

---

**SPENDLY –  
YOUR FUNNY &  
HELPFUL  
PERSONAL  
FINANCE  
ASSISTANT**

Presented by Aman Ramesh Raut

# Problem Statement

## People forget or ignore tracking daily expenses

Users frequently neglect or forget to record daily expenses, leading to inaccurate financial tracking and poor budgeting decisions, which undermines effective personal expense management and financial awareness.

## Manual expense tracking is time-consuming and tedious

Manual expense tracking requires frequent data entry, increases human error risk, and consumes significant time, leading to inefficient financial management and user frustration.

## Voice or text inputs rarely leveraged efficiently

Voice and text inputs in expense management remain underutilized, leading to limited automation, inefficient data capture, and increased manual effort, hindering accurate and timely financial tracking.

## Visual: Infographic of messy receipts or scattered bills

Managing expenses is complicated by disorganized receipts and scattered bills, leading to inaccurate tracking, overlooked payments, and inefficient financial oversight. Visual aids highlight this prevalent clutter.



# Meet Spendly

## Witty and helpful AI assistant on Telegram

Spendly is a witty and helpful AI assistant on Telegram, designed to simplify personal finance management through automated insights, real-time tracking, and user-friendly interactions.

## Tracks expenses via text or voice inputs

Spendly enables seamless expense tracking through intuitive text and voice inputs, ensuring accurate and efficient financial data capture for real-time budget management and detailed spending analysis.

Past You

YOU + SPENDLY

# Data Handling and Storage

## Step1

### Adds correct date & time automatically

Spendly automatically captures and records the exact date and time of each transaction, ensuring accurate chronological tracking and reliable data organization for precise financial analysis and reporting.

## Step2

### Structured Output Parser converts to JSON

The Structured Output Parser processes raw data inputs, accurately converting them into standardized JSON format, ensuring consistent, machine-readable data for efficient handling and secure storage within Spendly's system.

## Step3

### JS Transformer prepares expense record

The JS Transformer processes raw expense data, standardizing formats, validating entries, and enriching records with metadata to ensure accurate and consistent expense tracking within Spendly's database.

## Step4

### Google Sheets stores the expense record

Expense records are securely stored and updated in Google Sheets, enabling real-time access, seamless data synchronization, and efficient tracking of financial transactions within Spendly's workflow.

## Step5

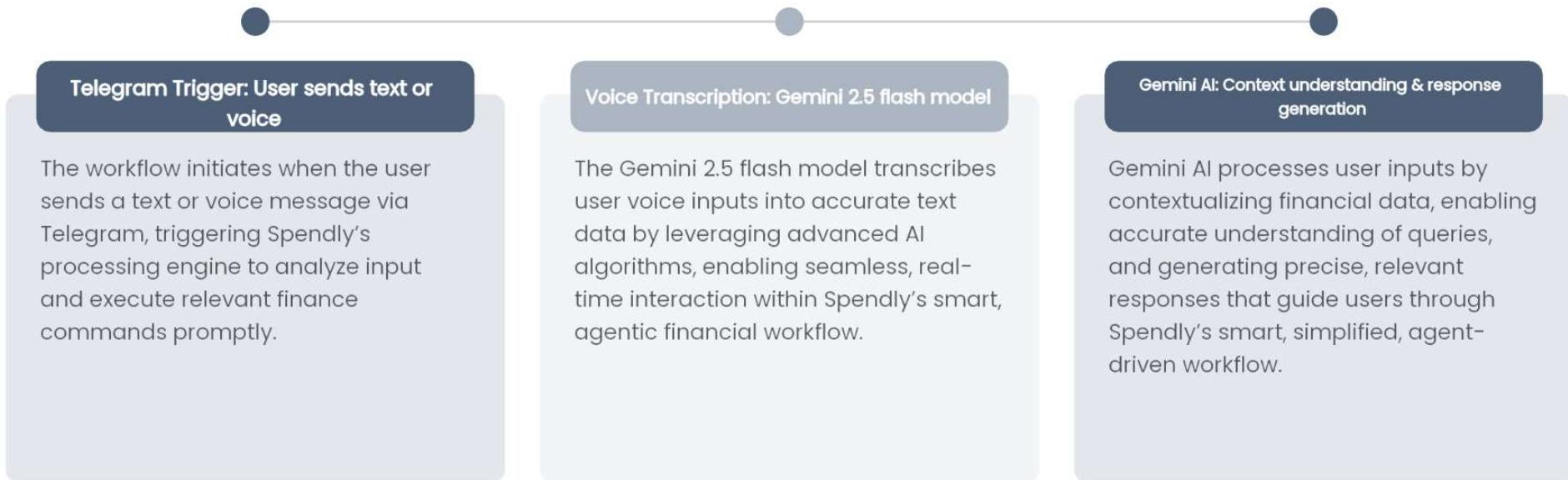
### Visual: Simplified flowchart illustrating process

User data is securely collected, encrypted, and processed by Spendly's algorithms. Transactions and insights are stored in an encrypted database, ensuring privacy and efficient retrieval for personalized financial guidance.

# Key Features Overview

- **Text and voice input capabilities**
- Spendly supports both text and voice inputs, enabling seamless interaction and real-time financial tracking. This dual input method enhances accessibility, user convenience, and efficient data entry accuracy.
- **Quick, accurate transcription via Gemini 2.5 flash model**
- Utilizing the Gemini 2.5 flash model, Spendly ensures rapid and precise transcription of financial data, minimizing errors and enabling real-time, reliable expense tracking for enhanced user experience and decision-making.
- **Context understanding with Gemini AI**
- Spendly leverages Gemini AI to accurately interpret user financial contexts, enabling personalized insights and adaptive responses that enhance budgeting, expense tracking, and informed decision-making.
- **Automated structured JSON expense records**
- Spendly automatically generates structured JSON expense records, enabling seamless integration with financial systems, ensuring accurate categorization, and facilitating efficient data analysis and reporting.
- **Integration with Google Sheets**
- Spendly seamlessly integrates with Google Sheets, allowing automatic synchronization of financial data, customizable budgeting templates, and real-time updates for enhanced expense tracking and analysis.
- **Clean layout with visuals/icons for each feature**
- Clean, visually engaging layout presents each key feature of Spendly with distinct icons, enhancing user comprehension and quick reference in personal finance management tools overview.

# Smart, Simple, Agentic Process



# Real Use Case Example

01

## Example Telegram chat: logging a coffee expense

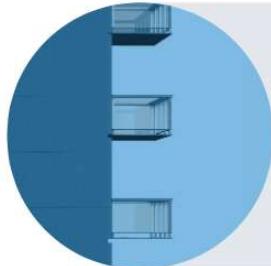
User logs a coffee expense via Telegram; Spendly accurately records the transaction, categorizes it under "Food," and updates the user's daily spending summary promptly and correctly.

02

## Spendly's witty, helpful response

Spendly provides a clever yet practical response by combining humor with actionable financial advice, enhancing user engagement while delivering clear, context-specific budget comments.

## Robust and Reliable



### Always updated, structured expense tracking

Spendly ensures expense data is continuously updated and systematically organized, enabling accurate financial insights and reliable tracking for effective budget management and informed decision-making.



### Easy integration with Google Sheets

Spendly offers seamless integration with Google Sheets, enabling efficient data synchronization and real-time updates, which ensures consistent accuracy and simplifies financial tracking across multiple platforms.



### Visual: Happy user with chatbot interaction

Spendly ensures robust performance with reliable AI-driven interactions, delivering accurate financial guidance consistently. Users experience seamless chatbot communication, enhancing trust and satisfaction in managing personal finances effectively.



## FUTURE SCOPE

- OCR for Automatic extraction of info from bills.
- Expense querying from Sheets via telegram chat itself.
- Reminders about overspending via Telegram
- Integration with Online payment portals to keep track of payments and purchases.

# Thanks

---

Presenter: Aman ramesh Raut

Date: 2025.11.17

