

Bank balance:

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wanjiru: 'wanjiru bank balance 599.5',  
Linda: 'Linda bank balance 1292',  
Juma: 'Juma bank balance 5670.51'
```

Ideas on how you would make the simulation more realistic:

- Outline key feature and develop a prototype.
- We can create a user interface in order to load the files and initiate transactions.
- We can create a database and server.
- We can create API's to link the server and client.
- Carry out all sort of testing; unit testing, regression and so on for security.
- We can add a bit of machine learning models for automation purpose.
- Use a version control system of continuous integration and development.
- Host the app in any cloud based platform.