



PRODUCT REQUIREMENTS DOCUMENT (PRD): B2B MARKETPLACE PLATFORM

1. EXECUTIVE SUMMARY

The proposed digital marketplace platform serves as an intermediary between suppliers and buyers within targeted industries such as Agriculture, Bricks & Construction, and Groceries & Tuckshops. The platform aims to digitize the sourcing and procurement ecosystem by enabling secure, transparent, and efficient B2B transactions through a mobile and web application. Payments will be conducted using both local and international gateways, supporting mobile money (EcoCash, OneMoney, Telecash) and Visa/MasterCard. The business will generate revenue through a 5% commission per transaction and optional premium services such as verified supplier badges and logistics support.

2. PROBLEM STATEMENT

The platform addresses inefficiencies in traditional trade ecosystems, particularly in developing markets such as Zimbabwe:

- Farmers and small producers struggle to access formal markets, face delayed payments, and have limited bargaining power.
- Institutional buyers such as hotels, schools, and hospitals often face inconsistent supply, varying quality, and high intermediary costs.
- Distribution channels remain fragmented and informal, creating market opacity and limited data-driven decision-making.

3. PROPOSED SOLUTION

The solution is an integrated B2B online marketplace that connects suppliers and buyers through a secure digital ecosystem.

Core Features:

- Product Listings – Sellers upload photos, descriptions, grades, and prices for their goods.
- Buyer Requests – Bulk buyers can post procurement requirements, receive quotes, and place orders.
- Payments & Escrow – Local and international payments integrated with escrow to ensure security.
- Logistics & Tracking – Partnerships with transporters and in-app tracking functionality.
- Analytics Dashboard – Demand forecasting, pricing insights, and transaction reports.
- Multilingual and Offline Support – English, Shona, and Ndebele support, plus SMS/USSD options for rural users.

4. TARGET MARKET

Primary target markets include:

- Producers – Smallholder farmers, cooperatives, commercial farms, and agro-processors.



- Institutional Buyers – Hotels, restaurants, schools, universities, hospitals, and event managers.
- Secondary markets (future expansion) include construction material suppliers, grocery wholesalers, and tuckshops.

5. REVENUE MODEL

The business monetization model includes:

- 5% Commission – Charged per transaction on successful sales.
- Premium Services – Verified supplier badges, priority listings, and advanced analytics.
- Logistics Commissions – Margins on third-party delivery partnerships.
- Future Extensions – Subscription tiers, input financing, and microloans.

Example: If gross monthly transactions total USD 1,000,000 → 5% = USD 50,000/month.

6. COMPETITIVE ADVANTAGE

- First-mover advantage in Zimbabwe's structured B2B agro-marketplace segment.
- Built-in trust through escrow payments and supplier verification.
- Localized adaptation with multilingual and offline capabilities.
- Regional scalability across Southern Africa.

7. TECHNICAL CONSIDERATIONS

- Platform Architecture – Cloud-hosted microservices with RESTful APIs, using AWS or Azure for scalability.
- Payment Gateway Integration – EcoCash, OneMoney, Paynow, and Visa/MasterCard (PCI-DSS compliance).
- Security & Data Privacy – AES-256 encryption, two-factor authentication, and compliance with Zimbabwe's Data Protection Act (2021) and GDPR.
- Scalability & Performance – Modular backend (Node.js/Python) and responsive frontend (React/Flutter).
- Offline Access – Lightweight SMS/USSD gateways to support low-connectivity areas.
- Analytics & AI – Predictive algorithms for price and demand analysis using anonymized transaction data.

8. LEGAL & REGULATORY CONSIDERATIONS

The platform must adhere to applicable legal and financial compliance standards, including:

- Zimbabwe Data Protection Act (2021) – Ensuring user data privacy and protection.
- Reserve Bank of Zimbabwe (RBZ) Guidelines – For digital financial transactions and mobile money integration.
- E-Commerce Regulations (ZIMRA) – Tax compliance on digital trade.



- Anti-Money Laundering (AML) & Know Your Customer (KYC) – Required for financial institutions and payment processors.
- Consumer Protection Act (Chapter 14:44) – Ensures transparency in pricing and dispute resolution.
- International Compliance – PCI DSS, GDPR (for foreign card transactions), and applicable trade laws in expansion regions.

9. RISK ANALYSIS AND MITIGATION

- Adoption Resistance – Implement farmer onboarding programs, education drives, and incentive-based adoption.
- Payment Defaults – Mitigated via escrow functionality and strict KYC verification.
- Infrastructure Challenges – Hybrid architecture (online + SMS) and server redundancy.
- Regulatory Delays – Establish legal partnerships and local compliance offices.
- Cybersecurity Threats – Use SSL, data encryption, and periodic security audits.

10. IMPLEMENTATION PLAN

Phase 1 – Feasibility & MVP (6 months)

- Build MVP (web + mobile app)
- Onboard farmers and buyers in Mutare
- Integrate payment systems and escrow prototype

Phase 2 – Expansion (Year 1–2)

- Launch in Harare, Bulawayo, Mutare, and Gweru
- Establish logistics partnerships
- Deploy premium supplier verification

Phase 3 – Scaling (Year 3–5)

- Expand regionally (Zambia, Mozambique, South Africa)
- Introduce financing, insurance, and export modules
- Partner with local banks for input credit and microfinance

11. FINANCIAL PROJECTIONS

Break-even expected by the end of Year 2, assuming:

- 5% commission structure
 - Monthly gross volume of USD 1M by Month 18
 - Expansion into three major Zimbabwean cities
- Projected annual revenue (Year 3): USD 600,000 – 1,000,000.

12. STAKEHOLDERS AND ROLES



Key project stakeholders include:

- Founders & Executives – Define business direction and secure partnerships.
- Product Management Team – Oversee feature roadmap, user experience, and delivery milestones.
- Development Team – Build, test, and deploy platform architecture.
- Legal Advisors – Ensure regulatory compliance and contractual accuracy.
- Marketing & Sales Team – Execute acquisition campaigns and build brand visibility.
- Logistics Partners – Coordinate deliveries and supply chain integration.
- Payment Gateway Providers – Enable cross-border financial transactions.

13. DATA MANAGEMENT AND STORAGE

- All customer and supplier data will be stored securely in encrypted cloud databases (AWS RDS or Azure SQL).
- Backups will be automated daily with 30-day retention policies.
- Role-based access control (RBAC) will be implemented to restrict sensitive data access.
- All analytics will be anonymized to comply with privacy regulations.
- Compliance with Zimbabwe's Data Protection Act and GDPR will be continuously monitored.

14. TECHNICAL LIMITATIONS

- Internet Penetration – Limited connectivity in rural areas may reduce platform usability.
- Device Fragmentation – Varied smartphone models require broad compatibility testing.
- Payment Gateway Dependencies – Transaction delays or downtimes may affect trust.
- Regulatory APIs – Integration with financial institutions may require prolonged approval cycles.
- Logistics Coordination – Lack of digital infrastructure among small transporters could delay scaling.

15. FUTURE SCALABILITY AND INNOVATION

- Expansion into additional sectors (Construction, Retail, and Manufacturing).
- AI-driven matching engine for buyers and suppliers.
- Blockchain-based transaction verification for transparency.
- Integration with agricultural sensors (IoT) to automate supply predictions.
- Expansion into micro-insurance and export financing in collaboration with regional banks.

16. SUSTAINABILITY AND SOCIAL IMPACT

- Promotes fair pricing and direct trade for smallholder farmers.
- Encourages digitization in rural economies.
- Reduces post-harvest losses through improved logistics.
- Encourages gender inclusion by onboarding women-led agricultural cooperatives.



- Contributes to SDG 8 (Decent Work & Economic Growth) and SDG 12 (Responsible Consumption & Production).

17. MONITORING AND EVALUATION

Performance will be tracked using measurable KPIs:

- Transaction Volume (monthly)
- Active Users (farmers and buyers)
- Customer Retention Rate
- Payment Success Rate
- Logistics Efficiency (average delivery time)
- Revenue Growth Rate

Regular quarterly reviews will evaluate progress and guide product iterations.

18. CONCLUSION

This B2B marketplace platform is a strategic response to structural inefficiencies in Africa's supply ecosystems.

By bridging the gap between producers and institutional buyers, it enables transparency, financial inclusion, and scalable trade.

Through legal compliance, robust technology, and data-driven insights, the platform positions itself as a future-ready solution for economic digitization and regional integration.