**Vision Document for “SenteApp”**

**Team members:**

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**1. Introduction**

A group of workers came up with an idea to save money for a general cause. This enabled them to generate capital for a business idea, buy assets and accomplish other financial needs. They used MS excel sheets to track which person deposited money, on a date and sum up the total later. Several other smaller groups copied the same idea, and this has now become a norm among corporates in Africa. We have been tasked to come up with a system that will track the records of these workers and help them track their savings.

A member can belong to one or more saving groups and is required to emit his or her contributions in the first week of the month. Late payment penalty is 5% levied on savings submitted late. Members can view their account statements and apply for a loan.

A member is eligible to take a loan if he or she has saved with a group for more than 6 months. In addition, a member can borrow up to twice his savings and requires seconding from 2 other members whose total savings exceed the loan (Loan should not exceed the requestors savings plus the total savings of the seconders).

A member can also request to leave a group. A 3 months’ notice should be served to the account manager and he should have cleared all his dues. A member can also view a summary report of his accounts if he belongs to one or more groups

New members can fill application to be added to a group but require seconding from two members of that group they have applied to.

Each group has an account manager who is also a member of the group. The account manager can approve loans, add new members, generate summary reports and organize meetings.

**2. Positioning**

**2.1 Problem Statement**

|  |  |
| --- | --- |
| The problem of | *managing member savings and allowing them to take loans* |
| Affects | *administrators, account managers, and members* |
| the impact of which is | *tracking is complex, must be manually maintained, and*  *changed frequently* |
| a successful solution would be | *A smart tool that would Track savings, Issue Loans for any group of members integrates the business rules for loan eligibility. This tool will provide a Database and a user interface that is easy to use for members, account managers, and System admins* |

**2.2 Product Position Statement**

*[Provide an overall statement summarizing, at the highest level, the unique position the product intends to*

*fill in the marketplace. The following format may be used:]*

|  |  |
| --- | --- |
| For | *[target customer]* |
| Who | *[statement of the need or opportunity]* |
| The (product name) | *is a [product category]* |
| That | *[statement of key benefit; that is, the compelling reason to buy]* |
| Unlike | *[primary competitive alternative]* |
| Our product | *[statement of primary differentiation]* |

*[A product position statement communicates the intent of the application and the importance of the project*

*to all concerned personnel.]*

**3. Stakeholder Descriptions**

**3.1 Stakeholder Summary**

**3.2 User Environment**

*[Detail the working environment of the target user. Here are some suggestions:*

*Number of people involved in completing the task? Is this changing?*

*How long is a task cycle? Amount of time spent in each activity? Is this changing?*

*Any unique environmental constraints: mobile, outdoors, in-flight, and so on?*

*Which system platforms are in use today? Future platforms?*

*What other applications are in use? Does your application need to integrate with them?*

*This is where extracts from the Business Model could be included to outline the task and roles involved,*

*and so on.]*

**4. Product Overview**

**4.1 Product Perspective**

*[This subsection of the* ***Vision*** *document puts the product in perspective to other related products and the*

*user’s environment. If the product is independent and totally self-contained, state it here. If the product is a*

*component of a larger system, then this subsection needs to relate how these systems interact and needs to*

*identify the relevant interfaces between the systems. One easy way to display the major components of the*

*larger system, interconnections, and external interfaces is with a block diagram.]*

**4.2 Assumptions and Dependencies**

*[List each factor that affects the features stated in the* ***Vision*** *document. List assumptions that, if changed,*

*will alter the* ***Vision*** *document. For example, an assumption may state that a specific operating system will*

*be available for the hardware designated for the software product. If the operating system is not available,*

*the* ***Vision*** *document will need to change.]*

**4.3 Needs and Features**

*[Avoid design. Keep feature descriptions at a general level. Focus on capabilities needed and why (not*

*how) they should be implemented.]*

**4.4 Alternatives and Competition**

*[Identify alternatives the stakeholder perceives as available. These can include buying a competitor’s*

*product, building a homegrown solution, or simply maintaining the status quo. List any known competitive*

*choices that exist or may become available. Include the major strengths and weaknesses of each competitor*

*as perceived by the stakeholder or end user.]*

**5. Other Product Requirements**

*[At a high level, list applicable standards, hardware, or platform requirements; performance requirements;*

*and environmental requirements.*

*Define the quality ranges for performance, robustness, fault tolerance, usability, and similar*

*characteristics that are not captured in the Feature Set.*

*Note any design constraints, external constraints, or other dependencies.*

*Define any specific documentation requirements, including user manuals, online help, installation,*

*labeling, and packaging requirements.*

*Define the priority of these other product requirements. Include, if useful, attributes such as stability,*

*benefit, effort, and risk.]*