**Key Features for E-SACCO Web App**

**1. User Profile & Dashboard**

* Basic info: Name, email, phone number, member ID.
* Profile picture & update details option.
* Dashboard summary: balance, savings, loans, recent activity.

**2. Savings Tab**

* Deposit money (with payment integration — e.g. mobile money or bank).
* Withdraw requests (with admin approval).
* Savings goals (set target, track progress with a progress bar).
* Transaction history.

**3. Loans Section**

* Loan application form (amount, purpose, repayment period).
* Loan approval status (pending, approved, rejected).
* Repayment schedule (with reminders).
* Outstanding loans view.

**4. Transactions & Statements**

* Full history of deposits, withdrawals, and loan repayments.
* Export/download statement as PDF/CSV.
* Filters (date, type, status).

**5. Notifications**

* Real-time updates for deposits, loan approvals, repayments.
* In-app + email/SMS alerts.

**6. Admin Features (if you’ll build an admin panel later)**

* Manage members.
* Approve/deny loans & withdrawals.
* View financial reports (total savings, loans issued, etc.).

**7. Support / Help Center**

* Chatbot or messaging with SACCO support.
* FAQs, guidelines on loans and savings.

**Tech Decision: Single Page App (SPA) vs Multi-Page**

Since you’re using **React + Vite**:

* **SPA (Single Page App)** is better ✅
  + Faster, smoother navigation (thanks to client-side routing).
  + Easier to manage state across the app (savings balance, logged-in user info).
  + Great for modern dashboards and financial apps.

👉 So go with **SPA + React Router**. Each feature (Profile, Savings, Loans, Transactions) becomes a separate **route** (page), but all within one React app.

**🏗 Suggested App Structure (Frontend)**

src/

├─ components/ # reusable UI (buttons, navbar, cards, modals)

├─ pages/

│ ├─ Dashboard.jsx

│ ├─ Profile.jsx

│ ├─ Savings.jsx

│ ├─ Loans.jsx

│ ├─ Transactions.jsx

│ └─ Support.jsx

├─ context/ # global state (auth, user, balances)

├─ utils/ # helpers (API calls, formatters)

├─ App.jsx # routing setup

└─ main.jsx # app entry