

# DIGITAL EQUB PROJECT PROPOSAL

---

## EXECUTIVE SUMMARY

This proposal outlines the development of a Digital Equb Mobile Application designed to modernize and enhance the traditional Equb financial system. The app will provide users with a secure, user-friendly platform to form and manage Equb groups, track contributions, and ensure transparent financial operations.

## PROJECT OBJECTIVES

The primary goals of the Digital Equb Mobile App are:

- To provide a platform where users can easily join or create Equb groups.
- To automate contribution tracking and payment reminders.
- To ensure secure and transparent financial transactions.
- To include features like chat for group communication and dispute resolution.
- To support multiple languages (e.g., [Amharic](#), [Tigrinya](#), [English](#)).

## PROPOSED FEATURES

### Core Features:

#### 1. User Registration and Authentication:

- Sign up via phone number or email with OTP verification.
- Profile management.

#### 2. Equb Group Management:

- Create or join Equb groups.
- Define group rules (contribution amount, frequency, member

### 3. Automated Payment System:

- Integration with mobile money services or banks.
- Automatic reminders for contributions.

### 4. Transaction History and Notifications:

- Track contributions, payouts, and pending payments.
- Real-time notifications for reminders and updates.

### 5. Secure Communication:

- Group chat functionality for discussions and conflict resolution.

### Additional Features (Optional):

- Language Localization: **Amharic** and **Tigrinya** interfaces.
- Savings Insights: Analytics on savings performance over time.

## TECHNOLOGY STACK

- **Frontend:** Flutter (for cross-platform development).
- **Backend:** Django REST Framework (API development).
- **Database:** PostgreSQL (secure and scalable).
- **Payment Gateway Integration:** Support for payment gateways.

## TIMELINE AND MILESTONES

The project will be completed within 12 weeks. Key milestones include:

- **Week 1-2:** Requirement gathering, UI/UX design.
- **Week 3-6:** Backend and database setup, user authentication system.
- **Week 7-9:** Core functionality (group management, payments, notifications).
- **Week 10-11:** Testing and debugging.
- **Week 12:** Deployment and user training.

## COST ESTIMATE

We estimate the development cost for the Digital Equib project to be **\$2,000**, ensuring a comprehensive and high-quality solution tailored to your needs.