

**Sean Coughlan & Steve Quinlan**

[scoughlan@3q-solutions.com](mailto:scoughlan@3q-solutions.com) & [squinlan@3q-solutions.com](mailto:squinlan@3q-solutions.com)

**Our experience with MMFS**



# 3Q Solutions

- Company Profile

- Wealth Management / Financial Planning solutions company
- We answer **3 Questions**
- 15 people
- 3 years old
- 500+ users of 1 product
- 7 Products, many more in development

- Interaction Design / XP

- 4 Programmers
  - 2 Interaction Designers
  - Onsite Domain Expert
- 



# 3Q Solutions

- Began developing ultimate 'WealthPlanner'
  - Fully functional, nothing left out
  - Had the Wow Factor
  - We were agile
- However:
  - No end in sight
  - Too big and visionary to be sold

# Wealthplanner

Executive Pension  
Personal Pension  
Savings  
Guaranteed Investments  
Opportunity Investments  
Investment Property  
Equity Purchase

Credit Cards  
Installation Loan  
Overdraft

Debt Restructure  
Debt Management  
Investment Gearing

Annuities  
Pension fund  
drawdown

Life Assurance  
Critical Illness  
Income Protection

**Asset  
Accumulation**

**Income  
Creation**

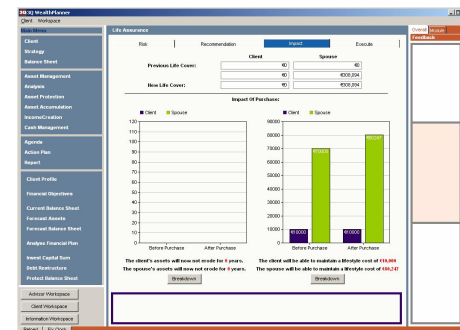
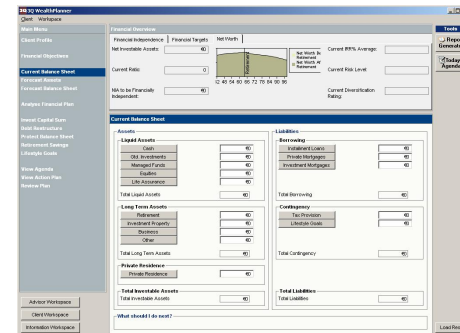
**Cash  
Management**

**Borrowings**

**Asset  
Erosion**



## WealthPlanner





# 3Q Solutions

- Questions we faced as a start-up:
  - How do we take advantage of our agility?
  - How do we maximise our sales potential?
  - How do we maximise our finite money and resources?

# 3Q Solutions

- Questions we faced as a start-up:
  - How do we take advantage of our agility?
  - How do we maximise our sales potential?
  - How do we maximise our finite money and resources?
- Answer?

## Minimal Marketable Feature Set

# 3Q Solutions and MMFS

- **What** is our definition of MMFS?
- **Impact**
- **How** we decide on the Feature Set
- **How** Agile enables MMFS

# Our definition of MMFS

- Minimum Marketable Feature Set
  - F.S. that gives sales confidence to demo / sell product
  - Feature: Something observable and has business value



**V.S.**



# Our definition of MMFS

- Things to note regarding our MMFS products
  - Not Prototypes
  - UTs and ATs
  - Domain
  - Modular
  
- Book: Software By Numbers
  - *Mark Denne, Jane Cleland-Huang*

# Impact

- We wanted **4** products within 8 months
- We completed **5**
- Our Time To Market is now ~**6** weeks vs 6-12 months





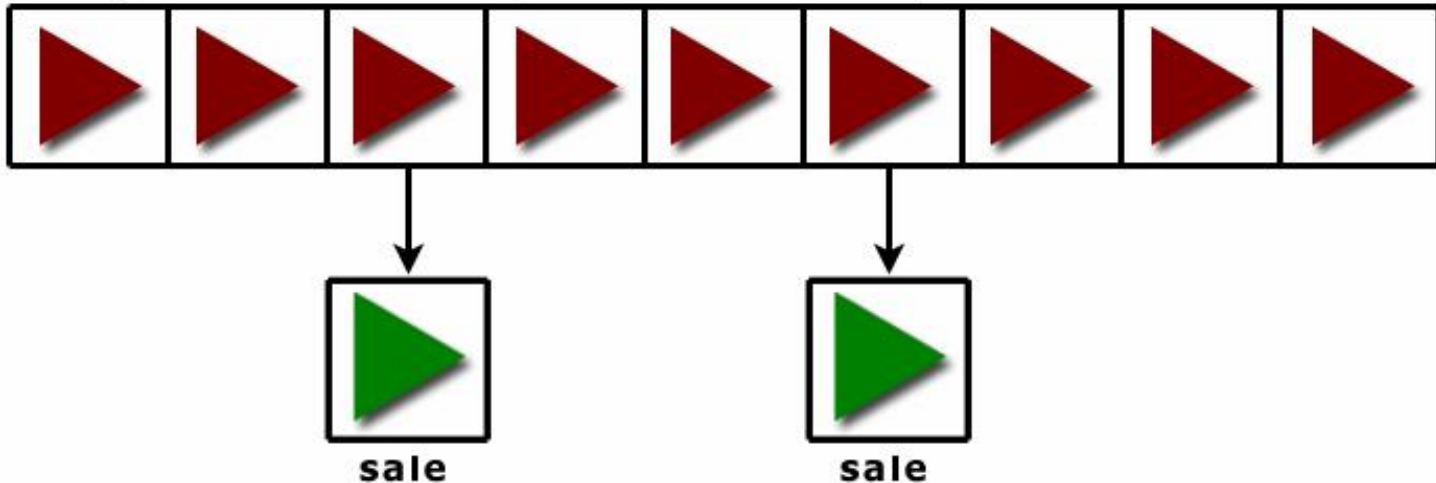
# Impact

- Collaborative Customer Relationship
  - 3Q's Customers involved in development
  - 1<sup>st</sup> product success, another 2 lined up
  - Land and Expand

# Impact

- Many Products in the Pipeline

many demonstratable products X% complete...



# Impact

- 4 vs 20 developers
- ROI for investors

## How we decide on the Feature Set

- What stories do we add?
  - 80/20
  - Enough that Salesperson can sell
  - Wow features – show our USP

# How we decide on the Feature Set

- What stories do we omit?
  - Interaction (GUI) Edge Cases
  - Domain Edge Cases
  - Integration
  - Scalability
  - Performance

## Agile enables MMFS

- Needed quality code – TDD, Refactoring, Pairing etc.
- We needed a low cost of change and modularity
- *1<sup>st</sup> product: 8-12 weeks... 2<sup>nd</sup> in 4 weeks*

## MMFS helps Agile

- Developers feel productive – New Product every 4 to 8 weeks
- Quick Feedback Loop
- Attitude: “The next MMFS will be cheaper!”
  - (Continually identify bottlenecks in getting apps out)

## Conclusion

- Try many small MMFS apps
- Aim for quicker time to market
- Build the large app Incrementally
- Simplicity is “Maximising the amount of work *not* done”