

Ajo Digital

Capstone 09 · FinTech · Talodabi Academy

1 · Project overview

You are designing a **group ledger** for Esusu / Ajo: who paid, whose turn to collect, and reminders. Position as **record-keeping**, not holding money in the app.

Deliverable	Full mobile MVP in Figma (not code)
Platform	Mobile app · Android-first · portrait
Screens	10 screens + 1 unhappy path (11 frames)
Features	3 core features
Bottom navigation	Bottom navigation with 3 items: My Groups · Payments · Profile
Prototype	4 linked flows

Build order: Auth (screens 1–4) → nav tabs (5–7) → core flow (8–10) → unhappy path → link prototypes.

2 · Problem & primary user

The Ajo / Esusu rotating savings system is widely used in Nigeria but runs entirely on trust and paper records. Group organisers disappear with funds. Members forget to pay. Disputes destroy long-standing friendships. The entire system needs a digital layer that adds accountability without removing trust.

Primary user

"Mama Tunde, a 50-year-old trader in Lagos who manages a 12-person Ajo group and struggles every month to track who has paid, whose turn it is to collect, and how to handle members who default."

Geographic scope: National-level

3 · Goals

User goal: Manage her Ajo group digitally: track payments, know whose turn it is, and send reminders without awkward conversations.

Business goal: Digitise informal savings groups and use contribution history to offer members instant loans.

Success: In a quick test, a group manager sees **Paid / Pending, rotation**, and understands the **default warning** state.

4 · Market context

QUESTION	ANSWER
Who pays	Members rarely pay. Group manager might pay a small fee for reminders and ledger, or platform earns on loans/escrow later (assumption). App must not imply holding cash without license.
Why not WhatsApp	Ajo groups already use WhatsApp for “pay before Friday” messages. WhatsApp does not show rotation order, paid/pending grid, or default warnings in one ledger.
Design focus	Design group manager view with shame-free reminders and Paid/Pending clarity. Position as record-keeping, not a bank.

Competitors to check:

- **Paper ledger + cash handover** (default)
- **WhatsApp group chats**
- **Icontribute** (digital Ajo/Esusu; rotation and payouts)
- **PiggyVest Target Savings circles** (group save; not classic Esusu rotation ledger)

5 · Validate before you design

Interview 3–5 people who match your primary user. Update this brief if interviews contradict it. Do not start hi-fi until you complete the confirmation below.

FIELD	YOUR ANSWER
Validated user (name, age, city)	
Problem in one sentence	
One interview quote	
Success metric for your test	
Primary colour and tone	
One competitor you checked	

Interview prompts

- "Walk me through the last time this happened."
- "What did you use instead? WhatsApp, paper, or nothing?"

- "What would make you trust this on a cheap Android phone?"
- "What would stop you from using this every week?"

6 • Features & scope

v1 • three features

1. Create a group, set the monthly contribution amount, and add members
2. Automatically calculate and display the rotation order and each member's collection date
3. Auto-send payment reminders to members before their contribution is due

Out of scope

- Holding contributions in-app without license
- Bank escrow or instant loans in v1
- Multi-currency or international groups

7 • Screens

Design every row in wireframe, high-fidelity UI, and prototype (where the flow applies).

#	LAYER	SCREEN	WHAT TO SHOW
1	Auth	Splash Screen	App name and a warm illustration suggesting community and trust.
2	Auth	Onboarding (2 screens)	Screen 1: What Ajo Digital does. Screen 2: Are you a Group Manager or a Member? (two options).
3	Auth	Sign Up Screen	Name, phone number, and PIN.
4	Auth	Sign In Screen	Phone number and PIN.
5	App shell	My Groups (tab)	Group list with next payment date and whose turn to collect.
6	App shell	Payments (tab)	Upcoming due dates across groups with paid/pending badges.
7	App shell	Profile (tab)	Name, phone, and role (manager or member).
8	Core flow	Group detail	Members, paid/pending, whose turn to collect. Show bottom nav on post-sign-in screens.
9	Core flow	Create group · Done	New group saved with rotation start date. Show bottom nav on post-sign-in screens.

10	Core flow	Payment reminder sent	Reminder confirmation for pending member. Show bottom nav on post-sign-in screens.
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Layers: Auth = 1–4 · App shell = 5–7 · Core flow = 8–10

8 · Prototype flows

Link these in Figma. Examiners should click through without your voice-over.

Flow 1 · App entry

Splash → Onboarding → Sign Up or Sign In → first main tab

Flow 2 · Core task (all three features)

Sign In → My Groups tab → Group detail → Payments tab → Reminder sent

Core flow screens: Group detail · Create group · Done · Payment reminder sent

Flow 3 · Navigation

Link every nav tab so examiners can tap each bottom nav item. Tabs: Bottom navigation with 3 items: My Groups · Payments · Profile

Flow 4 · Unhappy path

Trigger the unhappy path edge case and link to that screen.

9 · Unhappy path

Design this as its own screen state (frame 11):

A member has not paid and their turn to collect is next week. Highlight their name in red on the Group Detail Screen and show a warning: 'This member has an outstanding payment. Contact them before their collection date.'

Link in **Flow 4**.

10 · Design system

RULE	DETAIL
Colour	You choose. Keep it simple and readable.

Type	You choose. Keep body text easy to read on a phone.
Tone	Design for your user, not for a tech audience.

Reuse on every screen:

- Primary button (active and disabled states)
- Input field (empty, filled, and error states)
- Card or list item used across the app
- Navigation bar with correct labels and icons
- Empty state: what the screen looks like with no data

11 · Submit & defense

Deliverables

#	DELIVERABLE	WHAT GOOD LOOKS LIKE
1	Wireframes	Every screen in this brief, plus the unhappy path. Layout and labels clear.
2	High-fidelity UI	Same frames polished. You choose colour and type. Bottom nav on every post-sign-in screen.
3	Prototype	Four linked flows (entry, core task, navigation, unhappy path). Examiners can use the app without your voice-over.
4	AI prototype	Figma Make: at least 2 screens. Share link.
5	Case study (1 page)	Problem · User · Who pays · Competitors · Solution · One design decision
6	Presentation (6–8 slides)	Name · Problem · User · Solution · Key screens · Flow demo · One decision

Before you present

- ☐ Every screen designed in wireframe and hi-fi
- ☐ Unhappy path screen designed and linked in the prototype
- ☐ Four prototype flows linked end to end
- ☐ At least one empty state on a list tab
- ☐ Shared components reused: button, input, card or row, bottom nav
- ☐ Case study names who pays and one competitor you checked
- ☐ You can explain one design decision in critique (why, not what)
- ☐ Completed 5 user interviews or 1 usability test
- ☐ Checked at least one competitor listed under Market context

