

[Investor]

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- | invests money (20k–100k) via M-Pesa
- v

[BIG BROTHER System]

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- | 1. Receives payment confirmation from M-Pesa
- | 2. Creates investment record in database
- | 3. Updates user's balance & investment status
- v

[Admin Dashboard]

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- | 1. Views new investments
- | 2. Approves/rejects pending investments
- v

[Investor Dashboard]

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- | 1. Shows investment as active once approved
- | 2. Shows expected monthly ROI
- v

[Monthly ROI Payout]

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- | 1. System calculates ROI (0.5% base + extra if applicable)
- | 2. System triggers M-Pesa payout
- | 3. Transaction recorded in database
- v

[Investor]