

## **ABSTRACT**

Loans without interest on Garlinda Foundation is funding provided to beneficiaries of loans that need capital to expand its business. The loan assistance is returned by installments in time that has been agreed at the beginning of the absence of interest in the return of the aid. Beneficiaries only recommended by donors or members. Pecatatan finance is still done manually with Microsoft Excel offline and limited so that each member is difficult to know the activities that occur. With the above problems, the authors build a Final project entitled "Web-Based Application No Interest Loans Help with SMS Gateway In Garlinda Foundation". System design and manufacture of these applications developed using multiple software Notepad ++, which is a combination XAMPP Server Web Server, PHP, and MySQL with method prototype, the model of development is SDLC Linear Sequence using the Black Box Testing. After testing, the information system that is built can be accessed online. This application will be used by the chairman, the board, members of the Foundation Garlinda building a system of recording income and expenditure in the form of donations, the data recording donor and recipient, as well as the repayment of the loan beneficiaries. Members and beneficiaries will receive an sms that is sent automatically to the notification of data and confirm receipt of the payment of the loan repayment. In addition members will also receive a notification via sms if donations in cash or transfer has been received.

Keywords: Loan Payment Without Bank Interest, Garlinda Foundation