

[Investor]

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| invests money (20k–100k) via M-Pesa

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[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

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[Admin Dashboard]

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| 1. Views new investments

| 2. Approves/rejects pending investments

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[Investor Dashboard]

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| 1. Shows investment as active once approved

| 2. Shows expected monthly ROI

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[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

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[Investor]