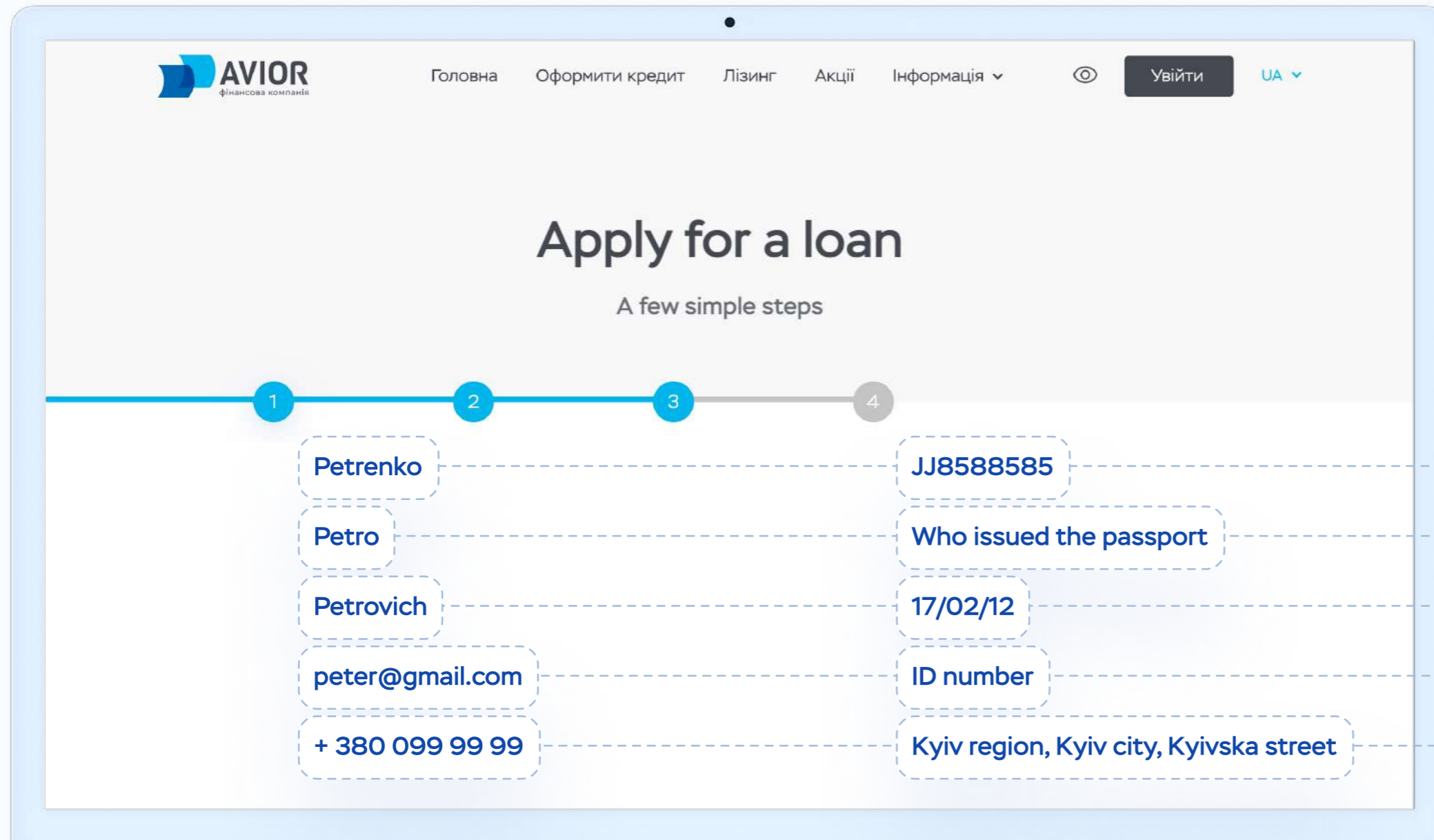
After completing the application, the user can monitor the status and interact with the company through a convenient account with **personal terms of service** and up-to-date information.



Security

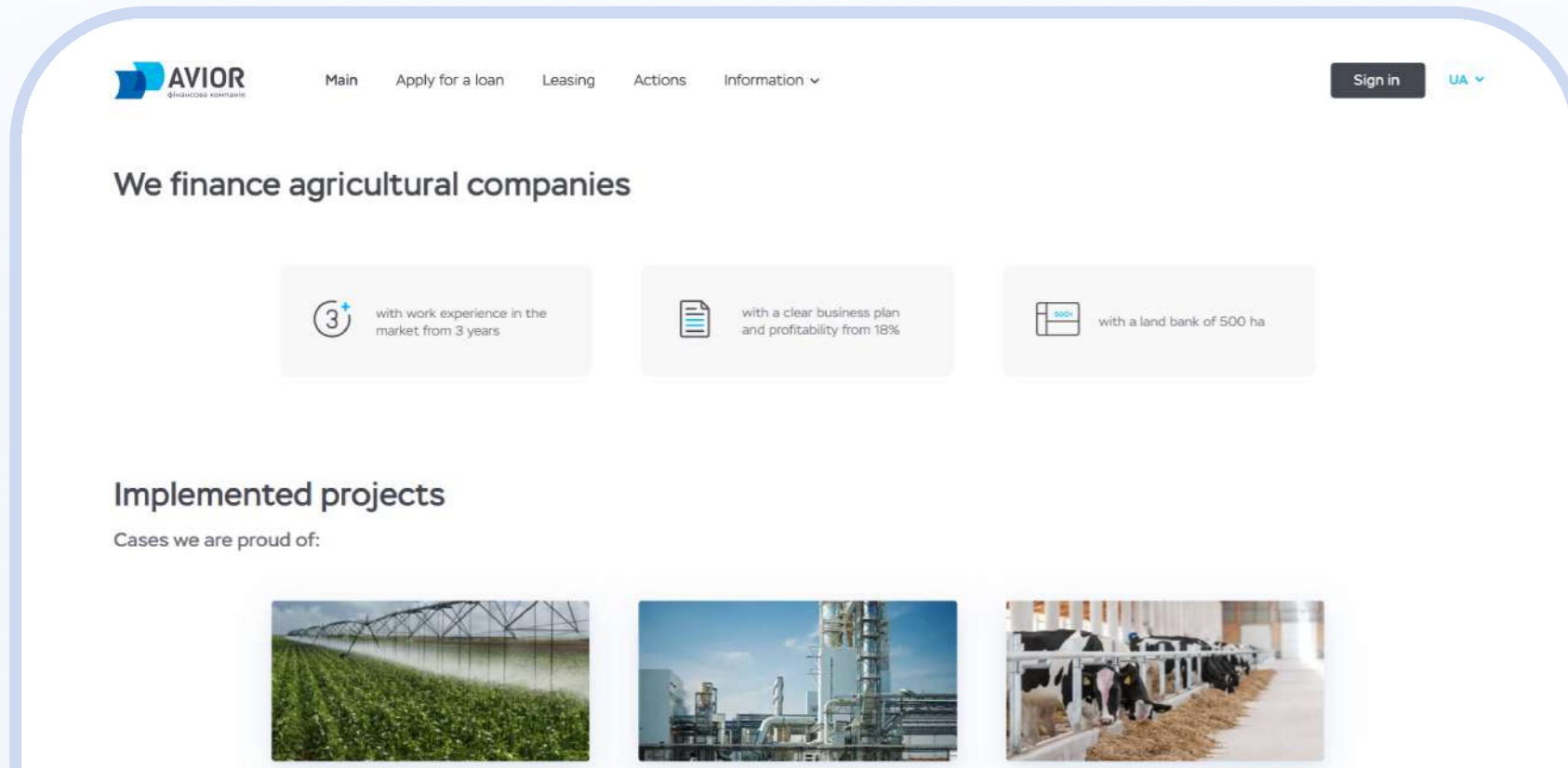
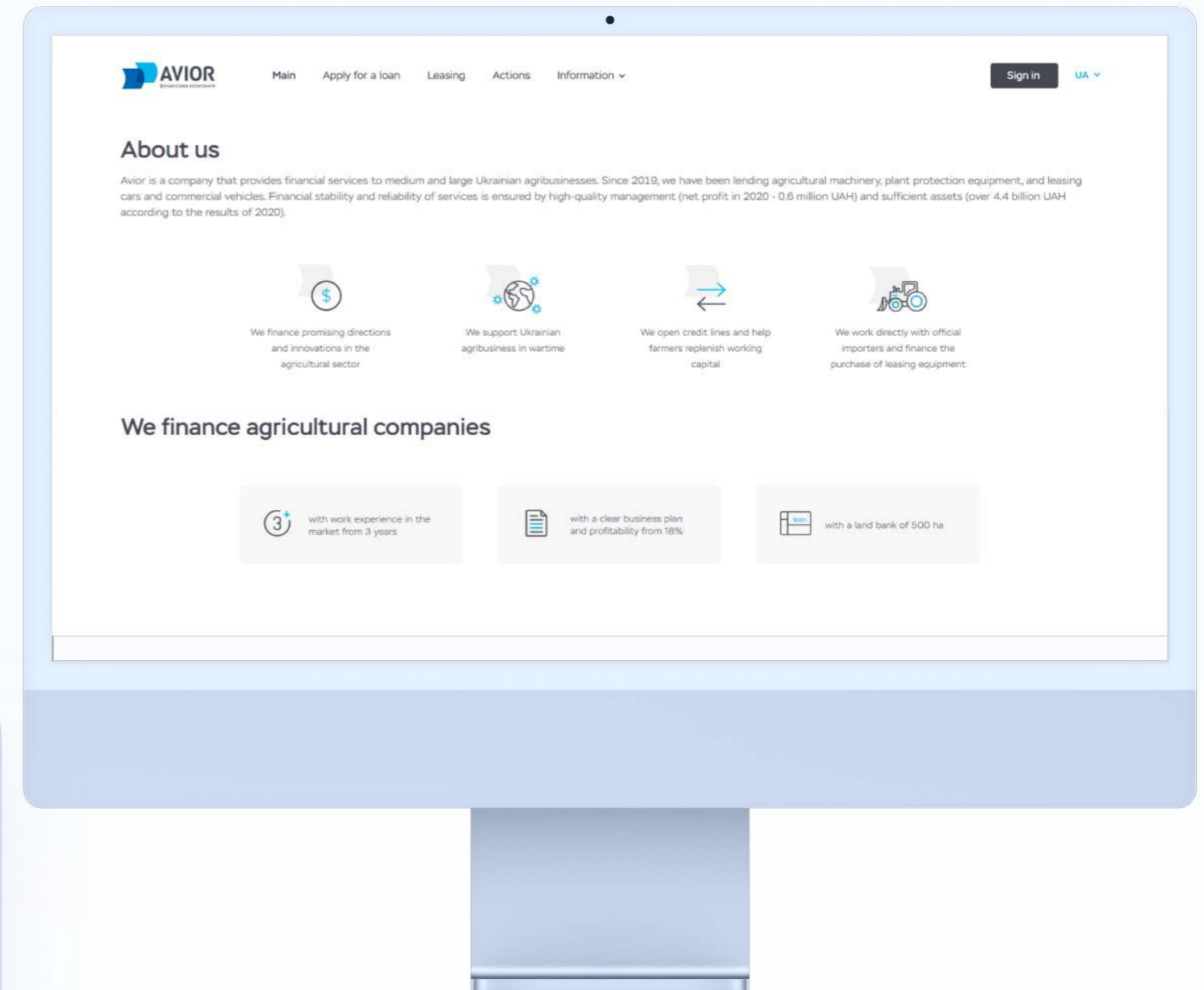
We use the system without saving users' personal data. One of the key elements of this approach is the use of a **special API to communicate with the customer's internal system.**

This means that sensitive information such as personal data and financial details are transferred directly to the application, **avoiding storage on the site side.**



About us

This is a landing page for search engines and users who want to learn more about the company, its **performance and benefits** for potential customers.



Integration

For the best lending conditions, we integrate with external resources.

External APIs were connected to obtain the **customer's scoring**. Namely, assessment of credit history using PVBKI and **verification of counterparties** and businesses using the Vkursi service.



Formation of documents

One of the advantages of the service is the **real-time calculation of the total cost of the loan** and the annual interest rate for the consumer in accordance with NBU standards.

In addition, we have created and integrated separate APIs with the company's internal services, which allow you to create preliminary drafts of contracts with individuals and **generate pdf documents**.

The screenshot displays the AVIOR web application interface. At the top, there is a navigation bar with the AVIOR logo and menu items: Main, Apply for a loan, Leasing, Actions, and Information. The user's name, Petro Pertenko, and language setting, EN, are visible on the right. Below the navigation bar, there is a secondary menu with options: Office, My loans (selected), Payment history, Leasing, Notification (with a red '3' badge), and Exit. The main content area features a table with columns: №, Agreement, Conclusion date, Amount of accrued interest, Loan amount, Paid, Debt under contract, Status, and Actions. Three rows of loan data are shown, each with a 'More details' button. The footer contains the AVIOR logo, a list of links (Про компанію, Переваги, Лізинг, Акції, FAQ, Контакти, Оформлення кредиту, Особистий кабінет, Мої кредити, Історія платежів, Мій лізинг, Слов'яння, Публічна інформація, Умови користування, Політика приватності), a 'Написати нам' button, and contact information: working hours (Пн-Пт, 09:00 – 18:00) and phone number (+38 050 555 25 50). Copyright information and the Sparkle Design logo are also present.

№	Agreement	Conclusion date	Amount of accrued interest	Loan amount	Paid	Debt under contract	Status	Actions
1	XX-XXX-02	07.04.2021	10 923.06 uah	300 000.00 uah	265 000.00 uah	45 923.06 uah	Active	More details
1	XX-XXX-03	07.04.2021	10 923.06 uah	300 000.00 uah	265 000.00 uah	45 923.06 uah	Active	More details
1	XX-XXX-01	07.04.2021	10 923.06 uah	300 000.00 uah	265 000.00 uah	45 923.06 uah	Active	More details



Technological stack:

Programming languages



Databases



Integration



Офіційний провайдер доступу до Державних ресурсів


API internal services

API external services


Language versions

Українська

English



If you have any questions or wishes, contact us in a way convenient for you.



☎ +380 (50) 381 69 04
☎ +380 (44) 227 59 49
✉ info@sparkle.design.com

www.sparkle.design.com
www.sparklemobiles.com
www.sparklepromo.com