**Investment Ideas Platform Briefing**

**Overview**

Wealth Management companies will have a Relationship Manager (RM) to advise their High Net Worth clients on what investments are most appropriate for them. RMs identify new investment opportunities through ideas sent to them, often via email, from the company’s global trading desks, fund administrators, etc. A RM can receive over 50 investment ideas per day that would have to be evaluated for each of their clients.

Financial companies are looking to move away from email-based models towards a digitized investment idea process to make the identification and evaluation of these investment ideas more efficient. They want to drive demand by linking investment opportunities or ideas with personalized client profiles and preferences to ensure greater relevance of financial advice. The financial advice should be RELEVANT and TIMELY based on the client’s NEEDS.

**Current Challenges**

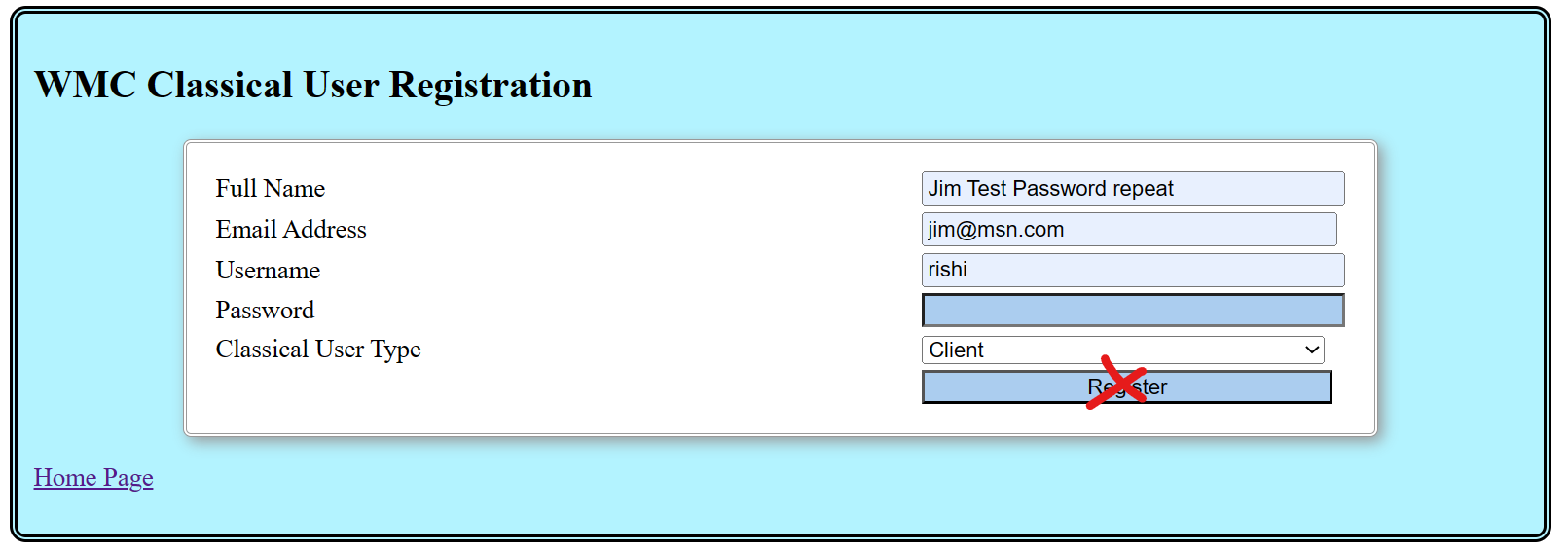
1. Lack of visibility + lack of relevant information makes it difficult to determine the appropriateness of investment ideas and opportunities easily and quickly for clients = **Lost Revenue.**
2. Unable to deliver timely investment ideas for clients due to the amount of manual work required **= Lost Opportunities**
3. Business processes and collaboration between teams are siloed/manual with information/data captured and stored in various places, making it more cumbersome to analyze and identify different investment opportunities for clients **= Lost time**

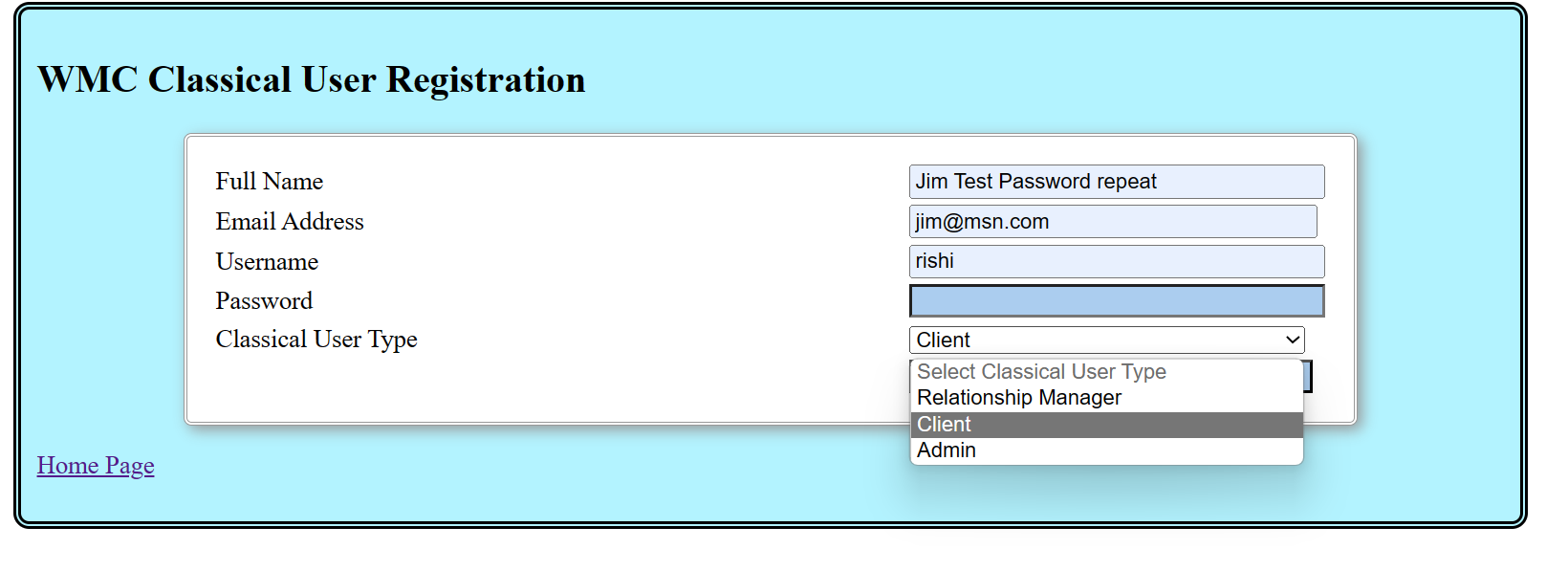
**Requirements for a Digital Investment Ideas Platform**

**Mandatory**

* The system needs to be user friendly and initially can be accessible via desktop.
* Idea-driven approach - RM browses ideas, can view the related products and identify suitable clients.
* Client-driven approach - RM has client in mind, views the client summary, can find suitable products to suggest and ideas to propose.
* The following basic functionality should be available.
* Client profile setup and maintenance with the ability to identify investment preferences (e.g., product types, countries/regions, etc.).
* Set up and maintenance of investment products (e.g., equities, bonds, funds, derivatives, structured products, etc.). Tag the products to enable recommendations (e.g., product type, regions, etc.).
* Set up and maintenance of investment ideas. Be able to link specific products to the idea and tag the ideas to enable recommendations.
* View the investment ideas created on the platform.
* View the client profiles
* Recommend investment ideas for a specific client by comparing their investment preferences to the idea and product tags. Display the idea(s) information to the RM.
* Select a specific investment idea and determine which clients the idea would be most suitable for by comparing the idea and product tags to the client preferences

**What I require:**

* Create a basic local website using HTML, javascript, CSS, PHP, MySQL.  
  I also need to load the data to my localized environment (LAN) NOT Internet.
* There are 3 types of user for this website a Users (clients), Relationship Manager (RM) & Admin.  
  ONLY The Relationship Manager and Admin have the same privileges to edit accounts.
* The website index page must comprise of a Registration\login page combo.  
  When an Admin, RM or Client Login by entering their username and password and the correct “Classical User Type” and press login.   
  
* To register only a User must enter: Fullname, email, password & reconfirm password.  
  A RM can register but the Admin user must approve the account before it is active.
* Validation & verification prompts are required when no data is entered.

  
Sample of interface

* The accounts of the all users (Admin, RM and Clients are save on a MySQL database).
* Three User Types:  
    
  Clients Dashboard:   
  - When the Clients login they can see their recommendations made to them in the form of Investment Opportunities (referred to by the RM).  
  -will also have the ability to add areas of interest to them as “My Preferences section” that will place specific options to send to the RM that the Client is interested in.

RM Dashboard :  
- will have the option to see the Clients preferences and match them to Investment opportunities and then send to Clients so that when clients logon they will see the recommendations.  
  
Admin Dashboard:  
- will also have the same functions as the RM.  
-Approve RM’s that register  
-See all users and disable and enable users accounts

* I also require an Entity Relationship Diagram for the relationships in the tables as they relate to the website model:   
  -How the users interface with the data  
  -How the data is model in MySQL so there are no conflicts or duplication

My thoughts on ERD:  
  
