Business Requirements Specification (BRS)

**GENERAL INFORMATION**

* **Project Name:** SACCOS MANAGEMENT SYSTEM
* **Vendor:** ISALE INVESTMENT LTD
* **Project Manager:** William Tendwa
* **Client:** NATIONAL COMMERCIAL BANK
* **Start Date:** 01/01/2025
* **End Date:** [To Be Determined]

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**1. Technical Resources**

Technical resources required for the development and implementation of the system include:

* Skilled developers proficient in Laravel, Tailwind CSS, and Livewire.
* Secure hosting environment with SSL/TLS for all subdomains.
* Modern testing tools (e.g., Selenium, Postman, PHPUnit).
* Continuous integration/continuous deployment (CI/CD) pipeline.

**2. Stakeholders**

* **SACCOS Members:** End-users who access their accounts, savings, and loan details.
* **Isale Investment Ltd:** Development team responsible for designing, building, and maintaining the system.
* **National Bank of Commerce:** Client overseeing the implementation and rollout of the system.
* **Regulatory Authorities:** Entities ensuring compliance with financial regulations.
* **SACCOS Management Staff:** Users responsible for managing day-to-day operations.

**3. Proposed Solution**

The NBC SACCOS Management System (SMS) is a comprehensive digital platform designed to:

* Automate routine operations, including member and loan management.
* Provide real-time analytics and reports for informed decision-making.
* Enhance user experience with mobile and web accessibility.
* Support scalability for future growth and multi-branch operations.

**4. Objectives**

* Deliver an automated and streamlined solution for SACCOS operations.
* Ensure accuracy and transparency in financial transactions.
* Enhance member satisfaction through accessible self-service tools.
* Improve regulatory compliance through robust reporting.

**5. Scope**

The system will cover the following key areas of SACCOS operations:

1. Member Management
2. Branch Management
3. Loan and Savings Management
4. Share Management
5. Accounting and Reporting
6. Human Resource and Procurement Management
7. Payment Processing
8. Approvals Processing
9. Settings Configuration
10. Reconciliation and Auditing

**6. Deliverables**

* Fully functional SACCOS Management System (SMS).
* Comprehensive user guides and technical documentation.
* Training programs for staff and end-users.
* Post-implementation support, including software updates.

**7. Non-Functional Requirements**

* **Performance:** Support up to 10,000 concurrent users with minimal latency.
* **Security:** Compliance with PCI DSS and local data protection laws.
* **Scalability:** Designed for horizontal and vertical scalability.
* **Usability:** Intuitive UI/UX optimized for mobile and web platforms.
* **Availability:** 99.9% uptime guaranteed.

**8. System Architecture**

* **User Interface:** Responsive web-based interface with mobile app support.
* **Backend Server:** Laravel framework hosted on a robust cloud platform.
* **Database:** MySQL with optimized indexing for faster queries.
* **API Layer:** RESTful APIs for external integrations (e.g., payment gateways).

**9. Testing Matrix**

|  |  |  |  |
| --- | --- | --- | --- |
| **Feature** | **Description** | **Testable Tasks** | **Expected Results** |
| **Dashboard** | Provides KPIs and statistics overview. | Verify KPIs display accurate data. | KPIs display accurate, up-to-date, and meaningful data. |
|  |  | Test real-time updates for statistics. | Statistics update instantly without noticeable delay. |
|  |  | Check responsiveness on various devices. | Dashboard layout adjusts seamlessly to different screen sizes. |
|  |  | Assess performance under load. | Dashboard remains functional and responsive even under high traffic. |
| **Branches Management** | Manages branches (create, update, delete). | Test creating, updating, and deleting branch details. | Branch operations work as expected, with accurate database updates. |
|  |  | Validate input fields (e.g., branch codes, names). | Input validation prevents incorrect or incomplete data entry. |
|  |  | Confirm role-based access controls. | Only authorized users can manage branch details. |
| **Members Management** | Handles member profiles, savings, and loans. | Add, update, and delete member profiles. | Member profiles are created, modified, and deleted accurately. |
|  |  | Verify member savings and loan records. | Member data reflects accurate savings and loan balances. |
|  |  | Test access permissions for sensitive data. | Sensitive member information is accessible only to authorized users. |
|  |  | Simulate error cases. | Errors are handled gracefully with meaningful feedback and no system crashes. |
| **Shares Management** | Tracks shares, dividends, and member records. | Record share purchases and verify calculations. | Share purchase calculations are accurate, and records are updated correctly. |
|  |  | Test dividend distribution processes. | Dividends are calculated and distributed accurately to eligible members. |
|  |  | Generate reports for shareholding records. | Reports are generated correctly and display all relevant details. |
| **Savings Management** | Tracks deposits, withdrawals, and interest. | Process member deposits and withdrawals. | Transactions are recorded promptly and accurately. |
|  |  | Verify interest is calculated correctly. | Interest is computed as per defined rules and applied accurately. |
|  |  | Confirm audit trails capture all transactions. | All transactions are logged comprehensively for auditing purposes. |
| **Deposits Management** | Manages deposit transactions. | Record deposit transactions accurately. | Deposits are correctly recorded with proper timestamps. |
|  |  | Test reconciliation with bank records. | System records align with bank statements without discrepancies. |
|  |  | Ensure deposit confirmations are sent to members. | Members receive timely and accurate deposit notifications. |
| **Loans** | Handles loan application, approval, and repayment. | Test loan application and approval workflows. | Loan applications are processed efficiently, with approvals following the correct workflow. |
|  |  | Verify interest and penalty calculations. | Interest and penalties are calculated correctly based on loan terms. |
|  |  | Track loan repayments. | Repayment records are up-to-date and accurate. |
|  |  | Send timely notifications. | Notifications are delivered promptly to borrowers at critical stages. |
| **Accounting** | Manages finances, transactions, and reports. | Generate financial reports (e.g., balance sheets, income statements). | Reports are accurate and meet compliance standards. |
|  |  | Test compliance with accounting standards. | System adheres to financial and regulatory standards. |
|  |  | Validate error handling in transactions. | Errors in financial transactions are logged and managed appropriately. |
| **Products Management** | Manages SACCOS products and services. | Add, update, and delete products. | Product operations are functional, with consistent updates in the database. |
|  |  | Categorize products correctly. | Products are accurately classified into appropriate categories. |
|  |  | Test pricing changes and their impact on the system. | Pricing updates reflect correctly across the system without introducing errors. |
| **Payments** | Handles deposits and disbursements. | Process incoming and outgoing payments. | Payments are processed accurately and on time. |
|  |  | Schedule recurring payments. | Recurring payments execute reliably based on predefined schedules. |
|  |  | Confirm payment notifications are sent. | Notifications are sent promptly for all payment-related events. |
| **Human Resources** | Tracks employee information and payroll. | Add and update employee records. | Employee data is accurately recorded and updated as needed. |
|  |  | Verify payroll calculations for accuracy. | Payroll calculations reflect the correct salaries, deductions, and benefits. |
|  |  | Test access permissions for HR data. | HR data is accessible only to authorized personnel. |
| **Procurement** | Manages procurement processes. | Add and update vendor details. | Vendor details are recorded and updated correctly in the system. |
|  |  | Create, approve, and track purchase orders. | Purchase orders move seamlessly through their lifecycle. |
|  |  | Test approval workflows for procurement. | Approval processes function as defined, with appropriate escalations. |
| **Reconciliation** | Verifies recorded transactions against balances. | Test reconciliation algorithms. | Algorithms match transactions accurately to balances. |
|  |  | Handle discrepancies effectively. | Discrepancies are identified and resolved with clear documentation. |
|  |  | Generate detailed logs for audit purposes. | Audit logs are comprehensive and meet compliance requirements. |
| **Reports** | Generates operational and financial reports. | Customize reports based on requirements. | Custom reports generate as expected, reflecting requested parameters. |
|  |  | Verify accuracy of generated reports. | Reports provide accurate and up-to-date information. |
|  |  | Export reports in various formats (e.g., PDF, Excel). | Reports export seamlessly into the specified formats without data loss. |
| **Approvals Processor** | Manages action approvals (e.g., loans, withdrawals). | Simulate multi-level approval workflows. | Approvals move through all levels correctly, adhering to workflow logic. |
|  |  | Test rejection and escalation processes. | Rejections and escalations work as expected, with clear notifications to stakeholders. |
|  |  | Ensure audit trails record all actions. | All approval actions are logged for accountability and auditing. |
| **Settings** | Configures system settings. | Update system settings and verify their impact. | Configuration changes take effect immediately and work as intended. |
|  |  | Test permissions for accessing configuration options. | Only authorized users can access and modify system settings. |
|  |  | Rollback settings to previous configurations. | Rollback functionality restores previous settings without introducing errors. |