

PLATINUM GROUPE

Asset Management System

Software Development Proposal

Prepared By



Daps^{oft}Solutions

Think it | Say it | We do it

[This document is private and confidential, it aims at giving the client an overall of the project scope to be implemented, and is considered as a point of entry to the project. The document includes a summary of the customer requirements, the solution, project scope, schedule, project costs and assumptions]

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SECTION 1: EXECUTIVE SUMMARY - PROBLEM DEFINITION

EXECUTIVE SUMMARY

Platinum Investment Managers (PIM) is an investment company, specialising in investment banking solutions that are relevant and meet the needs of institutional, corporate and private individual clients. We understand that through your licensed business units, you offer private wealth consultancy and management, balanced fund mandates, specialty equity mandates, fixed-income mandates, stock broking and more.

In order to pursue its vision and strategy to provide a full array of investment services, PIM engaged Dapsoft Solutions to **design, implement and maintain a fully functional Asset Management System** (herein referred to as AMS) to manage its operations.

Dapsoft Solutions Pvt Ltd herein referred to as **Dapsoft** is an indigenous owned ICT solutions provider, with an emphasis on customer value addition - solutions. Dapsoft focuses on custom software development, API development, web development and state of the art infrastructure solutions and support. Dapsoft has been involved in several engagements with a similar scope with the proposed AMS project for Platinum Groupe. Some of our projects but not limited to, include a *Property Sales, Allocations and Loan Management System* managing more than 30,000 stands across Zimbabwe including Exodus and Company, *Membership & Subscriptions Management System* managing more than 500,000 members for ZANUPF with a capacity to reach over 3 million members. Detailed examples of other similar projects are listed in Annexure 1 of this proposal.

The proposal below is based on the relevant experience and best practice methods to provide PIM with a fully functional and integrated solution that will deliver to PIM's expectations while providing skills transfer to selected management of the company where appropriate. Our methodology also includes quality assurance which completes our value addition proposition.

In the course of our development, we rely upon information obtained from PIM's management team and various system users, and the output is dependent on such information being accurate in all material respects. We, further, make the following assumptions:

- A Detailed User Requirements document will be provided to support the requirements Dapsoft gathered from the system users
- Data and Information required for integration with other third party applications is provided
- Access to the existing system's database, middleware and application

We will hold discussions with PIM's team/users to provide the basis for building the solution, based on the existing business structure and reasonably anticipated ancillary product offerings.

Our team of professionals has relevant experience, skills and expertise to provide PIM with the complete range of system development expertise.

PROBLEM DEFINITION

PIM has an existing Asset Management System (AMS) which is being used for the past 7 or more years. The existing system is a robust AMS solution which was developed in the late 90s. However, with the ever changing technologies and the introduction of new applications since the new millennium, the system is now failing to adapt. Given the requirements such as integrating onto other systems, deploy on the web and producing graphical reports and analytics, the system has limited scope in-terms of expansion.

LIMITATIONS OF THE CURRENT SYSTEM

- Failure to adapt with the new trending technologies
- Difficult to integrate the system with other applications
- Reports are limited and difficult to produce custom reports and analytics
- It is limited in scope for expansion and customisations
- Many processes are manual and handled by users rather than automated

SECTION 2: PROPOSED SOLUTION - METHODOLOGY & TASKS

THE PROPOSED SOLUTION

During the engagements with several departments and system users from PIM, Dapsoft has gathered minimum system requirements sufficient to come up with this proposal. The solution is expected to have the following minimum capabilities or requirements;

- Modern web based Asset Management System, accessible securely from anywhere
- Easy to integrate with third party applications, for example, ZSE portal, Platinum Groupe website and Client Area
- Managing Client or Customer portfolios
- Management of taxable and non-taxable clients
- Buying and Selling of Equities and Bonds
- Buying and Selling of Properties
- Managing investments on the Money Market
- Maintenance of the Call Account
- Maintenance of a list of companies listed on Zimbabwe Stock Exchange
- Maintenance of Properties
- Valuation of Assets, that is updating equity prices on a daily basis, valuation of properties
- Maintenance of Banks and Issuers for money market investments
- Investment entries to be approved and/or authorised before processed in the system
- Produce detailed statements for Clients
- Produce a summarised asset portfolio statement
- Produce transaction statement for purchases, deposits, withdrawals and maturity as per given period
- Produce graphical reports and integrate analytics for decision making

SOLUTION OVERVIEW

The proposed solution (*Aibes Asset Management System*) is a Web Based Asset Management system riding on an agile web framework, using a 3-tier architecture (data, logic and presentation layer). The solution will enable PIM users to input data, process data and produce reports as output for decision making. The proposed solution will seek to address the maintenance of all portfolios managed by PIM which are **equity, money market and properties**. The proposed solution will come with the following modules;

CLIENT ACCOUNTS

This module manages the input, validation and processing of client information. The details stored and maintained under this module include personal client or corporate details, client type, contact details, client category, and other settings such as frequent of customer statement, investment policy and asset exposure.

Client accounts can also be grouped into different groups or categorised. The following categories are used for reporting and decision making on group's performances;

- i. Taxable or Non Taxable
- ii. Primary Account or Nominee Account (corporates and individuals)

EQUITY MAINTENANCE

This is the management of equities. Equity can be in the form of ordinary shares or bonds. Equity maintenance module manages the following;

- i. Keeps a record of all companies listed on the Zimbabwe Stock Exchange as issuers
- ii. Enables valuation of shares on a daily basis or as per trading frequency and maintain price changes
- iii. Capturing equity order details
- iv. Buying and selling of shares on behalf of clients (Buys and Sales)
- v. Keeping a record of equity transactions for every client and summary valuation
- vi. Computation of charges and fees incurred when buying and selling such as VAT, commissions, levies and capital gains taxes
- vii. Errors management for authorised personal for example cancellation of orders, and withdrawals

MONEY MARKET/INTEREST BEARING INVESTMENTS

Investments will be maintained on behalf of customers using this module. Clients with investment money will be captured once an agreement is made between the investor (corporate or individual) and the issuer (banking institution). Details of the agreement will be captured and stored in the system such as investment amount, interest rate, maturity date, security pledged, deal note number. Interest bearing investment clients can also be categorised under taxable and non-taxable customers.

Computations of the dealers' commissions are managed under this module.

PROPERTY MAINTENANCE

PIM buys and sells properties on behalf of its clients for investment using this module. The records of properties bought and sold by its clients are recorded and processed under this module. This module keeps a record of property prices and also makes possible valuation of properties before deals are made between the seller and buyer.

REPORTS AND BUSINESS ANALYTICS

Integration of business reporting tools will enable PIM to use statistical methods to analyse historical and current data trends to gain new insight and improve strategic decision making. This module will integrate with relevant tools that improve data visualisation in the form of graphs and charts. The following reports will be produced in either xls or pdf format;

- Client Account statement showing all purchases, deposits, sales, bond maturities etc
- Client's Asset portfolio statement summary
- Client's details asset portfolio for all assets, that is, equity portfolio, money market portfolio and property portfolio
- An overall periodical transactions statement for all portfolios
- An overall periodical transactions statement per portfolio

THIRD PARTY SYSTEMS INTEGRATION (API)

The proposed solution will not exist on its own as a standalone application or a closed box system. Dapsoft will develop a solution that will enable communication between PIM's Asset Management System and other applications to improve user experience. The API (Application Programming Interface) will enable third party applications to feed into and draw data from the system. Examples of third applications that will communicate with AMS include; ZSE portal for share prices valuation and updates, Platinum securities equity orders posting, and reporting tools.

SMS & EMAILS

The proposed solution will also come with a module for automating emails and sms messages to customers. These can be automated to send customer statements on a monthly basis and confirmation of deals and transactions entered into the system.

CUSTOMER PORTAL

The customer portal will enable clients to view, query and produce their statements online. Additional features of the portal can also include;

- Client applications to make offers electronically and their applications can be processed in real time.
- They can make enquiries or view share prices in realtime
- Place orders for money markets

DELIVERY MODEL

Dapsoft's approach to application development is based on the effective utilization of resources through the phases of the Software Development Life Cycle. With most of the requirements in place and known to both PIM and Dapsoft we propose a model that will incorporate joint development with the customer teams. This model will get the core development team more acquainted with the client's requirements and get it to pace as early as possible.

The System Development Life Cycle with the stages below will be implemented;

1. Feasibility Study
2. Requirements Analysis
3. System Design
4. System Testing
5. Implementation
6. Post Implementation Support

The proposed solution will be developed using and supports the following technologies;

- i. **Ruby** - object oriented programming language for the Core system development
- ii. **Rails** - Agile Web framework

- iii. **JQuery** - A javascript framework for front end development
- iv. **HTML & CSS** - for front end design and styling
- v. **Nginx or Apache** - the web server to serve the application on a Linux or windows platform respectively
- vi. **MySQL or PostgreSQL** - a relational database management system to store data
- vii. **JSON** - javascript object notation for serving data between the AMS and third party applications

SECTION 3: FINANCIAL PROPOSAL & TIME FRAMES

FINANCIAL PROPOSAL

The figures below are estimates based on the minimum requirements supplied by PIM, additional requirements and expectations may attract additional costs and changes in the scope of the proposed solution.

Description	Cost (USD)
Software	
<i>Core System Design & Development</i>	6,400.00
<i>Front End or User Interface Design</i>	1,800.00
<i>Database Design</i>	580.00
Total Cost	8,780.00
Installations	
<i>System Implementation</i>	800.00
<i>User Training</i>	250.00
Total Cost	1,050.00
Initial Total Project Cost	9,830.00
Ongoing Costs	
<i>System Licenses – recurs annually</i>	1,966.00
<i>Service Level Agreement (SLA) Fees – recurs monthly</i>	196.60
Extras/Additional Modules	
<i>Customer Portal Development</i>	920.00
<i>Application Programming Interface Development</i>	1,040.00
Total	1,660.00

PROJECT NOTES

The project will take a minimum of 90 Days to complete and should not exceed 150 Days. A detailed schedule of tasks to be completed will be provided when PIM agrees to engage Dapsoft in this project.

Once PIM accepts this proposal, an initial deposit of 30% of the total project cost is required for commencement, and the remainder will be spread over the agreed period of time not exceeding 12 months.

SECTION 4: REFERENCES & COMPLETED PROJECTS

ANNEXURE 1 REFERENCES

Listed below are projects with a similar scope with the Proposed System. References to other projects and a list of our clients can be availed upon request

CLIENT NAME	INDUSTRY	PROJECT
Exodus and Company Pvt Ltd	Property & Infrastructure Development	Developed a Property Sales, Allocations and Loan Management, managing over 3000 stands for both Madokero and Mabvazuva projects. The system has improve significantly management of debtors, collections and allocation of stands to its customers, eradicating double allocations and keeping a clean sheet of available stands for sale.
Platinum Microfinance	Microfinance	Developed a microfinance system, managing loan applications, disbursement and servicing of loans.
ZANU PF	Political Organisation	A membership and subscriptions management system, maintaining a record with over 500,000 members for ZANU PF. The system comes with a mobile payment platform that enables members to make subscriptions via USSD
NETONE	Mobile Network Operators/Telecoms	API development for NetOne integrating OneMoney payment gateway for a subscriptions management system
STERKINEKOR	Entertainment & Retail	Developed a Customer loyalty program for Sterkinekor Zimbabwe clients. The system maintenance a record of customers, loyalty points and produce reports for customer preferences, liability and does analytics.
NATIONAL ENGINEERING WORKERS UNION (NEWU)	Workers Union	Membership subscriptions system for NEWU. The system administers NEWU members, subscriptions and produces monthly statements which are automated via email to clients.