

# BNI

Business Network International

## Chapter Accounting Application

Project Development Document

Version  
**1.0**

Platform  
**Flutter (Mobile) + Laravel (Backend)**

## 1. Executive Summary

BNI (Business Network International) is the world's largest and most successful referral networking organization, with over 355,000+ Members across 11,600+ Chapters in 77 countries. Each BNI Chapter operates as an independent financial unit with weekly meetings, member dues, visitor fees, and recurring expenses managed by a Chapter Treasurer.

This document defines the complete product development specification for the BNI Chapter Accounting Application — a purpose-built Flutter mobile app backed by a Laravel + MySQL API — designed to automate, digitize, and streamline the chapter-level financial workflow that Treasurers currently handle manually.

### Business Problem

BNI Chapter Treasurers manage weekly financial records (member fees, visitor collections, venue expenses) using manual spreadsheets or paper registers. This leads to errors in running balances, difficulty tracking pending dues, and time-consuming monthly report generation. The app directly solves these pain points.

## 2. BNI Chapter Structure & Context

Understanding BNI's operating model is essential to designing the correct accounting flows within this application.

Chapter Attribute	Details
<b>Organization Type</b>	Business Referral Networking Organization (Non-profit at chapter level)
<b>Meeting Frequency</b>	Once per week — typically early morning (6:30 AM – 8:30 AM)
<b>Chapter Size</b>	Typically 20–60 active members per chapter
<b>Revenue Sources</b>	Annual/semi-annual membership fees, weekly meeting fees, visitor gate fees
<b>Expense Categories</b>	Venue hire, breakfast/refreshments, printed materials, speaker costs, miscellaneous
<b>Leadership Roles</b>	President, Vice President, Treasurer, Secretary, Education Coordinator, Sergeant at Arms
<b>Financial Authority</b>	Chapter Treasurer manages all collections, disbursements, and monthly reconciliations
<b>Reporting Cadence</b>	Weekly summary post-meeting + monthly consolidated report to members and regional director

## 3. User Personas

The application serves four distinct user types. Each persona has a clearly defined role, motivation, and interaction model with the system.

<b>Persona 1 — Chapter Treasurer (Primary Admin)</b>	
<b>Who</b>	A BNI Chapter Member elected to the Treasurer role, typically for a 6-month term
<b>Background</b>	May or may not have formal accounting training; usually a business owner or professional
<b>Frequency</b>	Accesses the app every week before, during, and after the weekly chapter meeting
<b>Core Goal</b>	Accurately record all income and expenses for the week; track who has paid and who hasn't; generate reports for the President and Chapter Director
<b>Pain Points</b>	Manual tracking in Excel/paper leads to errors; chasing member payments is time-consuming; preparing reports for monthly meetings is tedious
<b>Key Actions</b>	Create weekly meeting entry, record member payments, log visitor fees, add expenses, view ledger, export/email reports
<b>Tech Comfort</b>	Moderate — comfortable with smartphones and basic apps; not a power Excel user
<b>Access Level</b>	Full Admin — Read + Write + Export + User Management

## 4. Feature Matrix by Persona

The table below maps each application module to the personas that interact with it, along with their access type.

Module / Feature	Treasurer
1. Dashboard	Full Access
2. Weekly Meeting Entry	Create/Edit
3. Member Payment Module	Full CRUD
4. Visitor Collection	Full CRUD
5. Expense Management	Full CRUD
6. Ledger / Transactions	Full Access
7. Reports & Exports	Full Export
8. User Management	Manage Users
9. Login / Auth Module	Admin Login

## 5. Module Specifications & Screen Details

Each module is detailed below with its purpose, screens, fields, and persona-level view. Screen numbers follow the format M[Module]-S[Screen].

### Module 1: Dashboard

The Dashboard is the home screen of the application. It provides an at-a-glance financial snapshot immediately after login. The content shown is personalized per persona role.

#### M1-S1 Dashboard — Treasurer View [Persona: Treasurer (Admin)]

*The primary home screen for the Treasurer after login. Displays full financial summary and quick-action buttons.*

- Current Cash in Hand (computed running balance, always live)
- Total Income This Week (sum of member fees + visitor fees collected)
- Total Expenses This Week (sum of all expense entries)
- Net Weekly Balance (Income – Expenses)
- Pending Members Count (tap to expand list of members with outstanding dues)
- Quick Action Buttons: New Meeting Entry | Add Payment | Add Expense
- Last Synced / Last Entry timestamp
- Upcoming Meeting Date chip (auto-computed as next week from last entry date)

No financial totals or other member data visible

### Module 2: Weekly Meeting Entry

This module is the core operational workflow. The Treasurer creates a new meeting record for each weekly session. All income and expense entries are anchored to a specific meeting record.

#### M2-S1 Meeting List Screen [Persona: Treasurer]

*Shows all past meeting records in a reverse-chronological list. Acts as the home for all meeting-linked data.*

- Meeting Date, Venue, and total Income / Expense per row
- Status badge: Open / Closed (Closed = locked for editing)
- Tap to open meeting detail
- Floating '+' button to create a new meeting entry
- Search/filter by date range

## Module 3: Member Payment Module

Tracks all payment transactions from chapter members. Supports full payment, part payment (split), and dues carryover. Each transaction is linked to a member record and a meeting record.

### M3-S1 Member List Screen [Persona: Treasurer / President]

*Displays all active Chapter Members with their current payment status for the current week.*

- Member Name, Business Category, Photo (optional)
- Status badge: Paid / Partially Paid / Pending
- Quick 'Mark Paid' swipe action (Treasurer only)
- Tap to open Member Payment Detail
- Filter: All / Paid / Pending / Partially Paid
- Search by member name

Export Pending Dues List as PDF/Excel

## Module 4: Visitor Collection Module

Tracks visitor gate fees collected at each weekly meeting. Visitors are non-members attending the session — they pay a fixed gate fee per the chapter's policy.

### M4-S1 Visitor Entry Form [Persona: Treasurer]

*Quick-entry form for recording a visitor's attendance and gate fee payment during or after the meeting.*

- Visitor Name (text)
- Business / Profession (text)
- Invited By (dropdown: select a chapter member)
- Meeting (auto-linked to current open meeting)
- Fee Collected (numeric, defaulting to chapter's standard visitor fee)
- Payment Mode: Cash / UPI
- First Visit? Toggle (Yes/No) — used for conversion tracking

## Module 5: Expense Management Module

Records all chapter expenditures. Expenses are categorized and linked to specific meeting records for weekly reconciliation. Supports recurring and one-off expenses.

### M5-S1 Add Expense Form [Persona: Treasurer]

*Form to log a new expense entry — can be meeting-linked or standalone.*

- Expense Category: Venue Rent / Breakfast & Refreshments / Printed Materials / Speaker Fees / Miscellaneous / Other
- Amount (numeric)
- Date
- Meeting Reference (optional — link to a specific meeting week)
- Vendor / Paid To (text)
- Payment Mode: Cash / UPI / Bank Transfer
- Receipt / Invoice (optional photo/file attach)
- Notes

Export as PDF or Excel

## Module 6: Ledger / Transaction History

A complete double-entry-style ledger showing all credit and debit transactions across the chapter. The running balance is computed in real time after every transaction post.

### M6-S1 Full Ledger View [Persona: Treasurer / President]

*Chronological ledger of all chapter financial transactions with a running balance column.*

- Date, Transaction Type (CR/DR), Description, Amount, Running Balance
- Color coding: Green for credits (income), Red for debits (expenses)
- Expandable rows: tap to see full transaction detail
- Filter by: Date Range | Transaction Type | Week | Member | Category
- Total Credits / Total Debits / Net Balance summary bar at top

Summary line at bottom: Total In, Total Out, Balance

## Module 7: Reports Module

Generates standard and custom reports for chapter governance and member communication. Reports can be exported as PDF or Excel, and emailed directly from the app.

### M7-S1 Reports Dashboard [Persona: Treasurer / President]

*Landing page listing available report types with filter options.*

- Report types: Monthly Summary / Member Dues / Weekly Meeting Report / Expense Report / Cash in Hand / Annual Summary
- Quick filters: Select Month, Year, or Custom Range
- Recent exports listed with timestamps

Email to President + All Members button

## Module 8: User Login & Management Module

Manages authentication, role assignment, and access control. The Treasurer (Admin) sets up accounts for all other users within the chapter.

### M8-S1 Login Screen [Persona: All Personas]

*The entry point for all users. Authentication is email + password with OTP option.*

- Chapter Code input (unique 6-character chapter identifier)
- Email address / Mobile Number
- Password (min 8 characters)
- Forgot Password (OTP via SMS/email)
- Login button
- App version and BNI logo at bottom

Chapter Info display (read-only): Chapter Name, Region, President, Treasurer

## 6. Technology Stack

Layer	Technology	Rationale
<b>Frontend (Mobile)</b>	Flutter (Dart)	Cross-platform iOS & Android from a single codebase. BNI members span Android-heavy markets in India & emerging markets.
<b>State Management</b>	Riverpod / Provider	Manages app-wide state such as current user session, open meeting context, and payment sync status.
<b>Backend API</b>	Laravel 11 (PHP)	RESTful API server handling authentication, business logic, reports generation, and database abstraction.
<b>Database</b>	MySQL 8.x	Relational structure ideal for transaction-heavy accounting data with strong referential integrity.
<b>Authentication</b>	Laravel Sanctum (token-based)	Lightweight, stateless API authentication supporting role-based access per user.
<b>File Exports</b>	DomPDF (PDF) + Maatwebsite/Excel	Server-side PDF generation for reports; Excel export via Maatwebsite Laravel Excel package.
<b>Email Delivery</b>	SMTP / Mailgun	Transactional emails for weekly reports, payment confirmations, and password reset flows.
<b>Push Notifications</b>	Firebase Cloud Messaging (FCM)	Weekly meeting reminders and pending dues alerts sent to member devices.
<b>Storage</b>	AWS S3 / Local Disk	Receipt image uploads and generated report PDFs stored in cloud object storage.
<b>Local Persistence</b>	Hive / SQLite (Flutter)	Offline caching of ledger and member list so the Treasurer can record payments without internet during meetings.
<b>Dev / CI</b>	GitHub Actions + Fastlane	Automated build, test, and deployment pipeline for both Android APK and iOS IPA.

## 7. Core Data Model (Entities)

Key database entities and their relationships are described below.

Entity / Table	Key Fields
<b>chapters</b>	id, name, region, chapter_code, founded_date, president_id, treasurer_id
<b>users</b>	id, chapter_id, name, email, mobile, role (treasurer president member), password, is_active
<b>members</b>	id, chapter_id, user_id (nullable), name, profession, join_date, annual_fee, is_active
<b>meetings</b>	id, chapter_id, meeting_date, venue, expected_members, status (open closed), notes, created_by
<b>member_payments</b>	id, member_id, meeting_id, amount, mode (cash upi cheque bank), reference, is_partial, notes, created_at
<b>visitors</b>	id, chapter_id, meeting_id, name, profession, invited_by (member_id), fee_amount, mode, is_first_visit
<b>expenses</b>	id, chapter_id, meeting_id (nullable), category, amount, date, vendor, mode, receipt_url, notes
<b>ledger</b>	id, chapter_id, transaction_date, type (CR DR), description, amount, reference_type, reference_id, running_balance

## 8. Non-Functional Requirements

Requirement	Specification
<b>Offline Support</b>	The app must allow the Treasurer to record payments and expenses without an internet connection during the meeting. Data syncs when connectivity is restored. Conflict resolution: server-wins on date conflicts.
<b>Security</b>	All API communication over HTTPS/TLS 1.3. Passwords hashed with bcrypt (cost factor 12). Role-based access enforced server-side on every endpoint. Sensitive financial data never stored unencrypted on device.
<b>Performance</b>	Dashboard must load within 2 seconds on a 4G connection. Report generation (monthly PDF) must complete within 5 seconds. App size target: under 25 MB.
<b>Scalability</b>	Architecture must support up to 500 chapters on a single deployment without schema changes. Multi-tenant isolation via chapter_id on all tables.
<b>Usability</b>	All primary workflows (add payment, add expense, view dashboard) must be completable in 3 taps or fewer. UI must be readable in bright outdoor/morning meeting light. Support English + Hindi language toggle (Phase 2).
<b>Data Backup</b>	Daily automated MySQL backup to AWS S3. Point-in-time restore available for last 30 days.
<b>Auditability</b>	All data mutations (create/update/delete) logged with user_id, timestamp, and action type in an audit_log table. Deletions are soft-deletes only.
<b>Compatibility</b>	Android 8.0 (API 26) and above; iOS 13 and above. Tested on common mid-range Indian market devices (Realme, Redmi, Samsung M series).

## 09. Future Scope (Phase 2+)

The following features are out of scope for v1.0 but represent natural evolution paths for the product:

- Multi-Chapter Admin View — A regional director can see aggregated financials across multiple chapters in their region
- Hindi / Regional Language Support — UI strings switchable to Hindi, Marathi, Tamil, etc. for India markets
- UPI Deep Link / QR Code — Generate chapter-specific UPI QR for member payment via the app
- WhatsApp Integration — Auto-send payment confirmations and weekly summary via WhatsApp Business API
- Annual Membership Renewal Tracking — Track 1-year or 6-month membership cycles with renewal alerts
- GST / Tax Invoice Generation — For chapters that are registered entities and need compliant invoices for member fee receipts
- Referral Performance Overlay — Cross-reference financial health with BNI referral performance metrics (if BNI Connect API available)
- Chapter Bank Account Integration — Read-only bank statement import via bank API to reconcile with app ledger
- Dark Mode & Accessibility — High-contrast mode, screen reader support (TalkBack / VoiceOver)

### Document Sign-Off

<b>Prepared By</b>	Anurag
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<b>Reference Source</b>	BNI Chapter Accounting Modules Document (Client Brief) + BNI.com

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