Tables

users   
fields: id, username, mobile\_number , amount\_to\_bill

user\_bills  
fields: user\_id, amount\_to\_bill, bill\_month, bill\_item.  
  
I have added user\_bills table that will store each user bill details for reference purpose.

I am not using any third party billing API for this solution.

Methods.  
1. billUsers()

This method loop through all the users in users table, store each user’s bill detail and send sms to the specified user.

2. storeUserBillAndSendSMS()

This method does the actual storing of user’s bill detaisl, it also calls the sendSMS() method immediately a user billing detail is stored which send an SMS to the specified user.

3. sendSMS()

This method handles the actual sending of SMS to users. It uses a third party API (Twilio) for sending messages in PHP. For this to work, you must signup for twilio account and purchase a twilio phone number.

WHY I CHOOSE THIS APPROACH  
I choose this approach for the following reasons  
1. It is cost effective

2. Issues can easily be resolved by your company without consulting a third party agent for solution. That mean it saves time and money.

3. This approach will allow you to bill users for different items (e.g. electric bill, water bill e.t.c)

4. This approach will also allow you to specify bill duration (e.g. monthly, yearly, weekly etc)

5. It will help the users keep track of their bills by receiving sms when a bill is send.

6. Each user’s bill detail is always stored in a database table for future reference

7. You can manage almost everything without depending on a third party agent.

8. Users can easily login to your application to view their bill details anytime.