Pioneer Associate Pvt. Ltd.

Annual Plan of Pioneer Associate

FY 2079/2080

Introduction

This annual operational plan for the fiscal year 2079/080(2022/2023) reflects Pioneer Associate’s mission, the opportunity challenges confronting digital financial service through cooperative and the evolving priorities and resources within institution. The plan corresponds to the aim of improving effectiveness and efficiency of system development and service delivery to the financial sector especially cooperative and its federations. This plan is the outcome of the planning exercise performed by management team and approved by Managing Director ………………. The plan proposes programs, activities and estimated budget to realize Pioneer Associate’s mission, goals and meet the objectives. All the activities are in line with the core strategic areas of Pioneer Associate. In the context of resources constraints and prevailing unhealthy computation business promotion in the years. It is imperative for Pioneer Associate to reevaluate priorities, restructure management and redesign the skill mix in the organization to gain efficiency. The operation plan focuses key thematic areas: Development (Core Banking / Digital Payment) Data Migration, Support Service (Primum / Regular), Business Development and Admin & Finance.

Need for Operational Plan

The cooperative and financial institutions have been expanding in terms of numbers and its outreach in Nepal. The financial service providers (FSPs) are gradually expending, changing their products, services, procedures, channels as per market dynamic. In the context of expanding services and associated opportunities and challenges, Pioneer Associate shoulders additional responsibilities in providing effective training and efferent systems with FinTech solutions for promoting finclusion for effectiveness and access to financial service.

Pioneer Associate Pvt. Ltd

Vision

***Digitized Fintech for Finclusion and Transparency***

Mission

Promote and strengthen cooperative and financial institution’s services promoting knowledge, skills and ability in affordable cost applying modern digital FinTech to cooperatives and members.

Goals

**Goal 1**: Strengthen Cooperative with digital transformation applying best world class technologies.

**Goal 2:** Strengthen Cooperative and its member facilitating world class FinTech technologies.

**Goal 3:** Strengthen member, cooperative and other financial institutions coordinating national and international development partners in the area of effective digitation.

Objectives

**The objectives are to:**

* + - * Establish national and international linkages similar service providers for better product and service for unions / federations, cooperatives and its member
			* Build institutional capacity of partner cooperatives and PA’s human resources knowledge, skills and capability related activities.
			* undertake research & studies and implement relevant projects on cooperative, access to finance and related development issues;
			* raise awareness about responsible, transparent reliable cooperative and financial service to cooperative and their members;
			* provide effective support services to development partners in delivering microfinance services; financial inclusion and modern fintech services.
			* ensure sustainable and quality financial services are available to microfinance and cooperative members.

The Comparative Advantages of Pioneer Associate

Pioneer Associate's organizational vision encompasses the evolution of the service digitation and promotion of modern fintech service including networking, development of CBS and FinTech Apps, training to partner cooperative’s human resources, research, and advisory services particularly to its countrywide network CMF possesses the following comparative advantages and added value:

* Pioneer Associate’s presence on the ground
* Contributions to strengthen market functioning, member empowerment, stakeholders' involvement, and effective digitization;
* Rich experience and credibility gained over the years since its establishment in 2006 AD;
* Recognized expertise with comparative advantage in promotion of capability enhancement, software development, App based program development;
* Close working relationship with a number of cooperatives, microfinance, national and international organizations including and other Government Authorities;
* Ppartnership with 1200 cooperatives covering more than 63 districts as of mid-July 2022;

Data of cooperative

 No of Province

 No of Districts

 No of cooperative

 No of Member

 No of Board Members

 Total Assets

 Total Equity

 Total Liability

 Total Share Amount

 Total Reserves

|  |  |  |  |
| --- | --- | --- | --- |
| **S.N.** | **Activity** | **Physical Target FY 2079/2080 BS** | **Targeted by Quarter** |
| **Event** | **Unit** | **1st** | **2nd** | **3rd** | **4th** |
|  | Fixed Deposit Request in CoSys Mobile Banking | * Create and design Fixed Deposit Application Form
* Create Models
* Create Services
* Integrate API with UI
* Test
 | 1 | 1 |   |   |   |
|  | Loan Request in CoSys Mobile Banking | * Create and design Loan Application form
* Create Models
* Create Services
* Integrate API with UI
* Test
 | 1 | 1 |  |  |  |
|  | KYC Update in CoSys Mobile Banking | * Create and design KYC Application form
* Create Models
* Create Services
* Integrate API with UI
* Test
 | 1 | 1 |   |   |   |
|  | Flight Ticket in CoSys Mobile Banking | * Design, Model, Services, Integrate and Test Add Flight Sector List
* Design, Model, Services, Integrate and Test Flight Search
* Design, Model, Services, Integrate and Test Flight Booking
* Design, Model, Services, Integrate and Test Flight Issue/Payment
* Design, Model, Services, Integrate and Test Flight Cancel
* Design, Model, Services, Integrate and Test Flight Ticket Download
* Design, Model, Services, Integrate and Test Status Check
 | 1 | 1 |   |   |   |
|  | Read Image QR | Read image QR in mobile banking | 1 | 1 |  |  |  |
|  | Accrued Interest | Display accrued interest per account | 1 | 1 |  |  |  |
|  | Port and Launch CoSys Mobile Counter on Android | * Port Mobile Counter App in Flutter and launch with features merged from Collector App and Counter App
* Added feature of POS integration for receipt print
 | 1 | 1 |  |  |  |
|  | Push Notification (Mobile Banking) | Upgrade, Integrate and Test Push Notification | 1 | 1 |  |  |  |
|  | New Features in Management Information App | * Design, Model, Services, Integrate and Test System License Info
* Design, Model, Services, Integrate and Test Withdraw Verification
 | 1 | 1 |  |  |  |
|  | Complete and Launch Support System | * Complete all features of existing PMS and include new features with Modern UI and optimized web-based application including improved and graphical reports / visualization and modules
 | 1 | 1 |  |  |  |
|  | Multi-vendor ecommerce template | * Complete a multi-vendor ecommerce template with customer and admin portal
 | 1 | 1 |  |  |  |
|  | Launch new version of Support System with Project management module | * Improve/Add/Fix feature of Support system based on the feedback
* Complete set of new features with Project Management (Project Assignment, Project Progress Tracking and Report Generation)
 | 2 | 1 | 1 |  |  |
|  | Single End Point Service in CoSys Mobile Banking | Model, Services, Integrate and Test all account query and utility payment services | 3 | 1 |  1 |  1 |   |
|  | Multi-Vendor Ecommerce | Build a minimum viable multi-vendor ecommerce system | 2 |  | 1 | 1 |  |
|  | SS & PMS System as a SAAS product | Preliminary Work and Analysis, discussion and planning with preliminary work for serving SS & PMS as SAAS product | 2 |  |  | 1 | 1 |
|  | New Multi-purpose Website templates | Create at least 4 multi-purpose web templates | 4 | 1 | 1 | 1 | 1 |
|  | e-Teller (CoSys Mobile Banking) | Design, Model, Services, Integrate and Test e-Teller | 1 |  |   |  1 |   |
|  | Push Notification Management App | Model, Services, Integrate and Test Push notification capability in Management App | 1 |  | 1 |  |  |
|  | Farm Sys App | Preliminary Work and discussion on FarmSys App | 2 |  |   |  1 |  1 |
|  | Upgrade Mobile Counter to Single End Point API | Upgrade Model, Services, Integration and Test Mobile Counter App in Single End Point | 2 |  |   |  1 |  1 |
|  | NexGen Mobile | Preliminary work, analysis and planning and start working on NexGen Mobile System | 3 |  | 1 | 1 | 1 |
|  | General Website | Create and host general purpose website for client on the basis of requirement | 4 | 1 | 1 | 1 | 1 |
|  | Mobile Banking Standalones | Create and release standalones of new clients | 4 | 1 | 1 | 1 | 1 |
| 1. 17
 | Refreshment | One day outing Quarter Basis | 4 | 1 | 1 | 1 | 1 |
|  | Training | Personal & Professional Development Training | 4 | 1 | 1 | 1 | 1 |
| 1. 17.
 | Resources | Servicing system if required (laptop, desktop, chairs desk, water bottle, Heater/fan/cooler) | 4 | 1 | 1 | 1 | 1 |
|  | Facilities | Canteen (can be office pay/ self-pay) | 4 | 1 | 1 | 1 | 1 |

Table No Risks and Assumptions

| **Assumption** | **Risk Indicator** | **Risk Level and Mitigation Strategy** |
| --- | --- | --- |
|  |  |  |
|  |  |  |
|  |  |  |

Resources required

**Financial Resource**: About Rs **………………………………** is required to implement the activities of this component. The responsible person and support team members will raise funds required to implement the activities.

**Human Resource:**The following Pioneer Associate’s professionals will be involved in the implementation of this component.

Under the guidance and supervision of Pioneer Khadka, MD …….% of time, Mr. Naresh Nepal, CEO – responsible ………….% time and supported by:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S. No | Staff Name  | Designation  | Work Performance % | Remarks  |
| 1. | Sarad Gajurel | Mobile App Lead |  |  |
| 2. | Sanjay Thakurathi | Mobile App Developer |  |  |
| 3. | Dipesh Ghimire | Mobile App Developer |  |  |
| 4. | Jyonita Khanal | Mobile App Developer |  |  |
| 5. | Sandeep Gurung | UI/UX Designer |  |  |
| 6. | Pranit Bhatta | Web Designer |  |  |
| 7. | Manish Maharjan | Web Developer |  |  |
| 8. | Rahul Gupta | Jr. Web Developer |  |  |