



## Technical Specifications: Investments Management Software

**Date:** 20<sup>th</sup> January 2014

**Issued by:**

Abdul Malik Sulley  
QwickFusion  
P.O. Box OS729, Osu, Accra, Gh

**Issued to:**

Elsie Enniful-Adu  
Parkstone Capital Limited  
P.O. Box CT2829, Cantonments, Accra, Gh

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**Parkstone Capital Limited (PCL)** is a registered company based in Ghana, involved in making and managing investments on behalf of their clients. PCL requires a software to enable it manage these investments in real time, as well as automate certain tasks related to its operations.

### Solution

The goal is to create a cross-platform tool to handle transactions and accounting activities of PCL.

### Features

The solution comprises the development of an application with the following features:

**Core features:**

- **Client capture and management:** Client details will be captured once and stored and be made available in multiple sections of the applications.
- **Portfolio management:**
  - The application will enable management of multiple portfolios and portfolio types per client.
  - Some portfolio types will belong to the subsidiary company
- **Accounting:** A basic general accounting module will be incorporated to reduce the burden of managing income made through investments with other financial activities such as operating costs; expenses on rent, salaries, utilities, etc; injection of additional capital in the form of owners equity, loans, etc.
- **Reports:** The application will provide reports for tracking money coming in and going out;
  - How much was invested and at what interest rates per portfolio type per period of time
  - Monthly/periodic top-up of investments
  - Interest rates to be paid per client and in total
  - Maturities: Outline investments that are due to mature per month and whether interest only, principal only or both should be paid, or if investments should be rolled over
  - Outline all monies invested out to other companies and dates
  - Track productivity by outlining number of new investments and total invested amounts per marketing person
  - Spreads: Difference between interest paid and investments received becomes profit/spread and goes into accounting system for company accounts
  - Monthly financial statements and cash position reports
- **Notifications:**
  - The application should alert specified officials ahead of time about upcoming maturities
  - Ability to send client statements via email

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- **Subsidiary:** Enable management of portfolio types/products between the main company and subsidiary company and generate separate accounting reports for both companies. One company could be treated as a branch of the other. Should be able to consolidate accounts for the two companies.

## Other features:

- **Accessibility:** The application will run over the internet or on a Wide Area Network (WAN) and will therefore be accessible anywhere there is covered for the two media
- Built with a simple workflow design leading to faster handling of tasks.
- All past records available with just a few clicks.
- Behind the scenes, the application will use a secure and reliable database system to store your data.
- Intuitive "point-and-click" design.
- **Security:** Password protection to ensure unauthorized access to your records. Different levels of access for users and audit trails have been put in place to ensure that records are not tampered with without approval.

## Estimated Timeline

The estimated timeframe for full completion of this website is 3 months after commencement.

## Client Responsibility

PCL shall provide all information required to undertake the project and shall participate actively in the testing of the application before the final deployment. Materials required include, but are not limited to:

- Details of workflow
- Forms and other documents used registration of clients and managing their investments
- Documents specifying details of all products/portfolio types being offered by PCL
- All reports/dummy report formats making sure to specify clearly what data elements need to be outputted to the reports
- Logo and slogan/blurb for the company



## Contract Terms & Conditions

### Minimum Term of this contract:

The minimum term of this contract shall be twelve (12) calendar months commencing on the first of the month following website completion.

As our client, you are bound by our terms and conditions once you place an order with us. These can be accessed at our website [www.qwickfusion.net](http://www.qwickfusion.net), and are summarised below.

### Definitions:

**Client :** The company or individual requesting the services of QwickFusion.

**QwickFusion, We, Us, Our:** QwickFusion, its authorized employees or affiliates.

### General

- Orders may be made by email, telephone or post.
- All agreements shall be formalized via a written contract.
- The Client agrees to make available immediately, all requested materials necessary for work to be done in fulfilment of an order. QwickFusion shall not be responsible for delays in completion of work, due to late submission of requested materials.
- We reserve the right to refuse any material of a copyrighted nature unless adequate proof is given of permission to use such material. We are not responsible for any copyright infringements caused by materials submitted by the Client.
- QwickFusion reserves the right to reject any orders involving propagation of hatred, prejudice, violence, explicit content, or any other material which we deem to be offensive.
- A deposit payment towards an order needs to be made in order for work to commence. The amount depends on the product or service ordered and is negotiable. A 50% deposit is required as guarantee for work to begin on a graphic design order. The deposit is non-refundable. Should the client decide to cancel the contract after its completion; the client is obliged to pay the full cost quoted for the contract.
- Once a project has been completed, the final balance of payment becomes due. Final balance of payment shall be made in no more than 30 days after notification of the client about completion of the project, unless prior arrangements indicate otherwise.
- All websites (as seen by visitors) and graphics remain the property and of QwickFusion, until all start-up charges are paid in full. Graphics, used here does not include pictures provided by the Client.
- QwickFusion reserves the right to commence legal proceedings against defaulting clients without prior notice, after expiration of any agreed payment schedule.
- Hosting and domain registration will be done via recommended companies, which the client will be made to choose from. Clients are however allowed to present their preferred companies for provision of these services. QwickFusion will not be liable for any costs incurred, compensation or loss of earnings due to the work carried out on behalf of the client by these agents.
- It is our policy to ensure that all our code or programming are free of errors, therefore we will not be responsible for any losses incurred due to inappropriate use of the application/website or any part of it.

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- Code used in development of applications/websites remain the intellectual property of QwickFusion and shall not be shared with anyone by the Client without prior permission from QwickFusion. Payment made for an application is for licensing permission to use the application and does not imply ownership of the application or the code behind it. All content and data are the property of the Client. Open Source portions of code are bound by the specific licensing agreements that come with them. QwickFusion reserves all copyrights with respect to its code and designs.
- QwickFusion reserves the right to withdraw the license to use any application from a Client who shares the code with a third party without prior permission from QwickFusion. QwickFusion also reserves the right to commence legal proceedings against the Client and the third party, without prior notice in case the Client shares our code with a third party without prior permission from QwickFusion.
- QwickFusion shall inform Clients of the availability of new versions of its applications using various media including its website. New versions of applications may be provided free-of-charge, or at a discounted to existing license holders by QwickFusion without obligation.
- Although websites are developed to work properly in the major web browsers namely, Internet Explorer 7 and above, and Mozilla Firefox, QwickFusion cannot offer guarantees of correct function with all browser software.
- Support services shall be provided according to our service support guidelines and as agreed with the Client.

**In the event of cancellation for any reason:**

- 30 days notice is required by either party. Cancellation of contract prior to the end of the initial term will require payment for all contracted services such as domain names, web hosting, search engine optimization, etc. due to the end of the contract period or for 90 days whichever is longer.