Notes for WebApp Development
Note- Kindly make them editable on the backend

1. There will be add-on products and services that are optional before the customer checks out. E.g., Maintenance services, Troosolar special kits, Insurance(for buy now customers, but compulsory for BNPL customers), all editable on the backend to add more later on. Added buttons to make it compulsory or optional.

2. Troosolar loan requirements:
Insurance fee - 0.5%.
Residual fee - To be paid by the customer at the end of their loan tenor at 1%
Equity contribution - 30%
Interest Rate - 3 - 4% monthly interest rate
Repayment Tenor - 1 - 12 months
Management fee - 1%

3. Add a step in the BNPL loan sign-up process that includes: A Yes/No toggle asking: *"Do you live in a gated estate?"* If the user selects Yes, display a text field for entering the name of the estate and the full address, and a landmark.

4. Is the BVN verification able to capture live photo recognition of the customer? When customers are filling out the BNPL loan application.

5. Enable customers to view multiple combo options within each category. The backend should allow us to update or remove combos easily in case an option becomes unavailable.

6. Add a feature that allows us to tag any of our products and bundles as 'Most Popular' products when customers are shopping for solar products in the Solar Shop. Similar to Amazon and other e-commerce platforms, once a customer views a product, they should also see popular products from the same category.

7. Add a step in the BNPL loan sign-up process that allows customers to upload an Account Statement Manually: Customers should be able to upload their 12-month bank account statement directly in the app. Allow multiple file formats (PDF, JPG, PNG). Store securely and flag for backend review. This helps customers who can't connect automatically via Mono.

8. They need to provide their social media page at the point of application for the loan. Facebook or Instagram is compulsory. Note: Make the social media option compulsory so they can't proceed without adding it.

9. Confirm that we can create delivery locations and allocate various prices to those locations, and customers can choose, for example, Lagos Island and Lagos Mainland. Keep the delivery fee configurable in the backend (so we can adjust it later).

10. Loan Repayment Dropdown: Provide a dropdown menu where customers can select repayment duration (in months, and 3 months being the minimum). Example: 3 months, 6 months, 9 months, and 12 months.

11. At BNPL checkout, show Installation and Insurance as pre-checked, non-removable line items in the order summary and any other item we choose to make compulsory at the backend.

Order summary before invoice
Item description, quantity, price
Appliances
Backup time

The invoice before checkout for BNPL customers should contain the following, but also be editable on the backend:
1. Solar inverter (quantity, price)
2. Solar panels (quantity, price)
3. Batteries (quantity, price)
4. Material cost (cables, breakers, surge protectors, trunking, and pipes)
5. Installation fees
6. Delivery/logistics fees
7. Inspection fees
8. Insurance fee

When all these are totaled, the customer is to pay a minimum of 30% upfront of the total cost, and then we will go for inspection of their site.

Highlight "Minimum of 30% Upfront Payment Required" before proceeding.
Add a note below the invoice: *"Material/installation costs may change after site inspection. Any difference will be updated and shared with you* for *a one-off payment before installation."*

The order summary before checkout for Buy Now customers should contain the following, but also be editable on the backend:
1. Solar inverter (quantity, price)
2. Solar panels (quantity, price)
3. Batteries (quantity, price)
4. Delivery fee
5. Insurance fee (optional)
The insurance fee should be made tickable for Buy Now customers.

Then, if they pick us as installers, the 8 items above will be included. If after site inspection if there is additional cost like for extra wires or any other cost, the invoice will be edited and resent to the customer for a one-off payment.

For customers who also just want to buy only batteries or only inverters and batteries, they also get to choose whether we should install them or not. If yes, the 7 items listed will be included in their invoice. If not, they just have this:
1. Solar inverter (quantity, price)
2. Batteries (quantity, price)
3. Delivery fee
4. Insurance fee (optional)

12. When a customer opts to pay the full system cost upfront, they should be given the option to choose Troosolar as their installer or use a third-party if they choose Troosolar. They must be able to select a preferred installation time within the week, starting 24 hours after payment confirmation.

Installer Choice Option
Option 1: "Use Troosolar Certified Installer" (*Recommended – Includes 1-Year Installation Warranty*)
Option 2: "Use My Own Installer" *(Troosolar does not guarantee third-party installation).*

Scheduling
If Troosolar is selected:
Customer sees a calendar/date-picker.
Only time slots 72 hours after confirmed payment should be selectable.

Payment Confirmation Trigger
Scheduler should unlock only after payment confirmation (not before).

13. BNPL Minimum Amount (Configurable)
Customers must have a minimum order value of ₦1.5M (there should be a backend-configurable threshold) to qualify for BNPL. If their order summary is below this amount, they cannot proceed with BNPL financing. They can be a note that says: (*"Your order total does not meet the minimum N1.5m amount required for credit financing. To qualify for Buy Now, Pay Later, please add more items to your cart. Thank you.)*

14. States and Local Governments Configuration
Add the ability to define States and Local Governments in the backend.
Each product or bundle must be assignable to specific states (so availability can be restricted by region).
Transport/logistics fees and installation prices should also be configurable per state.
The States must be set up first before products/bundles can be assigned to them.

15. The loan calculator must not calculate anything less than N1.5m and cannot input less than 30% and the month options of 3, 6, 9, and 12 months. Example:
Breakdown of repayment amount:
Total Interest amount: 501,360
Total principal repayment: 1,042,020
Total Amount: 1,543,380
Duration: 12 months

And a monthly repayment schedule for the duration of the month selected by the customer:
Month 1
Principal: 86,835
Interest: 41,780.8
Monthly repayment: 128,615.8
Start date:
End date:

Month 2
Principal: 86,835
Interest: 41,780.8
Monthly repayment: 128,615.8
Start date:
End date:

Month 3
To be continued like that…

Note:

The repayment schedule should be auto-generated dynamically based on:
1. Loan amount (principal)
2. Duration (months selected)
3. Interest rate formula (configurable in backend)

16. Let us know what AI features or chatbots we can incorporate into our WebApp. A feature that, once it's done, allows a chatbot to attend to customers' inquiries without any human input because the AI chatbot already knows everything on the website, and if a human input is needed, it notifies us, and we take it up from there. (To give us a cost for this for future reference)