Scalable Release Plan — ECU

From V1 (MVP) to the Full Application

This plan breaks down the user story backlog into **successive releases**, each delivering complete and usable value to the user (no "half-functional" releases), until the entire backlog is covered. Each release builds on the previous one without breaking anything.

Logic behind the breakdown:

1. First, features that **attract and retain** users (accounts, data entry, basic budgeting).
2. Next, features that **deepen user support** (structured savings, education, alerts).
3. Finally, features that **expand toward a comprehensive wealth management view** (assets, loans, advanced analytics)—which become more relevant once there is a base of active users and real data to analyze.

Overview

Version	Name	Main objective	Estimated Duration
V1	MVP — Day-to-Day Management	Enable users to securely track their accounts and daily expenses/income	6–8 sprints (~3 months)
V2	Budgeting & Savings	Help users set limits and goals	4–5 sprints (~2 months)
V3	Support & Engagement	Transform the app into an active coach (advice, content, smart alerts)	4–5 sprints (~2 months)
V4	Wealth Management Vision	Add loans and assets for advanced users	4–5 sprints (~2 months)
V5	Analysis Detailed & customization	Advanced reports, financial score, in-depth customization	3–4 sprints (~1.5 months)
V6	Polishing & robustness	UX refinements, technical robustness, remaining "Cloud" features	3–4 sprints (~1.5 months)

V1 — MVP: Getting Started with Daily Use

Goal: A user can create an account, set up payment methods (cash, mobile money, bank), quickly enter expenses and income (using a calculator), track a simple budget, and feel secure. **This version should make users want to come back every day.**

Content (by epic) Onboarding

- US-ONB-01 Account Creation
- US-ONB-03 Select primary currency
- US-ONB-04 Creating the First Accounts
- US-ONB-05 Short Visual Tutorial

Account Management

- US-CPT-01 Creating Accounts (Cash, Mobile Money, Bank, Informal Savings)
- US-CPT-02 Currency per Account
- US-CPT-03 Internal transfers
- US-CPT-04 Account List View with Balances

Income/Expense Tracking

- US-DEP-01 Add Expense
- US-DEP-02 Built-in calculator
- US-DEP-03 Predefined Categories
- US-DEP-04 Add Income
- US-DEP-08 History with Filters

Budget

- US-BUD-01 Monthly Budget by Category
- US-BUD-03 Overspend Alerts (Simple Version, Basic Notification)

Notifications

- US-NOT-02 Budget Overrun / Low Balance Alert (Simple Version)

Reports

- US-RAP-01 Breakdown of Expenses by Category
- US-RAP-05 Home Dashboard (basic version, no customization)

Security

- US-SEC-01 PIN / Biometrics
- US-SEC-04 Account Information Management

What is intentionally excluded from V1

Goal-based savings, assets, loans, educational content, exports, recurring transactions, custom tags—anything that goes beyond the basic daily functionality already available.

Success Criteria Before Moving to V2

- Onboarding completion rate > 70%
- An active user enters an average of at least 3 transactions per week
- Measurable 30-day retention rate (even if it's still low, it must be tracked)

V2 — Budget Discipline & Savings

Objective: Users can plan for the future and set goals, not just review their past spending. This marks the transition from "tracking" to "management."

Savings Content

- US-EPG-01 Flexible Savings
- US-EPG-02 Savings Goals with Amount/Due Date
- US-EPG-03 Tontine / Informal Savings

Budget

- US-BUD-02 Proposed Initial Budget
- US-BUD-04 Carrying Over/Duplicating a Budget from One Month to the Next

Income/Expense Tracking (Additional Features)

- US-DEP-05 Quick Duplication of a Transaction

- US-DEP-06 Recurring Transactions

Onboarding (additional)

- US-ONB-02 Profile Questionnaire (Level + Goals) — included here because it is useful for personalizing the savings/budgeting experience

Notifications (add-on)

- US-NOT-01 Regular entry reminder
- US-NOT-03 Tontine contribution reminder

Success criteria before moving to V3

- % of users who have created at least one savings goal
- Usage rate of recurring transactions (indicator of deep adoption)

V3 — Support & Engagement (the true differentiator)

Objective: This is where the app becomes a true source of support rather than just a data-entry tool—the core of the value proposition compared to simple "expense trackers."

Content

Education & Support (cross-functional module)

- US-EDU-01 Personalized advice based on actual behavior
- US-EDU-02 Library of educational content (articles, videos, quizzes)
- US-EDU-03 Contextual content triggered by an event
- US-EDU-04 "Can I afford this?" (decision support)

Budget (supplement)

- US-BUD-03 Enhanced alerts with actionable advice (beyond simple V1 notifications)

Savings (add-on)

- US-EPG-04 Encouragements and motivational milestones

Notifications (add-on)

- US-NOT-04 Fine-tuned management of notification preferences

Security (add-on)

- US-SEC-02 Privacy Mode (Hide Amounts)
- US-SEC-03 Data Backup/Export

Success Criteria Before Upgrading to V4

- Viewing rate for educational content
- Usage rate of the “Can I Afford It?” feature
- Measurable improvement in the 30- and 60-day retention rates compared to V1-V2 (evidence that guidance leads to better retention than simple tracking)

V4 — Financial Planning (Loans & Assets)

Objective: Expand to advanced users (Sarah persona) who want a comprehensive view of their financial situation, not just their day-to-day cash flow. Introduced here because a user base and real-world data are needed for these modules to be meaningful, and because the novice persona does not need them immediately.

Content

Loan Management

- US-CRD-01 Recording a Loan
- US-CRD-02 Tracking Repayments
- US-CRD-03 Alert Before Monthly Payment Due Date

Asset Management

- US-PAT-01 Adding Assets
- US-PAT-02 Adding Liabilities (Debts, Outstanding Loans — Automatically Linked to the Credit Module)
- US-PAT-03 Consolidated View of Net Worth

Onboarding / Access

- Adjustment to ensure this module is **hidden by default for the "Novice" user role** (accessible via an "Enable Advanced Net Worth View" option in the settings)—to avoid overwhelming beginner users.

Success criteria before moving to V5

- Percentage of "experienced" users (identified via the onboarding profile) who enable the net worth module
- Number of active loans tracked with repayment schedules entered

V5 — In-Depth Analysis & Personalization

Objective: Provide advanced users with sophisticated analysis tools and personalize the experience for all user profiles.

Content

Reports/Analysis (Advanced Features)

- US-RAP-02 Comparison of income and expenses over several months
- US-RAP-03 Export to PDF/Excel/CSV
- US-RAP-04 Advanced metrics (savings rate, debt-to-income ratio, disposable income)
- US-RAP-05 (add-on) Customization of the home dashboard (rearrangeable widgets)

Education (Advanced Add-ons)

- US-EDU-05 Periodic financial review with recommendations
- US-EDU-06 Financial Health Score

Savings/Wealth (advanced add-ons)

- US-EPG-05 Consolidated multi-objective view with prioritization
- US-PAT-04 Net Worth Trends Over Time

Loans (Advanced Feature)

- US-CRD-04 Early Repayment/New Loan Impact Simulator

Income/Expense Tracking (Advanced Module)

- US-DEP-07 Custom tags

Success Criteria Before Upgrading to V6

- Export usage rate (indicator of "professional" data usage)
- Average change in the financial health score of active users over time

V6 — Polishing, robustness, and final “Could” features

Objective: Finalize the user experience, address accumulated technical debt, and complete the remaining non-critical elements.

Security

Content

- US-SEC-05 Account deletion

Account Management

- US-CPT-05 Manual Balance Adjustment (Reconciliation)
- US-CPT-06 Changing the Primary Currency Mid-Process

Various Cross-Functional Adjustments

- Performance optimizations identified through feedback on versions V1–V5
- Accessibility (contrast, font sizes, screen readers)
- Additional translations/languages if geographic expansion is planned
- Redesign of UX friction points identified through cumulative user feedback

Success criteria

- No blocking bugs open for more than 2 sprints
- Stable or rising user satisfaction score (NPS or equivalent)

Why this sequencing (prioritization logic)

1. **V1 before anything else**: without reliable accounts and seamless data entry, no other module has data to work with. This is the foundation.

2. **Savings/Budget (V2) before Education (V3)**: personalized advice (US-EDU-01) requires a minimum amount of budget/savings data to be relevant—building this feature before the guidance feature prevents empty or generic recommendations.

3. **Education (V3) before Assets (V4)**: This is the true product differentiator (actual guidance vs. simple tracking)—it must be introduced early to demonstrate value and retain users, before investing in more advanced or less frequently used modules (assets/loans).

4. **Wealth/Loans (V4) before Advanced Analysis (V5)**: Advanced metrics (debt-to-income ratio, disposable income) require the loans and wealth modules to already be in place to calculate comprehensive data.

5. **Polish (V6) last**: once actual usage has revealed the real pain points, rather than guessing in advance.

Management Recommendations

- **Each version = a testable increment in beta** before wide release (see Phase 4 of the project process already discussed), particularly V1 and V3, which are the most strategic for retention.
- **Review this sequencing at the end of each version** (Prioritization Committee / Quarterly Review): actual user feedback can shift a priority (e.g., if "Can I afford this?" is in high demand as early as V1, we can move it up).
- **Do not aim for a "perfect app"** as a fixed end goal: the V1→V6 roadmap is a logical path, but V6 is not the end—it typically leads into a continuous cycle of data-driven improvement (see Phase 5 of the project process).
- **Personas guide the order**: V1–V3 primarily serve Amina (novice) and Kevin (regular user), while V4–V5 better meet Sarah's (experienced) expectations—a deliberate sequencing strategy to capture the largest number of users before investing in niche features.