# Roadmap for Digital Solutions for Financial Collectives

**Phase 1:** **Research & Planning (1 Week)**

Understand Chama Operations

Transaction tracking (deposits, withdrawals, balances)

Contribution models in our case; merry-go-round

Member roles (Admin, Treasurer, Member)

Handling late payments & fines

Meeting scheduling & attendance tracking

**2**: **Define Core Features**

User Authentication (Signup, Login, Role-based access)

Transaction Tracking (Deposits, Withdrawals, Balances)

Automated Reminders (SMS/Email for due payments, meetings)

Merry-Go-Round Contributions (Rotational payouts)

Meeting Management (Schedules, Agendas, Minutes)

Chama Governance (Voting, Expense Tracking)

Reports & Analytics (Contribution Summary)

Member Management (Adding, Removing, Roles)

**3**: **Choose Tech Stack**

Frontend: React.js

Backend: Node.js (Express.js)

Database: Firebase

Hosting: Firebase / Vercel

**Phase 2: Wireframing & UI/UX Design (1 Week)**

**1. Design Wireframes for Key Pages**

Login Page

Home Dashboard

Transaction Page

Member Management

Meetings Page

Merry-Go-Round Page

Settings

**2**. **Create a UI Style Guide**

Colors: Professional & clean

Fonts: Readable & modern

Navigation Flow

**Phase 3**: **Development (5–7 Weeks)**

**1. Authentication System (Week 1)**

User registration (email, phone verification)

Role-based login system (Admin, Treasurer, Member)

Password reset

**2**. **Dashboard & Homepage (Week 2)**

Overview of transactions, upcoming dues, meetings

Member contributions summary

Chama funds overview

**3**. **Transaction & Merry-Go-Round Management (Week 3)**

Add deposits, withdrawals

Track balances per user

Rotational payouts (Merry-Go-Round system)

Generate contribution statements

**4**. **Meeting Management System (Week 4)**

Schedule meetings

Set agenda & track attendance

Allow members to add meeting minutes

Send notifications & reminders

**5**. **Reminder System (Week 5)**

Automated SMS/email reminders for:

Due payments

Merry-go-round payouts

Upcoming meetings

**6**. **Member & Chama Governance (Week 6)**

Adding/removing members

Assigning roles

Loan management system

Expense tracking

**7**. **Reports & Analytics (Week 7)**

Monthly statements

**Phase 4**: **Testing & Deployment (2 Weeks)**

**1**. **Testing:**

Unit testing (Jest, Mocha)

User testing

**2.** **Deployment:**

Host on Firebase/Vercel

Monitor performance

UI/UX Design Suggestions

Login Page

Simple & clean

Email/Phone login

"Forgot Password" option

Minimalist UI

Homepage (Dashboard)

Overview of member balances

Transaction summary

Notification section

Button for adding transactions

Other Pages to Include

Transactions Page – List of deposits/withdrawals

Merry-Go-Round Page – Track contributions & payouts

Meetings Page – Schedule, track attendance, minutes

Member Management – Add/remove members

Reports Page – Charts, statements

Settings Page – Chama rules, notifications