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KUZIMBA SERVICES GROUP

Presents

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CASH MANAGEMENT SYSTEM (CMS)

Sept 2020

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Back Ground: Cash Management

- Cash Management is defined as the collection, handling, control and investment of the organizational cash and cash equivalents to ensure optimum utilization of the firm's/business liquid resources.
- Money is a lifeline of any business, hence it is essential to maintain a sound cash flow position.
- The money market has evolved over the time, from physical paper money moving from one hand to another, to online transfers, to trading in other forms of money like Bitcoins, mobile money, airtel money, ATM cards etc.

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Problem Statement

- The biggest goal of good cash flow management is to reduce or eliminate any surprises when meeting cash requirements. Good cash management influences efficiency of operations and reduces overall cost of doing business.
- In Uganda today, the reception of these different forms of cash management has not been on the digital platform. Daily sales and tracking of money has been more less writing in small exercise books or papers which are eventually disposed off both knowingly and unknowingly by sometimes the business owners or even employees. Uncertainties such as theft, fires and natural disasters also contribute to the loss of financial records.
- That is why the kuzimba services group is coming up with a cash management system targeting the fast growing business community.

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Benefits

- Manage Cash Balances
- Convenience (Phone/Laptop)
- Growth
- Financial Security
- Avoid Bankruptcy

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Benefits in Detail

- The application will help manage the cash balances of an enterprise/business in such a way as to maximize the availability of cash not invested in fixed assets or inventories and to do so in such a way as to avoid the risk of insolvency.
- Manage finances from the convenience of a phone, computer or tab.
- Growth planning: with easy access to the cash flow, one is able to plan for their expansions, restocking and also monitor their stock without physically being at the business premises.
- Financial Security: The financial records of the cash flow shall be securely stored in a password-protected online database to keep the data safe from loss, destruction or unauthorized access.
- Preventing Bankruptcy: With knowledge of the cash flow, you can know when to recapitalize your business and avoid unnecessary expenditures.
- Businesses with good cash flow records easily acquire loans from banks.

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"The Woman Aspect"

- We cannot completely rule out the role of men in society in providing security and doing the hard task job. However opportunities to include the woman can be availed in various ways by creation of leadership roles, project management roles, cash management roles as per say, women can be the face for any business firm/enterprise.
- Take for example, besides the saloons, boutiques, massage parlours and the like; the latest building/construction material store managers in Uganda are women working amidst a group of male engineers.
- Over 70% of graduates from Makerere University-Uganda doing finance management and business administration are women . #FinTechs make way for women to join the Tech World.

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Level One Principles

Level One Principle we applied	Description
❖ Cash in-Cash out interoperability (mojaloop)	Gives distinctive classification between sales, expenditures, and modes of payment.
❖ (GUI) User friendly design	Its Interactive and one can view information online from multiple devices
❖ Pricing Transparency	Subscription fee made clear per year and per month for two different pricing plans (Full fledged system/Operator Managed)
❖ Progressive Functional Features	From Web Application to Mobile version, eradication of manual data entry, Message alerts
❖ Success Notifications	GUI Notification/PDF Output
❖ Security	Password Protection/password hashing/SSL Certificate
❖ Government Support	Registration of Cash Management System Product Name by URSB.

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Minimum Viable Product

Phase One:

1. Road Map
2. GUI, Authentication
3. Manual Entry of Transaction Data by System Operator into the System
4. Notifications of System Updates/Graphical Output/PDF Generation

Phase Two:

1. Automatic Entry of Transaction Data by System Operator into the System
2. Cash in/Cash out interoperability (APIs)
3. Hosting/Testing/Product launch

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Cost Analysis

General Expected Charges

Account Opening/Registration (this includes custom domain name, database creation, hosting & security, monitoring cash flow and notifications).

Estimated Subscription Fee

- Business store Operator Managed System free trial for 7 days 150,000 Ugx/month
  Special Offer: 1.2m Ugx/year
- Full fledged cash management system free trial for 3 days 300,000 Ugx/month
  Special Offer: 2.4m Ugx/year

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Estimated Expenditure of $3000 (Three Months)

- Marketing Product & Branding **$1000+**
- Transportation & Logistics **$300+**
- Innovation Lab Space, Internet Connectivity, Software and Training Material **$1200+**
- Creation of Mobile Version for personal business/Inclusion of other secure system features **$500+**

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Anticipated Risks/Challenges

- Hacking by external source & False data entry by operator, Possible data loss
- The Account Data Trust Issue
- Theft (if pin is known)
- Poor/No Internet Connectivity

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Proposed Solutions

- Password Protected System/password hashing/SSL and security certificates provided by web host , Duo secure database backup, Penetration (How strong is the firewall) & stress tests (money).
- System Updates done by operator
- Dual System Control for extra accountability and system monitoring
- Automatic Data Entry by the System. Excel Sheets Support. USSD Support

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Executive Summary

Problem Statement	Monitoring Cash Records in Books/Paperwork is totally Unreliable
Business Case	Cash Management System(CMS) -Web Application
Target Market	Fast Growing /Medium Earning Businesses
Minimum Viable Product/Level One Principles	
❖ Cash in-Cash out interoperability	Gives distinctive classification between sales, expenditures, and cash balances.
❖ GUI-User friendly design	Its Interactive and operator can view cash flow information online
❖ Pricing Transparency	Subscription fee for two different pricing plans (Operator/Owner managed(150k/mth)/Full fledged CMS(300k/mth))
❖ Progressive Functional Features	Notifications, Mobile Version, Security/Authenticity, Gov't Support -Registration URSB, Automatic Data Updates
Benefits	Manage Cash Balances, Convenience, Growth and Development, Security, No Bankruptcy, Easy loan
Tools	Java jsp, MySql Database, Mojaloop, mobile money API's, html, w3css, javascript
Risks/Solutions	Hacking (Password), Trust Issue/False Data Entry (Data to Be reviewed by both actors,), No Internet (Offline version, ms excel)

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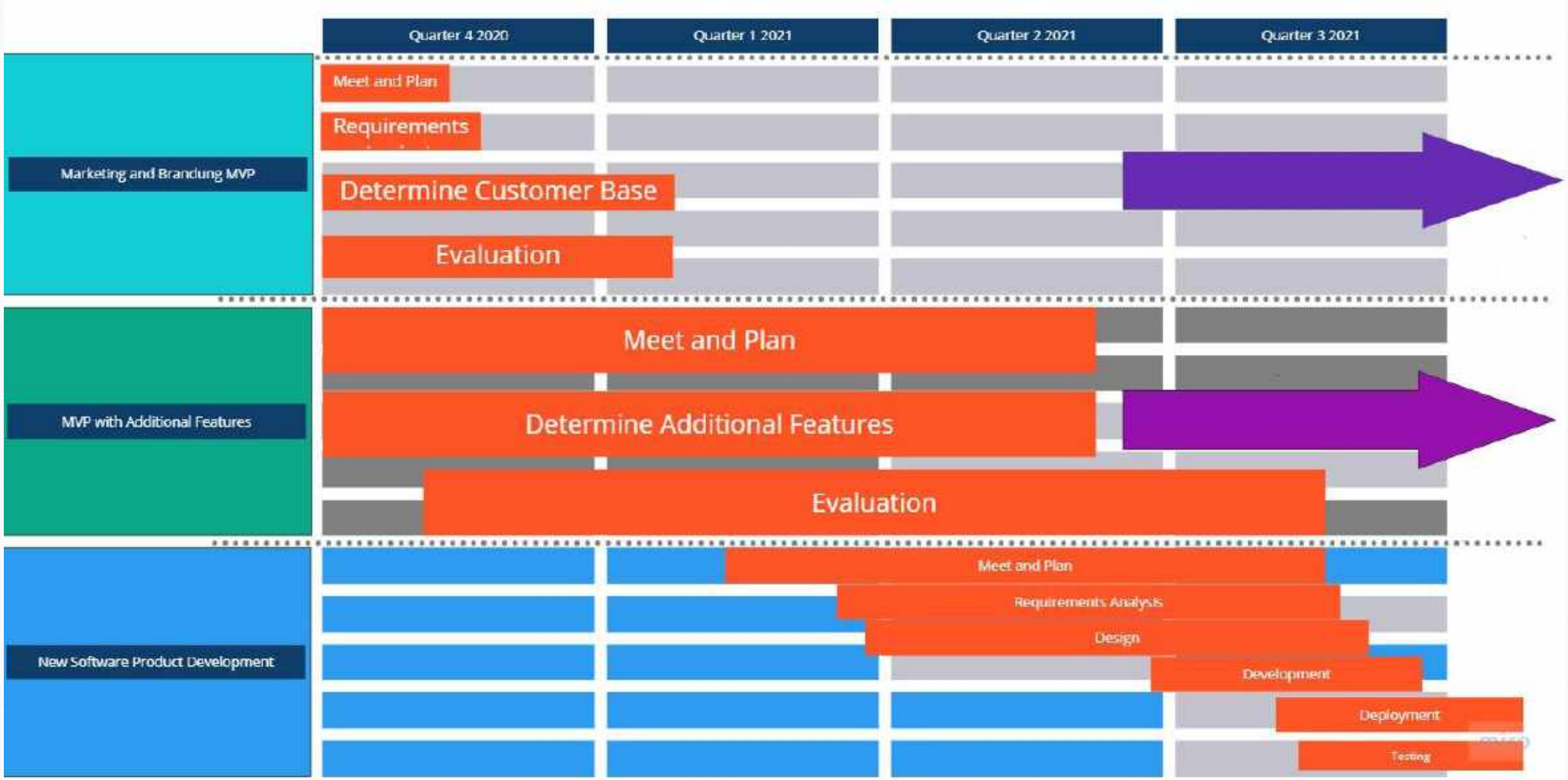
Product Road Map



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CMS Flow Diagrams

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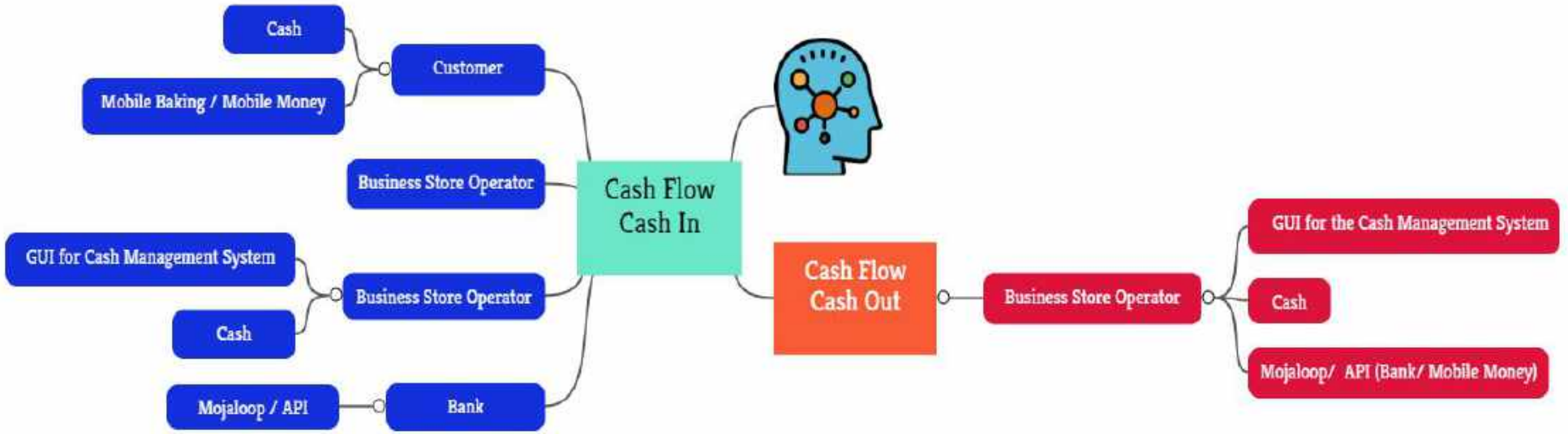
MIND MAP



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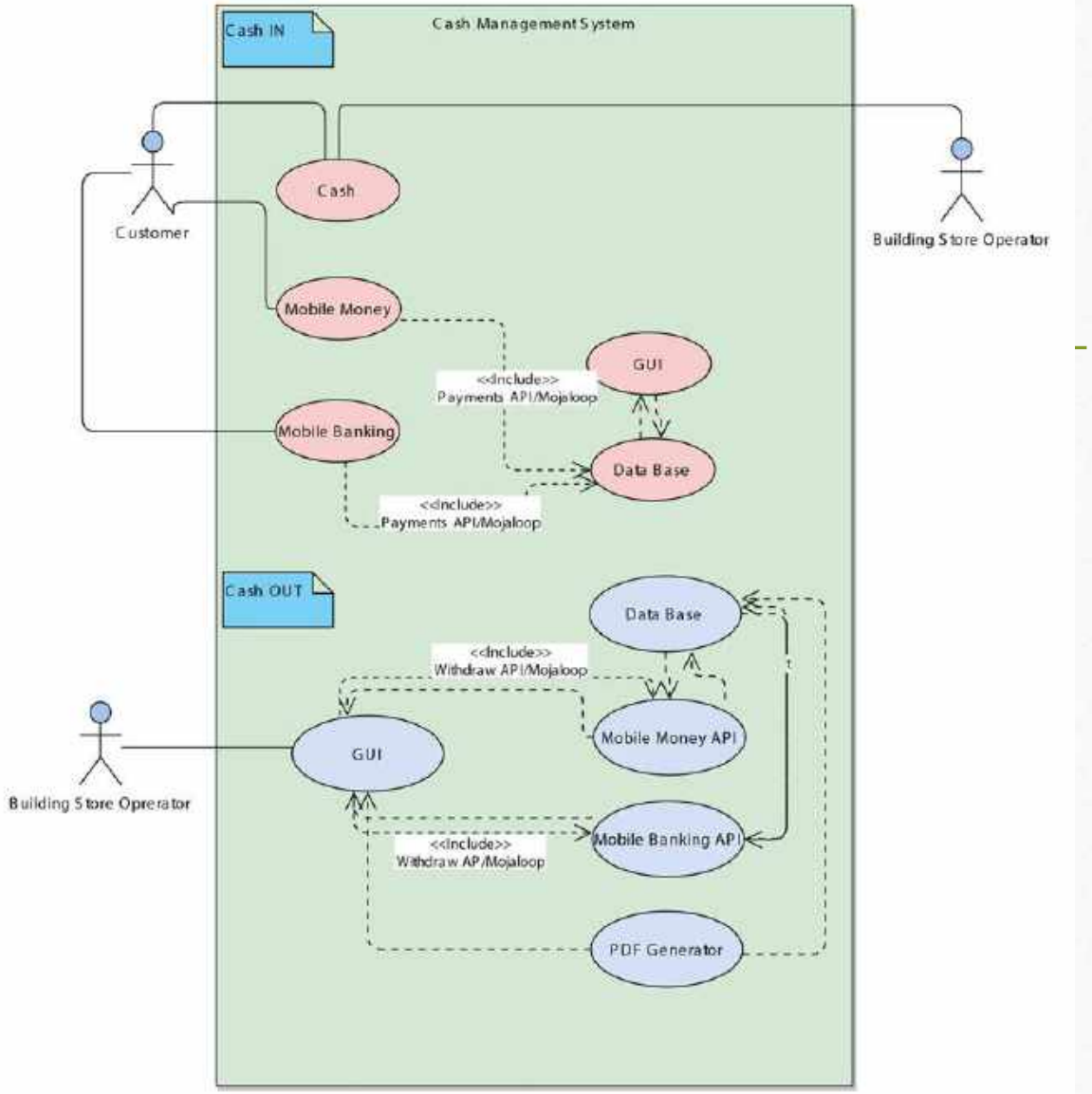
USE CASE DIAGRAM



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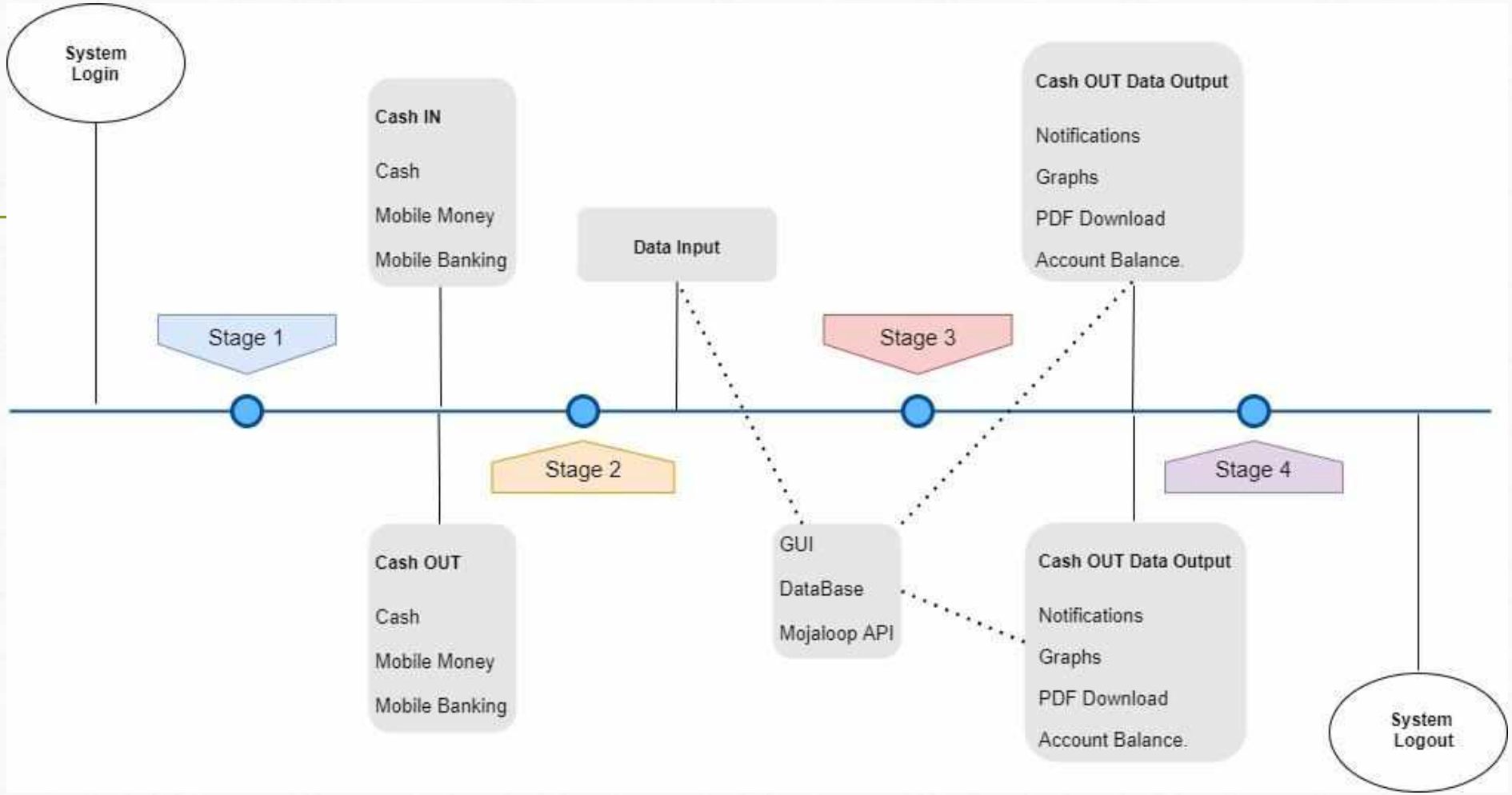
SYSTEM FLOW



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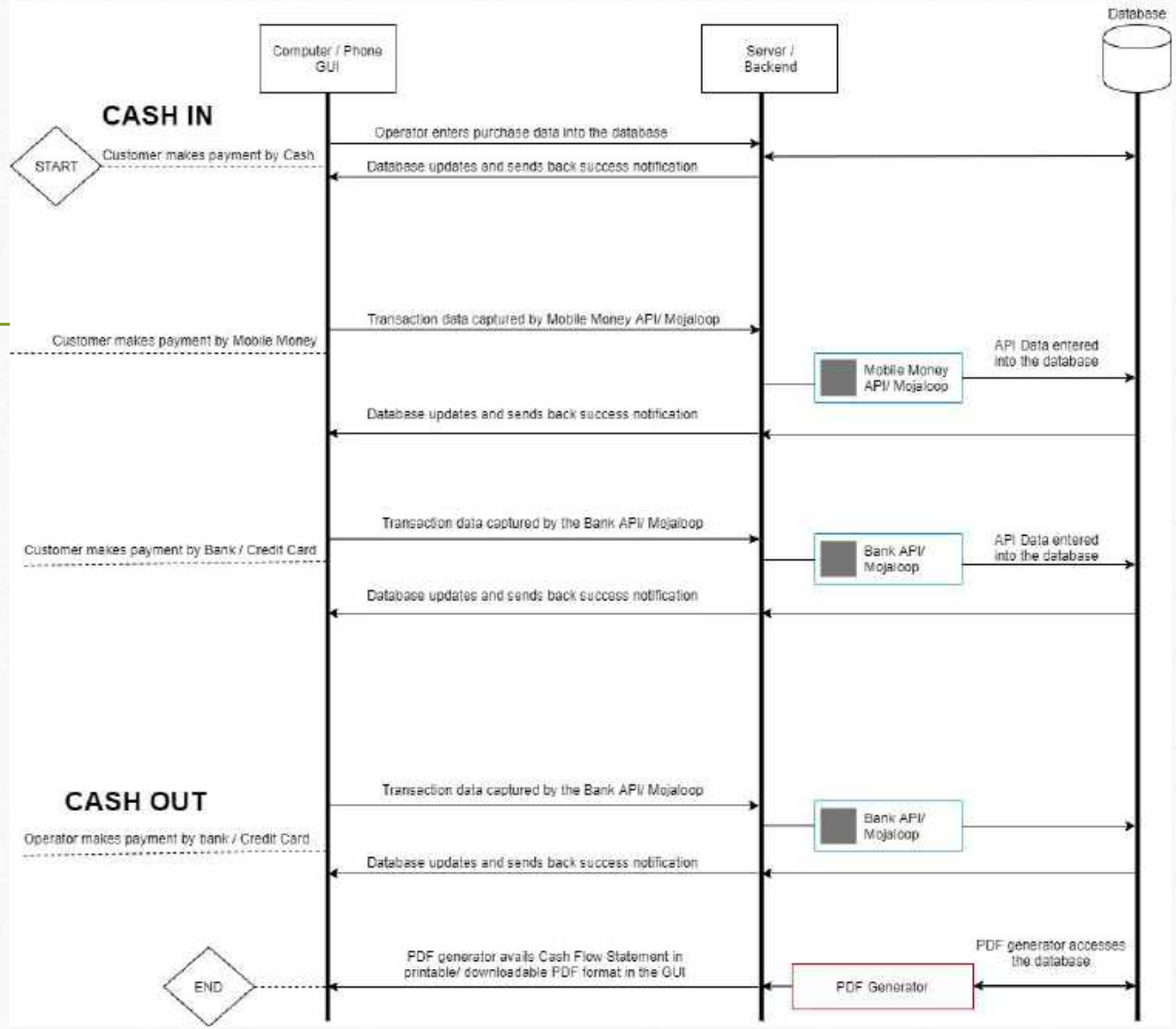
SEQUENCE DIAGRAM



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CMS Prototype

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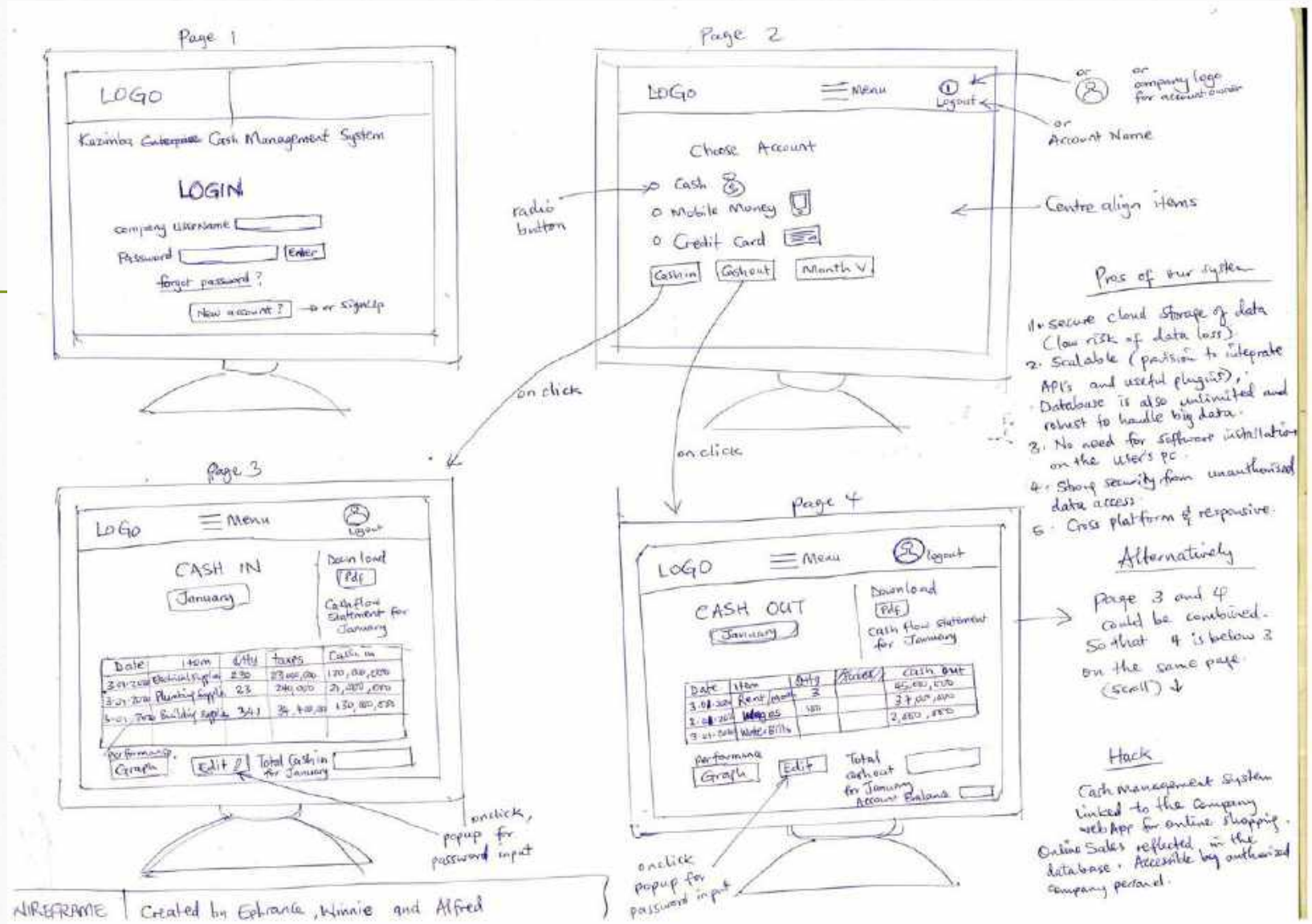
Wire Frame



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Created by Ephrance, Winnie and Alfred

MOCKUP PAGE 1

Kuzimba Cash Management System

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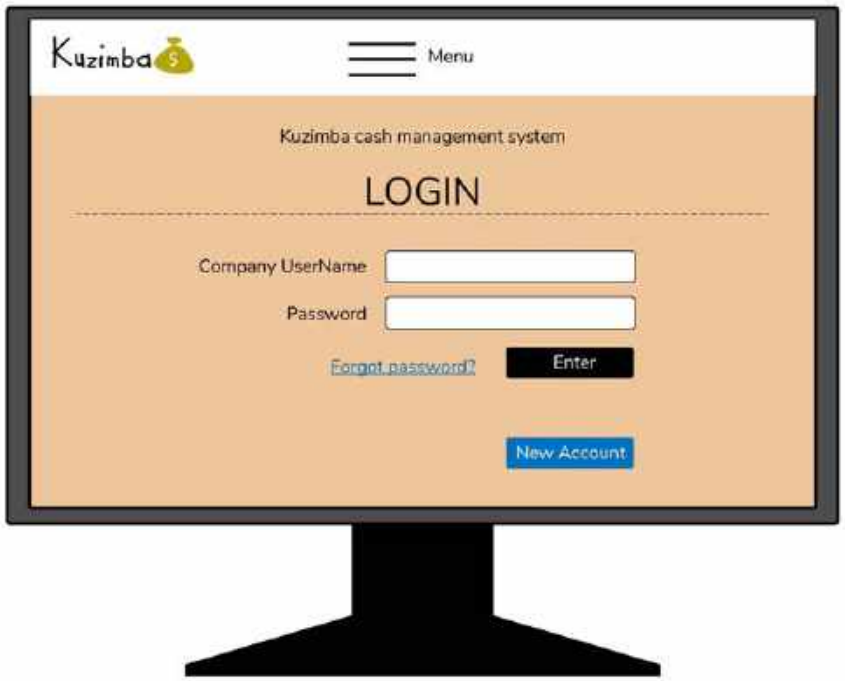
MOCKUP PAGE 2



Kuzimba Cash Management System

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MOCKUP PAGE 3

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MOCKUP PAGE 4

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MOCKUP PAGE 7

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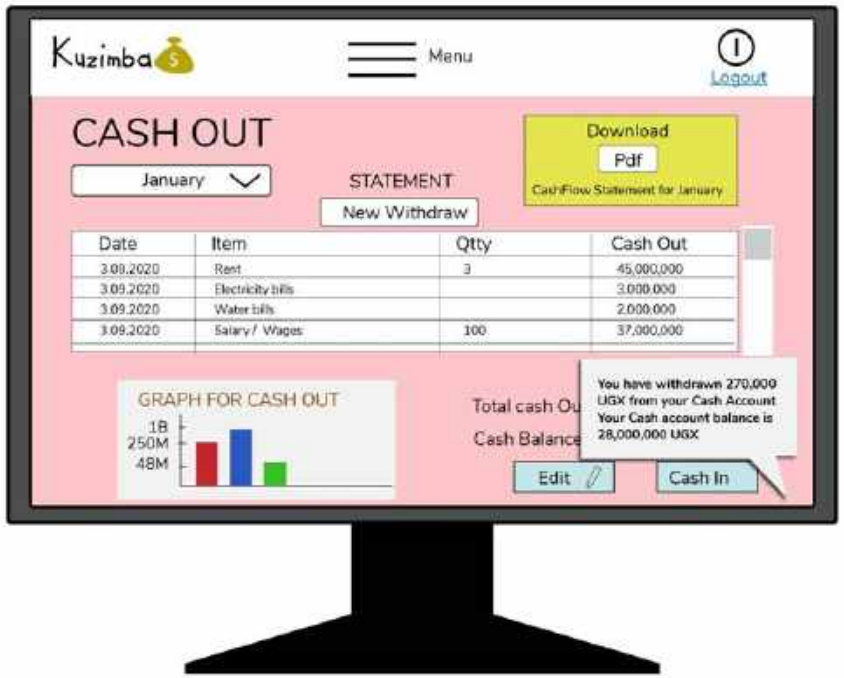
MOCKUP PAGE 8



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Minimum Viable Product

Front End

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KUZIMBA CASH MANAGEMENT SYSTEM

A better way to manage your business cash flow

LOGIN

Company UserName

username

Password

Password

forgot password?

ENTER

New Account?

Payment API

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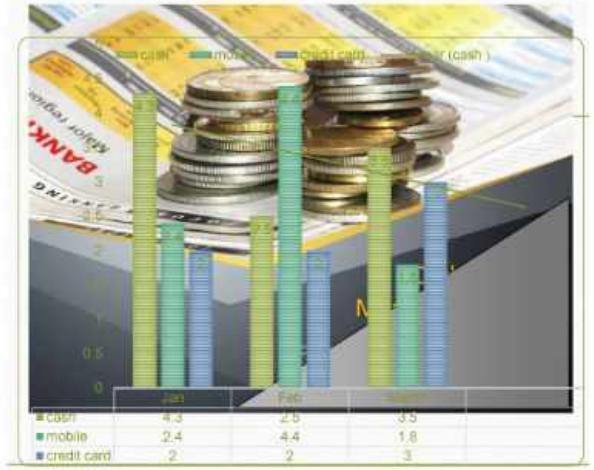
KUZIMBA CASH MANAGEMENT SYSTEM

A better way to manage your business cash flow



CHOOSE ACCOUNT

Cash

Mobile Money

Credit Card

Choose Month

Cash In Cash Out Enter

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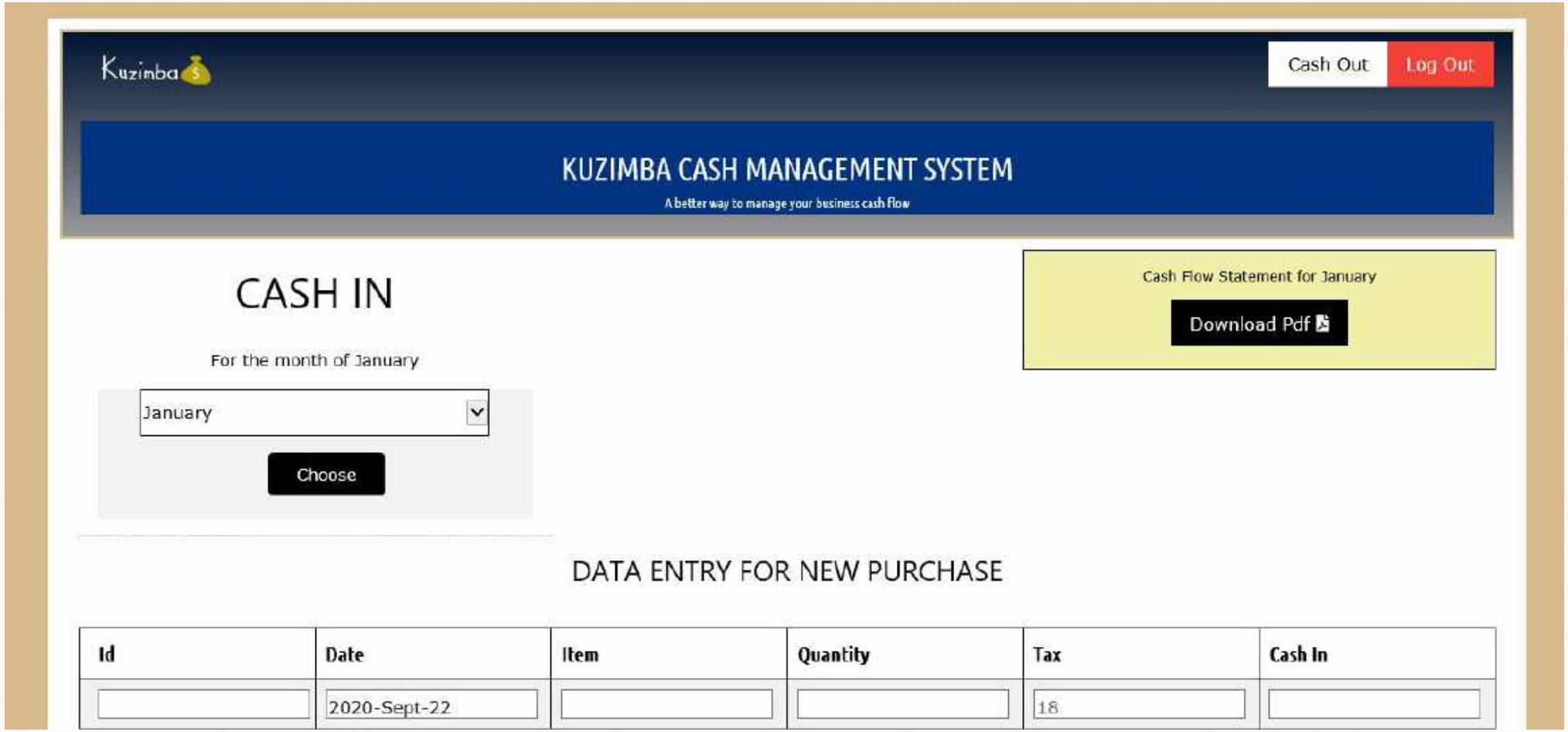
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Cash Out
Log Out
KUZIMBA CASH MANAGEMENT SYSTEM
A better way to manage your business cash flow
CASH IN
For the month of January
January
Choose
Cash Flow Statement for January
Download Pdf
DATA ENTRY FOR NEW PURCHASE
Id
Date
Item
Quantity
Tax
Cash In
2020-Sept-22
18

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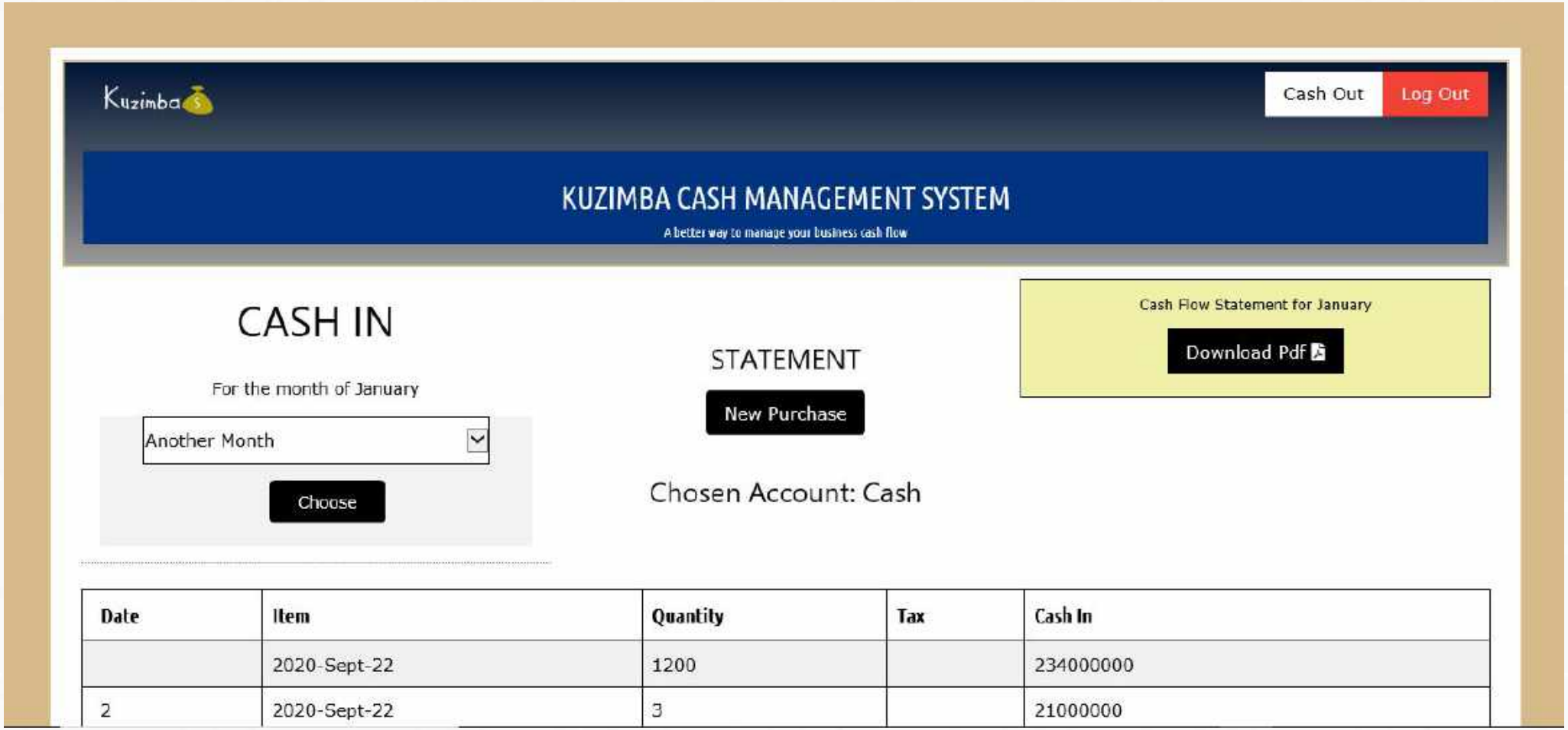

Date	Item	Quantity	Tax	Cash In
	2020-Sept-22	1200		234000000
2	2020-Sept-22	3		21000000

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Total Cash In :25490000

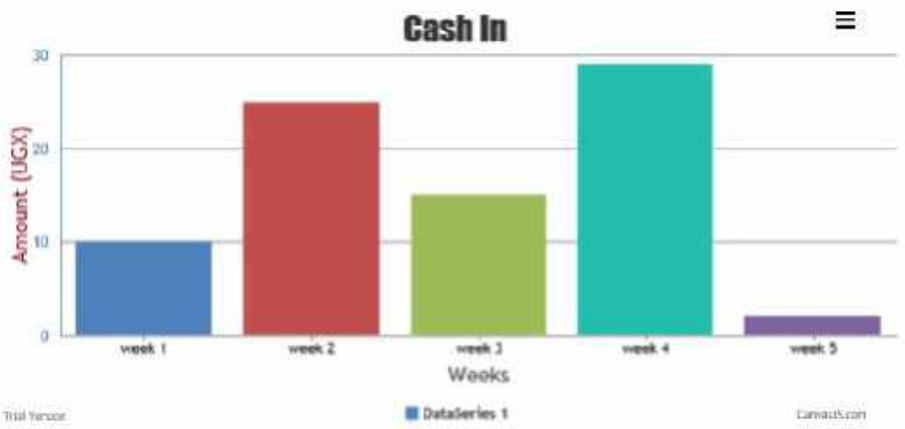
Edit

Cash Out

Cash-In Performance Graph

For the month of January

Load Graph



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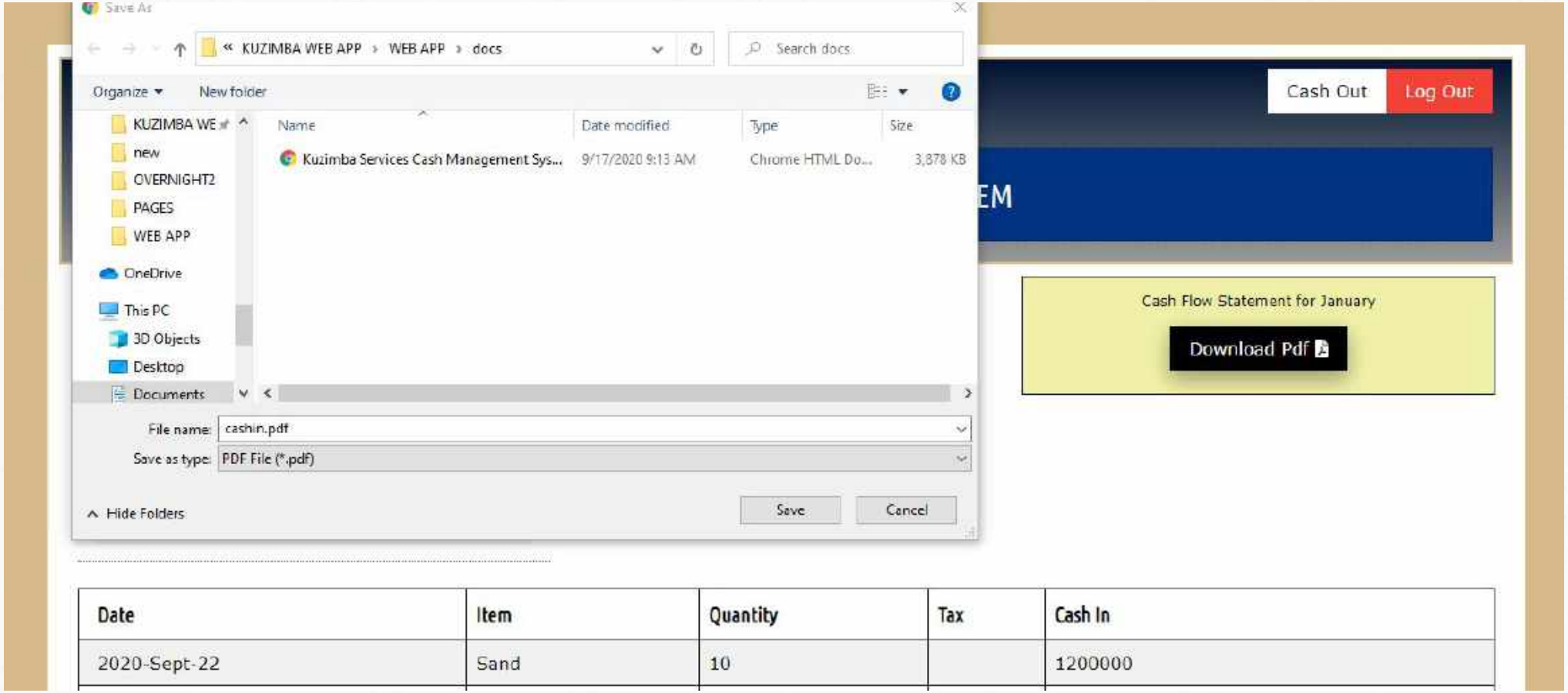

Date	Item	Quantity	Tax	Cash In
2020-Sept-22	Sand	10		1200000

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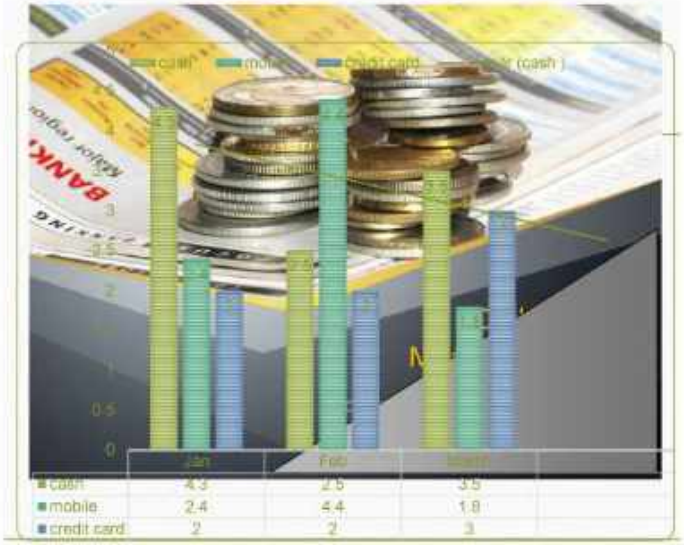
Log Out

KUZIMBA CASH MANAGEMENT SYSTEM

A better way to manage your business cash flow



Message from webpage

Please enter the amount

OK

PAY FOR PRODUCTS

Amount

Enter Amount

What product are you buying?

Enter product

UGX

ENTER

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Log Out

KUZIMBA CASH MANAGEMENT SYSTEM

A better way to manage your business cash flow

localhost needs some information

Script Prompt:

Please enter your MOBILE MONEY PIN

OK

Cancel

PAY FOR PRODUCTS

Amount

63635

What product are you buying?

sugar

UGX

ENTER

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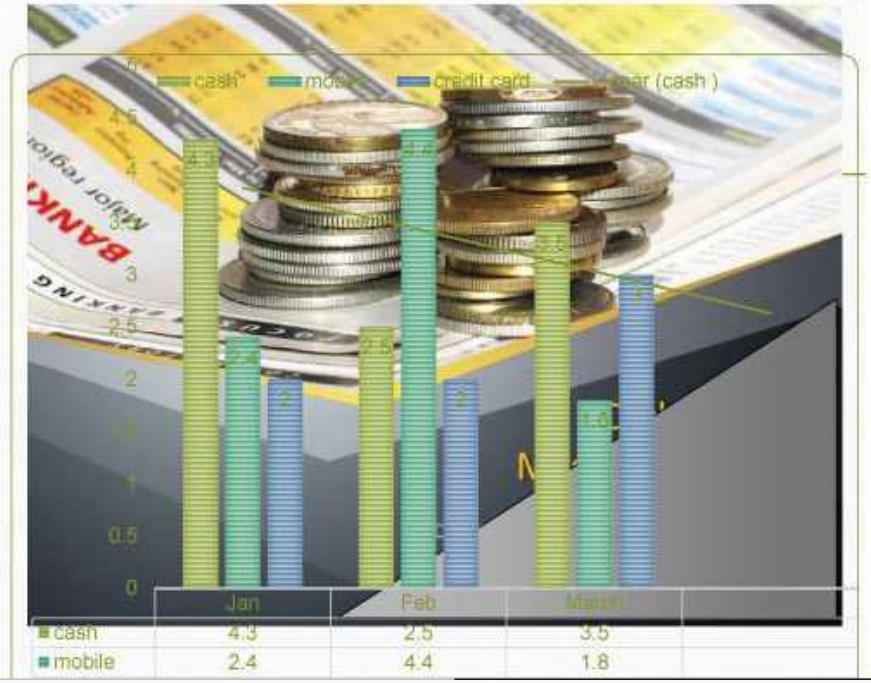
KUZIMBA CASH MANAGEMENT SYSTEM

A better way to manage your business cash flow



PAY FOR PRODUCTS

SUCCESS !

You have sent 45000 EURO to 0773913902

New Payment

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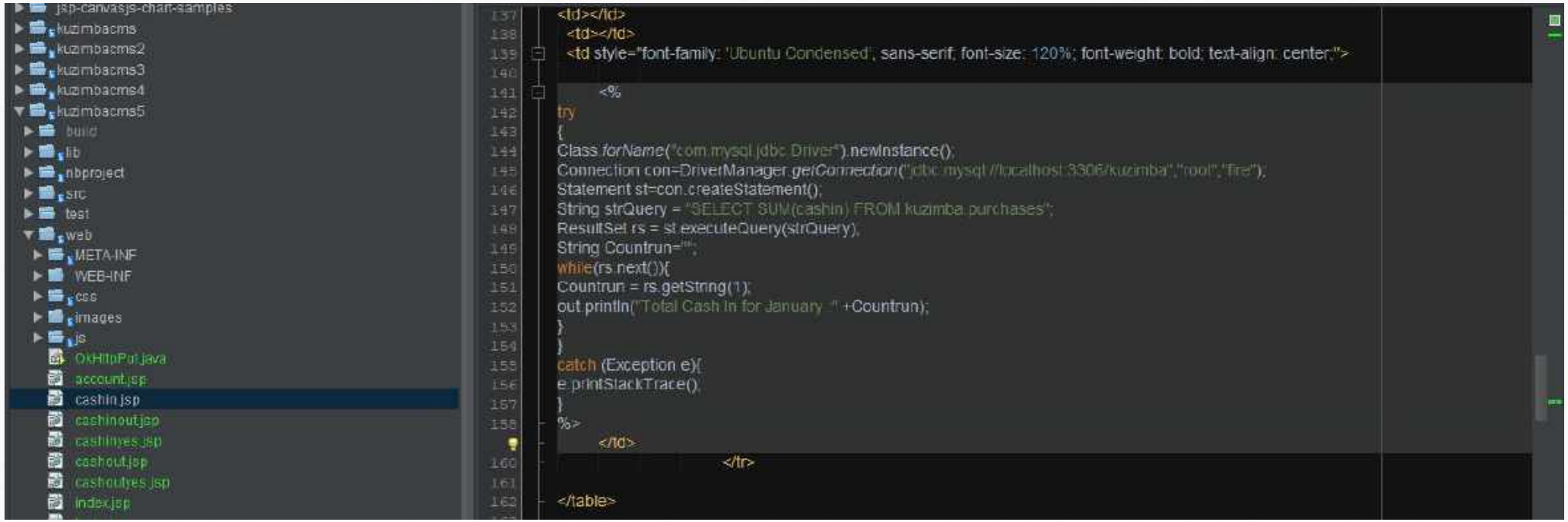
Minimum Viable Product

Back End



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Minimum Viable Product

Github Repository

https://github.com/Ephrance/Kuzimba-services

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System Work Plan

Goal 1: Data collection and planning

Key Action Steps	Timeline	Expected Outcome	Tools	Person Responsible	Comments
1. Business case Development 2. Problem statement 3. Work plan	Day One	Business case, Problem Statement	Internet, Bankers, Adobe illustrator, MS PowerPoint, MS word	All Project Members	Done

Goal 2: Design and Development of the Graphical User Interface and Flow Diagrams

Key Action Steps	Timeline	Expected Outcome	Tools	Person/Area Responsible	Comments
1. Mind Map 2. Use case Diagram 3. Flow Diagram 4. Sequence Diagram 5. Wireframe/Graphical User Interface (GUI)	Day One Day Two	GUI & Prototype	Adobe Photoshop, Adobe Illustrator, Mind tool, Diagram Editor, Justinmind tool, MS Powerpoint/PDF	All Project Members	Done

Goal 3: Database Development and Backend Programming of the system

Key Action Steps	Timeline	Expected Outcome	Tools	Person/Area Responsible	Comments
1. Minimum Viable Product Development 2. Database Development 3. Graphical Output Integration 4. Extra Functionality Integration (Success Notification, Cash Flow Statement in PDF etc.)	Day Three Day Four	Minimum Viable Product	IDE: Netbeans, Heidi SQL, MySQL Database, Java (JSP), Javascript, HTML, W3 CSS/CSS, Canvasj, Mojaloop	All Project Members	70 Percent Done

Goal 4: Testing, Troubleshooting and Presentation of the System

Key Action Steps	Timeline	Expected Outcome	Tools	Person/Area Responsible	Comments
1. Testing 2. Troubleshooting 3. Presentation	Day Five	Error Free Prototype	Diverse Digital Platforms Microsoft Powerpoint	All Project Members	Progressive

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Meet the Team

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ROLE	Team Leader	Team Member	Team Member

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THANK YOU

&

God Bless

HiPipo

mojaloop foundation

MODUSBOX

CROSSLAKE

INCLUDE EVERYONE