



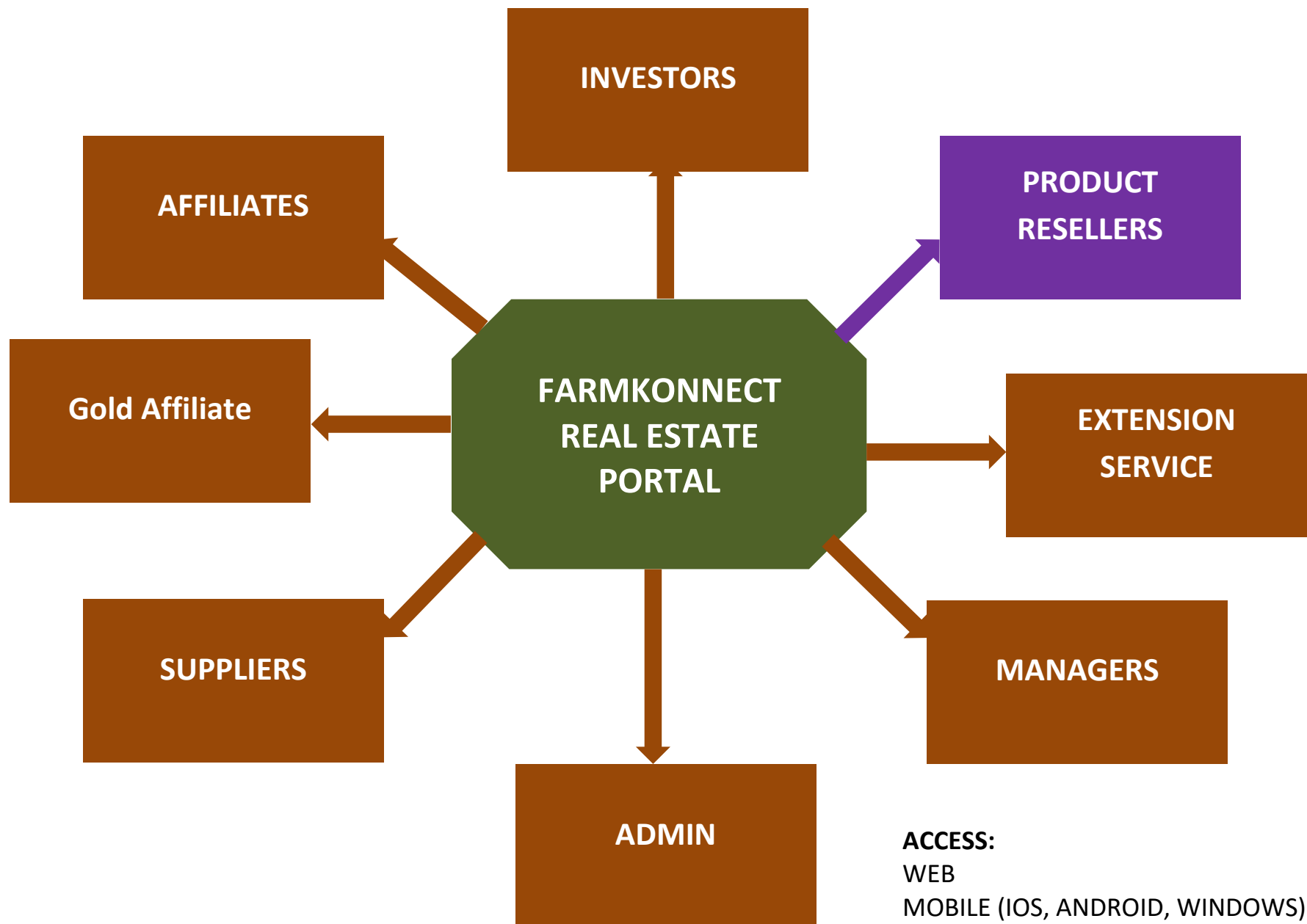
# **AGRICULTURAL REAL ESTATE PORTAL- ADMIN END (Without Affiliate)**

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GUIDE TO THE DEVELOPMENT OF THE REAL ESTATE MANAGEMENT PORTAL

OCTOBER 2019

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There should be a setting place where agreement, messages, notifications, commissions, rewards and bonuses can be set.  
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# THE ADMIN PORTAL

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ADMINISTRATIVE END			
Description	Features	More Details	Remarks
<p>This is the interphase from where the company manages and runs the investment portals.</p> <p><b>ROLES</b></p> <p>The roles in this end shall include <i>but not limited to</i>:</p> <ol style="list-style-type: none"> <li>Super Admin.</li> <li>Investment Manager.</li> <li>Marketing Head.</li> <li>Account Officer.</li> <li>Affiliate Managers.</li> <li>Affiliates.</li> <li>Basal Coordinators.</li> <li>Accountant.</li> <li>Cash Officer.</li> <li>Feedback Officer.</li> <li>Leads officer.</li> <li>Records.</li> </ol> <p>Records.</p>	<p><b>Dashboard</b> – The landing page for each of these persons through which they can manage the clients.</p>	<p>Only the SA can create all roles from its dashboard and also suspend or deactivate accounts. This must be enabled.</p>	<p>All account must be able to recover their passwords through email systems, the only acceptable email, usually, consider @farmkonnctng.com emails as the most desirable.</p> <p>NB: All logins, activities by any admin, and super-admin roles must be logged under records and should not have the ability to delete, reset or erase.</p> <p>The log should be able to group records into folders of days, weeks, months and years for easy management.</p> <p>Records will be automatically created.</p>

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SUPER ADMIN			
Super Admin:	The SA has the special ability to set up roles, approve certain activities. It is the core of the system.		
<p>Navigation Tools.</p> <ul style="list-style-type: none"> <li>My Dashboard</li> </ul>	<p>The SA dashboard shall display the following information:</p> <ul style="list-style-type: none"> <li>Number of account Users.</li> <li>Roles and number of users of that roles.</li> <li>Investments categories.</li> <li>Investment packages.</li> <li>Deleted Roles.</li> <li>Managers.</li> <li>Pending approvals.</li> </ul>		<p>The SA should be able to have an overview of all account users, All investments Overall amount invested. Overall wallet balance and other key account activities.</p>
<ul style="list-style-type: none"> <li>Pending Approvals.</li> </ul>	<p>Any process that requires the SA's approval will all be listed under this list with sufficient details. Some of</p>		<p>Pending approvals shows the list of approvals that is pending that the Super Admin is expected to authorise in order for the work flow to continue.</p> <p>The super admin must be an approving account for some activities.</p>

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<ul style="list-style-type: none"> <li>• Create investment Categories.</li> </ul>	<p>such activities that may require approval include but not limited to:</p> <p>Withdrawal Requests</p> <p>Commission processing</p> <p>Creating of investment category.</p> <p>Creation of Investment Packages.</p> <p>Editing Investment packages.</p> <p>Deleting or archiving accounts.</p> <p>Transfer of account ownership.</p> <p>Stopping/Hiding an investment package.</p> <p>Other roles that may be added from time to time.</p> <p>Only the SA can create Investment Categories. The Marketing head can only create investment packages and there must be</p>		<p>Please note that investment categories are different from packages.</p>
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<ul style="list-style-type: none"> <li>• Create a new role.</li> <li>• Edit Roles.</li> </ul>	<p><b>approvals</b> for all packages before they are available to the investors. The SA is the approving authority.</p> <p>The Super admin should be able to create new roles</p> <p>This allows the SA to create a newly named role and assign functions to the role persons.</p> <p>The SA may also want to reduce or increase the functionalities of a role. He can therefore edit roles, by removing or adding some functions to the role.</p>	<p>This implies that all functionalities that every account role holds must be able to come out as a list and the SA will select the abilities of the new roles. That means the SA can actually decide what functions a role may be able to do or not do.</p>	
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<ul style="list-style-type: none"> <li>Archive Role.</li> </ul>	<p>Dysfunctional roles can be archived; we do not want anything to be deleted. They can only be archived, and the records must log centrally every activity across all account users for forensic purpose in the future.</p>		
<ul style="list-style-type: none"> <li>View Account Users</li> </ul>	<p>This enables the SA to view the list of every account user, the date the account was created and the SA that actually created the account.</p>		<p>There will also be logged record of the account creation, date and the creator of the account.</p>
<ul style="list-style-type: none"> <li>Assign Managers.</li> </ul>	<p>The Super admin should have the ability to assign</p>		

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	managers to all (role) account user. This will be the person to whom they report and the person will also be able to view their performance and activities as well as set targets for them.		
<ul style="list-style-type: none"> <li>Allocate Cash to Accountant.</li> </ul>	All accountants will spend from a single wallet, to which the SA can add cash. Only the SA can create cash from nothing and put it in the accountants' wallet. The SA can only credit the accountant wallet; he cannot credit any other account.	The SA can allocate cash and the log of such allocation will also be made. Remember that all activity, no matter how minute, must be logged.	
<ul style="list-style-type: none"> <li>View Activity Logs.</li> </ul>	The SA has the ability to view the details of all activities of admin account	The details to display will be a log of activities of the admin account users such as	There should also be the ability of the SA to inspect individual activity log, Such that instead of seeing the

	users.	serial number, names of user, role, location, Exact time of login, type of platform used, and activities done.	overall list, the SA can search for individual and see only the log of the individual. That is the SA must be able to filter all activities using: Roles User Date Activity Type.
<b>Document Marketing Files.</b> Upload Documents.          Document List.	This is the part of the portal where the MM can upload important documents. The documents he uploads here are the documents that the BEs can share from the ends. Such documents can be promotional, guide and so on	The MM is able to set the category of the documents such as: <b>Flyers, Pictures, Audio Files, Videos Links, e-Books, Agreement Drafts, Brochures, Others.</b>  The MM will have the fields to choose an existing category or create a new category for the file to be uploaded.  The uploaded file will also be given its specific name.  The MM can also briefly describe the document.  The uploaded documents will be available to all BE for sharing.	
<b>Approvals.</b>  Some certain activities may require final approvals.	Categories of final approvals include.  1. Enablement of wallet to wallet transfer. 2. Account verification final approval.		

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	3. Withdrawal Request final approval. 4. Transfer of ownership final approval. 5. Military status confirmation. 6. Final approval for becoming affiliate. Many more approvals not mentioned here
<b>Notifications</b>	This is where the SA receives all his notifications.
<b>Messages</b>	The SA receives all messages here.
<b>Rate MM</b>	The SA can rate the MM from 1 to 5 start based on his discretion.
<b>Recruit MM and Sack MM</b>	
<b>Transfer MM.</b>	
<b>Target Setting</b>	
<b>Report Generation</b> In generating reports, time frames will be set by the person generating the report in order to get the report for the time frame.	Reports of weekly approvals,  Pie charts to compare the approvals done in the week.
All report must make generous use of info-graphic charts.	The SA must be able to generate.  <b>Sales Report</b> – <i>Number of sales, rate of sales.</i>  <b>Account Registration Report.</b> – <i>Rate of account opening, number of new account in period.</i>  <b>Lead Reports</b> - <i>Reports of lead source, leads highest locations, highest generators of leads.</i>

	<p><b>Prospect Report</b> – <i>Number of new prospects, conversion rate from lead to prospects, highest converters (among BE)</i></p> <p><b>Clients Report.</b> <i>Number of new clients, percentage of leads that became clients, percentage of prospects that became clients, rate of conversion, BE and their client growth.</i></p> <p><b>Best Selling BE and MM.</b></p> <p><b>Target:</b> average target for each MM and overall average of all MMs combined.</p> <p><b>Product Report.</b> The report indicates the relative selling volumes of the products to show the bestselling products.</p> <p><b>Use Report:</b> Login analytics of the investor portal. The highest login, login locations,</p>
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LEAD OFFICER			
Lead Officer	This is the role for those that utilise diverse means to generate leads for the marketing department.		
	<ul style="list-style-type: none"> <li>Add new lead.</li> </ul>	<p>The lead officer will be able to add new leads to the pool, key field are:  <b>Name, Phone, Email, Location and source of lead (Twitter, Linked in, FB, Referrals, Uber, Taxify, direct marketing, others (specify), classification of leads, interest level.</b></p> <p>The lead officer should also be able to add new source if source is not listed.</p>	<p>This can also serve as the link for the basic affiliate, in that the leads they generate can simply be loaded on the list of leads.</p> <p>There should also be option that enables the Lead Officer to classify the lead:</p> <p><b>Raw Lead, Lead, Prospect.</b></p> <p><b>Interest Level:</b> The lead Officer should also be able to rate the interest level of the lead by Five stars.</p> <p><b>One Star</b> – I did not have much time with lead, or not shown much interest.</p> <p><b>Two Starts</b> – Lead shows appreciable interest, but I am not certain if he will convert.</p>

			<p><b>Three Stars.-</b> I have great hopes that this lead may do business.</p> <p><b>Four Stars</b> - This lead has a very high tendency of becoming a prospect soon.</p> <p><b>Five Stars</b> - This Lead is hot, he is almost a prospect.</p> <p>Marketing action may affect the classification and interest level.</p>
	<ul style="list-style-type: none"> <li>View Leads.</li> </ul>	<p>The <b>View Lead</b> option allows the user to see the list of all leads he has generated.</p>	<p>The list should show in a table, with the button to enable editing, archiving or updating the leads. The table should also indicate the stages of the leads based on classification or marketing action. Classification of leads:</p>

			<p><b>Raw Lead</b> – those not really aware of the company or business at all.</p> <p><b>Leads.</b> Those who are aware of the company and wish to know more.</p> <p><b>Prospects</b> – Those that have knowledge of the company and its products and have shown interest in doing business.</p> <p><b>Clients</b> – these are people that are already converted into investors.</p> <p><i>NB: <b>Marketing Action</b> is when the status of the lead changes due to their activities or definite action of a marketer (A marketer changes the status manually when he/she have engaged the lead) or when a lead makes an investment, the system automatically changes it to a client. When he opens an account he automatically becomes a prospect.</i></p>
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	<ul style="list-style-type: none"> <li>Edit lead.</li> </ul>	This tool enables the Lead Officer to be able to edit information and classification of the lead.	
	<ul style="list-style-type: none"> <li>Archive Lead.</li> </ul>	When a lead becomes difficult or redundant, the lead officer may simply archive the lead.	Archived leads will show under the heading, archived leads in the lead table. This action can also be done from the lead list.
<p>All the leads generated by the lead officer will be listed in the <b>Lead Pool</b>. The Lead officer does not have access to the lead pool, he can only see the list of his own leads. However marketers will have access to the lead pool. The lead pool is the list of all leads that have not been converted to a client or prospect. Once marked a client or prospect, they move to clients list and prospect list as appropriate and are moved from the Lead Pool.</p> <p>Marketers are to be notified of new leads through a pop up notification on their mobile apps.</p> <p>Please also note that the lead officer can see the list of all his own leads, and their status, regardless of the classification. Unlike the leads pool where clients are prospects are removed from the list.</p>			
<b>Report Generation</b> In generating reports, time frames will be set by the person generating the report in order to get the report for the time frame.	The system should be able to generate reports for the set time frame in on the following. <ul style="list-style-type: none"> <li>Comparative interest level of leads using pie charts.</li> <li>Growth in the number of yield using line graph.</li> <li>Report on lead locations using appropriate info-graphics.</li> </ul>		



	<p>Plot graphs on the conversion rates of the leads. That is report should be able to give a view of percentage of leads that are converted to prospects and client over a period on a week, month or year, depending on parameter input.</p> <p>Generate report on the location, gender, source of leads and classification of lead by the lead officer.</p> <p>The report generate here is peculiar only to the lead officer. This can also be view by his manager if there is need, so as to see his performance.</p>
<p><b>Work Flow:</b> the Lead Officer is able to input the information of its lead through the web app or through a mobile app. The lead is registered and it immediately reflects on the leads pools so that the marketers can see it and utilise it. Once it is registered on the pool, there will be a notification to the marketers through his mobile app or web app to note that a new lead is available. The lead also reflects on the list of leads for the lead officer who can only see his own lead.</p> <p>When lead registers account he becomes a prospect and shows as on the prospect list and when a lead or prospect makes an investment, he automatically becomes a client.</p>	
<p><b>Messages -</b> Enables him to receive and send messages.</p>	

## FEED BACK OFFICER

### The Feed Back Officer

This enables an officer to get and records feed backs from the clients. So this is where all feed backs, complaints and questions are received.

Complaints	This is received from the web and mobile app all complaints from the clients.	<p>When a client makes a complaint, the complaints will go to the account officer and the feedback officer as well. The feedback officer can then have the option to mark the complaints as</p> <p><b>Escalated</b> - Automated email goes to the clients that the complaint has been escalated.</p> <p>The system will send periodic email to the client telling him that the complaint is being looked into. This email will go out every 12 hours until the complaint is resolved. The</p>	The dashboard shall summarise the key information he need to have, such as notifications, complaints, requests etc
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		<p>system will also send 6 hourly mail to the account officer until the complaint is resolved.</p> <p><b>Resolved:</b> This is when the complaint has been resolved, there complaint will be delisted from the list of complaints and also it will disappear from the account officers list also. Then an email will be sent to the client that his complaint</p>	
Requests	<p>Requests such :</p> <p>Withdrawal Request.</p> <p>Verification Request.</p> <p>Wallet to Wallet enablement Request</p> <p>Request for transfer of ownership.</p>	<p>This implies that the all requests from the clients will move straight to the feedback officer and then copy the account officer by email. The feedback officer can then escalate the request and the process as stated above will happen until the issue is resolved. When resolved, the feedback officer will simply mark the request as treated/resolved and an automated email will generate and send to the client about the resolution of his requests.</p>	

		This is not affected by the decision of the account officer, etc on the request. Once the request is treated, it will go as resolved. Then it will also disappear from the list of request with the account officer, feedback officer or the clients.	
Feedbacks	Feed backs are simple messages from the clients; they come into the system and are simply logged. After receiving a feedback, the feedback officer simply escalate the feedback just as complains and similar procedure occur, just that feedback does not send mails [to the client or have the option for <b>resolve</b> it simply has option for <b>noted</b> . Once that is done, the feedback is registered and a mail is shared to all admin users and a mail is sent to thank the sender		
Escalate request and complaints.	There will lists of requests, complaints, and feedback. Their status will be in front and the status can be updated. The statuses are: <b>New</b> , <b>Escalated</b> , and <b>Resolved</b> . There will therefore be option for the Feedback officer to have the links to:		

	Escalate Resolve Noted (Applicable only to feedbacks).
<b>Reports.</b>	This must generate information about the rate of increase or decrease in complaints, requests and feed backs.  Generate reports on speed of resolving issues.  All reports must use info-graphics such as bar/line or gantry charts.
<b>Messages</b>	The MM receives all messages here.
<b>Notifications</b>	This is where the MM receives notifications.

Business Executive		
<b>Business Executive:</b> The Business Executive role is the part of the system that serves as the point of interaction between the business executive, his manager and the client.		
<b>Client Management</b>	<b>Lead Pool</b> This links take the user to the pool of leads. The lead pool can be filtered as	The lead pool is the list of all the leads that has been generated by the lead officers, affiliates or the business executive. Only that the leads that were generated by the Leads Officer gets listed immediately and as <b>New Lead</b> . The leads generated by a Business Executive will not have link to be taken from the lead pool. For the leads/prospects generated by the affiliate, the affiliate either releases it to the pool.
	<b>My Leads</b> <b>New Leads</b>	
	<b>My Leads</b> This displays only the leads of the Business Executive.	The <b>Leads Pool</b> will automatically assign leads to BEs based on the number already assigned, meaning that the BE will the least number of client, lead, prospects will get assigned first. This is to enable equity of distribution at all time.
	<b>My Prospects</b> This displays only the prospects of the Business Executive.  <b>My Clients.</b> This displays only the clients that are referred, closed by	

	or assigned to the Business Executive by the Marketing Manager..	
<b>Sales Management</b>  Sales refer to the sales that came completely through the Business Executive. And investment from a lead officers/ lead pool shall be regarded as closures and not investments.	<b>My Target</b> The Business Executive is able to view the target he has to meet over the time frame (Usually Monthly). The system should show him: <b>Target:</b>  <b>Monthly Target:</b> This is the target set by the marketing manager for the Business executive to achieve monthly. If the business executive does not meet his monthly target, it will roll over to the following month as additional.  <b>Quarterly Target:</b> Simply multiplying the monthly target by 3. For not meeting a quarterly target, the system will temporarily deny the Business Executive access until the Business Manager reactivates him or simply sack him from his own user end.  <b>Annual Target:</b> This is simply quarterly target in four places. A Business executive can retain his job if he is able to meet 75% of the annual target even if he has not met the quarterly target. (The clock for the annual and quarterly target will start from when the Marketing manager sets up a new Business Executive.)  <b>Sales Made:</b> This is simply the number of sale already made by the Business Executive.  <b>More to go:</b> this is simply the period target minus the period sale. The answer is the	

period remnant.

**Bar Meter:** The pie chart is to provide info graphics on the sales made by the Business Executive as against the target. The pie chart should also utilise colour coding as follows:

**25% or less – Red.**

**50% or less – Orange.**

**75% or less- Blue.**

**Above 75% - Green.**



*For the system to recognise a sale by the Business Executive, the business Executive must manually input the sales figures.*

**Register Sales:** *The Business Executive will register his sales using this link, he will select the transaction he did, the amount, the date and the product bought. The sales will then be registered on the sales list, however, it will not reflect on the bar meter of sales until it is approved. It will be on the list as the status will be **pending**. The approval must be from three officers. When the sale is registered, the **Marketing Manager, Accounting Officer and Cash Officer** will receive notification and request for approval. The sale will not count until the three Officers have approved. The approval implies that the Marketing manager says the sale was right, The accountant attest to the correctness of information and the cash officer accepts to have received the funds.*

**My Bonus:** This will calculate the Bonus that accrues to the Business Executives for closures. (Bonus is to be set by the Marketing Manager and approved by the SA before implementation).



	<p><b>Claim Bonus:</b> This link helps the Business Executives to claim his bonus. By simply clicking the button, he is able to claim his bonus. This will initiate a bonus claim request to the accountant. The accountant will then <b>Approve, Decline</b> or <b>Query</b> from his end.</p> <p><b>Approve</b> – this initiates notification of payments to be made to the <b>Cash Officer</b> and notify the Business Executive of the approval.</p> <p><b>Decline</b> – This simply notifies the Business Executive that the request is declined.</p> <p><b>Query</b> – This simply notified the Marketing Manager and Business Executive of the query and the need for them to explain further. A queried request can still be approved after the issue has been clarified. Please make this possible.</p> <p><b>My Commission:</b> This calculates the commission that accrues to Business Executives for sales. (Commission is to be set by the Marketing Manager and approved by the SA before implementation).</p> <p><b>Claim Commission:</b> This link helps the Commission Executives to claim his bonus. By simply clicking the button, he is able to claim his commission. This will initiate a commission claim request to the accountant. The accountant will then <b>Approve, Decline</b> or <b>Query</b> from his end.</p> <p><b>Approve</b> – this initiates notification of payments to be made to the <b>Cash Officer</b> and notify the Business Executive of the approval.</p> <p><b>Decline</b> – This simply notifies the Business Executive that the request is declined.</p> <p><b>Query</b> – This simply notified the Marketing Manager and Business Executive of the query</p>
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	and the need for them to explain further. A queried request can still be approved after the issue has been clarified. Please make this possible.
<b>Request, Complaints and Feedbacks.</b>	<p>This will list out logs and details of Requests, Complains and feedbacks from the leads/prospect or clients of the Business Executive. The Business Executive can see these and follow up with the request, complains and feedbacks to expedite its resolutions. Once it is done, the Business Executive can mark it as resolved.</p> <p>Any unresolved request, complaints and feedbacks will continue to pop reminder to the account officer and appear on the list of request, complaints and feedbacks.</p> <p>After resolution, the Business Executive should simply click <b>Resolved, or Cancelled</b>. This will initiate an in-app notification and email to the client/lead/prospect about the status of the request etc.</p>
<b>Dashboard</b>	The Business Executive must have a dashboard from where he sees the summary of all the activities and reports. The dashboard must also let the Business Executive see his bonuses and closures.
<b>Share Documents</b>	<p>This gives the Business Executives the opportunity to share documents from the web /mobile app.</p> <p>The Business Executive is able to select the product categories, The packages and then select options of document to share with the client/lead/prospect.</p> <p>He can either share to email or whatsapp by imputing the email details. He can send to multiple mails.</p>

	<p>If recipient is his client, prospect or lead, he can chose from their list. He can even send to multiple. The recipients will receive document link in their in app messages and also in email.</p> <p>The documents that can be share will be uploaded by the Marketing manager; it will be reviewed and approved by the SA before it becomes useable to the Business Executives. All documents shall be PDF, picture, audio or video formats (Links are better)</p> <p>Documents shared with clients will upload and are saved Under <b>Documents</b> in the clients' portal.</p>
<b>Draft Agreement</b>	<p>This enables the Business Executive to send draft of agreement to the client by simply filling in the following details:</p> <ul style="list-style-type: none"> <li>Names of the client</li> <li>Product of interest.</li> <li>Package being bought.</li> <li>Special Consideration</li> <li>Discount (If applicable).</li> <li>Email Address.</li> <li>Home Address</li> <li>Phone Number.</li> </ul> <p><i>It can also be auto filled/ extracted if the client already has an account, in which case, the business Executive just choses the client and the details appear.</i></p>

	<p>The Agreement template must have been uploaded by the SA , after filling this parameters, the system automatically generates a draft of agreement for the client with the filled in details imputed and sent to the client as PDF both by mail and uploaded In app.</p>
<b>Invoice Request</b>	<p>This tool enables the Business Executive to raise invoice from the app for the client. In this case, the Business Executive cant click in this tool</p> <p>Then select the lead/prospect/client to service.  If the recipient of the invoice does not exist already, he can simply fill in the details such as  Surname  Other names  Address  Package being bought.  Quantity.  Email address  Mobile phone number.</p> <p>The Business Executive then clicks Request Invoice.</p> <p>When the invoice request is done, Notification is sent to both the accountant and the cash officer.</p> <p><b>The Account Officer:</b> will receive the notification of the invoice request and this will also display on the invoice request list that enables the <b>Account Officer</b> to click <b>Invoice Sent</b> after he has successfully sent the invoice to the client. A copy of the invoice will also be</p>

	<p>sent to the Business Executive and the cash officer.</p> <p>The invoice after it has been raised, will automatically generate a notification to the cash officer, as well as get on the list of expected payments in the <b>Cash Officer's</b> Back end as part of payment confirmation request.</p> <p>Once the payment is confirmed, The Cash Officer the Raises receipts and then The <b>Cash Officer</b> clicks <b>Payment Confirmed</b> and then the notifications are sent to the Business Executive, The client.</p> <p>List of confirmed payments will be available to the Business Executives (peculiar to him) To the <b>Cash Officer and Accountant</b> and <b>Marketing Manager</b> (Overall, but can be filtered by date, product, payer and business executive.).</p>
<b>Action Reminder</b>	<p>This is a simple reminder that the Business Executive can set Simply by filling the item to be reminded about Set the date of the Reminder Set the time of the reminder Set the frequency of reminder And how early before set time there should be pre reminder.</p> <p>The reminder may also send pop notification.</p> <p>He should choose if he want email reminder as well.</p>

	Reminder may utilise phone vibration in the mobile app version.
<b>My Closures</b>	This is the logs of all the closures made by the Business Executive coming from leads/prospects/clients that are from the Leads Pool.
<b>Payment Reminder</b>	<p>A business Executive can set a reminder for his lead, prospect or client in order to help remind them that they need to make payment. The set reminder will <b>send a reminder email to the receiver.</b></p> <p>The Business Executive simply selects the client, prospect or lead.</p> <p>Fills in the message to be sent. (Default messages will be there)</p> <p>Set the frequency for reminder.</p> <p>Set date to commence and end reminder.</p> <p>Allow features for setting bulk reminder as well.</p>
<b>Confirm Payments</b>	<p>When expecting payment, the business executive can simply request for payment confirmation as follows.</p> <p>Clicks on the Confirm Payment button.</p> <p>Get to form to select from the list of client, prospect or leads.</p> <p>Get the option to select the package the Category, Package and Option of the investment package.</p> <p>Selects the quantity needed. The system calculates and feeds back the amount expected to be paid. If the Business Executive is okay with the feedback, he clicks confirm payment.</p> <p>This sends an email to <a href="mailto:accountant@farmkonnctng.com">accountant@farmkonnctng.com</a> requesting for the confirmation of such payment. This also pops up a request on the accountants user end requesting payment confirmation. The request for confirmation must always pop a notification to the accountant.</p>

	<p>The accountant can see the pop up on his end and have options to select, <b>Confirm, Pending, Not Received</b>. This option will give instant feedback to the Business Executive in a popup and status change of the payment confirmation.</p> <p>There must be list/log of all payment confirmation requests and their respective statuses.</p>
<b>Confirmation list</b>	<p>This is the log of all payments confirmation request ever made and their status. They can be <b>Confirmed, Pending, Not Received</b>. Only the accountant can change the status of the payment from his own end.</p> <p>The confirmation list can be sorted by date, time, and investment categories.</p>
<b>Payment Log</b>	<p>This displays the list of all payment made by the clients of this Business Executive. <i>It does not show for all payments. Only that of the BE's clients, whether online or offline payments.</i></p>
<b>Transfer Client</b>	<p>This link enables the Business Executive to transfer his client to a colleague temporarily or permanently. This is because of instances of leaves, sickness and being indisposed. After clicking transfer, the Business Executive can choose temporary transfer or permanent transfer.</p> <p>For temporary transfer, the Business Executive will select the client(s) to transfer and the time frame for the transfer. The system will then effect the transfer. When the time of temporary transfer elapses, the client will automatically revert to the original Business Executive. No need for approvals from the marketing Manager.</p> <p>The permanent transfer is irreversible without the approval of the Marketing Manager. The permanent transfer is not possible without the approval of the Marketing Manager.</p>

<b>My Rating</b>	<p>The Business executive is able to see his overall rating Here. The overall rating shall be displayed in the following manner.</p> <p><b>Time Frame:</b> The Business Executive can set the time frame he wants to view, maybe day, week, month, quarter, year or overall. The system will send feedback the average rating for the period selected.</p> <p><b>Over All:</b> For overall Rating, this will display on the dashboard and also in front of the Business Executive profiles with the Marketing Manager and the client as well.</p> <p><b>Details:</b> The detailed rating is the expansion of the history of rating. This will show the log of how all the leads, prospect and clients have rated the Business Executive. This view is available to the Marketing manager and the business executive himself.</p> <p><i>This implies that the Investor portal will now have additional features. The investor will be able to see the profile of his assigned Account Officer both in the Mobile and web app. The profile he will see will be that which the Business Executive (serving as account Officer has uploaded.)</i></p> <p><i>The investor, client, lead or prospect can rate the business executive in five stars. He can edit his rating, higher or lower as satisfied.</i></p> <p><i>There will be notification to the Marketing Manager and the Business Executive about the ratings he has received from the client/lead/prospect.</i></p>
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	<p><i>The average rating will always show in front of the Business Executive details.</i></p> <p><b><i>Please add these features to the Investor Portal</i></b></p>
<b>Create Account</b>	This enables the Business Executive to help their clients set up accounts from their user account.
<b>Chats Bot</b>	<p>This enables the Business Executive to communicate with:</p> <p>His manager.</p> <p>Other business executives.</p> <p>His clients and prospects.</p> <p>This should support files upload as well.</p>
<b>Call a Client</b>	<p>This can do in app call to the Manager, other Business Executives or the clients or prospects.</p> <p>This can also simply utilise the phone to make gsm call to the leads, clients or prospects. The tool extracts number and calls the person, just as in uber/taxify.</p>
<b>My Profile</b>	<p>This is the part that the Business executive updates his information that could be viewed by his clients and prospects.</p> <p>Surname:</p> <p>Full Names:</p> <p>Gender:</p> <p>Phone Number ( The client can also call through to this number using in app calls or gsm)</p> <p>Official email address.</p> <p>Face photograph.</p>
<b>Notifications</b>	This is where notifications are received.

<b>Messages</b>	The MM receives all messages here.
<b>Reports</b> In generating reports, time frames will be set by the person generating the report in order to get the report for the time frame.	<p><b>Growth</b> - This should show the history of the growth in the sales in the form of a graph.</p> <p><b>Sales</b> – This should show the number of the new sales made and compare it with overall sales to calculate percentage of the new sale and present also in the form of pie chat. Sales are from the leads If gotten directly by the marketers, while conversion are those gotten from the Lead Pools.</p> <p><b>Conversion/Closures</b> – This should show details of the new conversions and closures made by the business executive and the percentage for the time frame can be calculated and represented in the form of pie chart.</p> <p><b>Rating</b> – This shows the average rating of the Business Executive for the time frame set. The reports can be viewed by the manager from the manager’s account.</p>

## MARKETING MANAGER

### The Marketing Manager:

This role is the management for the Business Executive (BE). The Marketing Manager (MM) can manage its team and sale through this particular account. The main function that the MM will perform are as grouped:

**Team Management.**

**Client Management.**

**Sales Management.**

**Document Management.**

**Product Management**

**Conflict Management.**

### ` Dashboard

Create a robust dashboard that displays key information for the MM to easily have an overview of his account.

### Team Management.

Recruit a Business Executive.

This tool allows the MM to recruit a BE.

All newly registered BE will automatically be on probation for 30 days, except the MM cancels the probation or the BE meets its probation Target.

The MM simply puts in the official email of the BE, then the unique link to open account on the portal will be sent to the new user. This shall be the only way to register on the web app. For the mobile app, the user can download the app, and select its role and click to register. He must have a web account first before he can successfully register on the mobile app. Please find way of making that happen.

Sack Business Executive.	If a BE's account is to be deactivated permanently, the MM uses this tool. This will permanently deny the BE access to both the web and mobile portals. The SA Must <b>Approve</b> this action.	When the BE is permanently deactivated, all the clients, prospects and leads will be automatically moved to the lead/prospect/client pool, for reassignment to other BEs/ account officers.
Suspend BE	When a BE is suspended by the MM. the BE will not have access to the system for the time specified. The SA Must <b>Approve</b> this action.	In this case, the MM will input the period of suspension, all clients/leads and prospects will be temporarily transferred to the pool for temporal reassignment. After the date elapses, the clients/prospects revert to their original owners.
Reactivate a BE	This link is to find the list of inactive BE, either due to suspension, inability to meet target etc. This enables the MM to reactivate them	When the MM reactivates a BE, after a temporary suspension, the BE will receive mail to notify them. Also the MM may chose to restore the client/leads/prospects of the BE or simply just

My Business Executives.	<p>This link enables the MM to view the list of his assigned/recruited BEs. The list will be a table the columns shall display the summary: <b>Name, Rating, Sales Bar, Phone Number, Email.</b></p>	<p>activate them. In this case they are subject to all terms of the system.</p> <p>If the MM clicks on any of the BEs, the full detail of them be will be displayed.</p>
Account Officers Assign Account Officers.	<p>This tool enables the MM to assign account officers to the clients. Please note that this process can also be automated. Once clicked, the system searches for clients without account officers and assigns account officers to all the clients.</p>	<p>If automated, the system simply looks for the BE with the lowest client base and assign an account officer to the BE. The MM can override this automation and manually assign the BE as account officer to a client.</p>

<b>Transfer BE</b>	An MM can transfer a BE to another MM, perhaps due to relocation or other administrative reason. This is the tool.	In this case, the MM can transfer the BE, the MM should have the choice to transfer the BE along with or without its clients/leads/prospects. <b>Not all BEs can be transferred with all their clients. The MM may want to retain its clients.</b>
<b>Probation</b>	This enables the MM to place a BE on probation or remove the automatic probation on a newly registered BE.	<b>The list of BEs will be displayed and here the MM can change them from Probation BE to Full Time BE.</b>
<b>Client Management.</b> Lead Pool.	This tool leads the MM to the pool of leads. Where he can see all the leads, prospects and clients. The display must also include the respective statuses and links to for the MM to assign them or change their status.	The lead pool is where all leads from the BE, Leads Officer and Affiliates will be displayed to the MM. form this end the MM may manually assign a lead to a BE.
Prospect List.	Just like the Lead Pool, the <b>Prospect List</b> is the filtered	This list will show all the prospects (people with account that do not have investments on it)

Client List.	<p>version that displays only clients. This is the list of all investors in FarmKonnnect.</p> <p>Just like the Lead Pool, the <b>Client List</b> is the filtered version that displays only clients. This is the list of all investors in FarmKonnnect.</p>	<p>and from here the MM can view the personal and investment details of the clients.</p> <p>This list will show all the investors and from here the MM can view the personal and investment details of the clients.</p>
Change Account Officer.	<p>The MM may also change a client's <b>Account Officer</b> manually using this tool. This will open the list of all clients and prospects and give option to the MM to search for a particular account user, using email, phone or name.</p>	<p>He simply clicks on the client he wishes to change his account officer, then list of his account officers will be displayed. He will then choose from the list and then click assign Account Officer.</p> <p><i>When an account officer is changed, an automated notification is sent to the user in-app and by email.</i></p>
<b>Sales Management.</b> Set Target.	<p>The MM can use this to set targets for his BE. He will</p>	<p>The sales target will be general to all the BE under the MM. the target will only affect the</p>

Probation Target	therefore have the option to set monthly sales target in Naira.  Probation Target is for the <i>newly on-boarded</i> BEs the MM will set this target for the BE.	BEs under the MM and not BEs under another MM.  This is probation requirement for joining FarmKonnnect, if a probation target is not met within 90 days, the account is suspended until the MM decides to reactivate it and <b>Override</b> the probation or <b>Continue</b> the probation.
Regular Target.	Regular Target is applicable to BE that are not on probation.	All set targets will apply to the Full Time BE.
Adjust Target.	This enables the MM to adjust the target set for the BEs. This will give the MM the option to adjust the <b>Probation Target, Regular Target, or Individual Target.</b>	The MM can chose from any of the BE and adjust the Target for the individual, either to increase or decrease it. In this case of individual target, the final <b>approval</b> must be the <b>SA.</b>
View Sales Progress.	This link enables the MM to	



	view the sales progress. The default display shall be the average overall sales display of all his BE. However the MM will have the option to select the sales progress of an individual BE, by searching him out and viewing the sales progress.	
<b>Approvals</b> Sales Approval Client Transfer Approval.	This is where all pending approvals will be listed; all approvals required from the MM will be listed here with details. The approvals will be categorised under different groups such as: <b>Client Transfer Approval, Sales Approvals. Etc.</b>  <b>*Sales Approval</b> - This is the approval required to show that a BE has actually sold the amount he has claimed to have sold.	
<b>Product Management</b> View Products.	This link enables the MM to view the list of all the investments products. There will be link for him to view more details of the particular package of choice.	
<b>Conflict Management.</b> View Complaints  View Requests  View Feedbacks	This allows the MM to see all complaints, and their statuses.  This allows the MM to see all requests, and their statuses.  This allows the MM to see all feedbacks and their statuses.	

View BE ratings.	This allows the MM to see all BE and their ratings.
<b>Recruit an MM</b>	This is the link that enables the SA to open an MM account. The account is opened in the SA's end and the details of the password are included.
<b>Suspend an MM</b>	An MM's account can be suspended from here, in which case the MM will not be able to gain access.
<b>Transfer BE's</b>	<p>Before suspending an MM, the SA must first transfer the BE to another MM. this can be a bulk or individual action depending on the number of BE to be transferred.</p> <p>The MM may also at discretion transfer BE to another MM if there is need or deemed necessary.</p>
<b>Messages</b>	The MM receives all messages here.
<b>Notifications</b>	This is where the MM receives notifications.
<b>Report</b>  All report must make generous use of info-graphic charts.	<p>The MM must be able to generate within</p> <p><b>Sales Report</b> – <i>Number of sales, rate of sales.</i></p> <p><b>Lead Reports</b> - <i>Reports of lead source, leads highest locations, highest generators of leads.</i></p> <p><b>Prospect Report</b> – <i>Number of new prospects, conversion rate from lead to prospects, highest converters (among BE)</i></p> <p><b>Clients Report.</b> <i>Number of new clients, percentage of leads that became clients, percentage of prospects that became clients, rate of conversion, BE and</i></p>

	<p><i>their client growth.</i></p> <p><b>Best Selling BE.</b></p> <p><b>Target:</b> Average target for each BE and overall average of all BE combined.</p> <p><b>Product Report.</b> The reports indicate the relative selling volumes of the products to show the bestselling products.</p>
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ACCOUNTANT END			
<b>Accountant:</b> This is the end from where the accountant can perform his own part of the actions.			
<b>Dashboard</b>	The dashboard should be interactive summary of all the activities in this end.		Determine the information to display on the dashboard.
<b>Wallet</b>	<p>The wallet is where the accountant spends from; the dashboard should contain the wallet information.</p> <p>Accountants can only credit users. This is the only way they can move virtual cash. Only accountant have access to credit wallets.</p>	The SA is the only one that can credit an accountant's wallet. And an accountant does not have the ability to transfer funds to another accountant. Accountants can only credit the investor's wallets.	The spending log will have the list of all spending from the wallet and the name, date and time of spender will be logged and the account to which it is spent.
<b>Invoicing</b>	<p>The Accountant is able to raise invoice from this link. While the accounting software is quite different, it will have an API that integrates with this portal. Therefore, any invoice that is raised will be logged in the accountants portal under the link <b>Invoices</b>.</p> <p><b>The BE requests for invoice for a client.</b> This sends an Invoice request to the accountant.</p> <p><b>The Account raises the Invoice for the client.</b> <i>The account portal shall have an API that is linked to this software, such that after raising of invoices and receipting will be logged automatically and also generate notifications</i></p>		

	<p><b>Invoices</b> will be the table showing all invoices that has been raised, with the display of the invoice number, date, name of the client and amount. This will appear to both the <b>Accountant</b> and the <b>Cash Officer</b>, but the accountant can only cancel the invoice or edit it. <i>(When the invoice is cancelled or edited, the <b>clients and the Cash Officer</b> shall get a notification of the adjustment.</i></p> <p><b>This is for offline payments</b></p>	<p><i>to the <b>Cash Officer, BE, Client and Accountant.</b></i></p> <p>When an invoice has been paid, the Cash Officer confirms from his ends that an invoice has been paid, <b>This will then change the status of the invoice</b> on both the <b>Accountant</b> and <b>Cash Officer's Portal</b>. The status of invoices shall be <b>Payment Pending, payment Received</b>.</p> <p>It is the <b>Cash Officer</b> that raises receipts of payments.</p>
<b>Online Payments</b>	<p>In the case of online payments, notification of online payment shall go to the <b>Account Officer</b> and the <b>Cash Officer</b> by email or other means. The Cash Officer is to then log the online payment (if the log can be automated, it is better)</p>	<p>After the Cash Officer logs the Online payment, it will display under online payment to the Accountant, the accountant can only view the List.</p> <p>Cash Officer cannot delete an error log, he can only mark it as error and then create a new log (Correct log).</p> <p>When an online payment is marked as error,</p>

		<p>the SA, Accountant will be notified. And log will be kept.</p> <p>The payment log that is marked error will then be removed from accounting computations, but remain on the log for record and reference purposes.</p>
<b>Payment Log</b>	<p>This logs all the payment that have been successfully confirmed and manually logged (excluding the error logs)</p> <p>The payment log shall show the name, email, phone number, date and amount paid. As well as invoice number or <i>online payment</i> to enable the accountant view the payment.</p>	<p>The system should have a summary of all payment received.</p> <p>There should be filter based on date to enable user to set custom period to be displayed.</p> <p>The payment log can be viewed only by the <b>SA, ACCOUNTANT</b> and the <b>Cash Officer</b>.</p>
<b>Credit User Wallet</b>	The Accountant can credit a user account after he has confirmed that the payment is on the payment Log. Then he can credit the user's account.	
<b>Error Credit</b>	In case the account erroneously credits an account, he can mark the credit error, such credit will be removed from the users account and added back to the	

	accountant's wallet, but there will be a log of the erroneous credit as well as the reversal.	
<b>Deactivate Wallet</b>	The account has the ability to deactivate a user's wallet, in this case, the user will be able to log into his account but will not be able to do any function on the wallet.	
<b>Request for Funds</b>	When an accountant is low on funds, he can request for more fund from the SA. The super admin will receive the notification as my mail and also in- app. There will be log of cash request. The SA has the discretion to add cash. There must be detailed log of all cash added by the SA both in the SA's and Accountants logs.	
<b>Expense Log</b>	<p>Accountants will have expense log that records all their credits, spending and reversal. This record cannot be edited by anyone including the SA. While the Account sees that peculiar to him, the SA can view for all accountants and can filter by particular accountant.</p> <p>Expense logs can be filtered by date, amount or the payer, email address of payer.</p>	
<b>Approvals</b>	<p>The accountant must approve certain requests such as</p> <p><b>Bonus Claim –</b></p> <p><b>Sales Claim –</b> When a BE claims sales, the accountant is one of the three that must approve the claim before it counts as sale to the BE.</p> <p><b>Withdrawal Request -</b> The accountant must approve a withdrawal request before the cash officer can make payment. It is the responsibility of the accountant to verify records to confirm that the withdrawal request is genuine.</p> <p><b>Liquidation Request -</b> The Accountant must approve liquidation request before it can be processed. Liquidations will be processed automatically in line with the liquidation</p>	

	<p>process. Without the approval of the accountant, liquidations cannot be fully processed.</p> <p>When a client requests for liquidation, the request appears to the SA, BE, Accountant and Cash Officer. Then the SA and the Accountant must approve the liquidation before it is completed.</p> <p>The BE and the client will be notified of the liquidation <b>approval</b> or <b>decline</b> as the case may be.</p> <p>All approved liquidation will simply convert to virtual cash in the <b>Client's</b> wallet.</p>
<b>Requests</b>	<p>This is where all request by the BE such as Invoice Request, withdrawal Request etc are received here. After they are treated, the Accountant will click resolved. If possible some may be automated on completion.</p> <p>After a request has been successfully resolved, notification shall be sent to the BE and the client that the request has been processed successfully.</p>
<b>Notification</b>	All notifications are received here. Pop up on mobile apps.
<b>Messages</b>	The MM receives all messages here.



CASH OFFICER		
<b>Cash Officer:</b> This is the interactive portal for the <b>Cash Officer</b> . This is the only Cash Handler in FarmKonnnect and is responsible for all cash transactions.		
<b>Withdrawal Requests</b>	<p>The Cash Officer can process withdrawal requests in the following manner.</p> <p>The work flow shall be as follows. The Cash Officer clicks on <b>Process Request</b> button.</p> <p>The field comes up and request the following information:  <b>Name of Bank from which transfer is to be done,</b>  <b>Method of Transfer</b> (Online transfer or Bank Transfer – Offline)            If online transfer, the next field will request for payment transfer <b>Reference Number</b>. <i>(This is the reference number from the online transaction)</i>  <b>If offline, it will request teller number and transfer slip (JPEG).</b></p> <p>The Cash Officer then submits. At this stage, the withdrawal amount is deducted from the client's wallet.</p>	<p>There will be a table of all withdrawal requests. The Cash Officer will only have the <b>Process Request</b> link on withdrawal Requests that have been approved by the <b>Account Officer</b>. Therefore, unless the Accountant approves a withdrawal request it will appear on the list but there will be no link to process it.</p> <p>The system creates relevant logs of payments, withdrawal requests and so on.</p>

	<p>The system simply send email and in-app notification to the client, BE, Accountant and SA that the withdrawal Request has been successfully processed.</p> <p>The status of the request changes on all logs (including client's log) to <b>Processed</b>.</p>	
<b>Liquidation Requests</b>	<p>Liquidation request follows this procedure: The client requests for a liquidation, the Accountant, BE, Cash Officer and the client get email and in-app notifications.</p> <p>The accountant and SA must approve the liquidation before it is effected.</p> <p>When it is effected, it appears as processed and the Cash Officer can only see it in the log, only for information and records purpose.</p>	
<b>Log Payment</b>	<p>The Cash Officer must log every bank deposit alerts that he receives from any of the Banks.</p> <p>The parameters shall Include:</p> <p>The Bank where alert is received.</p>	<p>The system will log the detail with time and date tag and registered this as payment log.</p>

	<p>The Amount.</p> <p>The depositor or the person who made the transfer.</p> <p>The payment log will be viewable to the accountant, SA and the Cash Officer.</p>	
<b>Payment Confirmation</b>	<p>When payment is made and the BE request for confirmation, the request comes as <b>Payment Request</b> and it appear on the Payment Request List. There will be option to confirm the payment.</p> <p>There must be two confirmation click.</p> <p>After confirming the payment, the system will log the payment on the <b>PAYMENT LOG</b> and generate notifications to the <b>BE, Accountant</b> and the <b>Client</b>.</p> <p><i>Please note that all payments, online, offline and</i></p>	<p>The Cash officer is the only one that receives email alert from the banks and can see the transactions and payment details.</p> <p>Confirmed payments shall be viewable to the Accountant and the Cash Officer</p> <p>The BE shall be able to see the confirmed payments of his clients only.</p>
<b>Receipting</b>	<p>This link enables the Cash Officer to generate receipt from the Accounting software to the depositor. Online payments are receipted automatically by the payment gateway.</p>	
<b>Debit Account</b>	<p>This allows the Cash Officer to debit a client's account. The Cash Officer inputs the amount to debit, puts remark and clicks on debit.</p>	

<b>Error Debit</b>	If a debit is done in error, it can be reversed using the error debit key, then the system will reverse the amount debited and log the event. It will also raise notification to the SA, Accountant and Client about the error debiting.
<b>View Payment Log.</b>	This allows the Cash Officer to view the payment log. The payment log will display as table with basic details such as Names, Date, Amount, depositor, product information on the table. The Cash officer may click on the detail for more details.
<b>Reports</b>  <b>Please note that all reports on the portal must be printable.</b>  <b>All account statements must be downloadable and printable.</b>  <b>All reports must use info-graphics.</b>	<p>The key report from the Cash Officer will be:</p> <p>Cash Receipt.</p> <p>Cash Expenditure.</p> <p>Comparison of inflow and outflow of Cash.</p> <p>Withdrawal Request - showing completed and uncompleted reports and the total amount of each.</p>

INVESTMENT MANAGER		
The investment Manager enables the investment officer to manage important information about the investors/ system.		
<b>Dashboard</b>	<p>The information on the Dashboard shall include but not limited to:</p> <p><b>Total Investment.</b> This displays the total Investment made into the system.</p> <p><b>Total Wallet Balance.</b> This shows the balance of the money in all users' wallets. (Except Admin Users).</p> <p><b>Liquidation Requests.</b> This shows the list of all requests for liquidation.</p> <p><b>Withdrawal Requests.</b> This lists all the Withdrawal Requests that are yet to be Treated.</p> <p><b>Number of Investment Product.</b> This displays the Number of product currently existing on the System.</p> <p><b>Number of Investment Product Displaying.</b> This shows the number of products that are being displayed for the investor to choose from.</p> <p><b>Biggest Investment.</b> This shows the Biggest single investment on the System.</p> <p><b>Biggest Client.</b> This displays the 10 topmost clients for all investment products.</p> <p><b>Hottest Product.</b> This shows the fastest selling products.</p>	
<b>Create Investment Category</b>	The Enables the Investment Manager to create investments Categories.	Once the category is created, in-app and email notification is

	<p>The Information required to create investment category will be:</p> <p><b>Category Name:</b>  <b>Brief Description of the Category.</b>  <b>Is it opened to all or Not?</b></p>	<p>sent to SA, MMs and Accountants.</p> <p>Existing Categories for now are:  <b>Agricultural Real Estate.</b>  <b>Depository Sponsorship.</b>  <b>Commodity Trades.</b>  <b>Production Packages.</b>  <b>Special Packages.</b></p>
<p><i>When displaying the products, the system should ensure that product can be filtered by categories, or just allow tabs for each category. There should also be option to view all investments package.</i></p>		
<b>Create Product</b>	<p>To create products, the Investment Manager (IM) simply clicks on the <b>Create Product</b> button. That leads to the product creation Field.</p> <p>The first field is for to select <b>Product Category</b> from the drop down menu. If the category wanted is not listed, the user can select <b>New Category</b>, this will lead him to create a new category first.</p>	All products must be under a category.
<b>Create New Package</b>	<p>To create products, the Investment Manager (IM) simply clicks on the <b>Create New Package</b> button. That leads to the package creation Field.</p> <p>The first field is for to select <b>Product</b> from the drop</p>	All packages must be under a product.

	down menu. If the product wanted is not listed, the user can select <b>Create Product</b> , this (may) lead him to create a new category first if the choice of category is not existing.	
<b>View</b>  <b>View Category.</b> <b>View Products.</b> <b>View Packages.</b>	This enables the IM to view all the existing categories, products or packages depending on his choice.	<p>From here, he can edit and update the item being viewed.</p> <p>He can display or hide the category, product or package from the client.</p> <p>He cannot delete any product created. He can only suspend it. A suspended Package will no longer display to investors but existing investors will not be deleted from the system. The system will not discontinue existing investments but will not allow more investment into the package.</p>
<b>Account Users</b>	This will lead to the list of all the users on the platform in a tabular form	<p>The information to be displayed will include:</p> <p>Name</p> <p>Email</p> <p>Phone number</p> <p>Number of investment.</p> <p>Total value of investment.</p> <p>There should be buttons to view <b>More Details.</b> ( This should display the investments packages and their details as well as all other details of the client.</p>

			<b>Edit Sensitive Details.</b>  <b>Disable/ Enable Account</b>  <b>Query Account.</b>  <b>Buy Package</b> <i>This enables the IM to be able to help a user buy an investment Package for himself.</i>
<b>Broadcast Message</b>	<p>This link enables the IM to send bulk in app messages and mails to users.</p> <p>The IM can send to all users or simply select <b>specific recipients</b> from the list.</p> <p>He can also filter by investment category, product or package. <i>Such as only those with investments in any of the chose parameter will receive the information.</i></p>		<p>The broadcast message can be by email, in app messaging or both, the IM will decide his best option. The default setting will send to both.</p>
<b>Edit Investor's Sensitive Details</b>	<p>This is enables the IM to edit the sensitive information of the client such as:</p>	<p>When the IM initiates this change, he will be able to put in the new parameters, but</p>	<p>Please include this as part of the approvals by the SA, Relevant MM and</p>



	<b>Email Address Names</b>	the new information will not take effect until the SA and the Accountant has approved the change of sensitive information	the Accountant. All three must approve before it can be effected.
<b>Set Up third Party Account</b>	The IM has the ability to help a client set up his account. He will simply put in the key parameters but the client will have to update his details later.		
<b>Buy Package</b>	<p>This enables the IM to help a client set up and investment Package from the backend. The System takes the IM, to the investors list to select or search for the investor. After choosing the investor, he then chooses the package to buy. After choosing the package he then fills in the number of units needed. The system returns by providing the details of the amount that will be deducted. He clicks buy. And a confirmation dialogue comes up, he clicks again. The value of the product purchase is deducted from the Client's wallet. The Client, his Account Officer, the Accountant and the SA are notified.</p>		
<b>Backdate Investment</b>	<p>Some investments may not be registered on the date it was made; it could be backdated. This will follow this pattern.</p> <p>The IM can select the User The select the specific Investment Package (which must have been created first) Select the date the investment is to commence running. The system then calculates the profit that must have accrued over the period and display them.</p> <p>The system will provide the option for the IM to allows system add the following:</p>		

	<p><b>Floating Profits.</b> <i>The system will look into the package type and calculate the floating profit, It will apply only the last cycle of the floating profit, this will be displayed and confirmation will be requested from the IM before the backdate is completed.</i></p> <p>After the application of the <b>Floating Profit</b>, The system will display a form <b>Accrued Profit</b> <i>this will be calculated and prefilled by the system.</i> <b>Previous Withdrawal(s)</b> - The IM will calculate all the previous withdrawals and input all these in the field. This can be multiple field, the IM can add more previous withdrawals by clicking a <b>Plus Sign</b> or Delete <b>Previous Withdrawals</b> by Clicking the <b>Minus Sign</b>. <b>After imputing all the previous withdrawals, the IM can then click Back Date.</b></p> <p>The system will bring another dialogue with summary of the account information <b>Date of Commencement</b>, <b>Number of Days</b> <b>Profit to Apply to Wallet;</b> - This will be the accrued profit minus the total withdrawals. <b>Floating Profit.</b></p> <p>After the dialogue box is floated, the IM then clicks <b>Backdate</b> the system then request for approval from the MM and SA and Accountant. <i>Until the three have approved before the account can be fully backdated</i></p> <p>After successful backdate, there will be feedback, <b>Account Backdated Successfully</b> and <i>notification is generated</i> and sent to the <b>Client, MM, SA and Accountant.</b></p>
<b>Initiate Liquidation</b>	The IM can also initiate liquidation for a client. This will be done by simply going to the list

	<p>on <b>Client's</b> investment and then click on <b>Liquidate investment</b>.</p> <p>When an IM liquidates an investment, the request appears to the SA, BE, Accountant and Cash Officer. Then the SA and the Accountant must approve the liquidation before it is completed.</p> <p>The BE and the client will be notified of the liquidation <b>approval</b> or <b>decline</b> as the case may be.</p> <p>All approved liquidation will simply convert to virtual cash in the <b>Client's</b> wallet.</p>	
<b>Transfer Package Ownership.</b>	A client may initiate a request to transfer investment or simply, through email.	SA must Approve
<b>Query Accounts (forensics)</b>	<p>This enables the IM to query an account. When an IM click on query an account, the system requests for dates. These are the start and end dates for the query.</p> <p>The system will generate a PDF document with the log of every activity on the account.</p> <p>The system may allow activity filter to some key activities.</p> <p>The generated PDF can be printed for use.</p>	Generate PDF reports for forensic purpose.
<b>Disable/Enable Accounts.</b>	<p>This brings out the list of users; the list can be filtered or searched.</p> <p>From the list, the IM can either disable or enable an account.</p>	

	<p>For a disabled/enabled account, a mail notification is sent to the Client.</p> <p><i>Your account has been temporarily disabled, please contact admin at im@farmkonnctng.com</i></p>
<b>Notifications</b>	The IM receives all notifications Here.
<b>Messages</b>	The IM receives all messages here.
<b>Chats</b>	This is a functional chat system that enables audio, video document and photo uploads.
<b>Reports.</b>	<p>Reports to generate include but not limited to:</p> <p><b>Investments Reports</b> – This will give details of the total investment made, the growth in investment, and the growth in liquidations and suggest a growth forecast over a selected period. Total transfers and the rate of transfers.</p> <p><b>Patronage Reports</b> - This will compare the existing products, list their respective sales volume, total investment in each package, and then compare to indicate the best seller and the least sellers.</p> <p><b>Activity Summary</b> - Summary of activities on the IM's account.</p> <p><b>All must use info-graphics.</b></p>

Parameters for setting up investment Package				
Serial	Parameter	Sub Parameters	Explanations	Remarks
1.	Select Category	There will be drop down menus from where the user can select option. The drop down is the categories already created by the IM.		
2.	Select Product	There will be drop down menus from where the user can select option. The drop down is the categories already created by the IM.		
3.	Name of Package	This is the name of the Package being Created.		
4.	Fixed or Recurrent?	<p>This should be simple <b>Radio Buttons</b> or selections which help to categorise the investment as <b>Recurrent</b> or <b>Fixed</b>.</p> <p>The <b>Fixed Packages</b> are the ones that the investors pay only once and for all. While the recurrent packages are the one that have recurrent billing. i.e, The value of the investment will be deducted periodically as stated by the <b>Recurrence Value</b>.</p> <p>e.g.</p>		
5.	Recurrence Value	This option appears only if the Investment is a recurrent package.		<p><b>Balance of Capital.</b></p> <p>The Capital Balance is the total amount of money a client has invested on a single package. So if a fixed, it is the total sum of investment made on the package. Eg, Tayo buys 3 units of Standard Package at 50,000 Naira each, since standard package is a fixed product, the Capital balance is</p>
6.	Contribution Period (Days)			

				<p>150,000 Naira. Now if he buys another set of 10 slots and 500,000 Naira. The capital balance is 500,000 for the latter and 150,000 for the former, <b>NOT</b> 650,000 Please Note that if the product is a Recurrent Product, the <b>Capital Balance</b> will be the sum of the capital that has been contributed so Far.</p> <p><b>Eg for a Basal Plan</b> subscriber paying 500 Naira Daily, the capital balance is 5,000 after 10 consistent day, at day twenty, he has missed 3 days but contributed for 17 days, the Capital Balance will be <b>8,500</b></p>
7.	<b>Incubation Period</b>	<p>This is the period between the contribution period and the termination of the investment. This applies to recurrent packages, and is such that the system only calculates the ROI during this period and the investor no longer has to contribute any more.</p>		<p>For a recurrent package, the package consists of contribution and incubation periods. So if the contribution phase is 10 months and the incubation phase is 1 month, the investment will run for 11 months and terminates</p>

			<p>automatically at the end of the incubations phase.</p> <p>Premature termination of any recurrent package results in surcharge.</p>
8.			
9.	Unit Price of Package.	<p>This is the value the investor is to pay for the package.</p> <p>Fixed Package - The amount to pay at the instance.</p> <p>Recurrent Package – The amount that the system will be requesting from the investor for the Contribution period at the recurrence value. i.e the system will continue to <b>Charge</b> the investor the Unit of the Package daily, weekly, monthly or annually (depending on the recurrence value) for the period stated as the contribution Period.</p>	
10.	Minimum Number of Slot.	This indicates the minimum number of slots that the client must buy in order to make an investment.	Default number should be one.
11.	Moratorium.	Moratorium is the period that the investment will not be applying any form of profit due to set up period. The IM will set the moratorium period of the investment. This must also be well considered in the case of investment backdates and must be applied when calculating the floating and accrued profits.	Some investment must have moratoria, it is this period that the investment does not count and the company is able to set up system on which the investment is to run.
12.	Tenure of Product.	Set tenure to determine when the investment stops running. All investments shall stop running at the end of the tenure and automatically liquidates and keep cash value of the pay-out in the investor's wallet.	The system will stop all computation and return the investment to the wallet and make a log when the investment tenure

		If the product does not have termination, that is the investment can be continuous, there should be option to set that It is a continuous package.	ends. The system will also notify the Client and copy the MM, SA IM and BE about the end of the packages.
13.	Free Liquidation Period (FLP)	Usually, premature termination of an investment will result in surcharge. This is called <b>Liquidation Surcharge</b> , the <b>FLP</b> is the number of days after which the liquidation of an investment will not attract a surcharge. Eg, if the FLP is 90 days, and the investor liquidates before 90 days, he will be surcharged, however, any liquidation after 90 days shall be free liquidation without any surcharge. The IM is to set the FLP and LS while setting up an account.	
14.	Liquidation Surcharge.(LS)	The LS is the percentage of the investment Value that must be deducted if an investor liquidates prematurely.	<p>The system will find the sum of the <b>Capital, Accrued Profit</b> (Including those already paid out) <b>Floating Profit</b> and then Apply the LS to it.</p> <p>Eg. If the LS is 15% and the FLP is 90 Days. If the investor liquidates even at 89.8 days. Assuming: His Capital is – 100,000  Accrued profit 15,000  Floating Profit is -7,000  The system will add Capital + Accrued Profit + Floating Profit =122,000 and then apply the LS.  LS = 15%, therefore 15% of 122,000 is 18,300. The system will</p>



				<p>then deduct 18,300 Naira from the remaining balance. If the balance is less than the deduction, the system throws the wallet into the negative value.</p> <p>There must be warning to the client who wants to terminate prematurely.</p>
15.	Float Time (FT)	<p>The <b>Float Time</b>, is the period the system maintains the floating profit for. So if the float time on an investment is 20 days, the system will continue to apply the <b>Daily Profit</b> to the Float, which appears as the <b>floating Profit</b> (refer to Investor Front End for clarity). The floating profit will only be available in wallet at the end of the float time and then it resets.</p> <p>If Wale has an investment with <b>FT</b> of 30 days, the daily profit of the package will simply apply to the FT until after 30 days, therefore at the end of the 30<sup>th</sup> day, the <b>Floating Profit</b> will be applied to <b>Wallet</b> and the Floating Profit will reset to Zero in order to start afresh.</p>		
16.	Multiplication Factor (MF)	<p>Multiplication factor is the number with which the System multiplies the capital balance of the Client in order to determine the <b>Daily Profit</b> (how much to apply to the floating profit daily).</p> <p>Assuming the MF is 0.0011 and the Capital Balance of 1,000,000. The daily profit will be:  <math>0.0011 \times 1,000,000 = 1,100</math></p> <p>This implies that 1,100 will apply to the <b>Floating Profit</b> every day.</p>		
17.	Capital Refund	<b>End of Tenure</b>	When <b>Liquidating</b> or when	If capital is to be added <b>At End of</b>

		<p>End of Tenure means that the Invested Capital will be added.</p> <p><b>Spread Refund</b>  <b>Spread Refund</b> is the type in which the capital of the investor is refunded over a period. The system should enable the IM to set the repayment period at set frequency (May be: monthly, Quarterly or Annually).</p> <p><b>Depreciation Value.</b> The Depreciation Value is calculated based on</p>	<p>the investment is terminating at the end of tenure the Capital Will be added to the Termination.</p> <p><b>Spread Refund</b>  The system will calculate the capital and spread it over the payment period. For monthly it is:  <b>Capital/number of months = Monthly Refund.</b>  <b>Capital /Number of years = Annual Refund.</b>    <b>(Capital/Number of Months) x 3 = Quarterly Refund.</b></p> <p>The <b>Depreciation Value</b> of the investment will be the coinciding value with the</p>	<p><b>Tenure</b> - At the end of tenure, the final ROI is added and the Capital is added as well and the investment is terminated automatically.</p> <p>The Spread Refund will return to the client's account as set.</p> <p><i><b>This function can be edited by the IM.</b></i></p>
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18.	Backdate-able or Not	There should be option for the IM to choose if the investment can be backdated or not. If the option is not chosen, the investment should be backdate-able by default.		
19.	Make Public or Not.	This button should enable the IM to display or hide an investment Package from the prospect. Public investment packages are those that clients can view see and buy. Whether a package is public or not, the investors on that package must be able to see their investments working, only that, new individuals cannot register on that investment since it is now hidden.		

20.	Number of Slots.	This is the number of slots of this investment that is available to sell, as investors buy the slots, the number automatically reduces. When the number becomes Zero, the package will no longer display until the IM edits the package and increases the number.

\*Tag the name of the IM that creates an investment package.