This project centers on a **B2B Supply Chain Finance Platform**, designed to solve a critical cash flow problem for businesses. It acts as a bridge, allowing large buyers to extend their payment terms while giving their smaller suppliers the option to get paid early through a financial partner.

# How Our Solution Solves Their Problems

**1. The Buyer:**

* **Problem:** They want to hold onto cash for as long as possible (e.g., 60-90 days) but don't want to strain relationships with their suppliers.
* **Our Solution:** The platform allows the buyer to maintain their extended payment terms while enabling their suppliers to get paid instantly. This ensures the buyer's cash flow is optimized without risking their supply chain or damaging vendor relationships.

**2. The Supplier:**

* **Problem:** They need cash now to run their business and can't afford to wait 60 or 90 days for payment.
* **Our Solution:** The platform gives the supplier the power of choice. With a single click, they can choose to get paid early, instantly converting a long-term receivable into immediate cash. This solves their critical cash flow problem and provides financial stability.

**3. The Financial Partner:**

* **Problem:** They are always looking for a reliable, low-risk way to lend money and generate revenue.
* **Our Solution:** The platform provides a consistent stream of low-risk transactions. Because the financing is based on the creditworthiness of the large buyer, not the small supplier, the risk is minimal. This creates a predictable and profitable business model for the financial institution.

**Design Challenges**

* **Balancing Multiple Users:** We'll need to create distinct, intuitive interfaces for three different user types: the supplier, the buyer's finance manager, and the bank. Each user has unique needs and goals.
* **Visualizing Complex Data:** Designing clear and compelling dashboards is crucial. We must effectively visualize cash flow, invoice statuses, and payment options using charts and graphs that are easy to understand at a glance.
* **Building Trust:** The platform handles real money, so the design must inspire confidence. This means creating a professional, secure, and transparent user experience with clear language and straightforward flows.
* **Simplifying Financial Concepts:** We'll need to translate complex financial jargon into simple, actionable steps, especially for the supplier's interface, which should feel like an "easy button."

# The New Things We Will Add to the Market

Our solution introduces several innovations to the B2B finance market, making it more accessible, intuitive, and efficient for all parties.

* **The "Easy-Button" Experience:** While supply chain finance exists, our platform's focus is on radical simplicity. For the supplier, we reduce a complex financial process (like invoice factoring) to a single, clear "Get Paid Early" button. The user experience is designed to be as effortless as a consumer app, rather than a dense enterprise platform.
* **Tailored, Role-Based User Journeys:** Instead of a one-size-fits-all interface, our solution provides three distinct and purpose-built dashboards:
  + **For the Supplier:** A simple, task-oriented view with a clear list of invoices and immediate action buttons.
  + **For the Buyer's Finance Manager:** A powerful control center with advanced tools for managing hundreds of invoices, approving them in bulk, and getting detailed cash flow insights.
  + **For the Financial Partner:** A secure and efficient backend for managing all transactions, monitoring risk, and ensuring seamless payments.
* **Complex Visualizations of Financial Data:** We will transform complex financial data into intuitive, interactive dashboards. This includes:
  + For suppliers, a clear visual representation of the exact amount they will receive if they opt for early payment, showing the nominal fee.
  + For buyers, dynamic graphs and charts that visualize cash flow impact, outstanding payments, and financial projections. This makes complex data actionable and easy to understand at a glance.
* **A Foundation of Trust and Clarity:** We are building a platform where trust is a core design principle. The user interface will use professional, transparent language and clear security indicators to foster confidence. This design-led approach will differentiate us from traditional, often complex and intimidating, financial software, making the platform reliable and secure for handling real money.

# Our plan and timeline

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| Week | Task |
| 1 | Competitive Analysis & Market Research |
| 2 | Publishing Survey & Inspiration (collecting ideas) |
| 3 | Analyzing survey results and create personas |
| 4 | Information architecture & user flow |
| 5 | Wireframes (low fidelity & mid fidelity) |
| 6 | Design system |
| 7 | Ui & visual design |
| 8 |
| 9 |
| 10 | Case study & Documentation Report |
| 11 | Prototypes |
| 12 | User testing |