



Functional Requirements Document (FRD)

Project Title: Sanko – Group Savings & Contributions Web Application

Version: 1.0

Date: September 2025

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1. Introduction

1.1 Purpose

This Functional Requirements Document (FRD) outlines the detailed functional specifications, features, and design expectations for **Sanko**, a web-based application that enables individuals and groups to create, manage, and participate in collaborative savings plans. The goal is to provide a seamless, secure, and user-friendly platform for collective financial growth.

1.2 Scope

Sanko is a fintech web application focused on simplifying group savings, contribution tracking, and progress management. The platform will allow users to:

- Create and manage savings groups
- Track contributions and group progress
- Automate savings schedules and notifications
- View transaction history and reports
- Manage user profiles and security settings

The system will include responsive web interfaces for desktop and mobile browsers.

1.3 Stakeholders

- **End Users:** Individuals and small groups saving together

- **Administrators:** Platform operators managing users, groups, and transactions
- **Developers & Designers:** Responsible for building and designing the application
- **Third-Party Services:** Payment processors (e.g., Paystack, Flutterwave)

2. System Overview

The **Sanko Web Application** will consist of a set of interconnected modules:

1. **Authentication & User Management** – Registration, login, and KYC.
2. **Dashboard** – Overview of user savings and activities.
3. **Groups Management** – Create, join, and manage savings groups.
4. **Contribution & Payment Processing** – Make and track payments.
5. **Transactions & Reporting** – View detailed transaction history and reports.
6. **Profile & Settings** – Manage personal data and security preferences.

3. Functional Requirements

3.1 Authentication & Onboarding

ID	Requirement	Description
FR-1	User Registration	Users can register with name, email, phone, and password.
FR-2	Login/Logout	Users can log in with credentials and log out securely.
FR-3	KYC Verification	Optional step for users to upload ID and verify identity.
FR-4	Password Reset	Users can reset their password via email.

3.2 Dashboard Module

ID	Requirement	Description
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FR-5	Dashboard Overview	Show user's total balance, groups joined, and pending contributions.
FR-6	Savings Analytics	Display a line/bar chart of savings growth over time.
FR-7	Notifications	Show recent activities and contribution reminders.

3.3 Groups Management

ID	Requirement	Description
FR-8	Create Group	Users can create groups with name, goal, members, and contribution details.
FR-9	View Groups	Display list of groups user has joined with key metrics (members, target, progress).
FR-10	Join Group	Users can join groups via invitation or group code.
FR-11	Group Progress	Show progress towards savings target using progress bars.

3.4 Group Details Page

ID	Requirement	Description
FR-12	Member List	Display group members with avatars and contribution status.
FR-13	Transaction History	Show detailed list of all contributions and payouts.
FR-14	Contribution Payment	Allow users to make payments within the group (modal popup).

3.5 Transactions & Reporting

ID	Requirement	Description
FR-15	View Transactions	Show a table of all transactions with date, amount, status, and group name.

FR-16	Filter & Search	Allow filtering transactions by date, group, or status.
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FR-17	Status Tracking	Display transaction status (Paid, Pending, Failed).
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3.6 Profile & Settings

ID	Requirement	Description
FR-18	Profile Management	Users can view and edit name, email, phone, and KYC status.
FR-19	Security Settings	Change password, enable/disable 2FA.
FR-20	Notifications Settings	Manage email and in-app notification preferences.

4. UI/UX Requirements

4.1 Style & Design

- **Color Scheme:** Blue and green (trust & growth)
- **Design Language:** Modern fintech, clean UI, minimalist icons
- **Typography:** Bold headings, clean body text
- **Components:** Rounded cards, shadows, progress bars, modals, responsive tables

4.2 Responsive Design

- Mobile-first approach
- Collapsible sidebar on mobile
- Cards stack vertically on smaller screens
- Bottom navigation for key features on mobile

4.3 Key Components

- **Buttons:** Primary, secondary, disabled
- **Cards:** Overview, group, transaction
- **Modals:** Group creation, payment, KYC upload
- **Tables:** Transaction and member list
- **Charts:** Savings growth visualization

5. Non-Functional Requirements

Requirement	Description
Performance	Pages should load within 2 seconds.
Security	All transactions encrypted with SSL/TLS; 2FA support.
Scalability	Support up to 10,000 users initially.
Accessibility	WCAG 2.1 AA compliance for inclusive design.
Compatibility	Chrome, Safari, Edge, and Firefox support.

6. External Integrations

Service	Purpose
Paystack / Flutterwave	Payment processing for contributions
Email/SMS Gateway	Notifications and password resets
Cloud Storage (AWS/GCP)	KYC document storage

7. Future Enhancements (Optional)

- Automated savings schedules and reminders

- AI-based savings goal suggestions
- Multi-group savings pooling
- Investment options for group funds

8. Acceptance Criteria

- Users can register, log in, and verify identity.
- Groups can be created, joined, and managed.
- Contributions and transactions are tracked and displayed accurately.
- Dashboards display real-time savings data and analytics.
- UI is responsive and consistent across devices.

Summary:

This FRD defines the core functionality, structure, and user experience of the **Sanko** web application. It will serve as a guide for designers, developers, and stakeholders to build a secure, user-centric, and scalable group savings platform.