# Emtelaak Project Charter

## Project Overview

**Project Name:** Emtelaak Platform  
**Start Date:** April 1, 2025  
**Estimated Completion Date:** October 31, 2025  
**Project Sponsor:** [Sponsor Name]  
**Project Manager:** [Project Manager Name]

## Vision Statement

To develop a comprehensive, secure, and user-friendly real estate investment platform that enables fractional property ownership, connects property sellers with investors, facilitates primary and secondary market transactions for real estate assets, and provides a seamless user experience for all stakeholders in the real estate investment ecosystem.

## Business Objectives

1. Develop a fully functional real estate investment platform that supports the complete lifecycle of property investment offerings
2. Implement a secure and compliant user registration system with KYC and accreditation verification
3. Create a robust property listing and offering management system for real estate owners to tokenize and sell property shares
4. Provide a seamless investment experience for investors to purchase fractional property ownership across primary and secondary markets
5. Establish a secure wallet and transaction system for managing financial operations and property dividend distributions
6. Deliver a platform that meets all regulatory requirements for real estate securities trading
7. Create an intuitive mobile experience using Flutter that gives investors full access to the platform’s features

## Project Scope

### In Scope

1. **User Registration & Management System**
   * User registration and profile management
   * KYC verification integration
   * Accreditation verification
   * Role-based access control (Investor, Issuer, Admin)
2. **Mobile Application**
   * Flutter-based cross-platform application
   * Feature parity with web platform
   * Property browsing with map integration
   * Investment portfolio dashboard
   * Push notifications for investment updates
   * Biometric authentication
   * Offline capability for basic browsing
3. **Property Listing & Offering Management**
   * Property listing with detailed specifications and media
   * Virtual tours and 3D property visualization
   * Property tokenization and share structure setup
   * Documentation upload and management
   * Property valuation and financial projection tools
   * Offering status tracking and updates
   * Offering approval workflow
4. **Investment Processing**
   * Investment flow for primary market property offerings
   * Property share purchase and ownership recording
   * Funding verification and processing
   * Investment tracking and management
   * Rental income and dividend distribution mechanism
   * Property value appreciation tracking
5. **Secondary Market**
   * Listing property shares on secondary market
   * Secondary market trading functionality
   * Bid/ask order book for property shares
   * Price history and market trends
   * Transfer of ownership records
   * Market monitoring and reporting
6. **Wallet & Transaction System**
   * User wallet creation and management
   * Transaction processing and recording
   * Balance tracking and reporting
   * Payment integration for deposits and withdrawals
7. **Administration System**
   * Admin dashboard for platform oversight
   * User management and moderation
   * Offering approval and oversight
   * Compliance monitoring and reporting
8. **Reporting & Analytics**
   * User activity reporting
   * Investment performance tracking
   * Platform usage analytics
   * Compliance and regulatory reporting

### Out of Scope

1. Tax calculation and filing services
2. Legal document preparation services
3. Financial advisory services
4. Direct integration with banking systems for automatic transfers
5. Cryptocurrency and blockchain implementations

## Success Criteria

1. Successfully complete all user flows from registration to investment to secondary market trading
2. Meet all regulatory and compliance requirements for investment platforms
3. Complete all deliverables within the 7-month timeframe
4. Achieve 99.9% uptime for the production platform
5. Process transactions with 100% accuracy
6. Maintain security standards with zero data breaches
7. Support at least 10,000 concurrent users with optimal performance

## Constraints

1. Must comply with all relevant financial regulations and securities laws
2. System must be compliant with data protection regulations (GDPR, CCPA)
3. Budget constraint of $X for development and implementation
4. Development timeline cannot exceed 7 months
5. Must integrate with existing KYC/AML service providers

## Assumptions

1. Regulatory framework will remain stable during development
2. Third-party services for KYC/AML verification will be available and responsive
3. Stakeholders will be available for timely feedback and approvals
4. Technical team will have the necessary expertise to implement all components

## High-Level Risks

| Risk | Impact | Likelihood | Mitigation Strategy |
| --- | --- | --- | --- |
| Regulatory changes during development | High | Medium | Regular compliance reviews; modular architecture to adapt quickly |
| Integration issues with third-party services | Medium | Medium | Early integration testing; backup service providers |
| Security vulnerabilities | High | Low | Regular security audits; penetration testing; secure coding practices |
| Performance issues with high user volume | Medium | Low | Load testing; scalable architecture; performance optimization |
| Timeline delays | Medium | Medium | Agile methodology; regular progress tracking; contingency buffers |

## Stakeholders

1. **Executive Sponsors**
   * CEO
   * CFO
   * CTO
2. **Project Team**
   * Project Manager
   * Product Owner
   * Lead Architect
   * Development Team
   * QA Team
   * Security Team
3. **End Users**
   * Investors
   * Issuers (borrowers)
   * Platform Administrators
4. **External Stakeholders**
   * Regulatory Bodies
   * Payment Processors
   * KYC/AML Service Providers
   * Legal Counsel

## Project Governance

### Decision Making Authority

* **Executive Steering Committee**
  + Approves project charter, major scope changes, budget changes
  + Meets monthly for project oversight
* **Project Manager**
  + Day-to-day decision making
  + Resource allocation
  + Timeline management
* **Technical Lead**
  + Technical architecture decisions
  + Technical implementation approaches

### Meeting Cadence

* Daily Scrum: Development team (15 minutes)
* Weekly Status Meeting: Core project team (1 hour)
* Bi-weekly Sprint Review: All project stakeholders (2 hours)
* Monthly Steering Committee Meeting: Executive stakeholders (1 hour)

### Communication Plan

| Stakeholder Group | Information Needs | Frequency | Format | Responsible |
| --- | --- | --- | --- | --- |
| Executive Sponsors | Project status, risks, issues | Monthly | Report & Presentation | Project Manager |
| Project Team | Tasks, progress, blockers | Daily/Weekly | Meetings & Dashboards | Project Manager |
| End Users | Feature updates, testing needs | As needed | Email & Documentation | Product Owner |
| External Stakeholders | Integration requirements, compliance updates | As needed | Formal Documentation | Technical Lead |

## Signature and Approval

This Project Charter has been reviewed and approved by the following authorized stakeholders:

Executive Sponsor: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_

Project Manager: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_

Technical Lead: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_