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BLOCKCHAIN CLASS PROJECT  
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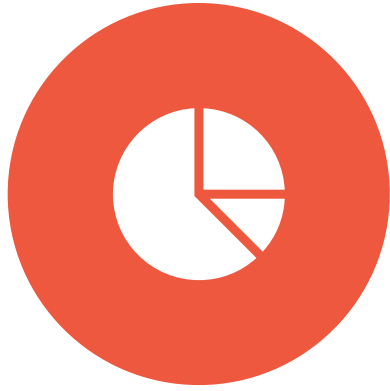
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# honey Who is Honey App for?

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PARENTS WITH KIDS  
AGED 3-18



WANT TO BUILD  
FINANCIAL LITERACY



ACHIEVE FINANCIAL  
GOALS FOR THE FAMILY

Honey is a savings goal tracker app equipped with an internet news search functionality



# Use case for **NSGD**

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**NSGD** is a new stable coin (ERC-20) equivalent in value to fiat SGD

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Current Functionalities:

Users can define the multiple goals and saving amounts.

Easy to read dashboard that shows progress of goals.

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Goals:

Partner with companies (e.g. vacations planners) to enable crypto payments. Cross border transfers or payments with nominal transaction fees, resulting in ~10% saving.

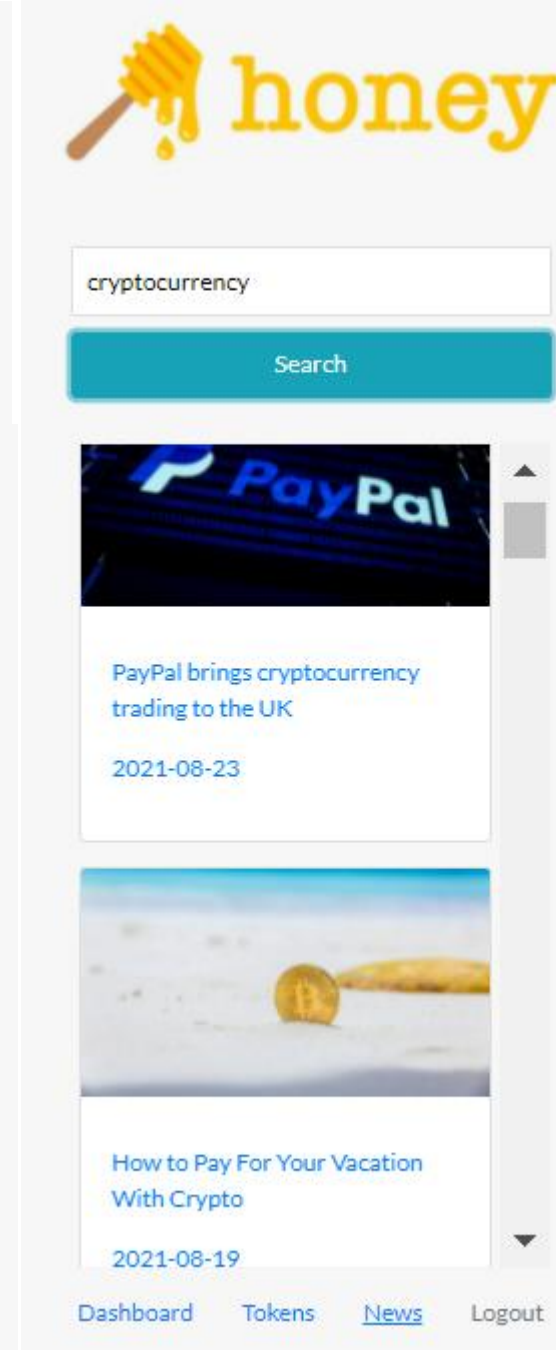
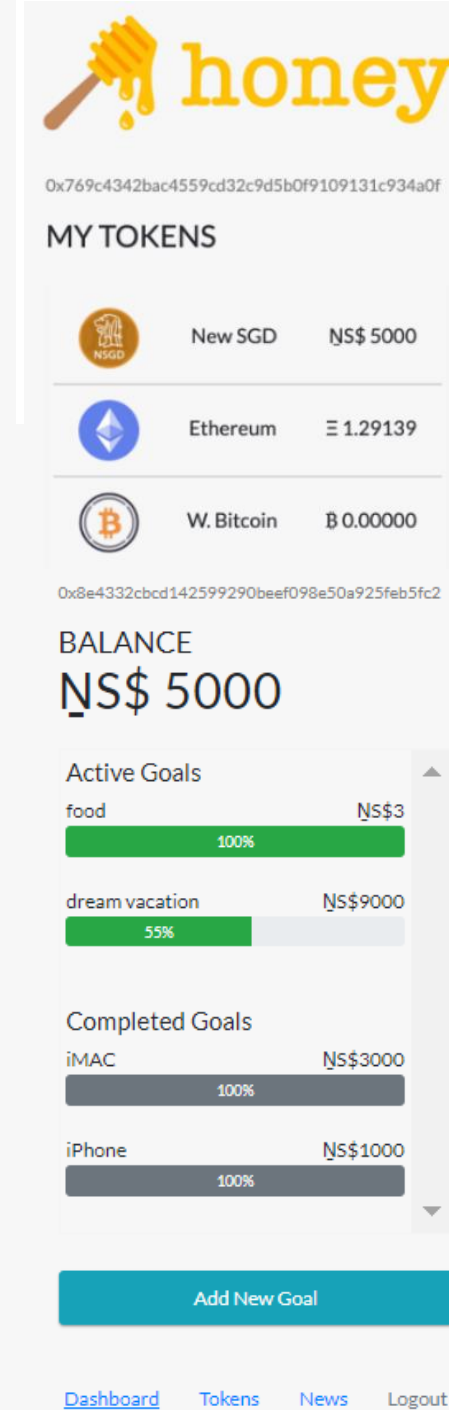
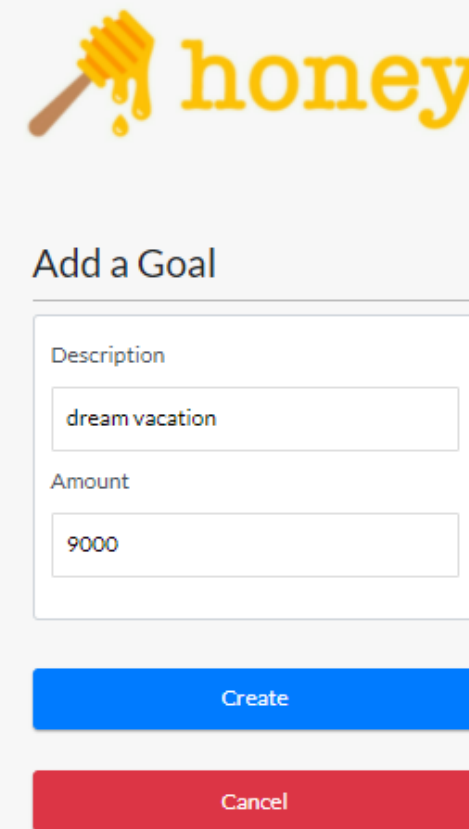
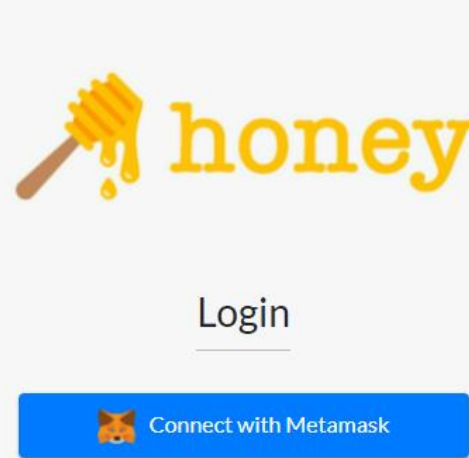
In longer term NSGD can be integrated into DeFi, operate staking pools to offer savings account with "higher interest rates"

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<https://github.com/AzureKn1ght/HoneyDapp>

# App Demo

1. CREATE ACCOUNT WITH HONEY
2. SET UP METAMASK WALLET
3. SET UP SMART CONTRACT (GOAL)
4. BUY NSGD TO SAVE INTO THE WALLET
5. PROGRAMME WILL KEEP TRACK OF WALLET BALANCE TO SYNC WITH SMART CONTRACT PROGRESS
6. CONTRACT FULFILLED ONCE WALLET BALANCE REACHES AMOUNT STIPULATED IN THE SMART CONTRACT



# Future work recommendations for NSGD

**Forced Savings.** To leverage the immutability of blockchain and capability of smart contract to make it impossible for savers to withdraw from this smart contract savings prematurely unlike traditional bank accounts where saver can freely access the money

**Insurance.** To drive down costs, increases speed to market, and provides better customer experiences. Also, to include cross-border partnerships or deal with cross-border transactions, leveraging the immutability and version control aspects of blockchain.

**Car Leasing & Sales.** To streamline leasing, buying, or selling a vehicle, transforming it into a “click, sign, and drive” process.

**Crowdfunding.** To provide backers (aka “pledgers”) or individual investors the ability to directly fund creators and entrepreneurs through blockchain technology in crowdfunding industry

**Loans & Credit.** To provide alternative lending using blockchain thereby offering a cheaper, more efficient, and more secure way of making personal loans to a broader pool of consumers.

# Thank You

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