

PROPOSAL FOR VTU (VIRTUAL TOP-UP) APPLICATION DEVELOPMENT

Prepared by: **Digital Crib**
Project Title: **Custom VTU Mobile Application**

1. Introduction

Digital Crib is pleased to present this proposal for the development of a custom VTU (Virtual Top-Up) mobile application designed to operate as a full digital services platform.

This VTU system is built to help business owners run a profitable recharge and bill payment business, while providing users with a fast, secure, and convenient way to access essential digital services from their mobile devices.

The solution is fully branded, scalable, and owned by the client.

2. Project Objective

- Sell digital services such as airtime, data, bills, and subscriptions
- Control pricing and profit margins
- Manage users and agents
- Monitor transactions and earnings in real time

3. Services Included

Airtime Recharge

- Airtime top-up for MTN, Airtel, Glo, and 9mobile
- Instant airtime delivery
- Admin-controlled pricing and discounts

Data Bundle Sales

- Data plans for all supported networks
- Affordable pricing
- Automated activation

Electricity Bill Payments

- Prepaid and postpaid electricity payments
- Meter validation

- Instant confirmation

Cable TV Subscription Payments

- DSTV, GOTV, Startimes
- Instant renewals

4. How the VTU System Works

User Flow:

1. Download app
2. Register & login
3. Fund wallet
4. Select service
5. Payment & instant delivery

Admin Flow:

6. Log in to admin dashboard
7. Set prices & margins
8. Manage users & agents
9. Monitor transactions
10. Withdraw earnings

5. How the Admin Earns from the VTU App

- Service markups
- Agent commissions
- Wallet funding charges

6. Platforms to Be Delivered

- Android App
- iOS App
- Web Admin Dashboard
- Marketing Landing Page

7. Branding & Ownership

- Custom logo, colors, and app name
- Client owns source code, database, and app listings
- Published under client's developer account

8. Development Timeline

Phase	Description	Duration
Phase 1	UI/UX Design, Branding & Web Landing Page Design	1 week
Phase 2	Backend APIs & Admin Dashboard Development	2 weeks
Phase 3	Mobile App Development (Android & iOS)	2 weeks
Phase 4	Testing, Fixes & QA	1 week
Phase 5	Deployment, Store Setup & Go-live	1 week

Total Estimated Duration: 6-7 weeks

9. Project Cost

N950,000 (Nine Hundred and Fifty Thousand Naira Only)

10. Payment Structure

- 50% before commencement
- 50% upon completion

11. Post-Launch Support

30 days free support. Optional maintenance plan available.

12. Conclusion

This VTU platform provides recurring income, scalability, and full ownership. Digital Crib will deliver a secure, professional, and business-ready solution.

Team

Digital Crib - Expert full-stack development team offering software solutions for small and medium businesses.

Warm regards,

Bright Agu C.

Lead Developer / Product Manager

Digital Crib

www.digital-crib.com