



Real Estate Investor Platform Project Implementation Proposal

From,

FWC IT Services Pvt. Ltd.

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Date: 16 December, 2025

To,

The Management Team,

Trade Angel

[Client Address], India

Subject: Proposal for Development Real Estate Investor Platform

Dear Esteemed Management Team,

FWC IT Services Pvt. Ltd. is pleased to submit this Project Implementation Proposal for collaboration with Trade Angel. The objective of this initiative is to design and implement a robust, scalable, and secure digital platform that strengthens investor engagement, streamlines real estate investment workflows, and accelerates technology-led growth across Trade Angel's ecosystem.

In response to your requirement for a comprehensive digital investor platform, our proposal focuses on building an end-to-end solution that enables fractional real estate investments, seamless investor onboarding, property discovery, bidding, allocation, portfolio management, and analytics. We understand the challenges involved in managing investor interactions, property inventory, pricing transparency, compliance documentation, and post-investment tracking through fragmented or manual processes.

Our proposed solution is a web enabled Real Estate Investor Platform, purpose-built for Investors, Builders, Analysts, and Platform Administrators, offering controlled access, real-time data visibility, structured workflows, and actionable insights. The platform is designed to support secure onboarding, property vetting, dynamic pricing, auction-based allocations, ownership ledgers, and portfolio-level reporting, with scalability for future integrations such as live payments and KYC systems.

With our proven expertise in delivering high-quality software solutions across FinTech, Investment Platforms, and Digital Marketplaces, FWC IT Services Pvt. Ltd. is confident in its ability to design, develop, test, and deploy the Trade Angel platform within the stipulated timeline and agreed scope, ensuring a future-ready foundation aligned with your business vision.

We look forward to the opportunity to partner with Trade Angel on this strategic initiative.

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1. Overview

This document provides a structured overview of the 20 modules in the Trader-Angel Investor App, a fractional real estate investment platform. The scope has been revised to reduce timeline and cost by removing full KYC/verification flows and payment gateway integrations in Phase 1. These will be built as framework/capability only (mock/stub), with actual integration in future phases.

1.1 Technology Stack:

Frontend

- **React.js + Next.js** – Mature ecosystem, strong SEO for listings, excellent dashboard patterns
- **TypeScript** – Strict typing for financial flows, shared contracts with backend

Backend

- **Node.js with TypeScript (NestJS framework)** – Core application backend
 - o Handles APIs, auctions, bidding, wallet (mock), allocation, ledger, notifications
 - o Supports real-time WebSocket connections and event-driven workflows
- **Python** – Supporting services (non-transactional)
 - o Analytics and scoring computations
 - o Offline batch jobs (price recalculation, reporting)
 - o Data processing utilities

Data Layer

- **PostgreSQL** – Core transactional store (ACID, locking, financial safety)
- **Append-only ledger tables** – Ownership & settlements
- **Redis** – Distributed locks, auctions, rate limiting
- **Elasticsearch / OpenSearch** – Listings & discovery

Infra & Ops

- **AWS** – Cloud infrastructure
- **Docker + ECS / EKS** – Container orchestration
- **S3** – Encrypted document & media storage
- **GitHub** – CI/CD

2. Summary Table

#	Module Name	Primary Users	Core Purpose	Key Epics & Features	Integration Points
1	Identity, Roles & Access	All users	Secure entry and role-based control	Registration, OTP/SSO login, MFA, role assignment, audit logs	Entry point for every other module
2	Builder Onboarding & Verification	Builders, Compliance	Verify real-estate developers	Company KYC, sanction checks, profile & team management	Feeds Module 3
3	Property Master & Inventory Modeling	Approved Builders	Build detailed property hierarchy down to sq-ft lots	Project → Tower → Floor → Unit → Fractional lots + media	Core data for Modules 4–20
4	Property Vetting & Activation	Platform Analysts/Owners	Platform-controlled listing approval	Due-diligence, growth scoring, activation, risk flags	Makes inventory visible in Module 8
5	Pricing & Valuation Engine	Platform Owners/Analysts	Dynamic per-sq-ft pricing & NAV	Base price grids, adjusters, periodic updates, NAV recalc	Used in bidding, returns, analytics
6	Angel Investor Onboarding & Vetting	Investors, Compliance	Verify and activate investors	Profile, KYC, AML/PEP checks, wallet creation	Enables Modules 7–12
7	Wallets, Payments & Escrow	Investors, Finance	Secure money handling	Fund add, bid locking, escrow, refunds	Powers bidding & settlements

8	Listing, Search & Discovery	Investors	Browse and track properties	Filters, visual explorer, watchlist, alerts	Pulls active listings from Module 4
9	Bidding & Auctions (Per-Sq-Ft, Floor-Aware)	Investors, Platform	Competitive fractional purchase	All auction types, split bids, real-time status	Leads directly to Module 10
10	Allocation, Settlement & Ownership Ledger	System, Admins	Post-auction ownership & payment	Allocation engine, fund transfer, receipts, immutable ledger	Foundation for resale & returns
11	Price Updates, Returns & Distributions	Platform, Investors	Ongoing valuation and income	Price revaluation, rental distribution, withdrawals, tax certs	Uses Module 5 & 10
12	Secondary Market (Investor Resale & Transfers)	Investors	Liquidity for existing holdings	Resale listing, order matching, ownership transfer	Updates Module 10 ledger
13	Legal, Compliance & Documentation	All, especially Compliance	Contracts and regulatory proof	e-Sign, templates, encrypted storage, reports	Wraps transactions in 9-12
14	Notifications & Communication	All users	Real-time updates & messaging	Push/email/SMS, broadcasts, internal messaging	Triggered by almost every module
15	Analytics, Scoring & Insights	Investors, Analysts	Data dashboards & scoring	Growth score, portfolio analytics, market dashboards	Aggregates 4, 5, 10, 11

16	Disputes, Support & SLA Management	All users, Support	Formal issue resolution	Ticketing, escalation, dispute workflow	Handles problems from 9–12
17	Security, Privacy & Compliance Controls	Security Team	Platform-wide protection layer	Encryption, fraud monitoring, access controls, logs	Overlays every module
18	Admin, Configuration & Platform Governance	Super Admins	Central rule & feature control	Master data, global rules, feature toggles, maintenance mode	Configures 5, 9, 12, etc.
19	Builder Reporting & Progress Feeds	Builders, Investors	Construction transparency	Progress uploads, milestone alerts, builder dashboards	Feeds Module 14 & 15
20	Portfolio Corporate Actions & Platform Events	Platform, Investors	Handle major asset changes	Merges, corrections, legal notices, NAV recalc	Impacts Modules 10, 11, 14

3. Detailed Module Specifications

Module 1: User Management & Authentication

• **Overview:** Handles adding pre-approved users (200 investors, 10 promoters) from the client, generating logins, and secure access. No self-registration—client provides list offline.

• **Key Features:**

- Admin uploads Excel/CSV with user details (name, email, phone, role: investor/promoter/admin).
- Auto-generate unique login credentials (username/password or email/OTP-based).
- Role-based access control (RBAC): Investors see bidding/portfolio; promoters see property management; admins see everything.
- MFA (multi-factor authentication) via SMS/email for logins.
- Password reset and session management (auto-logout after inactivity).

• **Business Flows:**

- Offline: Client emails Excel list to admin.
- Online: Admin imports file → system validates (no duplicates) → generates credentials → emails/SMS them to users.



- User logs in → system checks role → redirects to dashboard.

- **Edge Cases:**

- Invalid email/phone in Excel → flag for admin correction.
- Multiple logins from the same user → trigger MFA challenge.

- **Dependencies:** Outputs authenticated sessions to all other modules; no inputs needed (standalone entry point).

- **Implementation Notes:** Use Firebase Auth or JWT for sessions; PapaParse for Excel import. Scalable: Add API for future KYC integration.

Module 2: Property Listing & Management

- **Overview:** Allows promoters to create and update property details; investors browse with detailed info. Focus on hierarchical structure (project → tower → floor → unit → fractional lots).

- **Key Features:**

- Property creation: Name, location, type (residential/commercial), RERA number, total area, towers/floors/units.
- Upload media: Images, videos, 3D renders (compressed if large).
- "Info Segment": Build progress % (e.g., 45% complete), lock-in period (e.g., 6 months), NDA clause text (displayed as popup/checkbox).
- Fractionalization: Auto-break into min 10 sq ft lots; track availability ledger (sold/unsold sq ft).
- Admin approval: Properties go "live" only after admin review.

- **Business Flows:**

- Promoter logs in → creates property → uploads details/media → submits for approval.
- Admin reviews/approves → property visible to investors.
- Investor browses → clicks property → sees info segment and media.

- **Edge Cases:**

- Duplicate RERA ID → block creation with error.
- File upload fails (e.g., >50MB) → auto-compress or reject.
- Progress update without media → allow but flag for admin.

- **Dependencies:** Feeds data to Modules 3 (bidding), 5 (portfolio), 8 (dashboards). Relies on Module 1 for access.

- **Implementation Notes:** PostgreSQL for hierarchy (JSONB fields for flexibility); Cloudinary for media. Scalable: Add GIS integration for location maps later.

Module 3: Bidding & Pro-Rata Calculation

- **Overview:** Investors place bids on fractional lots; system calculates pro-rata shares and checks 80% threshold (based on sq ft sold or value).

- **Key Features:**

- Bid placement: Select property/tower/floor/view, sq ft amount, bid price per sq ft.
- Real-time pro-rata preview: Show estimated share if multiple bids.
- NDA clause: Mandatory checkbox/acceptance during bid (text from info segment).



- Threshold check: Auto-monitor if 80% reached → notify admin/investors, trigger
- file gen in Module 4.
- Bid history: View past bids per user/property.

- **Business Flows:**

- Investor selects property → agrees to NDA/lock-in → enters bid details → submits (system locks to prevent overlaps).
- System calculates total bids → if 80% threshold hit → sends WhatsApp alert to all bidders/admin.

- **Edge Cases:**

- Bid exceeds available sq ft → reject with "Sold Out" message.
- Tie bids → use timestamp (earliest wins) for pro-rata.
- Threshold not met → bids remain "Pending" until more bids or cancellation.

- **Dependencies:** Pulls properties from Module 2; outputs bids to Module 4 (allocation). Triggers Module 6 (notifications).

- **Implementation Notes:** WebSockets (Socket.io) for real-time updates; Redis for bid locking. Scalable: Add auction types (sealed/open) later via config.

Module 4: Allocation & Settlement Status

- **Overview:** Handles post-threshold logic: Generate files for offline legal/stamp duty; admin uploads results to update statuses.

- **Key Features:**

- File generation: At 80%+, auto-create PDF/CSV with bid details, pro-rata shares, investor IDs, estimated values.
- Admin upload: Signed/allocated file (after offline stamp duty/payments) → system parses (e.g., via OCR or structured CSV) to update ledger.
- Status tracking: "Pending", "Threshold Reached", "Allocated" (with shares shown).
- Ownership ledger: Map sq ft to investors (immutable after allocation).

- **Business Flows:**

- Threshold hit → system generates file → admin downloads → handles offline (stamp duty, payments via bank).
- Offline complete → admin uploads processed file → system updates statuses → notifies via WhatsApp.

- **Edge Cases:**

- File parse fails (e.g., wrong format) → admin re-upload prompt.
- Partial allocation (e.g., only 85%) → pro-rata adjust automatically.
- Offline delays → status stays "Processing" with timer/alerts.

- **Dependencies:** Inputs bids from Module 3; outputs to Module 5 (portfolio). Triggers Module 6.

- **Implementation Notes:** pdf-lib for generation; Multer for uploads. Scalable: Integrate Leegality API for future auto-stamping.

Module 5: Portfolio & Progress Tracking

- **Overview:** Investors view their holdings/status; promoters update build progress.

- **Key Features:**

- Investor portfolio: List holdings (property, sq ft, estimated NAV, % gain, lock-in countdown).
- Progress updates: Promoter uploads % complete, photos/videos → auto-notify holders.
- Trends: Simple charts (e.g., value over time, build progress bar).
- Historical views: Closed/sold holdings.
- **Business Flows:**
 - Allocation complete → system adds to investor portfolio.
 - Promoter updates progress → system saves → WhatsApp notifies investors.
 - Investor views dashboard → sees real-time status/charts.
- **Edge Cases:**
 - Lock-in active → block resale/view as "Locked".
 - No updates for 30 days → auto-alert promoter/admin.
 - Empty portfolio → show "No Investments Yet" with property suggestions.
- **Dependencies:** Pulls from Modules 2 (properties), 4 (ledger). Outputs to Module 9 (analytics).
- **Implementation Notes:** Chart.js for visuals; Cron jobs for alerts. Scalable: Add rental yield calculations later.

Module 6: Notifications & Communication

- **Overview:** Sends real-time alerts via WhatsApp/in-app for all key events.
- **Key Features:**
 - Triggers: Bid placed, threshold reached, allocation done, progress updated, status changes.
 - WhatsApp messages: Personalized (e.g., "Your bid on Property X is allocated! Check app.") with links.
 - In-app alerts: Banner/push notifications.
 - Log: Audit trail of sent messages.
- **Business Flows:**
 - Event occurs (e.g., bid) → system queues message → sends via WhatsApp API.
 - User opts out → fallback to email/in-app only (but critical ones always sent).
- **Edge Cases:**
 - WhatsApp number invalid → fallback to email.
 - High volume (e.g., 200 alerts) → batch queue to avoid rate limits.
 - Duplicate sends → deduplicate based on event ID.
- **Dependencies:** Triggered by Modules 3-5; uses user data from Module 1.
- **Implementation Notes:** Twilio/AiSensy for WhatsApp; Firebase for push. Scalable: Add SMS/voice for global users.

Module 7: Admin Dashboard

- **Overview:** Central hub for admins to manage everything.
- **Key Features:**
 - User oversight: Add/edit/suspend users.
 - Property/bid reviews: Approve listings, view live bids.
 - File handling: Download generated files, upload processed ones.
 - Config: Set thresholds (80%), lock-in days, NDA text.
 - Reports: Export CSVs (e.g., all bids, sold sq ft).
- **Business Flows:**
 - Admin logs in → sees overview (active properties, pending bids).



- Performs actions (e.g., upload allocation) → system updates globally.

- **Edge Cases:**

- Config change mid-bid → apply only to new properties.
- Audit log tampering → prohibited (read-only).

- **Dependencies:** Accesses all modules; outputs configs to Modules 3-4.

- **Implementation Notes:** React Admin or custom dashboard. Scalable: Add role hierarchies.

Module 8: Investor/Promoter Dashboards

- **Overview:** Role-specific UIs for browsing and actions.

- **Key Features:**

- Investor: Search/filter properties, bid interface, portfolio view.
- Promoter: Property creation/update, progress upload.
- Responsive: Mobile-friendly with offline caching (view last data).

- **Business Flows:**

- User logs in → dashboard loads role-specific views.
- Actions route to relevant modules (e.g., bid → Module 3).

- **Edge Cases:**

- Offline mode: Show cached data with "Offline" banner.
- Screen sizes: Auto-adjust for mobile/desktop.

- **Dependencies:** Front-end for Modules 1-7, 9.

- **Implementation Notes:** Flutter for cross-platform (APK/DMG); React for web.

Module 9: Analytics & Reports

- **Overview:** Basic data insights for admins/investors.

- **Key Features:**

- Admin: Trends (top properties, avg bid price, total sold sq ft).
- Investor: Personal ROI, holding summaries.
- Exports: PDF/CSV for offline use.

- **Business Flows:**

- System aggregates data daily → displays in charts/tables.
- User requests report → generates on-demand.

- **Edge Cases:**

- No data → "Insufficient Data" message.
- Anonymization: Hide personal info in admin views.

- **Dependencies:** Pulls from Modules 4-5.

- **Implementation Notes:** Pandas for backend calcs (if needed); Chart.js. Scalable: Add ML predictions.

Module 10: Security & Compliance

- **Overview:** Protects the platform with encryption and logs.

- **Key Features:**



- Data encryption: PII at rest/transit.
- Audit trails: Log all actions (bids, uploads).
- Fraud monitoring: Alert on unusual bids (e.g., >max cap).
- Compliance: Store NDA acceptances, generate audit reports.
- **Business Flows:**
 - All actions logged automatically.
 - Anomalies → WhatsApp alert to admin.
- **Edge Cases:**
 - Breach attempt → auto-lock account.
 - Log overflow → archive to cold storage.
- **Dependencies:** Overlays all modules.
- **Implementation Notes:** AWS KMS for encryption; SIEM tools. Scalable: Add GDPR compliance.

Deliverables Breakdown

We'll deliver a unified cross-platform application . This gives you:

One APK File (Android Mobile App)

- A standalone installable file for Android devices (phones/tablets).
- Users download the .apk and install it directly (sideloading) or via internal distribution.
- Features: Full mobile experience for investors/promoters- browse properties, place bids, view portfolio/progress, receive in-app notifications, offline caching for basic views.
- Why one APK: Covers all Android users (your 200 investors likely on mobile).

One IPA File (iOS Mobile App)

- Native app for iPhone and iPad (.ipa file).
- Same features as the Android app: fast, push notifications, works offline a bit.
- Distribution: Private through TestFlight (best and simplest way).
 - You invite your 200 investors by email or phone number.
 - They install it easily using the free TestFlight app.

Admin Dashboard (Web-Based Master Control Panel)

- A secure web application (accessible via browser on any device: desktop, laptop, tablet).
- URL-hosted (e.g., admin.yourplatform.com) with login.
- Features: Full master control – add/manage users (Excel import), approve properties, review bids, generate/download allocation files, upload processed legal files, configure rules (80% threshold, lock-in), view reports/audits.

4. Project Delivery Timeline & PRD

Project Name: Trader-Angel Investor Platform – Full 20-Module Fractional Real Estate Investment Platform

Delivery Model: Fixed Price – 35,00,000 (GST excluded)

Total Duration: 3 Months (12 weeks) | Go-live: 15 March 2026

Scope Adjustments

- No real KYC/verification flows – data fetched from client backend
- No live payment gateway – mock wallet for testing
- QA/UAT to be conducted by client team
- All other modules delivered as specified

4.1 Phase 0 – PRD, Discovery & Requirement Finalisation (1 week)

Weeks	Activities	Deliverables
Week 1	Kick-off & stakeholder interviews	Finalised BRD
	Backend API documentation review	Wireframes & prototype
	Scope finalisation	Signed scope document

4.2 Phase 1 – Core Platform (6 weeks) | Modules 1–10

Weeks	Modules Delivered	Key Notes
Weeks 2–3	1–3: Login, Builder Onboarding (API fetch), Property Modeling	Backend integration for builder data
Weeks 4–5	4–6: Vetting, Pricing, Investor Onboarding (API fetch)	Mock wallet framework
Weeks 6–7	7–10: Wallets (mock), Listing, Bidding, Allocation	End-to-end mock transaction flow

4.3 Phase 2 – Growth & Admin Layers (4 weeks) | Modules 11–20

Weeks	Modules Delivered	Key Notes
Weeks 8–9	11–15: Returns, Secondary Market, Legal, Notifications, Analytics	Full revenue simulation
Weeks 10–11	16–20: Disputes, Security, Admin Panel, Reporting, Corporate Actions	Complete back-office
Week 12	Final polishing, documentation, handover	Source code + admin training

Detailed Week-by-Week Timeline

Phase 0: PRD, Discovery & Requirement Finalisation (Week 1)

Dates: January 6 – January 10, 2026

- Kick-off workshop & stakeholder interviews
- Review client backend API documentation (builder/investor data endpoints)
- Finalise scope (confirm mock wallet, no live payments/KYC)
- Low-fidelity to high-fidelity wireframes
- Database schema alignment with client data
- Risk register & change-control process

Deliverables (Client Sign-off Required):

- Detailed BRD (Business Requirement Document)
- Clickable Figma prototype
- Final ER diagram
- Signed Scope Freeze Document

Phase 1: Core Transaction Engine (Weeks 2–7) | Modules 1–10

Weeks	Dates	Modules Delivered	Key Activities & Milestones
2–3	Jan 13 – Jan 24	1. Identity, Roles & Access 2. Builder Onboarding (API fetch) 3. Property Master & Inventory Modeling	Login system live Builder data pulled from client backend Property hierarchy creation ready
4–5	Jan 27 – Feb 7	4. Property Vetting & Activation 5. Pricing & Valuation Engine 6. Investor Onboarding (API fetch)	Platform approval workflow Dynamic pricing engine Investor profile fetch from backend
6–7	Feb 10 – Feb 21	7. Wallets (mock) 8. Listing, Search & Discovery 9. Bidding & Auctions 10. Allocation & Ledger	Mock wallet with admin top-up Full search & bidding flow End-to-end mock auction → allocation

Milestone 1 (End Week 7 – Feb 21): Complete mock transaction possible (investor → bid → win → allocation → receipt)

Weeks	Dates	Modules Delivered	Key Activities & Milestones
8–9	Feb 24 – Mar 7	11. Price Updates & Returns 12. Secondary Market 13. Legal & Documentation 14. Notifications 15. Analytics & Scoring	Simulated returns & resale flow e-Sign ready Full notification suite
10–11	Mar 10 – Mar 21	16. Disputes & Support 17. Security & Compliance 18. Admin Panel & Config 19. Builder Reporting 20. Corporate Actions	Complete back-office controls Security hardening Admin governance tools

Milestone 2 (End Week 11 – Mar 21): Full platform ready with all 20 modules (mock transactions, backend integration)

Phase 3: Final Polish, Client UAT & Handover (Week 12)

Dates: March 24 – March 31, 2026

- Bug fixing from internal testing
- Performance optimisation
- Documentation (user manuals, API docs, admin guide)
- Client UAT support
- Knowledge transfer sessions
- Source code handover
- Deployment to production

Final Go-Live: March 31, 2026

4.4 Final Acceptance & Handover (Week 12)

- Client UAT sign-off
- Source code + documentation handover
- 2 months free post-launch support

Project Summary

- **Duration:** 3 months (12 weeks)
- **Scope:** All 20 modules with mock payments and backend data fetch
- **Budget:** 35,00,000 (GST excluded)
- **Delivery:** Fully functional platform (mock transactions) ready for client QA and future payment/KYC integration



About FWC IT Services

FWC IT Services Pvt. Ltd. is a premier IT consulting firm specializing in Cloud Computing, Cybersecurity, AI Empowerment, Smart Automation, Cloud Migrations (SAP, Azure, GCP), and Product Development. We collaborate with global industry leaders across IT, Telecom, Retail, BFSI, and Healthcare to deliver cutting-edge solutions that drive business growth and operational excellence. Empowering Businesses with AI & Advanced Technologies.

Our expertise in Generative AI, Automation, IoT, and Data Intelligence accelerates digital transformation, helping businesses build and scale AI-powered teams while staying ahead in an ever-evolving technology landscape. With the right blend of talent, tools, and innovation, FWC enables organizations to achieve efficiency, intelligence, and long-term digital resilience.

Next Steps

To initiate the project, we propose the following steps:

1. Kickoff Meeting: Schedule a meeting to discuss detailed requirements, finalize the scope, and align on deliverables.
2. Contract Signing: Formalize the agreement and confirm project commencement date.
3. Project Initiation: Begin requirement analysis and planning by Week 1 following contract approval.

Sincerely,

Approved By : P. Mohan Das (Founder and Director)

Annexure A

Stage	Payment Milestone Description	Payment (%)
Stage 1 – Project Initiation & Design Phase	Upon commencement of the project, including requirement roadmap documentation, platform architecture finalisation, UI/UX design, and initial approval by the Trade Angel management team.	25%
Stage 2 – Platform Development & Deployment	Upon completion of frontend and backend development, successful functional testing, and deployment of the Trade Angel Real Estate Investor Platform in the designated cloud environment after client approval.	50%
Stage 3 – Final Delivery & Handover	Upon successful delivery of the platform, knowledge transfer (KT), documentation handover, and formal acceptance by the Trade Angel project or business team.	25%

We are truly excited about the opportunity to collaborate with **Trade Angel** and support the development of a comprehensive Real Estate Investor Platform that enables structured, transparent, and scalable fractional investment workflows. Thank you for considering **FWC IT Services Pvt. Ltd.** as your technology partner. We look forward to working together to deliver a solution that enhances investor experience, operational efficiency, and long-term platform growth.

Confidentiality

All information contained in this proposal is the confidential and proprietary property of **FWC Inc.** and is provided to **Trade Angel** solely for the purpose of evaluating this project. This document, in whole or in part, may not be reproduced, shared, or disclosed to any third party without prior written consent from FWC Inc.

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