



DebtChasers

Requirement Envision meeting

ThoughtWorks®

Engagement letter

Dear Ms. Polson,

We are pleased to confirm the arrangements under which Thoughtworks, Inc. is engaged by DebtChasers, Inc. as service provider to develop IT system in order to improve the business profits.

During the term of our engagement, we will provide you with consultancy advice and assistance in connection with your existing operation. In order to clarify our understanding of your business and pain points, Thoughtworks would like to have a requirement envision meeting with DebtChasers stakeholders to kick start the project initiation on next week. The meeting will take place on **8 July 2019, at Thoughtworks office and will last from 10am to 12nn.**

We would like to see the attendance of Sales Manager, Lorene Lamber and Administrative Assistant, Marilyn Parr. They have tremendously experience in business process and customers relationship. Their contribution can have far reaching implications on project success.

We also like to address some key questions listed in this deck before the development phase. Please spend time to review this deck before our meeting. If you have any questions about this deck, I will be available to advise you.

Yours faithfully,

Chadwick Lau

Business Analyst, Thoughtworks

Agenda

Purpose of Meeting

Our Proposed Solution and Journey

Our Understand of DebtChasers' Business Model

Benefit of Proposed Journey

Our Understand of DebtChasers' Business Process

Requirement Envision

The Key Roles of Business Process and Their Pain Points

Other Key Questions Wish to Address

Other Pain Points

Next Step

Purpose of Meeting



Understand the expectation and the requirement gap of the proposed solution and journey

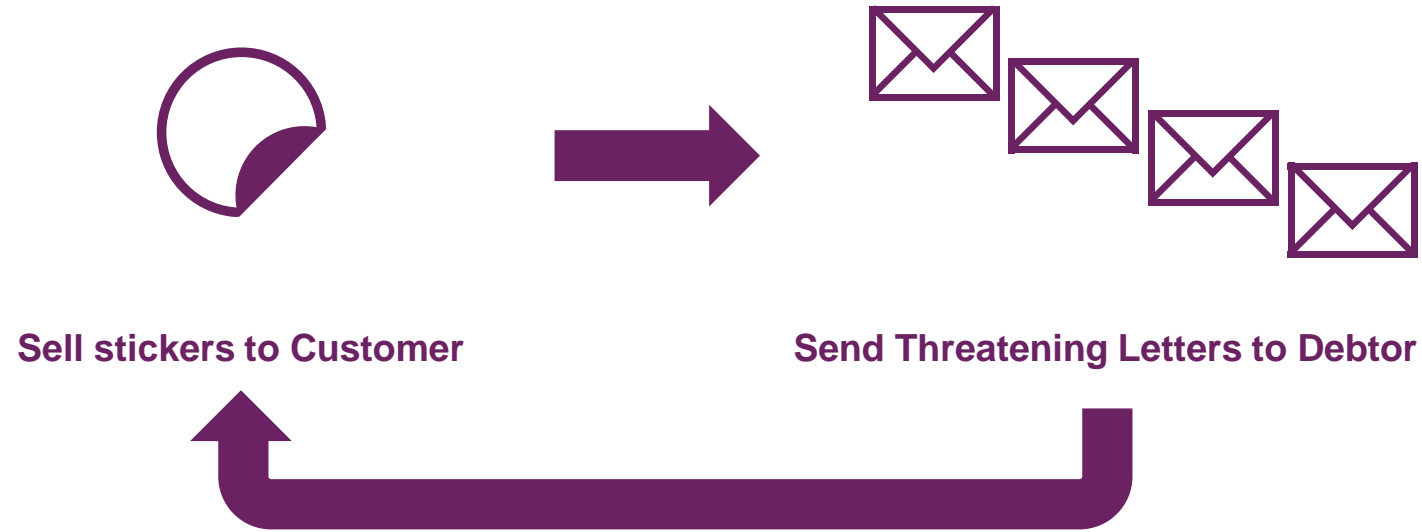


Collect feedback and clarify high level requirement of the proposed solution



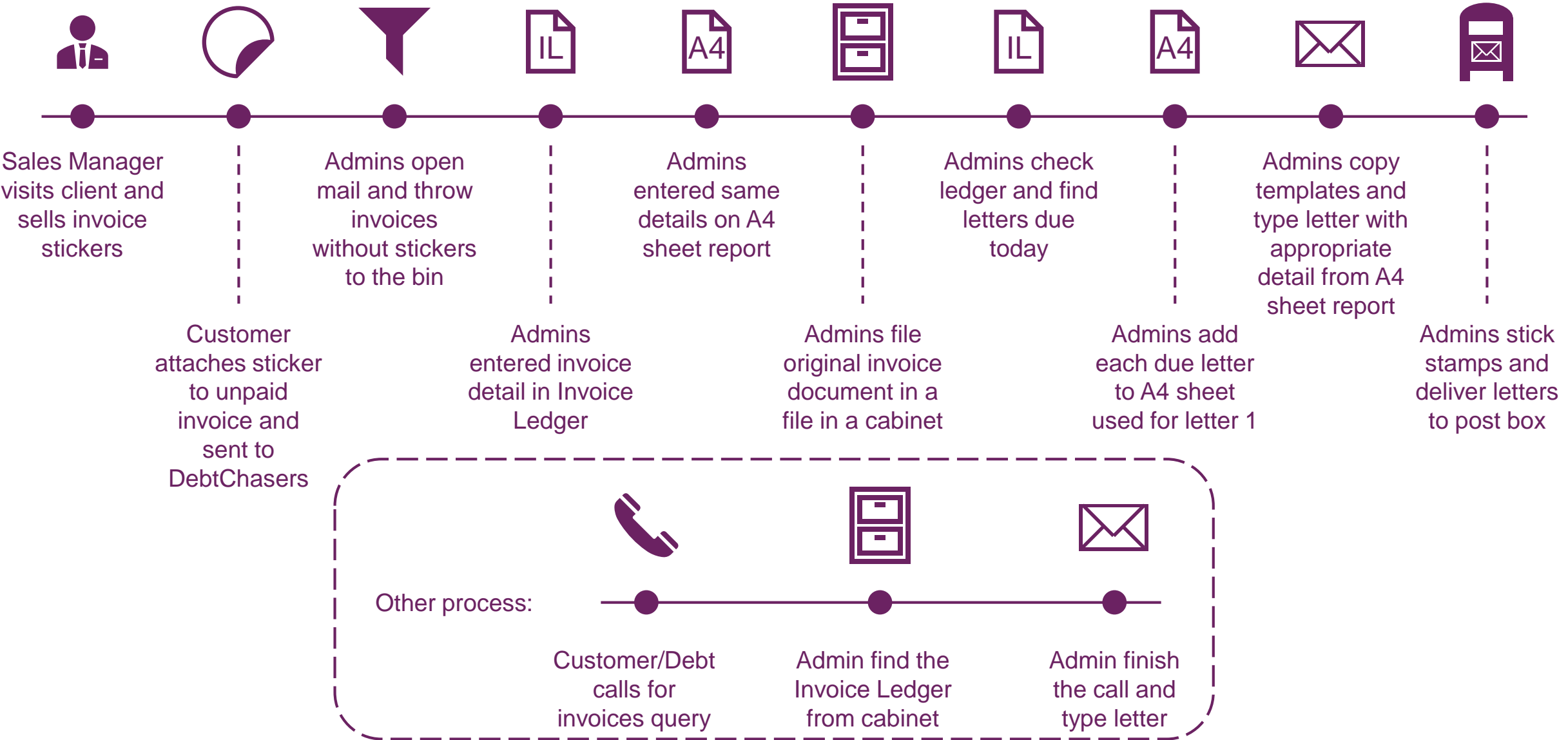
Drive the solution to support the business objective and improve business profits

Our Understanding of DebtChasers' Business Model



The business model of DebtChasers is simple. Source of revenue is from the sales of invoice stickers. The cost are from processing and sending threatening letters to debtor for chasing unpaid debt.

Our Understand of DebtChasers' Business Process



The Key Roles of Business Process and Their Pain Points

Key roles in business process

Pain Points



Sales Manager

- DebtChasers sole revenue driver.
- Selling stickers to customer in person
- Number of stickers sold will impact overall profit.

- Sales Manager capacity is limited due to travelling and selling in person.
- Selling channel is limited. If there was opportunity for re-order, this takes time for Sales Manager to re-visit.



Administrative Assistant

- Main operational officers of letters related activities.
- Typing letters to send to debtors.
- Also working as customer services to answer query call.

- Administrative Assistant cannot cope with more work.
- Existing business process contain many manual processes and waste time for searching invoice ledger.

Other Pain Points



- Customer may damage or loss the stickers.



- Admin need to manual filter received mails from invoice with sticker or not.



- Admin need to manage 2 set of documents for operation.
- Missing mechanism to synchronize the details or changes between 2 set of document.



- Admin need to manual identify the letter on due day.



- Office is running out of space to store archived invoices.
- Admin need to manual find the invoice for work.



- Admin need to manual copy the detail from Invoice Ledger to the template in order to typing the letters.
- Missing mechanism to identify if debt is settled. So letter should not be prepared for delivering.

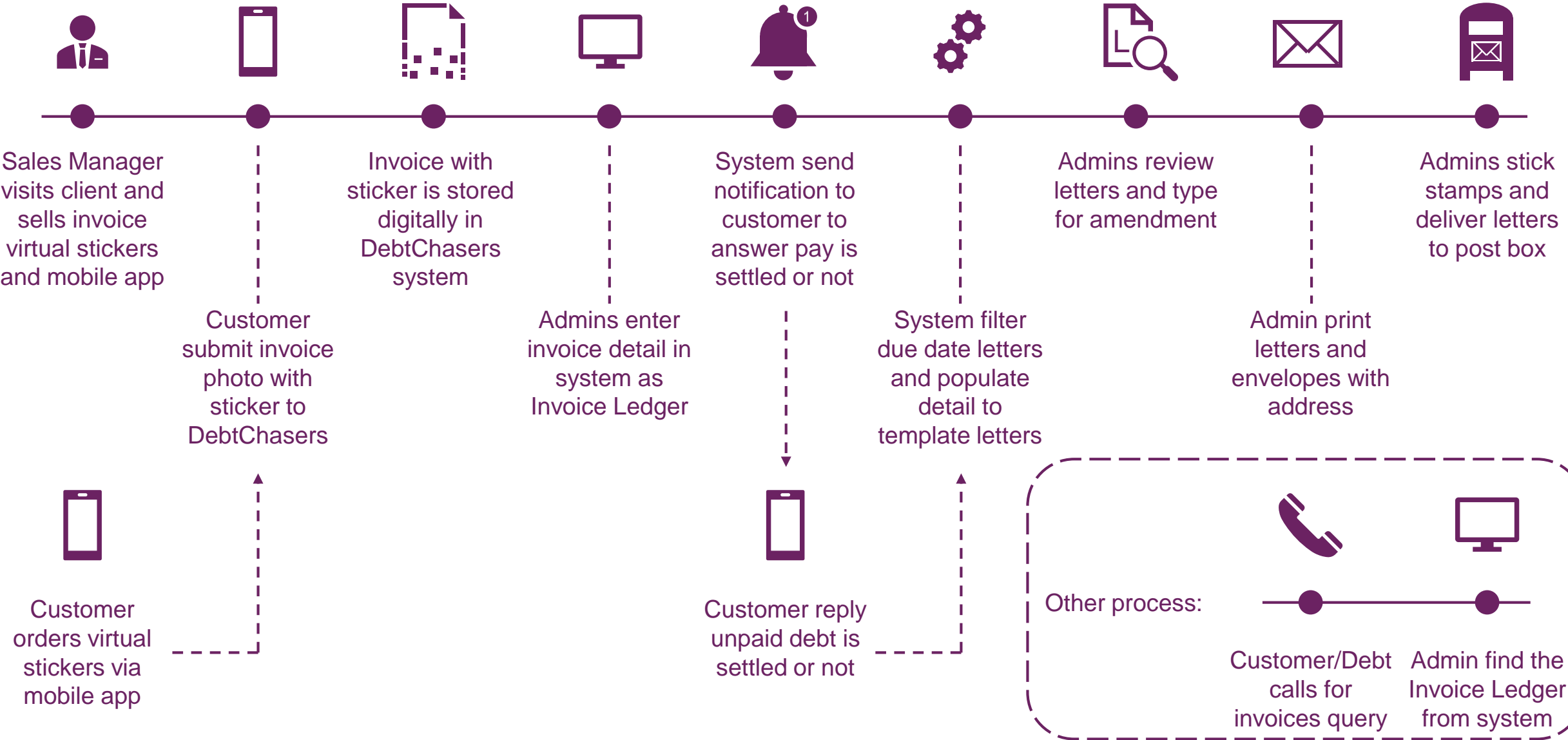


- Admin cannot focus on letter related tasks. They need to spend time to conduct customer service for answering queries from customers / debtors.
- Admin need to manual find the invoice from cabinet for details.



- Corporate performance is vague. Total sales and number of letters delivers are questionable.
- Missing statistics or report to analyze or forecast the status.

Our Proposed Solution and Journey



Benefit of Proposed Journey



Increase sales

- Multiple channels to support revenue.
- Sales Manager can reach new opportunities and existing customer can re-order instantly.



Increase satisfaction of client and staff

- Transparent of flow and status.
- Reduced workload or effort from staff to manage letters.



Reduce storage and operation

- Digital invoice and ledger could save office space and time of searching.
- It is not a legal requirement for original copies and system will delete archived invoice 5 years automatically.



Connect end-to-end

- Letters status are well connected for progress and follow up.
- Client and debtor status are recorded for customer relationship management.



Support client and staff

- Client can trace the progress via app.
- Staff can get instant support from system and debt status to facilitate their work.



Visualize corporate performance

- System can export data and statistics for generating reports on sales, due letters and status.
- With data to analysis, forecasting the future performance and opportunities could be possible.

Requirement Envision – High Level

Epic: As a Customer, I want to manage my unpaid invoice via mobile app, so I can get my money back.

Story: As a Customer, I want to submit my unpaid invoice, so I can save time to deliver mail.

Story: As a Customer, I want to trace my progress in DebtChasers, so I can know the latest status.

Story: As a Customer, I want to receive notification, so I can be reminded if payment is settled.

Epic: As an Admin, I want to manage the invoice via the system, so I can streamline my work.

Story: As an Admin, I want to search the invoice and ledger, so I can find the invoice detail with minimum effort.

Story: As an Admin, I want to enter and amend the detail of invoice ledger, so system can generate letters with populated detail.

Story: As an Admin, I want to create invoice ledger and upload invoice, so I can handle the invoice mailed from existing customer.

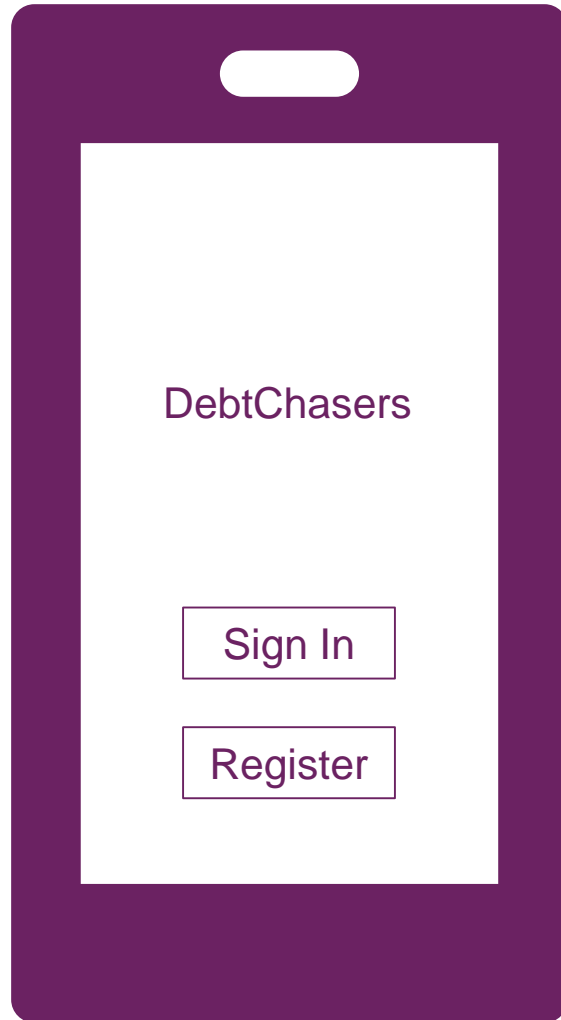
Epic: As a Management, I want to view the MI reports, so I can understand the performance of the operation.

Story: As a Management, I want to view the customer report, so I can know the number of active and inactive customers.

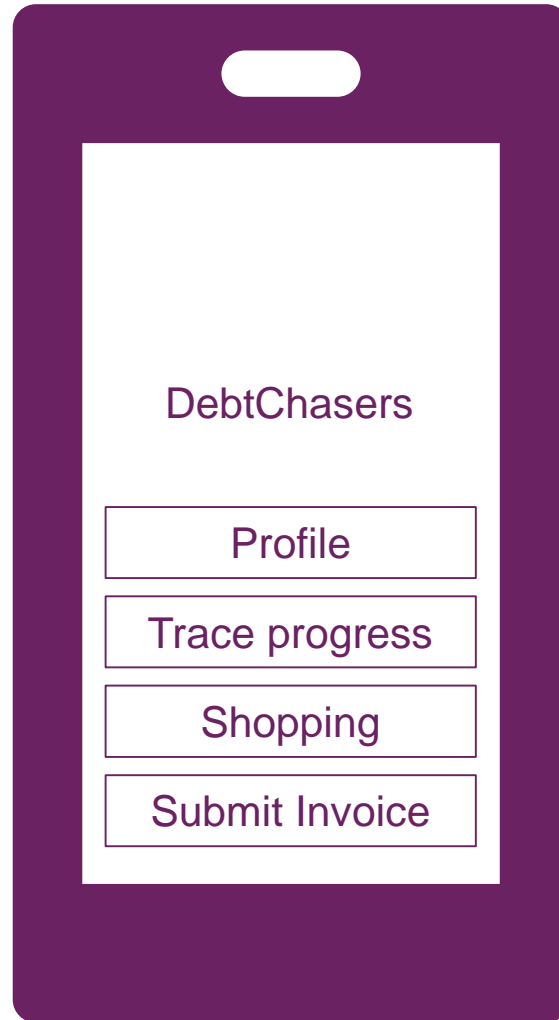
Story: As a Management, I want to view the sales report, so I can forecast the finance of the company.

Story: As a Management, I want to view the operation report, so I can understand the productivity of the company.

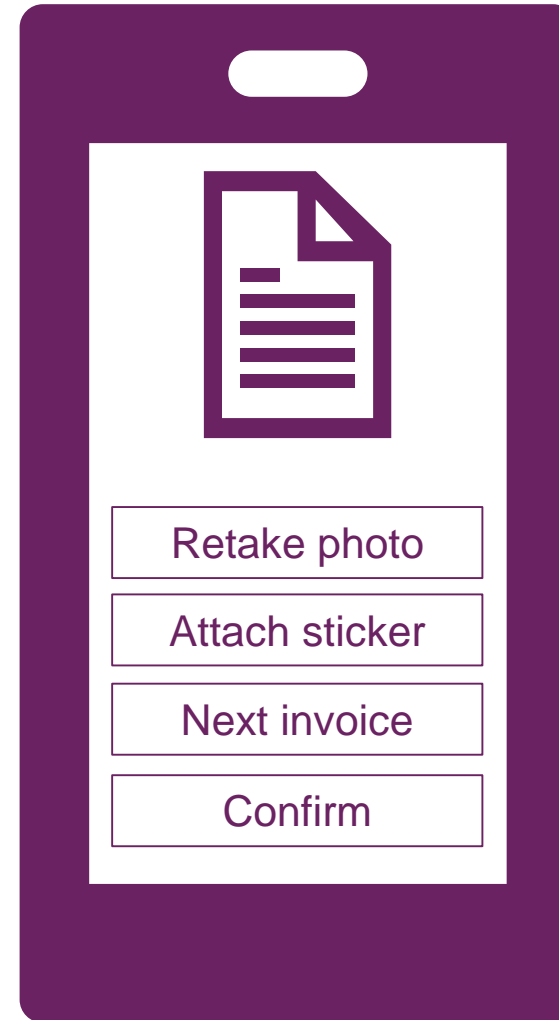
Requirement Envision – Mobile App Submission



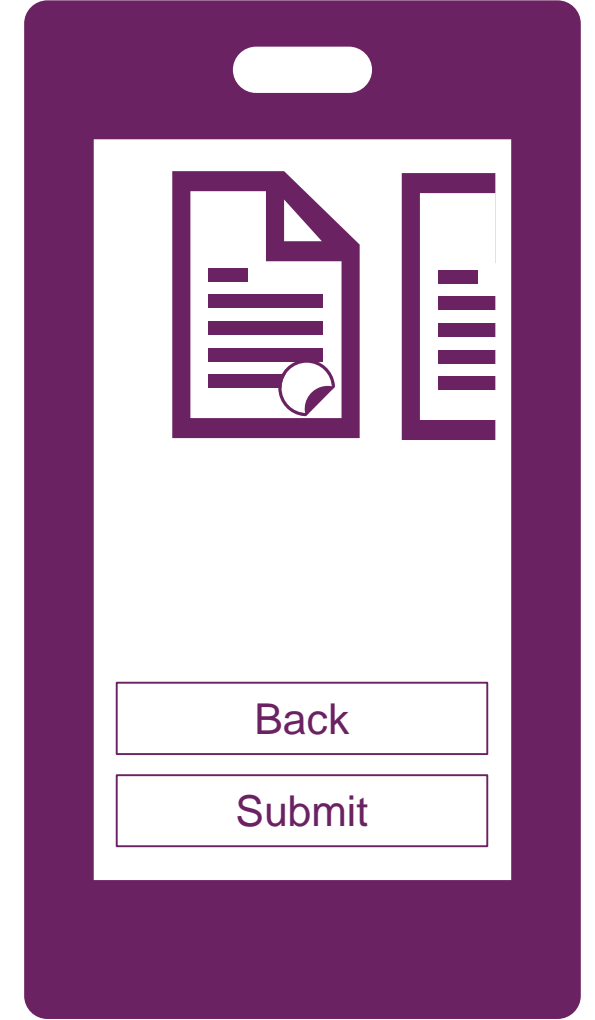
Mobile App default page



Customer Home page



Submit invoice page



Invoice submission page

Requirement Envision – Mobile App Trace Progress



After submission

After letter 1 is printed and sent

Debt settled after Letter 2

Service end but not settled debt

Requirement Envision – System Requirements



Invoice Ledger system fields:

- Unique Invoice Number
- Customer Name
- Customer Address
- Customer Telephone Number
- Debtor Name
- Debtor Address
- Debtor Telephone Number
- Amount of debt to be paid
- Date Invoice received
- Invoice documents view / upload
- Date Letter 1 sent
- Date Letter 2 sent
- Date Letter 3 sent
- Date Letter 4 sent
- Additional clarity
- Date debt paid
- Date Service Ends



Letter Templates:

- Letter 1 template management
- Letter 2 template management
- Letter 3 template management
- Letter 4 template management



Print functions:

- Letter due today
- Envelope address
- Ad hoc printing letter and address



MI Reports

- Customer report for 1/ 3/ 6 Months
- Sales report for 1/ 2/ 3 Months, Monthly, Quarterly, and Yearly
- Productivity report for 1/ 2/ 3 Months, Monthly, Quarterly, and Yearly

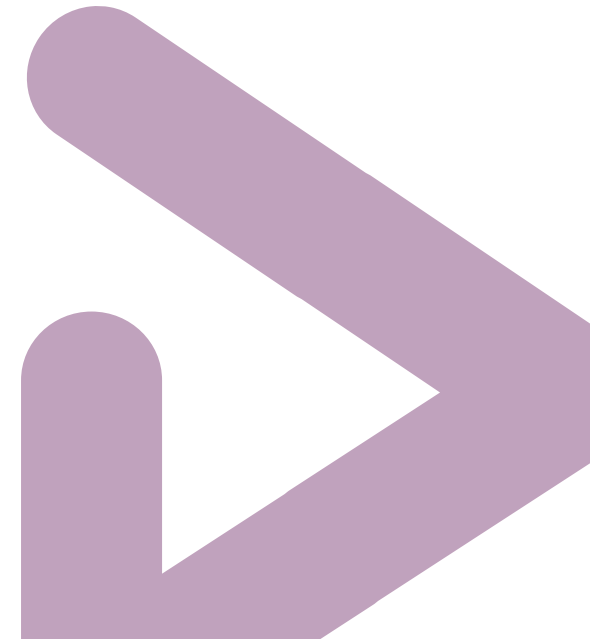
Other Key Questions to Address



- What is the customer behavior or mobile adaptability of DebtChasers from salesperson's point of view?
- What are the exception case or process and how to handle it from administrative assistant point of view?
- How is the GDPR of DebtChasers? Any specific corporate guideline to follow?
- How is the business readiness for the proposed solution?
- How long is each sprint of DebtChasers? When is the target release date?
Any dependencies which might impacting this project?

NEXT STEP

- Team formation between DebtChasers and ThoughtWorks
- Backlog Refinement for deep dive product backlog and user stories
- Arrange customer and end user testing to collect feedback of proposed solution and journey
- Analyze feedback to enhance customer journey and prototype
- Proof of Concept analysis for technical feasibility
- Setup Communication and Scrum plan to kick start the Scrum



Appendix – Financial Forecast

		As-is	To-be scenario
Revenue	Stickers sold*	60,000	160,000
	Total Revenue	60,000	160,000
Variable cost	Admin people	15,000	15,000
	Sales people	25,000	25,000
	Debt stickers*	60	160
	Envelopes and letter paper**	720	1,920
	Postage stamps**	7,200	19,200
Fixed cost	Office space	10,000	10,000
	Office equipment	5,000	5,000
	Storage facility	5,000	5,000
	Total cost	67,980	81,280
Net Income	Total Revenue - Total cost	(7,980)	78,720

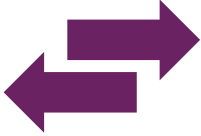
** Assume as-is scenarios: 300 customers used 20 stickers and to-be scenarios: 400 customers used 40 stickers per year

** Assume worst case scenarios of 4 letters per invoice

Appendix – Out of scope advisory



Consider forming strategic alliance with Goldsmith Gallagher



Enhance system interchange for case and invoice image transfer



Discuss referral bonus if Debt Chasers recommended client to chase unpaid debts through the courts with Goldsmith Gallagher