2Towers Debt Consulting

2Towers Client Management Project

Request for Proposals

Version 2.0

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Document History

Version	When	Who	What
1.0	2018-01-16	2Towers	Initial Drafting
1.1	2018-01-20	2Towers	Completed Draft
2.0	2018-01-22	2Towers	Revised Draft

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1.0 Project Overview

1.1 Business Background

2Towers is a company that advises debtors and creates strategies with the goal of helping them become debt free. Unlike many debt advisors, we represent the debtors, not the creditors. We first try to understand the financial circumstances of the debtor, to determine if we can help. If we can help, we sign them on as clients. From there we guide them through the process of debt reduction. This process often takes a long time, sometimes up to 5 years, requiring multiple meetings with the client and other financial representatives. Client documentation, meeting notes, and financial information must also be collected.

The debt reduction process is analogous to a pipeline, where every client begins at the start of the pipeline and moves through the same set of stages as they progress in their debt reduction. Since the process is similar for most clients, we would like a system that embodies this pipeline to help manage our client's debt cases.

1.2 Problems

2Towers currently faces several problems with respect to client management:

- If a client has no scheduled meetings, a debt counsellor may forget to contact them. This can lead to missed deadlines and even loss of clients.
- In order to determine what stage of the pipeline a client is currently in, a debt counsellor must reference past meeting notes, documentation, or remember the client's history. This causes a debt counsellor to spend unnecessary time and effort on each case.
- Client documents, meeting notes, and financial information are currently stored in different systems, making it difficult to retrieve desired information.
- 2Towers is not collecting data such as progress of client status and waiting times. Consequently, no analytics can be performed to make more informed business decisions.
- 2Towers currently uses multiple software systems for client management. They do not fulfill all current business needs and include functionality which is not useful to 2Towers. This causes unnecessary expenses on software subscriptions.

1.3 Stakeholders

The stakeholders of a solution system that addresses these problems are:

- branch managers
- debt counsellors

2.0 Project Objectives

2.1 Objectives

To satisfy the 2Towers Client Management Project, the following objectives must be met:

- Notify debt counsellors of urgent action items.
- Track and display a client's meeting history.
- Track and display a client's stage in the pipeline.
- Provide one interface for all debt case information to be uploaded and retrieved.
    - This information includes: client contact info, client documentation, meeting notes, and financial information.
- Collect and store data on clients in the consolidation pipeline.
    - Constructing analytical models on this data set is out of scope for this project.
- Reduce operating cost and simplify business processes by replacing some existing software systems.

The objectives will be satisfied by a debt counsellor interface, and a branch manager interface.

2.2 Debt Counsellor Interface

The debt counsellor interface must include the following:

- Client profile for each client
- A list of all clients currently assigned to a specific debt counsellor.

Client profile includes: client name, optional photograph, contact information, pipeline stage, upcoming meetings, past meeting notes, and documentation. This interface should also provide access to important financial information including: assets, debt principal, debt interest, and payments. Any changes made to the client profile should be timestamped with the debt counsellor who made the change. In case of user error, it should be possible for changes to be reverted. The information in the client profile should be easy to view and update.

The client list must display all clients assigned to the debt counsellor and provide the ability to search for profiles. Debt counsellors must be able to add new clients to the system. The system should allow a client to be labeled as managed by a counsellor. The system should provide notifications to the counsellor linked to the client profile about important dates and upcoming meetings.

2.3 Branch Manager Interface

The branch manager interface must provide all the same functionality as the debt counsellor interface. The client summary of the branch manager interface must display all clients of 2Towers. This interface should also provide access to company wide data on clients, such as: statistics of all client meetings, client status, time spent with clients, and average meeting times.

3.0 Current Systems

The debt counsellors and branch managers currently use various software products to manage their clients. Among them are Zoho, Excel, ShareFile, FreshBooks, and Google Calendar.

3.1 Zoho

Zoho is a Client Relationship Management (CRM) software used to record a client's general contact information. Additionally, Zoho is used to record meeting times and basic meeting notes but does not have a notification system if a client has not been booked for a meeting.

3.2 Excel

Excel is used to store financial data and assess (by making calculations) whether a lead can be converted to a client. It is also used to calculate the optimal debt reduction strategy.

3.3 ShareFile

ShareFile is used to store scanned meeting notes, scanned documents pertaining to the client such as financials and identification or the excel files previously mentioned. ShareFile is encrypted in the cloud which allows easy and secure access of documents across multiple devices.

3.4 FreshBooks

FreshBooks is used to invoice clients for services provided by 2Towers, as well as for bookkeeping pertaining to other charges incurred by 2Towers. Financial data is manually entered. This system is only used by branch managers.

3.5 Google Calendar

Counsellors and branch managers use Google Calendar to organize their time. Any scheduled appointments or events are tracked through each employee's personal Google Calendar. Once any events are scheduled, they are visible to all employees. Since this is the case, any history of previous client meetings can be found here.

4.0 Intended Users of the System

2Towers Debt Consulting consists of two user groups: debt counsellors and branch managers. Both user types are internal to the organization.

4.1 Debt Counsellors

All debt counsellors are responsible for any one-on-one contact with the client. They discuss the next steps in the debt reduction plan with the client and record and track this data at each stage. When a counsellor sets an appointment with a client, they review any history of the client that has been previously recorded. Debt counsellors follow up with clients regarding any changes or updates to the status of their plan and update the client history stored. This process is generally done through several meetings with the client. If any meeting must be re-scheduled, the counsellor is responsible for tracking this change and following up with the client.

4.2 Branch Managers

Branch managers have some interaction with the clients. They will step in on any difficult cases, review the client's progress in their debt reduction plan and decide on the best next steps. If there are any changes or updates to the client's plan after meeting with the client, the branch manager is responsible for recording that information. Branch managers also keep track of any bookkeeping related tasks, including reviewing the finances of their branch and any client transactions and payments to 2Towers. If need be, branch managers can give counsellors access to view client transactions or payments.

5.0 Known Interactions with Other Systems

The current system, as described in section 3.0, is made up of several software systems along with various manual processes. The proposed solution should integrate Google Calendar's and FreshBooks' capabilities. At 2Towers, Google Calendar is used to manage each employee's calendar. Ideally, any meeting with clients should be linked to both the Google Calendar event and the client profile. Each client profile in the new system should display the money the client owes to 2Towers and any payments they have made, data which is currently stored and maintained in FreshBooks.

The new system must also be able to collect statistical data on clients and store it in a database, where the information can be used to create an analytical report of client data in the future.

6.0 Constraints to Development

The main constraints to development consist of time, budget and security.

6.1 Time

A basic prototype must be developed and then demonstrated on March 14th, 2019. The project demonstration must be completed by April 2nd, 2019.

6.2 Budget

Currently, we pay $5,000/year for all our software subscriptions. We have allocated 10 times the annual cost, $50,000 for the development of this solution. The final product should ideally allow us to terminate some of our existing software subscriptions. To this end, we have allocated $1000/year for 5 years after the completion of this system, ongoing maintenance, bug fixes, and troubleshooting.

6.3 Security

System should be designed with data security in mind. All client information should be encrypted when stored, according to applicable security best practices and standards for the data classification. Debt counsellors should only be able to edit the information of clients which are assigned to them. Branch managers can access the information of all clients.

7.0 Project Schedule

The following table illustrates the deadlines for the 2Towers Client Management Project:

ID	Task Name	Start Date	End Date	Duration	Assigned To	Percent Complete
1	RFP Release date	2019-01-16	2019-01-22	6 days	2Towers	100%
2	RD 1.0	2019-01-30	2019-02-05	6 days	Designers	0%
3	RD 1.1	2019-02-05	2019-02-06	1 day	2Towers	0%
4	RSD 0.9	2019-02-12	2019-03-12	28 days	Designers	0%
5	Prototype Demo	2019-03-14	2019-03-14	1 day	Designers	0%
6	RSD 1.0	2019-03-13	2019-03-19	6 days	Designers	0%
7	RSD 1.1	2019-03-20	2019-03-21	1 day	2Towers	0%
8	RSD 2.0	2019-03-22	2019-03-26	4 days	Designers	0%
9	Project Demo	2019-03-11	2019-04-02	21 days	Designers	0%

8.0 Project Team

2Towers Debt Consulting has a team of eight enthusiastic members ready to discuss plans for this proposal. They can be reached through the following contact information:

Email: 2019seng321group2@gmail.com
Website: https://kerfootj.github.io/seng321_client/

Julian Rocha (Branch Manager)
Braiden Cutforth (Marketing Specialist)
Sarah Thomasgard (Senior Debt Strategist)
Slater Gordon (Junior Debt Strategist)
Graham Grayson (Business Analyst)
Joel Kerfoot (Financial Analyst)
Daelyn Jones (Domain Expert)
Rafay Chaudhry (Head of Accounting)

9.0 Glossary

Term	Description
CRM Software	Customer Relations Management (CRM) software provides the user the ability to manage business needs including customer data and interactions.
Lead	An individual who has met with the 2Towers Consulting for an initial consultation but has not yet decided to make use of our services and has not yet made any payments.
Client	An individual currently undergoing debt consulting with assistance from 2Towers Consolidation. Has made payments.
Debt Reduction	Process that allows individuals or companies to reduce or negotiate a lower debt than the current one.
Debt Counsellor	A 2Towers employee who offers professional advice to a client on methods of debt reduction.
Branch Manager	A 2Towers employee overseeing all business operations and assists the debt counsellors